



# Making Effective Personal Health Decisions

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Ultimately YOU are responsible for your own health care. You choose your health care providers and provide self-care. You decide when to seek medical care, what treatments to accept and how carefully you'll follow your treatment plan. It is not enough just to acknowledge your responsibility—to receive optimal, cost effective health care, you must proactively take positive action.

Taking an active role in your health decisions results in better overall health care. It improves the quality of self-care, helps ensure appropriate care when you interact with the health care system and increases your confidence in dealing with your family's illness and injuries. It can also decrease expenses and minimize increases in deductibles, co-payments and premiums. It also increases your chance of success. Patients who take part in decisions about their health care typically have better outcomes.

## *Identifying the Problem*

When faced with a health concern, your first decision is determining what your issue is. Historically, people have relied on their personal experience and/or that of their friends and relatives. Fortunately, you are no longer limited to these sources of information. Positive Action Resources like online symptom scouts, self-care books and nurse phonelines can help you assess your symptoms and begin to clarify your problem.

These resources can also help you determine if you can provide self-care (and how to do it) or if you need to seek assistance from a health professional.

Before consulting one of these resources, it is recommended that you first review and write down your symptoms and related information:

- What does it feel like (i.e. continuous, periodic, sharp, dull)?
- When did it start? How long have you had it?
- How often does it occur? Do symptoms come and go, or are they persistent?
- What brings it on (e.g., food, body position)?
- What time of day is it the worst?
- What makes it better? What makes it worse?
- Is it associated with any other symptoms?
- Have you had this problem before? What did you do for it?
- Have you had any recent life changes?
- Has anyone at work or home had similar symptoms?

Writing down your answers to these questions will make it easier for you to reference them and will allow you to track changes over time.

## Providing Care

You will provide your own care for more than three-quarters of new health problems you face. This can include simply taking an aspirin or applying ice to an injury. Not only can self-care increase the speed of your recovery, it can also save you significant time and money. Often though, individuals fail to provide care at home because they are not confident in their skills or decision-making. As mentioned previously, your Positive Action Resources can help you in both areas. It is also recommended that you participate in a first aid course at your local hospital or American Red Cross.

## Seeking Care

Although most health care can be provided at home, there will be times when you need to engage with the professional health care system. Positive Action skill builders like those found in the *Developing a More Effective Provider-Patient Partnership* section can help you prepare for and be more successful in these environments. In addition, you can improve your health care decision making by:

- ✓ **Choosing a health care provider** with whom you feel comfortable, whom you trust and who values your participation in decisions about your care.
- ✓ **Understanding your health issue** so that you can clearly and accurately describe it to your provider.
- ✓ **Calling** to determine if you need to schedule an appointment or if your needs can be handled over the phone.
- ✓ **Preparing questions** for your provider in advance.
- ✓ **Understanding your health care plan** – what is covered, what is not, requirements for pre-certification, etc. Details about Dow's MAP-Plus plan can be found in the form of the Summary Plan Description (SPD) on the INTRANet. Individuals participating in an HMO or other plan are guaranteed access by law to their SPD by calling the plan administrator.
- ✓ **Having realistic expectations** about your care.
- ✓ **Asking questions** and getting enough information to clearly understand your issue and your treatment options.

## Obtaining More Information

After interaction with your health care provider or after you apply self care, you may want more information about your issue and options for additional care. After all, you can make the best health care decision for yourself or your family members only when you are accurately and completely informed.

Fortunately, getting information is not difficult. Through books, health professionals, internet sites, support groups and phonelines, you have access to a wealth of information. These days the challenge is not finding information, but rather finding the best information for your needs.

## Obtaining More Information, continued

In general, good places to obtain credible information are:

- Dow Health Services and the Dow INTRANet
- Your health care provider and/or pharmacist
- Resources from your health plan administrator (e.g., Aetna On-line Navigator)
- Well-known, national, not-for-profit organizations (e.g., American Heart Association)
- The National Institutes of Health (NIH) and other government health-related agencies
- Well-established universities or medical institutions (e.g., Harvard University, Mayo Clinic)
- Local Support Groups

See your *Positive Action Resources* section at the end of each *Positive Action* section for other recommended resources.

## Assessing Health Information

Whether it's on-line, a book, counselor, class or facility, use this 11-point list to assess your resource. Specifically, *does this resource...*

- ✓ **Share its credentials**—and are they well-known and credible? Look for individuals who are credentialed by well-known organizations and for organizations associated with hospitals, universities or branches of the government.
- ✓ **Give you choices** of treatment or intervention? A good resource will make you aware of your options and encourage you to choose the one that best meets your needs.
- ✓ **Avoid promoting** a specific product? If not, money may be the motivator and the information may be inaccurate or one-sided.
- ✓ **Seem reasonable**? If it seems too good to be true (i.e. unrealistic or too easy), it probably is.
- ✓ **Meet your specific needs** and interests? Not only will it be more valuable to you, it will also be a healthier option. This is especially important if you are pregnant, elderly, a child or if you have a chronic condition, previous injury/illness or other special needs.
- ✓ **Make sense** for you? Look for a resource that is consistent with your background, reading level and interests.
- ✓ **Recommend an approach that you can stick with** for a lifetime? For long term success, avoid resources that seem extreme or do not provide a well-rounded approach.
- ✓ **Support industry standards**, established medical policy and mainstream science? Contact your personal health care provider, Dow Health Services or your nurse phoneline for help answering this question.
- ✓ **Provide up-to-date information** and recommendations? Medical information changes frequently. Be sure this resource is regularly updated to reflect current research and recommendations.
- ✓ **Provide recommendations consistent with what you heard** from your personal health care provider? Beware of resources that contradict your provider. Before trying new health recommendations, review them with your provider to be sure that they're appropriate for your personal and family health history.





## Assessing Health Information, continued

- ✓ **Encourage you to ask questions** and seek additional information? Few responsible organizations would claim to be the only source of information on a topic. Good resources should encourage you to examine how it applies to you, seek additional resources and information, and clearly understand the information or recommendations.

If a resource doesn't meet all of these criteria, you may want to keep looking for a better option.

### **A special note about E-mail Health Messages...**

Without researching the factual claims made in a forwarded e-mail there's no sure way to tell it if it's a hoax. The following signs can help you evaluate your next health e-mail...

- Note whether the text was actually written by the person who sent it to you. If not, be skeptical.
- Look for the telltale phrase, "Forward this to everyone you know."
- Look for statements like "This is not a hoax" or "This is not an urban legend." They usually mean the opposite of what they say.
- Look for overly emphatic language, the frequent use of UPPERCASE LETTERS and multiple exclamation points!!!!!!
- If the message seems geared more to persuade than to inform, be suspicious. Hoaxers are out to push emotional buttons.
- If the message purports to give you extremely important information that you've never heard of before or seen elsewhere in legitimate venues, be suspicious.
- Read carefully and think critically about what the message says, looking for logical inconsistencies, violations of common sense and obviously false claims.
- Look for subtle or not-so-subtle jokes.
- Check for references to outside sources. Hoaxes will typically not name any, nor link to other resources with corroborating information.

In general:

- Virtually any chain email you receive (i.e. any message forwarded multiple times) is more likely to be false than true. Be skeptical.
- Hoaxers usually try every means available to make their lies believable (e.g., mimicking a journalistic style, attributing the text to a "legitimate" source).
- Be especially wary of health-related rumors. Most importantly, never act on this type of rumor without first verifying its accuracy with your health care provider or other reliable source.

The next time you get an e-mail informing you of the latest health concern or safety issue (and is not from a reliable source like Dow Health Services or Emergency Services and Security) think twice before believing it. And think again before you send it on to others.

## Reviewing Medical News

Updates on the latest research are becoming commonplace in popular media. Unfortunately, just because it is news does not mean that it is the full or final story on the subject. Following are some questions to help you understand and assess medical research news:

- ✓ **Does it really apply to me?** Determine who participated in the study and consider how closely they resemble you.
- ✓ **How good is the study?** For example, was it a true clinical trial (the gold standard for research) or just a series of observations over a period of time that suggests a finding? Consider the size of the study group and the length of the study.
- ✓ **How realistic are the findings?** Do the findings seem consistent with what is already known or are they completely different? It may also be more realistic if the researchers qualify their findings by stating that other interpretations are possible or that additional research is needed, rather than being an absolute statement of fact.
- ✓ **Who conducted the study?** Studies conducted by or in conjunction with a respected research center at a university or federal agency tend to be credible.
- ✓ **Who paid for the study?** Manufacturers often finance clinical studies (especially in the case of pharmaceuticals). This does not mean that the study is not credible. However, be wary if the source of support is not disclosed.
- ✓ **Where were the results originally published?** Studies published in peer-reviewed professional publications such as the Journal of the American Medical Association (JAMA) and the New England Journal of Medicine undergo significant scrutiny before they are published. Be wary of studies that aren't officially published or are published in obscure periodicals.
- ✓ **Does the news report answer all or most of the questions listed above?**

If you have questions about the news, ask your health care provider about the research and the findings—and whether you should change your treatment plan as a result of this new information.

## Avoiding Fraud

You might think you could never be a victim of health fraud. Unfortunately, people contribute to fraud every time they fall for claims made in advertisements without really knowing the product's effectiveness or side effects. In addition to wasting their money on bogus products or treatments, one in 10 actually suffers harmful side effects.

If a product claims it is a cure-all, has secret formulas, is guaranteed or has amazing results, use your Positive Action Resources or contact your health care provider to determine if the claims are valid. The following four questions will also help you:

- ✓ What is the advertiser's motive?
- ✓ What are the promises and claims?
- ✓ Do experts in the field use it?
- ✓ Does it make sense?

Remember the old adage: If it is too good to be true, it probably is.

*NOTE: If you determine that a product or service is fraudulent, report it to your local Food and Drug Administration (FDA) Consumer Complaint Coordinator (check the Internet at <http://www.fda.gov/opacom/backgrounders/complain.html> for a listing by state).*

## ***Preparing Advance Directives and Consent for Care***

A time may come when you are not able or available to make a decision about your care or that of your dependent child. The following two advance directives help ensure that your medical care preferences are known and can reduce the stress on loved ones involved in your care:

- **Living Will** (also known as health care directive or declaration): a written, legal document which clarifies the types of medical treatments and life-sustaining measures (e.g., mechanical respiration) that you do or don't want.
- **Medical Power of Attorney** (also known as a durable power of attorney for health care or POA): a written, legal document that designates someone (your health care agent or proxy) to make health care decisions on your behalf if you are unable to do so. Your POA does not have to be a family member or the same person designated to make financial decisions for you. Not all questions can be considered in advance, so it is recommended to have a POA even if you have a Living Will.

Follow these general guidelines to help you prepare your advance directives:

- Determine your values and wishes related to medical care. You will be able to update these directives in the future, so consider what is appropriate for you now.
- Discuss these wishes with your family, friends, health care provider and attorney.
- Identify a primary and alternate decision maker for your care (POA) and ensure that they are comfortable in this role.
- Put everything in writing and fill out the appropriate forms. (Form requirements differ by state and it is recommended that you consult an attorney about your advance directives.)
- Distribute the completed forms to your primary health care provider, family and POA.
- Review your directives each year, document any changes and communicate the changes to those involved.

If you have dependent children, consider completing a Consent for Treatment of a Minor Child. This allows a caregiver (i.e. babysitter, family member) to take your child to the doctor, dentist or hospital for care in your absence. This is especially useful if you are traveling and/or unable to reach your child quickly. *A sample form is available in the Appendix of this section.*

## ***Tracking Your Personal Health Status***

Future health care decisions are often influenced by previous health experiences. Keeping complete, up-to-date records of your personal health will help to ensure an accurate account of your health history. This information can help guide preventive care needs, diagnosis and treatment plans and can also reduce the risk of duplicate tests or allergic drug reactions. Use the Positive Action Family Health Journal or a similar commercial product to record your medical history.

### ***Tracking Your Personal Health Status, continued***

The Family Health Journal is particularly helpful in an emergency, when you or your family have more than one health care provider, if you move to a new location or when you travel. For it to be effective, you must keep it up-to-date and easily accessible. Record your diagnosis, treatment and prescriptions after each health care visit, procedure or test. Consider keeping a paper copy or PDA-version on your person and/or in your car, in case an urgent need for the information arises.