

Health Insurance Navigator

with Lisa Zamosky

The Affordable Care Act is bringing sweeping changes to American health care. Lisa Zamosky is here to help you navigate the health care maze and understand how these changes affect you.

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Where to Turn When the News is Bad

Few things are as scary as being told that you've got a serious illness. The common response is fear, shock and a sense of being overwhelmed. What now?

“The best advocate is the informed patient”, says Marty Rosen, executive vice president and co-founder of Health Advocate, Inc.

With that, here are a few things to consider if you or a loved one receives a serious medical diagnosis.

Don't panic: Sounds easy, sure, but high anxiety naturally travels with a serious medical diagnosis, and it's rarely your friend. There are a lot of resources available to you. Take a deep breath and focus on accessing some of them. You don't want to lunge prematurely at solutions.

Confirm your diagnosis: According to Rochelle Porper, vice president with The Best Doctors, Inc., research shows that as many as 15% of medical diagnoses are wrong. Upon receiving your diagnosis ask for a second opinion (this should not offend your doctor). Second opinions are essential.

Not all second opinions are created equal, however. One of the key issues, Rosen says, is the initial pathology report, which can be interpreted differently depending upon who reads it.

The key is to find someone expert in your particular diagnosis. Search for centers of excellence and begin asking people you know for recommendations; the same few names are likely to keep popping up within your geographic area. Focus on those.

Question the treatment: Porper says that mistakes in treatment recommendations are extremely common. “Don't assume the treatment plan is gospel,” Porper says.

Ask questions, such as, what are the benefits and disadvantages of the suggested treatment? Are there alternatives to surgery? Ask your doctor how many patients with your diagnosis he/she has treated. The doctor or hospital that treats 500 cases like yours each year is likely to be a better fit than one that treats only 10.

Also ask your doctor if there are clinical trials underway that would be appropriate for your illness.

Deal with insurance: Although money is the last thing you want to think about when you're sick, working out insurance issues upfront can make a big difference to your wallet, your treatment and your emotional state.

Make sure you know what services are covered and require pre-authorization, and pay attention to the doctors and testing facilities you're referred to. Whenever possible, stay within your plan's provider network.

Get help: Many employers offer employees and their families access to health advocates. The service is free to employees as a part of their health benefits package. Ask if a health advocate -- which will help you connect with the best doctors for your illness, ensure you've been properly diagnosed, research treatments, and in some cases, help you file paper work, negotiate uncovered bills and navigate the insurance landscape -- is available. Let them navigate the complicated health care system for you so you can focus on your health.

To find help on your own, you can get in touch with the nonprofit Patient Advocate Foundation.

How have you dealt with a serious diagnosis?

Got a health insurance question? Post it below. I'll respond in this blog each Thursday to as many of your questions as I can.

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SOURCES:

Marty Rosen, executive vice president and co-founder of Health Advocate, Inc.

Rochelle Porper, vice president with The Best Doctors, Inc.

Gordon, D., Archives of Internal Medicine, Nov. 9, 2009; vol 169: pp 1881-1887.