



## Getting In-Network Care After Hours Plus, Healthcare Tips When Traveling

The holidays are here, it's cold and flu season, and you're leaving town to visit family. What happens if you or a family member gets sick at night, at home or away?

Assuming you are reading this when you don't have immediate needs for medical care, you probably have time to *plan* for off-hour medical situations. That's right, with a little bit of research, you can be better prepared to make decisions about seeking the most cost-effective option for the situation.

### When You Need to Be Seen

If you or a loved one needs to be seen by a medical professional after hours, you'll need to decide if you have a life-threatening or other serious medical emergency on your hands. If so, call 911 right away.

Emergency rooms perform vital services in any community. They are equipped for medical emergencies, such as heart attack, stroke and severe allergic reactions. However, ERs (and stand-alone emergency centers affiliated with hospitals) are very expensive places to seek non-emergency care.

If the situation is less serious but can't wait until morning or when your provider's office is open, consider an urgent care facility or in-store, pharmacy-based clinic. These can be a better choice for ear infections, minor cuts and burns,

sprained ankles and other non-life-threatening conditions.

Most primary care offices have a provider on-call during off hours. The practice's on-call physician can help problem-solve. Even if you get your own doctor on the phone in the middle of the night, s/he will probably need a refresher on who you are. You can help the provider by being prepared to give some background information. For example, you could say, "My name is Joan/Joe Smith, I am Dr. So and So's patient. I have a history of this and this, and I am having these symptoms." The provider will ask questions to fill in any gaps before recommending a course of action.

Some employers provide Teledoc or TeleHealth services for their employees. Such services allow you to consult by phone and video chat (FaceTime, Skype, WhatsApp) so you can show visible concerns, like a burn or wound. If you aren't sure if this service is a benefit available to you, contact your benefits office or your KnovaSolutions clinician.

### Here's Your Research Project

Just because a local hospital or urgent care center says they take your insurance, that doesn't mean they are considered in-network by your insurance company. In-network providers and facilities are those that your insurer has negotiated more favorable rates with. You

### Foreign Travel with Medications

You may be surprised to learn that some medicines commonly used in the U.S. are illegal in other countries. For example, certain over-the-counter allergy and sinus medications and some inhalers are illegal in Japan. To be sure your medications will be allowed, check with the foreign embassy of the country you will be visiting. Remember too that you may need vaccines for travel to some countries. The Center for Disease Control is a good source of information about [travel vaccines](#).

will spend less out-of-pocket if you use these providers and facilities.

Here's your research project: find out which hospitals, emergency centers (some can be stand-alone) and urgent care centers in your area are in your network. This information may be available on your insurance company's website, but sometimes insurers don't keep their sites updated in a timely manner. It's worth a call to verify. Then, if you need emergency or off-hours care, you can go to an in-network facility.

#### Have a PCP?

If you don't already have a primary care provider (PCP), now's a good time to look for one. Having a PCP who you see periodically (more often if you have chronic health conditions) means someone is overseeing your care and watching for changes over time. Plus, you have someone to call when new symptoms develop, even in the middle of the night.

That's not all though. Another benefit of having a PCP is that you may be able to see another provider in the same practice if yours isn't available. S/he will have access to your health history and medical records. The practice may offer telehealth services as well.

For more about PCPs, read our newsletter, *Why It's Important to Have a PCP* [here](#).

#### Health Care Travel Tips

If travel is on the books this month (or really any time), consider carrying hand-sanitizer or alcohol wipes to protect against the spread of germs from touching common surfaces. Think bus and train station handles and railings, airplane trays, menus and public restrooms. Whenever possible, wash your hands with warm water and soap, especially before eating. It can always help to give your immune system a boost

by eating well, hydrating, getting enough sleep, and taking vitamin C or other remedies that may help ward off illness. See last month's newsletter, *How to Tell the Difference Between A Cold, Flu and Allergies* [here](#).

When traveling, be sure to take your medications with you. It's best to store them in the original prescription bottles or packaging so they are clearly marked. This will remind you how to take them properly when you are out of your normal routine. Pack any over-the-counter medications that you think you may need (for diarrhea, constipation, upset stomach, menstrual cramps). Be sure to store medications in your carry-on baggage, in case your checked luggage is lost or delayed. Don't forget to pack sunscreen and first aid supplies!

Remember that research project? Another question to ask your health insurance company is what happens if you need to seek medical care when you are away from home. Are you covered (and how much is covered) if you are more than 50 miles away?

What if you are traveling outside the country? Most health insurance coverage is limited or doesn't cover medical care when you travel abroad. Travel health insurance is a good option when going to foreign countries, even neighboring countries like Mexico or Canada. If you buy travel health insurance, ask about any exclusions (services not covered), especially for pre-existing conditions.

We hope this helps you plan for the unexpected. Let us know if you have questions about in-network providers and facilities or getting the care you need. Give KnovaSolutions a call at **800/355-0885**, Monday to Friday, 8 am-8 pm, Mountain Time.

*We're here to help!*

*The information contained in this newsletter is for general, educational purposes. It should not be considered a replacement for consultation with your healthcare provider. If you have concerns about your health, please contact your healthcare provider.*