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18 Year Old Information Packet

Becoming an adult is a rite of passage that many people look forward to, but with this new sense of independence also comes a new set of responsibilities. Through the following information and tips, we hope to give you the jump start necessary to begin taking your healthcare into your own hands. Included on the last page of this packet is a checklist that may help you in this transition.

Note to parents: If you need access to your child's records, your adult son or daughter must consent in writing to provide you access. Under HIPAA, medical providers are no longer permitted to discuss health issues with you without expressed consent from your young adult. This is important to keep in mind when trying to call a health care provider with questions regarding your young adult. Your child will need to call him or herself if they have not given their consent to speak with you.

Medical Records and Protected Health Information

Under the federal Health Information Portability and Accountability Act, or HIPAA, medical records are private information that is kept between you and your health care provider. Access to your health records and any discussion about your health is only provided to people you consent to, including your school and your parents. If you would like your parents to discuss your health on your behalf, you must provide consent to your health care provider. You will be asked to complete a form to document your consent. These forms are called the "Consent to Discuss Medical Information and Protected Health Information." ***Form Available at the front desk and/or on our website www.pedcarecorner.com***

Financial Responsibility

Another result of becoming an adult is your parents may no longer be responsible for your bills. When seeking medical care, you ultimately are financially responsible for any bills or invoices regardless of whether you are on your parent's insurance policy or not. In addition, your parents are not able to discuss your personal finances without your expressed consent even though they may still have access to any joint accounts you've set up.

Switching to a new Provider

The time to transfer your medical care to an adult practitioner is upon graduating high school and entering college, or turning 19 years of age, whichever comes first for you. Once you have found a provider who meets your needs, accepts your insurance and accepts new patients, set up an appointment to begin medical care. You will want to have medical records copied and sent to the new physician so he or she has your medical history. This can be done by completing the medical record transfer form. ***Form Available at the front desk and/or on our website www.pedcarecorner.com*** When calling for your first appointment, let the receptionist know you are a new patient, who your provider is, why you need to see him or her, and when you need the appointment. Be sure to provide the most honest description of why you need to be seen so that an appropriate amount of time is scheduled. You will need to provide basic insurance information.

Finding the Right Provider for You

One of the most important transitions is finding the right adult provider who meets your needs. When you are looking for a provider, it may help to do a little work ahead of time. Here are some helpful tips on how to find and select the right provider for you:

Start with recommendations

Talk with your pediatrician for recommendations for general adult physicians. You also can ask about specialists that you may need or other health professionals.

Talk with your parents, friends and other trusted adults to find out which provider they see or who they might recommend. Find out why they recommend this particular physician and what they like or don't like about the physician.

Decide what is most important

As you consider physicians, you need to decide what is important to you about your medical care. Perhaps location is very important, or that a physician has evening or weekend hours. Consider the reasons why a provider was recommended, but also consider the practice size (large versus a small practice), location and hours. What hospital is the provider affiliated with or has privileges. Also, find out if the recommended providers have been board certified and if they have any specialties or areas of interest. You will want to review your insurance policy for in-network physicians.

Choosing a Primary Care Physician?

One of the best ways to make sure you're getting excellent health care is to have a primary care physician (PCP) with whom you can build a long term relationship – someone who knows your medical background and understands what's important to you. When you have a physician you trust, you feel more comfortable talking about anything, which will improve the care you receive. Your PCP also knows when it's best to refer you to a specialist.

Traditionally, PCPs fall into the following specialties:

- Family medicine (treating patient of all ages)
- Internal medicine (treating adult patients)
- General practitioner (Internal medicine/pediatrics combined)

Ask Questions About Your Top Candidates

Taking the time to ask questions to potential providers can be a valuable step in your selection process. Knowing that your physician's philosophy matches your philosophy and needs will help you to feel more comfortable with your choice. Some providers' offices are happy to have their staff members answer questions from prospective patients. Also consider visiting the office to obtain a visual overview which may be helpful in making a decision.

Ask questions that are most important to you or develop some for your own situation. We have a sample list of interview questions for finding the right provider for you. ***Form Available at the front desk and/or on our website www.pedcarecorner.com***

Seeking Medical Care

When you turn 18, seeking medical care on your own is a new responsibility. Your parents can help guide you through seeking medical care. However, as an adult, you have the right and responsibility for your own medical care. This means that you now may seek medical care without your parents' consent and call to make your own appointments, as needed.

Here are a few things you need to know about being responsible for your own medical care:

- When calling for an appointment, let the receptionist know who your provider is, why you need to see him or her and when you need the appointment. Be sure to provide the most honest description of why you need to be seen so that an appropriate amount of time is scheduled.
- Your parents may come to the appointment with you, but you will need to check in and sign any forms yourself. You will be asked to sign forms to verify your contact information, financial responsibility and medical treatment consent.

- You will need to provide insurance information (such as a card) that shows you have insurance. This indicates what insurance you would like to be billed. If you do not have insurance, you may be asked to sign a specific financial responsibility form.
- You will be financially responsible for your account. This means you will need to pay any co-payments or billing portions required. If you would like your provider's office to discuss your account with your parents, you will need to provide consent.
- You will sign for any medical treatment consents including vaccinations. Your parents may help you understand what you are signing, but they no longer can sign for you.

Talking to your Provider

When you were little, your parents talked to your provider about your medical needs, picked up your prescriptions and made sure you took your medicine. Now that you're getting older, your health care is your responsibility. As you mature, the issues you face may become more complicated and personal. It's important to find someone to talk to who is both knowledgeable and who you can trust. That's where your provider can help you out.

Providers are trained to help you with your health and emotional concerns. You can talk with them, they can answer your questions, and they can check out what worries you. Even if you feel embarrassed at first about discussing personal subjects (such as physical development or sexual health), it's helpful to know that providers deal with those concerns – and all sorts of things – every day.

A few things to keep in mind when talking with your provider:

Be honest. It's your job to openly discuss your symptoms and concerns. A provider can't help you unless you tell the whole story. Even if you're uncomfortable, being open and honest will only benefit you. Most providers realize that people can feel uncomfortable about raising sensitive issues, and they try to be good listeners.

Provide complete and truthful information. Providers make decisions about what needs to be done and how to answer your questions and concerns based upon the information you provide. Providing all of the information helps the provider help you. Your provider will know which information is relevant to any medical decisions.

Do not be embarrassed. It's perfectly normal to feel nervous when talking with your provider about personal issues. You should be able to talk to your provider about everything. Keep in mind that most experienced providers have cared for many patients. No matter what the issue is, it probably won't surprise your provider.

Write things down. It may help to show up for your appointment with a written list of questions and concerns to give to the provider. It also can include your problems and symptoms. This list can jump-start the communication process and help put you at ease to openly and comfortably discuss your issues with your provider.

Your provider is interested in keeping you healthy, not judging you.

If you are concerned about a sensitive topic, you shouldn't avoid going to the provider because you are worried about what the provider might think. A provider's role is to listen respectfully, examine, educate and treat people, not criticize them.

How to Get Prescription Medications and Refills

If you have been on medication and are used to your parents taking care of getting the prescription for you, the process of refilling your medication may be new to you. We have some helpful tips on how to get your prescription medications for the first time and then refilled.

First-time prescriptions

You will need to select a pharmacy for your prescriptions. You can choose one that is close to home, school or work. You also can base your selection on a pharmacy that has a nationwide option, so you don't have to transfer your prescription when you go to school.

When your provider wants you to take medication, you will be given a written prescription. You will need to take it to the pharmacy to get it filled. When dropping prescriptions off, there may be a wait time, so plan accordingly. When picking up your prescription, remember to take your insurance card with you. You also will likely need to pay a co-pay charge at the time you pick up your prescription.

Refills

The most important thing to remember about medication refills is plan ahead. Do not wait until the last dose is taken to call for a refill. Most providers will not call in refill prescriptions after normal clinic or business hours. To ensure that the medication is on-hand and that you are taking it according to the directions, call at least 5 days in advance.

If your medication indicates refills (your provider would need to order that), you may call the pharmacy directly for refills. Have your medication nearby when you request a refill. You will need information on the label to fill the request.

Make sure you understand how and when to take your medication, and any possible side effects and what to do if you experience them. You will get written information along with your medication, but be sure to ask the pharmacist or your provider if you have any questions. Ask your pharmacist or provider if you have any questions at any time while taking a medication. Finally, take your medication according to your provider's directions.

Health Insurance Basics

Premiums, co-pays, deductibles, in-network, out-of-network ... Welcome to the wonderful world of health insurance... And you thought advanced calculus was confusing. Chances are, until now, you've been covered by your parents' health insurance. Taking charge of your own health care is a big step and it can be a little overwhelming. Here are a few answers to questions you may have.

What is health insurance?

Health insurance is a plan that people buy in return for coverage on all kinds of medical care. Most plans cover providers' appointments, emergency room visits, hospital stays and medications.

Is health insurance necessary?

Each day people seek medical advice and care that is unexpected. Most young adults seem to think they're eternal, so it's no big deal when they graduate from high school or college and suddenly discover they're no longer covered by mom and dad's medical benefits. All it takes is a bout of pneumonia or a trip to the emergency room to make you wish that you had health insurance. Unexpected or unplanned medical bills can wreak havoc on your finances. Insurance may be expensive, but not having it may cost you a lot more.

How do I figure out what type of insurance I need?

Each insurance plan is different when it comes to what's covered, what's not and how much things cost. Figuring out which one is right for you is a bit of a balancing act. You want to get the most benefits at the least cost. Start by looking at all the elements of the plan and not just the price tag.

For example, a plan with a low monthly premium isn't necessarily the cheapest. Your co-pay might be very high or you might pay a lot more for your prescriptions. So, if you see a provider often or take prescription medications regularly, a more expensive plan that covers a higher percentage of the cost to see a provider or to get a prescription may actually be cheaper. You'll also have to look at whether your plan covers things that are important to you. For example, many plans don't cover things such as dental, vision care, or counseling sessions. It is important to ask questions if you are confused.

18 Year Old Checklist

- Maintain insurance coverage.
- Obtain a copy of your immunization records.
- Get a pre-college health exam.
- Make sure you are up to date with immunizations
- Record and evaluate you prescriptions
- Complete a consent form designating what information we can discuss with anyone other than you
- Select an adult physician. (see sample questions on next page)
- Transfer medical records.

Congratulations on Becoming an Adult

This is quite an exciting time. We hope that you have found this information packet helpful. If you have any questions about the information in this packet, or other information you have received, please contact your provider.

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Interview questions for finding the right provider for you

- Is the provider board certified? Does the provider have any other certifications?
- How many providers are in the practice? Will I see the same provider each visit, or will I see different providers?
- How do I reach the provider if I am sick after hours? When my provider is not on call, who covers for him or her? (For example, some providers send patients to urgent care clinics, while others will meet you at the office even at night.)
- Can I talk with you through e-mail or e-mail questions/prescription requests?
- Do the provider's hours suit my schedule? Do I have a preference for one who works certain days of the week or who offers evening or Saturday morning hours?
- Who answers phone calls from me? How soon are the phone calls returned? Do you give advice or prescribe medications over the phone?
- How long does it take to get a non-emergency appointment with the provider? How long does an appointment usually take?
- How are appointments handled for same-day sick calls?
- Is the staff friendly and helpful?
- Does the provider have a subspecialty or an area of interest?
- What services does your practice offer? Which do you provide and which are done by others such as a nurse, advanced practice nurse or physician assistant?
- Where do I have lab work and tests done?
- What happens if I need to be in the hospital?
- What hospitals and specialists are you affiliated with?
- Do you bill my insurance company directly? Are you in my insurance network?
- Are you open to talking about other treatment options that I might be curious about?
- Can I make an appointment just to ask questions and talk about a plan of care?
- Pay attention to such intangibles as the provider's style. Do I want a provider who offers choices and lets me decide which one works best for me? Would I be more comfortable with a provider who gives a lot of direction? Do I feel at ease asking questions?