



# BEING A GOOD HEALTHCARE CONSUMER

Maximize your investment,  
your visit, and your wellbeing.



*We're here, for you.*

**FHN**

Healthcare is something we all invest in at one time or another, so it's important to educate ourselves when it comes to consuming it. Just as you'd take the time to get the facts and investigate ratings when looking for a new car or other important purchases and investments, it's equally important to make sure you are informed in order to make good choices when it comes to healthcare.

To make the most of your healthcare experience and investment, here are a few tips that can help you become a better healthcare consumer.





## THE TOP TWO TIPS

Being a good healthcare consumer is about more than your health and wellness. It's about your **rights** as a consumer to know the cost of your care BEFORE services are performed. And, it's about your **responsibility** to understand your health insurance plan so that there are no surprises when you receive a bill.

1. Ask for estimated costs BEFORE a service or test is performed. You have a right to this information and FHN encourages you to ask. Get educated so that you can make informed decisions about your healthcare.
2. Know your insurance coverage.
  - a. What tests and services are covered?
  - b. Is there a co-pay? How much is it?
  - c. Do you need pre-certification, a referral or second opinion before seeing a specialist or having a procedure?
  - d. Is your healthcare provider in your network? (Don't assume that he or she is still "in network" because they were last year.)
  - e. Are wellness or preventive services covered? By how much?
  - f. What is considered wellness or preventive? What is considered a pre-existing condition?

These are a few of the issues that determine whether you and/or your insurance company is responsible for payment. Your healthcare provider may have insurance or financial specialists who can answer some questions about your insurance coverage, but only you have full access to your plan and its benefits.

## DEFINING TREATMENT OPTIONS

How do you know when you need the emergency room, an office visit, a quick trip to FHN/Physicians Immediate Care Urgent Care Clinic, or a “virtual” visit via FHN’s telemedicine app *FHNNow*? Here are some good rules of thumb when deciding what treatment option is best for you:

**Emergency Room** – Most health problems are not emergencies, and being treated as such when they’re not can be unnecessarily expensive and time-consuming. Call 911 or come to the emergency room as quickly as possible if you have any of these symptoms:

- Complex broken bones
- Difficulty breathing
- Severe or uncontrolled bleeding
- Severe abdominal and other uncontrollable pain
- Chest pain
- Stroke symptoms
- Severe burns

**Office Visit** – If you’re suffering from chronic symptoms of any kind, prolonged pain, minor injuries such as sprains or cuts, common illnesses like a cold or flu or a fever, an office visit with an FHN healthcare provider may be best for you. Appointments can usually be made within days or even hours of your call and your provider will be able to spend more time with you in a relaxed environment. Call your provider’s office to make an appointment.

If you don’t have a healthcare provider, please call the Physician Referral Line at 1-877-600-0346 ext. 965.

**FHN/Physicians Immediate Care Urgent Care Clinic** – No appointment is needed for care here, and this facility at 1009 Fairway Drive in Freeport is open seven days a week (Monday through Friday 8 a.m. to 4:30 p.m). You can even avoid the line and reserve your time at [physiciansimmediatecare.com](http://physiciansimmediatecare.com).

The clinic is fully equipped with digital X-ray capability, lab testing, six exam rooms, and a trauma room. The staff provides treatment for non-life-threatening injuries and illnesses, including:

- Simple broken bones, fractures, and dislocations
- Eye and ear injuries and infections
- Lacerations and open wounds
- Bronchitis and pneumonia
- Nausea, vomiting, and diarrhea
- Sexually transmitted diseases (STDs)
- Urinary tract and bladder infections
- Burns
- Minor concussions
- Muscle injuries
- Asthma
- Cold, cough, and flu
- Migraines and headaches

**FHNNow 24/7 Telehealth** – FHN’s telemedicine app *FHNNow* gives you access to a provider via smartphone, tablet, or desktop computer. It is

designed to be a convenient way to consult a healthcare provider when offices are closed or when you cannot schedule an appointment in person. It is not a replacement for in-person visits with your primary healthcare provider. **FHN<sup>ow</sup>** is available to anyone – you don't need to be an FHN patient to use the app.

An **FHN<sup>ow</sup>** virtual visit is appropriate for non-emergency illnesses and injuries such as:

- Sinus and ear infections
- Upper respiratory infections
- Sore throats
- Pinkeye and dermatologic conditions like rashes, eczema, warts, and cold sores.
- Colds
- Flu
- Ear problems

Appointments are available immediately or can be scheduled in advance, and **FHN<sup>ow</sup>** physicians can send prescriptions to area pharmacies. Lab work, x-rays and other services requiring in-person care are not available through **FHN<sup>ow</sup>**, and children under 36 months with a fever must be referred for in-person care. Support for multiple languages is available through **FHN<sup>ow</sup>**.

You can sign up for **FHN<sup>ow</sup>** in a number of ways:

- Download the **FHN<sup>ow</sup>** app (search for '**FHN<sup>ow</sup>**') from the Apple App Store or Google Play and follow the instructions.
- Visit [www.MDLive.com/FHNNow](http://www.MDLive.com/FHNNow) and click "Get Started".
- Call toll-free 1-800-400-MDLIVE (6354) and choose option No. 1.

**Where Should I Go?** Visit [www.fhn.org/GoChart](http://www.fhn.org/GoChart) for a detailed chart on patient care options at FHN.

## CHOOSING A PROVIDER WHO'S RIGHT FOR YOU

Your primary care provider is just that, your primary doctor and your first resource for any healthcare concern. Don't wait until you really need one to choose a primary healthcare provider. Take the time when you're feeling well and can make your decision without feeling rushed.

In choosing an FHN provider, consider if he or she will be available when needed; what types of visits your insurance will cover; and if you are comfortable with him or her. You can find information on FHN providers at [www.fhn.org](http://www.fhn.org).

For a provider referral, call the Physician Referral Line at 1-877-600-0346 ext. 965.



## HELPING YOUR PROVIDER HELP YOU

A visit with your FHN healthcare provider can benefit you more if you take the proper steps before, during and at the end of your visit.

### Before

To make the most of your experience with FHN and ensure that we have a complete picture of your health, it's important to take some preliminary steps before a visit:

- When making the appointment, let us know the health concerns you want to discuss so that we can schedule adequate time.
- Tell us if your insurance has special requirements about preventive or wellness exams, lab tests, or in-office procedures that may be related to your visit.
- Have an emergency contact's name, address and telephone number available.
- Bring current medications in their original bottles as well as over-the-counter medications, vitamins and supplements.
- Bring your personal health history, including a list of your allergies.
- Bring your insurance card, a photo ID and know your Social Security number.
- Write down and bring questions. Feel free to make notes during the visit, or bring a trusted friend or family member to help understand or remember what is discussed.





### During

As your visit begins, you will probably be asked the same preliminary questions as in previous visits, such as whether you smoke or have allergies. We're not duplicating questions unnecessarily. It helps us make sure that we have the most current and complete picture of your health. So be prepared to give accurate and relevant information. The more you can share, the better treatment you will receive.

Then, as your visit continues ...

- State your main concern first.
- Describe your symptoms and concerns.
- Take notes for later review.
- Ask questions! Never be afraid to “bother” a provider with any questions about your health. It is your right and responsibility to fully understand your treatment options.

### At the end

Clarify everything with your provider by asking these types of important questions:

- When do I need to follow up?
- How or when will I get test results?
- Will I experience any side effects from any treatments prescribed? If so, should I contact someone, and if so, whom?
- Is there anything else I need to know?



## FOLLOWING UP

Now that you've seen your FHN healthcare provider, it may be time to take medication. It is always important to have a clear understanding of what you are taking, how to take it and what other options are available. Here are some things you can do to make sure you are an active participant in your continued healthcare:

- Always ask “why?” before agreeing to medical testing, medication or treatment. Doing so will put you more at ease, and may help you and your provider discover other options that better suit your needs.
- Don't be afraid to ask about your medical tests and prescriptions. Get to know the names, functions, costs and risks. Make sure you know how to take medications, and how to prepare for medical tests.
- Let your provider know what you expect from the treatment and ask if it's realistic. Ask about side effects, pain, recovery time and long-term effects.





## RESEARCHING YOUR SYMPTOMS AND DIAGNOSIS

Researching your situation will give you a greater understanding of the provider's language and rationale. Always be cautious of potentially inaccurate websites. Although many are professionally handled and appear quite reliable, there is always the risk that they could be inaccurate, incomplete or overly biased.

FHN offers links to trusted online resources in the Free Symptom Checker section of [www.fhn.org](http://www.fhn.org).



## BILLING INFORMATION

Healthcare billing can be very complex, but there are some ways to check your bills so that you understand what you, your insurance and/or your employer is paying for:

- Make sure you have received all services listed, and understand why.
- Note the total cost of care and how much your insurance or employer has paid.

Understand your insurance coverage and why some services are covered at different rates. For example, an insurance company may not charge a co-pay, deductible or co-insurance for preventive or wellness care such as routine physical exams and screening tests. But, if an appointment or test involved an existing condition or new problem, additional charges may apply, because these services are not considered preventive or wellness care.

For insurance and billing questions or if you might need financial assistance for your care, please call the FHN Central Business Office at 815-599-7950 or toll-free at 877-720-1555.



## BEING A GOOD HEALTHCARE CONSUMER

Having a better understanding of the healthcare system is always beneficial to you, the healthcare consumer. Knowing what treatment options are available, the processes involved in visits and billing, and the broad range of choices you can make and directions you can take allow you to have an optimal healthcare experience. FHN is glad to help you throughout all of the aspects of your healthcare process, and applauds your effort to be a good healthcare consumer.

**Thank you for choosing FHN.**



1045 W. Stephenson Street  
Freeport, IL 61032  
Phone: 815-599-6000  
Toll Free: 800-747-4131  
[www.fhn.org](http://www.fhn.org)