

September 2024

# Benefits News

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## Take charge of your health care

What if you shopped for health care the same way you looked for a new car? You might search online reviews, compare prices, and ask about track records. Then, you'd choose the option that gives you the biggest value.

Quality health care offers more than just value. It can improve your long-term wellbeing, provide a better experience, and lower your risk of complications.

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## You're in the health care driver's seat

When it comes to getting quality health care, you have more control than you think. You can become your own health advocate. When you take the time to do the following, you're more likely to have a positive experience, get better results, and protect your own health.



## 1 Document your health.

Nobody knows you better than you. Before you meet with a provider, make sure you bring notes for the following:

			
Your family history and risk for medical conditions, such as diabetes, high blood pressure, cancer, etc.	Signs and symptoms to look for in the conditions that run in your family	Current conditions you're experiencing	Prescription and over-the-counter drugs, supplements, and vitamins you're currently taking

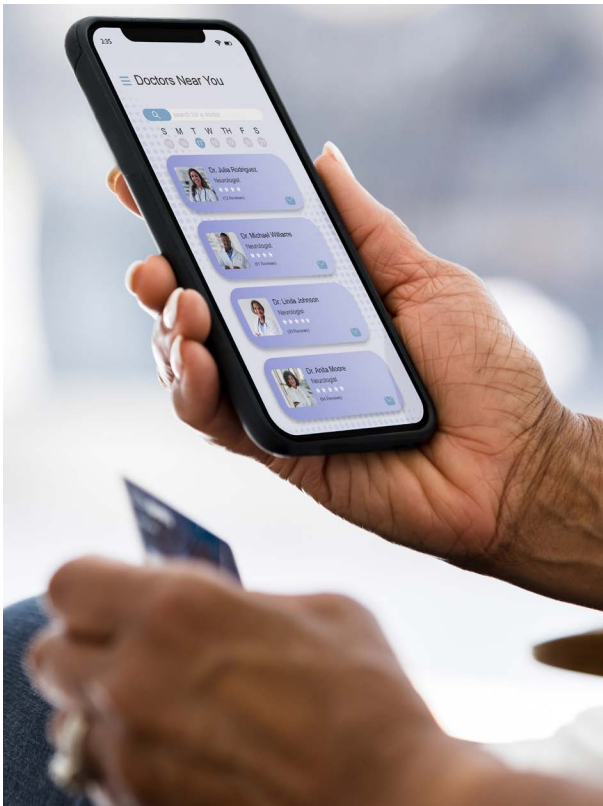
When you take the time to research and write down the above items, you'll be more prepared to talk with your provider and ask the right questions.

## 2 Select a primary care provider.

One of the most important decisions you'll make with your health care is choosing a primary care provider (PCP). Studies show that people who have PCPs are more likely to fill prescriptions they need, get preventive exams, and receive important cancer screenings.<sup>1</sup>

It helps to develop a relationship with the same provider over time because they can watch for changes in your health. They can order tests, interpret results, and advise on treatment options. If they need to bring in an expert opinion, they can refer you to a trusted specialist.

See the rest of this newsletter for tips about finding a PCP.





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### Take notes before and during the appointment.

Before you go, write down what you want to cover with the provider. This way you won't forget anything. It's easy to miss something when you're feeling nervous or rushed.

During the appointment, it can be hard to remember everything your provider tells you. In fact, most people forget 40% – 80% of what the providers say. Bring a pen and paper, tap out a draft on your phone, or use your phone's voice-memo function to record the visit while it's happening. If you think you need extra help, bring a friend or family member along to take notes for you.

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### Stay up to date on preventive care.

Annual wellness exams and related labs and imaging are covered under your medical plan. Depending on your age, your doctor may suggest preventive screenings, such as a colonoscopy and/or mammogram.

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### Understand your costs for care.

Before receiving care, ask your provider's office for a billing estimate. Or contact your health plan to see how the service or procedure will be covered with a certain provider. You have a right to know the price tag of a visit, procedure, test, or treatment—before you receive the service.<sup>4</sup>

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## Be honest, voice concerns, and ask questions.

Share your lifestyle and daily habits with your provider, such as exercise, eating, sleeping, smoking, and alcohol use. They cannot share this information with your family or friends. The more your provider knows, the better they can direct your care.

Not confident in your provider's recommendation? You have a right to share your concerns with them. If you still don't feel like you're getting the care you need, try a different provider. You should have a provider you trust.

Your provider should listen and incorporate your concerns into your medical care and treatment. When you call to make an appointment with a new provider, first ask what their experience is with treating your particular issue.

“Being a self-advocate means learning how to be direct about what you think you may need in terms of your health.”<sup>2</sup>



## Patient advocates, case managers, and translators

- **Patient advocates** can help you communicate with your provider, work with your health plan, and schedule tests and screenings.
- **Case managers** are medical professionals, typically employed by health plans. They can help you find a provider, schedule appointments, talk through treatment plans and options, answer health care questions, and manage complex health conditions.
- **Translators** can help you speak with the provider in your preferred language. This will help you to fully understand one another. You can request a translator who will meet with you in person or over the phone. The translator will keep your health information confidential.

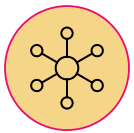
# Choosing the right provider for you



When looking for your next provider, keep the following tips in mind:

## STEP 1

**Search your health plan's directory. Then narrow down your options to those providers who are:**



### **In-network**

- Search your health plan's directory for local in-network providers. These providers have already been vetted by OEBC's vendor partners. This means they have:
  - Met the plan's quality standards.
  - A good track record.
  - Agreed to negotiated rates. (That's why it costs you less when you use in-network providers.)
- You pay less when you see a provider who is in your plan's network. [Learn more.](#)



### **Part of a medical home or coordinated care clinic**

- A medical home is a group of providers who team together to deliver patient-centered care. The goal is to get the best possible results for you.

OEBC's medical plan networks offer medical homes and/or coordinated care options in their networks.



### **Nearby**

Some regions have limited providers in the network. Make sure the provider has an office near your home or work location.

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### **Accepting new patients**

- Your health plan's online provider directory will show whether the provider is accepting new patients. Call the provider to confirm.
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### **Experienced with your specific medical condition**

- Most clinics offer a website with details about each provider. Look for specialties to see if they might be a good fit for you.
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### **Meeting your preferences**

- If desired, search for a provider who is the gender you prefer, speaks the same language as you, and/or has the same cultural background.
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## STEP 2

Call the provider's office to confirm they can work with your schedule. Here are a few things to consider:

- Do they offer evening or weekend appointments?
- Are virtual appointments an option?
- How long will it take to get an appointment?
- What's the cancellation policy?

## STEP 3

Pick your top choices, then get reviews for each from:

- **Your health plan's website.** [Learn more.](#)
- **External websites.** [ZocDoc](#) and [Healthgrades](#) include patient reviews. Learn what others are saying about the provider, including personal style, cultural sensitivity, and more.
- **Friends and family members.** Since these folks know you best, their recommendation can be helpful. Ask if they know any of the providers on your list. If so, what do they like about them? Will they be a good fit for you?<sup>5, 6</sup>



# Evaluating a new provider



Finding a provider you like is a personal choice. No two people will have the same health concerns, personality, or expectations. It's worth taking the time to develop a partnership with the right provider.

<p><b>During your time in a new provider's office, be sure to evaluate how you feel about the visit.</b></p> <ul style="list-style-type: none"><li>• Was the space comfortable and clean?</li><li>• Was the staff well organized?</li><li>• Was the wait time acceptable?</li></ul>	<p><b>After your first visit, take a moment to ask yourself a few more questions:</b></p> <ul style="list-style-type: none"><li>• Did I feel comfortable?</li><li>• Did they listen carefully?</li><li>• Did they know important information about me, like my medical history?</li><li>• Did I have time to ask my questions?<sup>5, 6</sup></li></ul>
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These factors should also be part of your provider decisions. If the provider wasn't a comfortable fit for you, try other providers until you find a good match.



## Your provider should...

- ✓ Help you feel heard and respected
- ✓ Explain the reasoning behind their diagnosis and recommended treatment
- ✓ Refrain from judging you or your lifestyle
- ✓ Allow enough time to answer questions in terms you understand
- ✓ Avoid talking down to you
- ✓ Tell you about the risks, benefits, and costs of treatments or tests they recommend
- ✓ Refer you to another source if they can't answer your question
- ✓ Be flexible in offering treatment options that fit with your values and preferences<sup>7</sup>





# Using your health plan's website to find quality providers

Your health plan's online provider directory is a great resource. This is because you can choose from a list of providers who have proven track records. Here's how to find a network provider and get the care you need:

## Kaiser Permanente members

- **Online provider and pharmacy directory.** Visit [my.kp.org/oebb](https://my.kp.org/oebb) and click "Getting Care," then scroll down to "Find Doctors and Locations" and/or "Prescription Drug Information." While there, check out their quality ratings and whether they're accepting new patients.
- **Behavioral health consultants.** Find counselors who can help you work through anxiety, depression, relationship issues, etc. Visit [Kaiser Permanente](https://www.kaiserpermanente.org) or call 800-813-2000 to learn more.



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## Moda Health members

- **Mobile mental health support.** Find counselors who can help you work through anxiety, depression, relationship issues, etc. Visit [Meru Health](#) to learn more.
- **Online provider and pharmacy directory.** Visit [modahealth.com/OEBB](http://modahealth.com/OEBB) and click Find Care. Then, click “Search by network” and choose “Connexus.” Enter your ZIP code to find an in-network provider near you. While there, check out their quality ratings and whether they’re accepting new patients.
- **Health Navigators.** Consult with a personal care guide who can walk you through the health care system and your benefits. They can help you locate in-network providers and even schedule appointments. Call 866-923-0409 (TTY, call 711) or log in to your Member Dashboard.
- **Mental wellness champions.** We can all sometimes use a hand managing our responsibilities and stresses in life. Behavioral Health 360 Champions can help you:
  - Find the right type of care you need
  - Find a local provider that’s a good match for you
  - Make the process easy, quick, and convenientTo talk to a Behavioral Health 360 Champion today, just call 833-212-5027 or email [bhchampions@modahealth.com](mailto:bhchampions@modahealth.com).
- **Behavioral telehealth services.** Get access to mental health services including virtual and in-person therapy, on-demand wellness exercises, and more. Visit <https://www.modahealth.com/oebb/> for more.

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## Employee Assistance Program

- **Employee Assistance Program (EAP).** Are life’s stresses getting you down? Would talking with a professional help? The Employee Assistance Program (EAP) is available 24/7, completely confidential, and offered at **no cost to you**.  
  
To speak with a counselor, find referrals, or access a library of resources, visit the [OEBB Wellness page](#) or contact your employer. Don’t forget that as of October 1, Canopy is our new EAP! Stay tuned for info on how to access this exciting new service.
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# Where to go for medical care



Here are some helpful guidelines to follow when deciding which option is best when you need medical care. Note these are just guidelines. When in doubt, go to urgent care or the emergency department. They offer higher levels of care because they're equipped to handle a broader range of health issues.

Highest care level/cost		Lowest care level/cost	
 <b>Emergency Department</b>	 <b>Urgent Care</b>	 <b>Office Visit</b>	 <b>Virtual Care</b>
<b>Life-threatening conditions</b>	<b>Non-emergency medical issues when your provider isn't available</b>	<b>Non-emergency medical issues during normal business hours</b>	<b>Routine medical issues</b>
<ul style="list-style-type: none"> <li>• Chest or abdominal pain</li> <li>• Difficulty breathing</li> <li>• Severe bleeding or head trauma</li> <li>• Loss of consciousness</li> <li>• High fever above 103°</li> <li>• Severe allergic reaction</li> <li>• Coughing or vomiting blood</li> <li>• Sudden dizziness, weakness, or changes in vision</li> <li>• Major burns</li> <li>• Spinal injuries</li> <li>• Broken bones</li> </ul>	<ul style="list-style-type: none"> <li>• Minor burns or injuries</li> <li>• Sprains and strains</li> <li>• Coughs, colds, and sore throats</li> <li>• Ear infections</li> <li>• Allergic reactions (non-life-threatening)</li> <li>• Fever or flu-like symptoms</li> <li>• Rash or other skin irritations</li> <li>• Mild asthma</li> <li>• Animal bites</li> <li>• Bone fractures</li> </ul>	<ul style="list-style-type: none"> <li>• Minor burns or injuries</li> <li>• Sprains and strains</li> <li>• Coughs, colds, and sore throats</li> <li>• Ear infections</li> <li>• Allergic reactions (non-life-threatening)</li> <li>• Fever or flu-like symptoms</li> <li>• Rash or other skin irritations</li> <li>• Mild asthma</li> <li>• Animal bites</li> <li>• Broken bones</li> </ul>	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Back pain</li> <li>• Behavioral/mental health visits</li> <li>• Bladder infection</li> <li>• Cold and flu</li> <li>• Cough</li> <li>• Earache</li> <li>• Fever</li> <li>• Headache</li> <li>• Pink eye</li> <li>• Sinus infection</li> <li>• Sore throat</li> <li>• Sleeping issues</li> <li>• Stomach and digestive issues</li> </ul>



## The provider is always in with virtual care!

Virtual care allows you to speak with a provider 24/7 over the phone or through video chat. Some primary care providers (PCPs) offer virtual visits, or you can sign up for a virtual visit through your health plan (see below). Not only is it convenient, but it may cost you less than an office visit or urgent care.

View how your plan covers virtual care [here](#). Then, visit your plan's website to learn more.

- **Kaiser Permanente members:**  
[my.kp.org/oebb](https://my.kp.org/oebb)
- **Moda Health members:**  
[modahealth.com/OEBB](https://modahealth.com/OEBB)

## How does your hospital or other health care facility rate?

You can see ratings for hospitals, surgery centers, and rehabilitation centers online. You can also see ratings for nursing homes. Check out the ratings for area health care facilities on [Medicare's comparison website](#) or at [Healthgrades.com](https://www.healthgrades.com).

# OEBB at your service

## How the Board and vendor partners build quality health care into our plans

Navigating the health care system isn't simple. The Board bakes quality into our plans. This makes it easier for you to choose among good options. It also helps you get the best care for your health care dollars. They do this by:

- 1 Selecting first-rate vendor partners.** Our vendor partners must have a good reputation. They must administer our plans correctly. They must negotiate good rates with the providers. And they must provide good customer service to our members.
- 2 Choosing a network with quality providers.** All of OEBB's health care plans include provider networks. You can feel confident that you'll receive quality care when using in-network providers. And you'll pay less.
- 3 Ensuring our vendor partners offer tools and resources.** These help members make the most of their health care benefits, including:
  - **Online provider directory.** Easily search for quality, in-network providers.
  - **Provider ratings.** See what others think about the providers.
  - **Pricing tool.** Check out what a specific procedure might cost and determine which provider might offer the best price.
  - **Condition management programs.** If you have a chronic condition, program experts can act as your guide. They can help you navigate care, talk through your questions, schedule appointments, and suggest ways you can maintain or improve your health.

OEBB Board meetings are held on the first Tuesday of the month and are open to the public. To learn more about upcoming meetings or to view recordings of past meetings, visit the [Public Meetings](#) page of the OEBB website.

### Benefits Questions?

Email: [oebb.benefits@odhsoha.oregon.gov](mailto:oebb.benefits@odhsoha.oregon.gov)

Phone: 888-4My-OEBB (888-469-6322)



# Works cited

## You're in the health care driver's seat

- <sup>1</sup> “Why do you need a primary care physician?” Harvard Medical School, Aug. 19, 2019. <https://www.health.harvard.edu/blog/why-do-you-need-a-primary-care-physician-2019081917527>
- <sup>2</sup> “Fight for Your Rights as a Patient.” WebMD, Feb. 25, 2024. <https://www.webmd.com/a-to-z-guides/health-care-21/health-care-patient-rights>
- <sup>3</sup> “Quality and Experience of Outpatient Care in the United States for Adults with or Without Primary Care.” JAMA Internal Medicine, Jan. 28, 2019. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/2721037>
- <sup>4</sup> “8 Ways to Build a Strong Relationship with Your Doctor.” Scripps, Nov. 16, 2023. [https://www.scripps.org/news\\_items/5394-8-ways-to-build-a-strong-relationship-with-your-doctor](https://www.scripps.org/news_items/5394-8-ways-to-build-a-strong-relationship-with-your-doctor)

## Choosing the right provider for you and Evaluating a new provider

- <sup>5</sup> “Find quality care in a snap.” Moda Health, Jan. 24, 2023.
- <sup>6</sup> “Choosing a Doctor: Quick Tips.” U.S. Department of Health and Human Services, OASH, June 1, 2022. <https://health.gov/myhealthfinder/doctor-visits/regular-checkups/choosing-doctor-quick-tips>

## Your provider should...

- <sup>7</sup> “Checklist for good provider-patient communication.” WeightWatchers, 2024.