

Three tips for adjusting to changes in primary health care

September 9 2015, byThe Associated Press

The family doctor visit is getting complicated. Drugstores and other retailers are opening clinics that offer care alternatives. Shrinking insurance has made routine visits to a physician more expensive for many. Here are three tips for navigating this evolving world:

1. OWN YOUR CARE

Patients have too much of a financial stake in their treatment to take some doctor recommendations without asking questions.

Health insurance deductibles have been rising for years. That can leave people responsible for paying thousands of dollars for care before much of their coverage begins. If, for instance, a provider recommends an imaging exam for a swollen knee, patients should ask for different options to compare costs.

Patients who visit drugstore clinics also will have to make sure a record of their visit gets back to their primary care provider.

2. EMBRACE TECHNOLOGY

Your insurer may have an app or a tool that helps shop for the best deal

based on coverage and deductible. Use it to curb costs.

More insurers and [health care providers](#) also are offering applications that allow patients to connect virtually with a doctor through a smartphone, tablet, laptop or desktop computer. Telemedicine allows patients to seek help for minor illnesses without sitting around other sick people in a doctor's office.

3. KEEP A PRIMARY CARE PROVIDER

Patients seeking care from different sources will need someone to monitor the big picture. Primary care providers worry about a patient's whole health instead of just treating one incident or illness. They steer patients to the right specialist, monitor prescriptions or conditions and nudge their [patients](#) to keep up with regularly scheduled care like mammograms.

Keeping a [primary care](#) provider is especially important for people with chronic illnesses who might struggle to coordinate their own care.

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Citation: Three tips for adjusting to changes in primary health care (2015, September 9)
retrieved 5 May 2024 from

<https://medicalxpress.com/news/2015-09-adjusting-primary-health.html>

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