

# FAIRHEALTH®

## Consumer

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SPRING 2016

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## Spring Cleaning

### Getting your medical records house in order

Spring is the time when we turn to thoughts of gardening, baseball—and, yes, spring cleaning. While straightening up your home may be the order of the season, don't forget the medical papers that may have piled up. Some of them may be important; this issue of *FAIR Health Consumer Access* explains why.

Medical records can help you protect your health *and* your bank account. Some of them are useful reminders, such as doctor's orders, what drugs you've been prescribed and when to schedule preventive screenings. Others may be needed when you visit your doctor, such as a list of your allergies or hospitalizations. You'll need proof of your children's vaccinations when you send them to camp or school. To learn more about records directly related to your health, read below.

Still other medical records are related to healthcare finances—from receipts for copays for doctor visits to copies of insurance claims you filed. Keeping track of those can help you save money, plan your costs and correct billing errors. To stay on top of healthcare cost information, read below.

Getting in control of your medical records is a surefire way to make you feel much better. If only cleaning your entire home were that easy!

### Keeping Records about Your Health

It's important to your health, and your wallet, that you keep good records of your medical and dental care. It's also important that you organize them in such a way that you can find them when you need them.

- **Paper files.** Some people prefer to keep paper copies of their medical records. They may keep all their records in order by date in one folder, box or binder. Others prefer to file them by category—such as by individuals in the family, doctors or health problems. You may separate the papers that are distinctly related to your health from those related to health insurance or costs. As long as you can find what you need, when you need it, choose the system that works best for you.
- **Computer files.** Do you prefer to keep your records digitally? Then, think about getting an electronic personal health record (PHR) system. They're available on the Web for free or for a subscription fee. You may also have

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access to a similar system, a patient portal, through your employer, provider or insurer. An advantage of a PHR is that you can access your records wherever you are by computer, tablet or phone. For example, if a doctor asks you for your list of medications, you can call it up right away. For more information about PHRs, patient portals and other eHealth tools, visit [www.healthit.gov](http://www.healthit.gov).

In most cases, you have a right to see and receive a copy of the health records that your providers keep about you. If you ask for a copy, be aware that you might be charged for copying and mailing it. If your provider keeps an electronic health record (EHR), you may be able to get the information electronically.

### Medical Information

The kinds of medical information to keep include:

- Your doctors' contact information;
- People to contact in case of emergency;
- Your medications, including dosages;
- Allergies;
- Past medical conditions;
- Chronic health problems;
- Hospitalizations and surgeries, with dates;
- Family medical history;
- Immunization history;
- Lab test results;
- Doctors' instructions and answers to your questions;
- Data from home-monitoring devices, such as a blood pressure cuff; and
- Living will or advance directives.

### Be Prepared! Have Your Medical Records Ready When You Need Them

When you're planning to see a doctor or other medical practitioner, there are a number of cost-related things that you may want to be ready to discuss either before or at your visit. Click [here](#) to see a list of those topics.

There also are times when it's important for you to keep your essential medical records handy. For example:

- When you make an appointment to see a doctor, you'll need the doctor's phone number and address. If you're a new patient, you may be asked about your medications, allergies and other health-related information.
- When you visit a doctor or consult with your doctor or a family member's caregiver, you'll need information about relevant individual and family medical history.
- When enrolling your child in school or camp, you may need proof of a physical exam and immunizations.

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- If you have a chronic condition and change doctors, the new doctor will want to know about your medical history—as well as your family’s—and what treatments have or have not helped you in the past for your condition. The doctor also will want to know what side effects the treatments may have had.

Because you never know when an emergency may strike, you also should have a short list of essential information with you at all times. List your medicines and allergies. Identify specific illnesses that must be treated in a special way by emergency care practitioners—for example, heart disease, diabetes or hepatitis. Note any medical devices such as pacemakers or stents.

## Staying on Top of Cost Information

Your medical records have important information not only about your healthcare but about the costs of healthcare, as well. Such records may include health insurance information, payments you’ve made and payments you will have to make.

### Healthcare Cost Records

If you have a health insurance ID card, you already have an important health insurance record. It includes the name of your insurer, your member ID number, group number (if any), your type of plan, and the contact number to call if you have questions.

You may have more than one insurance ID card. For example, you may have a separate one for dental care or prescription drug coverage. You also may have more than one insurance card if your family is covered by more than one plan. Know where your health insurance ID cards are and be ready to show them when you get healthcare. For more information, see [Health Insurance ID Cards](#) in our *FH Health Insurance 101*.

A flexible spending plan lets you or your employer put money into a tax-free account to pay for your care. If you have a flexible spending plan, you may have still another card. That is a debit card that you can use to spend on qualified healthcare services and items. For more information, see [Flexible Spending Plans](#).

However many cards you have, keep only your current ones. Destroy any that are out of date.

Another important type of record to keep is a medical bill. The bill lists the services you received and the dates you received them. It also lists the cost for each service, how much the insurer paid, how much you have already paid and the total amount you owe.

Review your bill for any errors—even if you think they are minor. There may be treatments listed that you did not get or charges that are higher than what you were told. If you spot any errors, contact your provider’s billing department.

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It's important to pay your bill as soon as you can, and keep a record of your payment. Unpaid healthcare bills may affect your credit score. For more information on medical bills, see [How to Review Your Medical Bill](#).

Also keep the Explanation of Benefits (EOB) form you receive from your insurer. That lists the services you received and how much your insurer paid. If the insurer's payment hasn't been applied to your bill, contact your provider's billing department. If the EOB seems incorrect, contact your insurer.

Don't make any payments based on the EOB. Remember, it's not a bill. For more information on EOBs, see [Explanation of Benefits \(EOB\)](#).

Other important healthcare cost records include:

- Records of payment, such as receipts, cancelled checks and credit card bills;
- Copies of insurance claims you filed;
- Reimbursements received from your insurer;
- Copies of letters or e-mails exchanged with your insurer and providers; and
- Written records of conversations with providers and insurance company representatives, including the date, name of the person you spoke with and what was said.

## Be Prepared! Have Your Healthcare Cost Records Ready When You Need Them

There are times when you will need to refer to your healthcare cost records. For example:

- If you're enrolled in a [high-deductible health plan](#), or another plan that requires you to meet a deductible, you'll want to keep track of how much you have paid toward it. If you have a family plan, that may include both individual deductibles and a family deductible.
- At tax time, you may be eligible to deduct medical expenses on your taxes. Your records will give you the documentation you need.
- If you have a flexible spending plan, the amount you spent this year will give you an idea of how much to set aside next year.
- Cost information from this year can help you with budgeting for next year.
- If you compare your yearly costs to what they might be under a different health plan, you may decide to switch plans during the open enrollment period.

*Remember, spring cleaning is not just about taking down your storm windows—it's also about getting your medical records in order and making sure health and cost information are available when you need them!*