



The Bridge to Adulthood



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THE BRIDGE TO ADULTHOOD

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THE BRIDGE TO ADULTHOOD

Becoming an adult is a rite of passage that many people look forward to. Turning 18 brings a number of exciting rights such as voting, making your own decisions and independence like never before.

As an adult, you will have to take care of many things that others have managed for you up to now. You may not have thought of it, but health care will become one of your most important responsibilities. We would like to share some helpful information and tips. We hope it will help you understand what it now means to be an adult who may need or want medical care.

THE “RULES OF 18”

In most instances, you are treated as an adult when you turn 18. You have new rights associated with being independent. Just as importantly, you also have new responsibilities. You are legally and personally accountable for your actions.

Here are a few rights and responsibilities you have as an adult that you didn't have before:

As an adult you can:

- Vote.
- Serve jury duty.
- Receive medical treatment without your parents' consent.
- Create a will.
- Sign a contract (rent an apartment, buy a car or take out a loan) in your own name.
- Be independent from parental control (if you no longer live in their home).
- Apply for credit in your own name.
- Be financially responsible for your own bills.
- Register for the military draft (for men).

CHECKLIST FOR TURNING 18

- Receive a copy of your Social Security Card.
- Receive a copy of your birth certificate.
- Register to vote.
- Get health insurance coverage.
- Set up bank accounts.
- Change your address, if needed.
- Get medical and immunization records.
- Get a pre-college health exam.
- Make sure you are up to date with immunizations.
- Record and evaluate your prescriptions.

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:

- Raleigh Pediatrics will continue to provide medical care for you for a time after you turn 18. Consider talking with your doctor about when it may be best for you to find an adult doctor who is more knowledgeable about adult health issues. (See also "Finding the right doctor for you.")
- When calling for an appointment, let the appointment secretary know which doctor you would like to see (if you have a preference), 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. We will try to honor your request to see a certain physician as best that we can.
- Your parents may come to the appointment with you, but you will need to check in and sign any forms yourself. You may be asked to sign forms to verify your contact information, financial responsibility and medical treatment consent.
- You will need to provide your insurance cards at every visit. This shows that you have insurance and allows us to verify that nothing has changed since your last visit. If you do not have your insurance card, you may be asked to sign a waiver of financial responsibility. If you do not have insurance coverage, payment for your visit will be expected at the time of service.
- You will need to pay any co-payments or billing portions required.
- You will sign for any medical treatment consents. Your parents may help you understand what you are signing, but they no longer can sign for you.
- During your visits with our office, you will need to have the discussion with your doctor. Your parents may only be involved if you provide consent to do so. (See also "Talking to your doctor.")
- Unless specific consent is given, we are not permitted to talk with your parents about your health care. If you choose to give them access to your medical information and health records, you will need to sign a consent form allowing us to speak with them. The consent form is located on our website (www.raleighpediatrics.com) or you may obtain one from our office.
- You have the right to be informed of your medical care and treatment. You also have the right to refuse medical treatment.

SCRIPT FOR CALLING FOR AN APPOINTMENT

Here is a sample of what you can say when you call to schedule an appointment:

“Hello, my name is _____ (use your legal first and last name – not your nickname). I need an appointment to see _____ (doctor’s name) because _____ (reason why – example, “I need a physical OR I’m having headaches.”).

I am wondering when you have an appointment available.”

If this date and time are OK, say, “Thank you. That will work.”

Remember to write down the date and time.

If not, say, “That won’t work for me. Can you look for something else?”

Also, remember to ask, “How long is the appointment?” and thank the scheduler.

MEDICAL RECORDS AND PROTECTED HEALTH INFORMATION

For young adults

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 parents. If you would like your parents to discuss your health on your behalf, you must provide consent to your health care provider. You may be asked to complete a written medical records release or a form to document your consent. These forms also are called “Protected Health Information Consent Forms.” The following consent forms may be obtained from our website (www.raleighpediatrics.com) or from our office:

- **Records Release Form** – used when requesting copies of your records or having your records transferred to another medical practice.
- **18 Year and Older Consent Form** – used to allow your parents or anyone else to have access to your medical information. We must have this form on file to speak to anyone other than you about your health or the financial status of your account.
- **18 year and Older Declination Form** – used if you do not wish for your parents to have any access to any medical or financial information at all. If this form is completed, you will become the Responsible Party on your account and will be held responsible for all charges on your account.

For parents

If you need access to your child’s records, your son or daughter must consent in writing to provide you access. Under HIPAA, medical providers no longer are permitted to discuss health issues with you without express consent from your young adult. This is important to keep in mind when trying to call a health care provider with questions when your young adult is away at college. Your child will need to call himself or herself unless they have given written consent for us to speak with you.

TALKING TO YOUR DOCTOR

When you were little, your parents talked to your doctor 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 doctor can help you out.

Doctors 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 doctors deal with those concerns – and all sorts of things – every day.

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

- **Be honest.** It's your job to openly discuss your symptoms and concerns. A doctor can't help you unless you tell the whole story. Even if you're uncomfortable, being open and honest will only benefit you. Most doctors realize that people can feel uncomfortable about raising sensitive issues, and they try to be good listeners.
- **Provide complete and truthful information.** Doctors 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 doctor help you.
- **Do not be embarrassed.** It's perfectly normal to feel nervous when talking with your doctor about personal issues. You should be able to talk to your doctor about everything. Keep in mind that most experienced doctors have cared for many patients. No matter what the issue is, it probably won't surprise your doctor.
- **Write things down.** It may help to show up for your appointment with a written list of questions and concerns to give to the doctor. 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 doctor. You can visit www.ahrq.gov/questionsaretheanswer/index.html to find a sample list of questions to ask your doctor. You also can create a personalized question list for your doctor.
- **Your doctor is interested in keeping you healthy, not judging you.**

If you are concerned about a sensitive topic, you shouldn't avoid going to the doctor because you are worried about what the doctor might think. A doctor'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 doctor wants you to take medication, you may ask your doctor for a written prescription, or he or she can call the prescription in to the pharmacy. If you ask the doctor to call in your prescription, make sure you have the pharmacy name and phone number available. This ensures that the doctor calls in your prescription to the correct pharmacy. If you ask for 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 might need to pay a co-pay charge at the time you pick up your prescription.

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 doctors 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 ahead.

If your medication indicates refills (your doctor 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 physician if you have any questions. Ask your pharmacist or physician if you have any questions at any time while taking a medication. Finally, take your medication according to your doctor's directions.

SCRIPT FOR CALLING FOR A MEDICATION REFILL

Make sure you have your prescription in front of you for the information.

Hello, my name is _____.

(Use your legal first and last name – not your nickname.)

I need a refill on a prescription.

My doctor is _____.

The prescription number is _____.

The name of the medication is _____.

The strength/dose is _____.

My pharmacy name and number is _____.

My telephone number is: _____.

(Provide a telephone number such as a cell, home or work phone number where you are available and can be reached.)

Thank you!

FINDING THE RIGHT ADULT DOCTOR FOR YOU

One of the most important transitions is finding the right adult doctor who meets your needs. When you are looking for a doctor, it may help to do a little work ahead of time.

Here are some helpful tips on how to find and select the right doctor 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 doctor 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.

The Agency for Healthcare Research and Quality also provides an online resource at www.ahrq.gov/consumer/qnt/ to help you locate a 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 doctor was recommended, but also consider the practice size (large versus a small practice), location and hours. Also, find out if the recommended doctors 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.

Are you 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.

Traditionally, PCPs fall into the following specialties:

- Family medicine (treating patients of all ages).
- Internal medicine (treating adult patients).
- Med-peds (Internal medicine/pediatrics combined).
- Pediatrics (treating children from birth through adolescence).

Women often will choose a gynecologist or obstetrician for their primary care needs.

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.

Do you want a doctor who is close to home or work?

Keep in mind that most doctors' appointments are scheduled during the day, Monday through Friday. So you should consider where you are during these times. At work? At home? At school? This will help you find a doctor who is the most convenient for you.

Are you more comfortable with a male or a female doctor?

Discussing health issues and treatments can be a very personal experience. It's important that you are comfortable talking to your doctor about any medical situation that may arise. Deciding whether you prefer a male or female doctor can ensure that you are as comfortable as possible.

Does the doctor accept your health insurance?

To avoid unnecessary out-of-pocket health care expenses, you will want to find a doctor who accepts your health insurance. It's a good idea to contact the physician's office or your health plan's customer service department regarding the specifics of your plan type and coverage. If your PCP refers you to a specialist, it's always a good idea to make sure that specialist accepts your insurance.

Is there a hospital close to your home or work that you'd like access to?

You might want to find a doctor who is affiliated with or has privileges at your preferred hospital.

Interview your top candidates

Taking the time to interview potential doctors 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. Most doctors are happy to meet with prospective patients. When setting the appointment, ask if there is a charge for this consultation.

The interview should be a face-to-face interview at the doctor's practice.

Ask questions that are most important to you or develop some for your own situation. We have included a sample list of questions on Page 12 of this brochure that may be helpful to take with you to your interview.

You also can check out the following online resources to help determine if a physician is board certified:

- American Medical Association Physician: ama-assn.org. (Click "Dr. Finder.")
- American Board of Medical Specialists: certifieddoctor.org.
- Medical College of Wisconsin Physician: doctor.mcw.edu.

Interview questions for finding a doctor

- *Is the doctor board certified? Does the doctor have any other certifications?*
- *How many doctors are in the practice? Will I see the same doctor each visit, or will I see different doctors on a rotation?*
- *Do the doctor'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 doctor? How long does an appointment usually take?*
- *How are appointments handled for same-day sick calls?*
- *Is the staff friendly and helpful?*
- *How do I reach the doctor if I am sick after hours? When my doctor is not on call, who covers for him or her? (For example, some doctors send patients to urgent care clinics, while others will meet you at the office even at night.)*
- *Does the doctor 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?*
- *Can I talk with you through e-mail?*
- *Pay attention to such intangibles as the doctor's style. Do I want a doctor who offers choices and lets me decide which one works best for me? Would I be more comfortable with a doctor who gives a lot of direction? Do I feel at ease asking questions?*

Make a choice

Once you have found a doctor who meets your needs, accepts your insurance and accepts new patients, set up an appointment as a new patient to begin medical care. You will want to request for us to transfer your medical records to the physician you have chosen so he or she has your medical history. This can be done by completing a Records Release Form, which can be obtained from our website (www.raleighpediatrics.com) or from our office.

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's a crash course on insurance.

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 doctors' appointments, emergency room visits, hospital stays and medications.

Is health insurance necessary?

We certainly hope not. However, each day people seek medical advice and care that is unexpected. Most young adults seem to think they're immortal, 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. In fact, young adults, ages 18 to 24, are the least likely population segment to have health insurance. Nearly 30 percent of those young adults lacked coverage in 2005, according to the most recent census data. 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 can you get health insurance?

There are many different ways to buy health insurance. The costs and benefits may vary widely. You'll need to see which options are available to you, given your age and employment status, and which ones best meet your needs.

Here are some of the ways you might be able to get insurance:

- **Parents' plan.** Family insurance plans are now required to cover children until they turn 26 years old, regardless of student status.
- **COBRA**, or the Consolidated Omnibus Budget Reconciliation Act of 1985, lets you purchase the health plan your parents currently have. It allows you to keep coverage when you would otherwise lose eligibility.

You may qualify for COBRA coverage if you are:

- Turning 18 and not continuing your education.
- A college graduate but don't have a job with health insurance.
- Older than 25 and still going to school.

Note: *COBRA is time limited, meaning you only can buy it for a certain length of time after leaving your parents' insurance. This often is one of the more expensive options for insurance coverage.*

- **Short-term policy.** Many insurance companies let you buy short-term or "student" insurance policies that help you bridge the gap between school and your first job. These plans are similar to COBRA, though they're usually more basic and affordable.

- **Employer plans.** This is the way most people in the United States get their health insurance. It also is usually the least expensive option since employers often help pay for part of the insurance. Some employers will offer you health insurance coverage on your first day of work. Others may make you work a period of time first (30, 60 or 90 days, for example) before you become eligible.
- **Individual policy.** Buying comprehensive health insurance on your own is probably the most expensive option. These plans tend to require you to get medical tests in order to qualify. You may be turned down or have to pay more if you're considered a higher risk because of a health condition or if you have an unhealthy behavior such as smoking.
- **Subsidized state program or Medicaid.** These programs are based upon your income and specific eligibility requirements. Insurance can be obtained at a lower rate depending on eligibility. Benefits vary from state to state, so you'll need to check with your state's department of health and human services.

What if I have a health condition?

If you've been living with an illness such as asthma or diabetes, insurance companies call that a "pre-existing condition." Unfortunately, people who try to purchase a policy after they've been diagnosed with a pre-existing condition often find that insurance prices are higher. However, insurance plans are now required to cover any treatment related to your pre-existing condition.

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 doctor often or take prescription medications regularly, a more expensive plan that covers a higher percentage of the cost to see a doctor 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 or vision care, counseling sessions or alternative therapies such as chiropractic or acupuncture. It is important to ask questions if you are confused.

FINANCIAL RESPONSIBILITY

Another result of becoming an adult is your parents may not be responsible for your bills. The debt you incur is important because it may affect your ability to get loans, credit cards or make future purchases.

When seeking medical care, you ultimately are financially responsible for any bills or invoices regardless of whether you are on your parents insurance or not.

In addition, your parents are not able to discuss your personal finances without your express consent even though they may still have access to any joint accounts you've set up.

CONGRATULATIONS ON BECOMING AN ADULT!

This is quite an exciting time. We hope that you have found this booklet helpful. If you have any questions about the information in this booklet, or other information you have received, please call Raleigh Pediatrics at (919) 872-0250 (Raleigh office) or (919) 779-6423 (Garner office).

ADDITIONAL RESOURCES

Emergency Medical Information Card	
Name: _____	Date of birth: _____
Address: _____	
Allergies (to latex or other medications): _____	
Other allergies: _____	
Phone: (_____) _____	
School contact: _____	
Emergency contacts:	
Name: _____	Relationship: _____
Phone: (_____) _____	Primary doctor: _____
Health care contacts:	
Doctor: _____	Phone: (_____) _____
Hospital/clinic: _____	Phone: (_____) _____
Insurance card number: _____	Phone: (_____) _____
Medications: _____	

Other medical information: _____	

HEALTH CHECKLIST

Regular exercise and a balanced, healthy diet are the hallmarks of good health. Although you may be doing your best to fulfill these two essential requirements, there still is a lot to be concerned about. That is why it is advisable to have regular visits to the doctor to undergo tests to monitor your health and check for possible diseases.

During your visits, the doctor usually will ask about your personal and family medical history to determine chronic and hereditary diseases.

The following is a simple health checklist that every adult should be aware of.

- **Teeth:** You are encouraged to visit the dentist at least once a year for a dental exam and cleaning.
- **Eyes:** It is recommended to have an eye exam every other year. Talk with your eye care professional about the appropriate frequency of eye exams based upon your health history.
- **Physical exams:** When in your 20s, you should have at least two physicals during a 10-year span. Each physical should include checking your height and weight, blood pressure, as well as cholesterol levels.

After the initial physical check-ups, your physician will determine the frequency of regular check-up, blood pressure monitoring and other tests recommended including a blood test and urinalysis.

- **High cholesterol:** If you are younger than 45, talk to your doctor about whether to have your cholesterol checked if:
 - You have diabetes.
 - You have high blood pressure.
 - Heart disease runs in your family.
 - You smoke.
- **High blood pressure:** Have your blood pressure checked at least every two years. High blood pressure is 140/90 or higher.
- **Colorectal cancer:** If you have a family history of colorectal cancer, you may need to be screened earlier.
- **Diabetes:** Have a test for diabetes if you have high blood pressure or high cholesterol.
- **Depression:** Your emotional health is as important as your physical health. If you have felt “down,” sad or hopeless during the last two weeks or have felt little interest or pleasure in doing things, you may be depressed. Talk to your doctor about being screened for depression.
- **Chlamydia and other sexually-transmitted infections:** Have a test for Chlamydia if you are 25 or younger and sexually active. If you are older, talk to your doctor about being tested. Also ask whether you should be tested for other sexually transmitted diseases.

- **HIV:** Have a test to screen for HIV infection if you:
 - Have had unprotected sex with multiple partners.
 - Are pregnant.
 - Have used or now use injection drugs.
 - Exchange sex for money or drugs or have sex partners who do.
 - Have past or present sex partners who are HIV-infected, are bisexual or use injection drugs.
 - Are being treated for sexually-transmitted diseases.
 - Had a blood transfusion between 1978 and 1985.
- **Obesity:** Have your body mass index calculated to screen for obesity. BMI is a measure of body fat based on height and weight. You also can determine your BMI on your own with the BMI calculator from the National Heart, Lung, and Blood Institute at <http://www.nhlbisupport.com/bmi/>.
- **For women – Breast cancer screening**
 - Breast exam: The American Cancer Society recommends that women undergo a self-examination of their breasts every month to detect any bumps that may signify the onset of breast cancer. Visit www.cancer.org for detailed instruction on how to perform a self-examination properly.
 - Mammograms: If a woman has a family history of breast cancer, then she should consider having a mammogram. For the best results, it is advisable to undergo repeat mammograms at the same medical facility and, if possible, using the same machine, to ensure accuracy.
- **For Women – Cervical cancer:** Have a Pap smear every one to three years if you:
 - Have ever been sexually active.
 - Are between the ages of 21 and 65.

Should you take medicines to prevent disease?

- **Aspirin:** Ask your doctor about taking aspirin to prevent heart disease if you:
 - Have high blood pressure.
 - Have high cholesterol.
 - Have diabetes.
 - Smoke.
- **Immunizations:** Stay up-to-date with your immunizations.
 - Have a flu shot every year.
 - If you are younger, ask your doctor whether you need a pneumonia shot.
 - Have a tetanus-diphtheria shot every 10 years. Have a Pertussis booster [this should be done with your next tetanus-diphtheria (Tdap)].
 - Talk to your doctor to see whether you need Hepatitis B shots.
 - When traveling internationally, contact your physician or local travel clinic to make sure your immunizations are up-to-date for the area you are traveling in.
- **For Women – Hormones:** Do not take hormones to prevent disease. Talk to your doctor if you need relief from the symptoms of menopause.
- **For Women – Breast cancer medications:** If your mother, sister or daughter has had breast cancer, talk to your doctor about the risks and benefits of taking medicines to prevent breast cancer.

What can you do to stay healthy?

• **Don't smoke.** If you do smoke, talk to your doctor about quitting. If you are pregnant and smoke, quitting now will help you and your baby. Your doctor or nurse can help you. You also can help yourself. For tips on how to quit, visit "You Can Quit Smoking Now" at smokefree.gov. To talk to someone about how to quit, call the National Quit line at (800) QUIT-NOW. For more stop smoking resources, visit healthfinder.gov and search for "smoking."

• **Be physically active.** Walking briskly, mowing the lawn, dancing, swimming and bicycling are just a few examples of moderate physical activity. If you are not already physically active, start small and work up to 30 minutes or more of moderate physical activity most days of the week.

• **Eat a healthy diet.** Emphasize fruits, vegetables, whole grains and fat-free or low-fat milk and milk products. Remember to include lean meats, poultry, fish, beans, eggs and nuts. Eat foods low in saturated fats, trans fats, cholesterol, salt (sodium) and added sugars.

• **Stay at a healthy weight.** Balance calories from foods and beverages with calories you burn off by your activities. To prevent gradual weight gain over time, make small decreases in food and beverage calories and increase physical activity.