

our

JULY + AUGUST 2020

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HEALTH

IN TOUCH
WITH YOUR
HEALTH

matters™

Navigating Your Healthcare Search

Quality Care is Getting the
"Right Care at the Right Time!"

VOTE AUG 4th
Yes on 2
Healthcare FOR MISSOURI
MEDICAID EXPANSION
PAGE 16



Help Slow the Spread of COVID-19

- The CDC recommends that people wear cloth face coverings in public settings and when around people who don't live in your household, especially when other social distancing measures are difficult to maintain.
- Cloth face coverings may help prevent people who have COVID-19 from spreading the virus to others.
- Cloth face coverings are most likely to reduce the spread of COVID-19 when they are widely used by people in public settings.
- Cloth face coverings should NOT be worn by children under the age of 2 or anyone who has trouble breathing, is unconscious, incapacitated, or otherwise unable to remove the mask without assistance.

— Centers for Disease Control and Prevention

NOTE: U.S. COVID-19 cases and deaths as of July 4, 2020, according to John Hopkins University. In the U.S., 2,815,156 confirmed cases and 129,509 deaths; 883,561 people recovered from the virus. For latest stats visit, coronavirus.gov.



ONLINE ARTICLES

KIDS LEARNING ALL SUMMER

You can still help your kids have productive learning time through the summer months. Visit kcourhealthmatters.com for examples of fun and creative learning activities.



WHAT IS A GERIATRICIAN?

A geriatrician is a physician who specializes in geriatrics, the branch of medicine that focuses on senior health and the prevention and treatment of disability and disease in old age. Visit kcourhealthmatters.com to learn more about the benefits of receiving care from a geriatrician.

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Diversity Telehealth, LLC
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Yes on 2

Healthcare
FOR MISSOURI

The Choice is Yours

This summer is like no other in recent memory. We are facing challenges in every direction, a struggling economy, school closures, joblessness and medical challenges. While it looks like there is no relief in sight, **Our Health Matters™** makes every effort to be a beacon of hope to its readers and the greater community. We continue to offer information and resources to improve and protect our health and wellness.

In this July/August edition we continue our mission. When it's time to choose a healthcare plan, we step in with critical advice designed to lead you to a provider of your choice. We provide a closer look at the differences between Medicare and Medicaid Health plans and how they work when it's time to pay for medical services. Learn what telemedicine is and how it is being used more since Covid-19 disrupted how patients connect with their healthcare providers. Telemedicine has quickly become one of the better options while in-house appointments are limited. We explain how it works.

On August 4th Missouri voters have a chance to make their voices heard. You now have a choice to expand affordable healthcare throughout the state. **Our Health Matters** supports the **YES on 2 Amendment** to expand Medicaid and hope you agree. See page 16 for details.

When you are presented with opportunities to make a choice, it is important that you take them. Find a quality healthcare provider and consider supporting the expansion of Medicaid for those most in need.



Be Safe. Be well. Be encouraged.

Ruth Ramsey, Publisher and CEO

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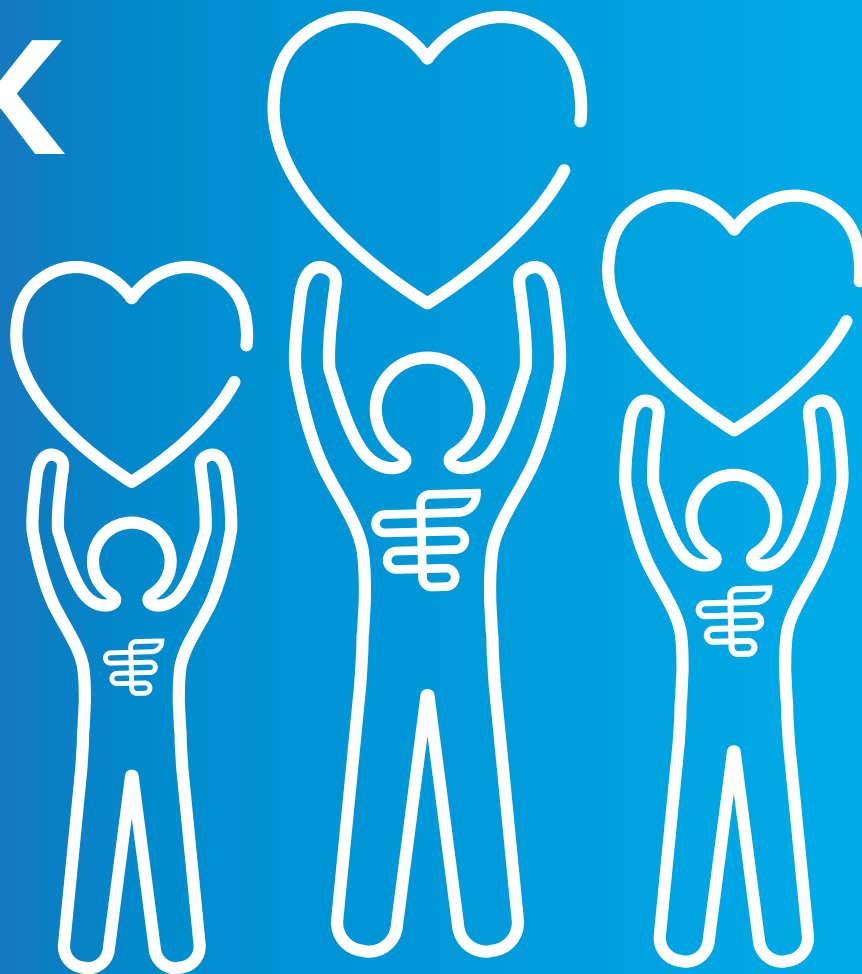
WE WOULD LOVE TO HEAR FROM YOU.

Send us your suggestions for health topics you would like to see in *Our Health Matters*. Also share what you enjoy about the magazine. Email us at info@kcourhealthmatters.com or write to us at

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To healthcare heroes everywhere, **THANK YOU**

We thank the many healthcare heroes who leave their homes and families every day to serve others during this time of great need. We are proud to be among them, standing strong for our community.



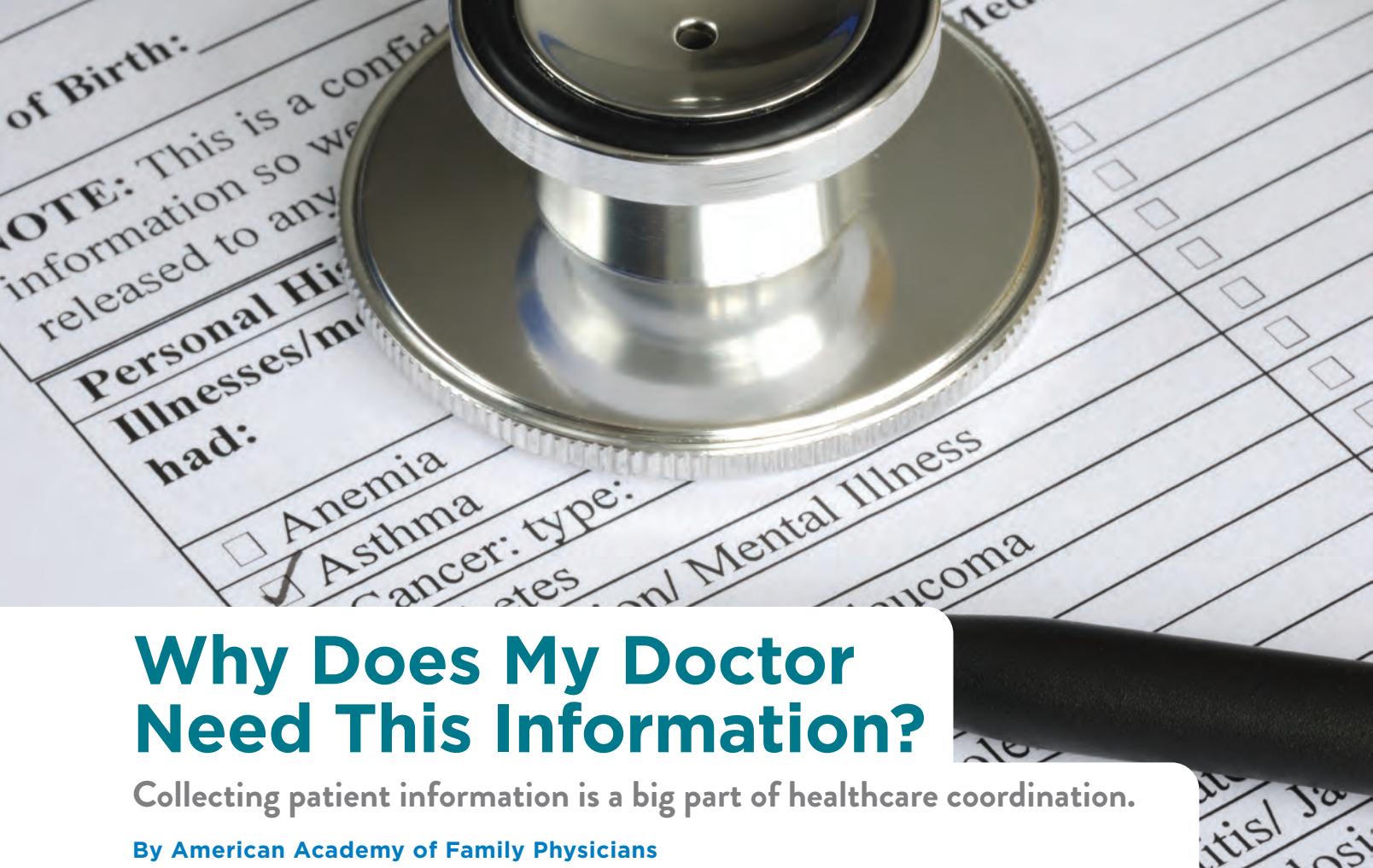
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Injury Rehabilitation and
Stroke Rehabilitation



Why Does My Doctor Need This Information?

Collecting patient information is a big part of healthcare coordination.

By American Academy of Family Physicians

Medical forms are an important part of your patient records. They help your healthcare provider understand your health concerns, family health history, manage billing, and protect your privacy. It is important that you provide accurate information at your first visit to help your doctor make the best decisions for your plan of care.

Many practices will ask patients to update their information each year. If you are unsure why you need to provide certain information or sign a particular form, ask a member of the doctor's office staff for help.

As technology advances, the practice may request the "forms" be completed and signed electronically before your visit. A second review typically occurs at the time of visit, along with a request for you to provide an "electronic signature" of your visit.

New patients may be asked to arrive 15-30 minutes early to complete forms if not completed prior to the visit. You will be asked to provide a photo ID (driver's license) and current insurance card. The office will scan the cards into the electronic medical record. In addition, most offices take your picture to help staff identify you.

The day before your visit, prepare a list of current medications, questions about health concerns, and known

family health-related history. Include health conditions such as diabetes, heart disease, glaucoma, cancer, substance abuse, and mental health history.

All of the forms you complete are important, however, every office is unique and may require different forms at your first visit.

Here are several forms you may be asked to complete on your first doctor's visit and update periodically:

Intake

The Intake Form may combine some of the clauses and purposes of other forms listed. The form verifies your name, address, phone, closest relative/emergency contact information, employer information, and other demographics. It also asks if your condition was due to an injury or accident, or if you have hired a lawyer and are part of a pending lawsuit. This information is necessary so the office can properly bill for services.

Patient's Rights & Responsibilities

A Patient's Rights and Responsibilities form details your right as a patient to considerate, dignified, respectful and non-discriminatory care from your providers and healthcare

staff regardless of age, race, religion, nationality, legal status, financial status, type of insurance, diagnosis, sexual orientation, gender identity or expression.

Patient Health History

The Patient Health History form advises your physician and other members of the care team about your known health conditions. These conditions may include chronic illnesses such as diabetes, asthma, COPD, high cholesterol and high

kidney disease, bleeding disorder, or lung disease? Do you or does anyone in your family have a history of high blood pressure, high cholesterol or asthma? This information can help the provider discuss preventive methods that may reduce the risk of developing health problems and better treat conditions if they do develop.

are permitted or required by law. It also describes your right to access and control your protected health information.

A HIPAA Authorization Form is a document that allows an appointed person or party to share specific health information with another person or group. Your appointed person can be a doctor, hospital, healthcare provider, family member or attorney.

It is important that you provide accurate information at your first visit to help your doctor make the best decisions for your plan of care.

blood pressure. Depending on your age, various information about preventive care is also gathered, such as dates of immunizations, mammograms and colonoscopies. The form will request a list of current medications; details about smoking, alcohol use and illegal drug history; list of medical conditions and names of medical providers providing care and treatment. Many providers in the same network share information so that they can better coordinate your care.

Family/Medical History

A Family Medical History form contains a record of health information about you and your close relatives. It may ask questions such as: How old are you? Do you or does anyone in your family have a history of chronic health problems such as heart disease, diabetes,



Consent to Treat

Consent to Treatment forms are to ensure that you are fully aware and accepting of a particular treatment or procedure. Parents or legal guardians will be required to give consent for minors. Sometimes you will be asked to leave a credit card on file in addition to the consent to treatment.

HIPAA (Health Insurance Portability and Accountability Act)

A HIPAA Privacy Notice describes how a provider may use and disclose your protected health information to carry out treatment, payment, or other healthcare operations and for other purposes that

Financial Responsibility

You are required to sign a Patient Financial Responsibility form. It means you agree to pay the balance due for all services rendered that are not covered by insurance. This includes co-pays, deductibles and any service determined to be “not payable” by their health plan. By signing this form, you accept financial responsibility for the complete charge and agree to pay the costs of all services not paid by insurance. If you are uninsured, you agree to pay for the medical services rendered at the time of service.

The more information you provide to your doctor or healthcare team, the more likely your plan of care will meet your needs. Be prepared. •

Drug Discount Cards May Help Lower Your Costs

To save money on prescriptions, nearly 30 percent of American adults take their medication differently than prescribed, according to statistics from the Centers for Disease Control and Prevention. If you face this challenge—particularly if you are uninsured—using a drug discount card to help lower the cost of prescriptions may remove a barrier to taking them as directed.

Who can use drug discount cards?

Drug discount cards offer cost savings for people with or without prescription insurance; however, the discounts cannot be combined with insurance. You can request to use a drug discount card instead of insurance, especially if your copay is higher than the discounted price. The cards may also be considered if you have a high-deductible plan, non-covered medication, or health savings account.

How do I use the card?

Most cards do not require providing any personal information such as your name, address, or social security number. Monthly fees, claim forms, or deductibles are also not a requirement. You can access statewide discount cards via websites such as MissouriDrugCard.com or KansasDrugCard.com offering discounts as high as 80% on medications available at pharmacies nationwide. Other commonly used cards can be found at GoodRx.com, SingleCare.com, or NeedyMeds.org.

Each discount card offers a different price based on drug name and strength, pharmacy location, and how you access the discount. GoodRx, for example, offers both discount cards and “coupons”. GoodRx cards found in doctor’s offices or even in pharmacies may not offer the best price since prices update frequently. To take advantage of the most savings, find drug prices on the website or app immediately before going

to your pharmacy then present the discount coupon to the pharmacist. You can also use the GoodRx price comparison tool to research costs before leaving the doctor’s office—an option that could save you money if an alternative is more affordable.



By Tenille L. Lawson
PharmD, BCPS

How are the cards funded?

Some cards are funded by a network of pharmacies, offering different discounts depending on the pharmacy. Pharmacies work with the discount card provider for two main reasons: to encourage customers to visit their stores and to help them beat the competition. Discounts provided from sites such as BlinkHealth.com offer discounts based on bulk pricing by purchasing directly from drug manufacturers.

Whether you are uninsured or underinsured or even a college student or Medicare-recipient, using a drug discount card may help lower your medication cost to a price you can afford. •

Here are additional Discount Drug Cards that may help you save money on your next prescription:

- **America’s Pharmacy Prescription Discount Card:** americaspharmacy.com
- **Choice Drug Card:** choicedrugcard.com
- **Inside Rx Savings Program:** insiderx.com
- **RxSaver Advocacy Program:** rxsaver.retailmenot.com
- **Script Relief, LLC:** discountdrugnetwork.com
- **ScriptSave WellRx:** wellrx.com
- **U.S. Pharmacy Card:** uspharmacycard.com
- **Easy Drug Card:** easydrugcard.com
- **WebMDRx Savings Card:** webmd.com/rx

Note: Some discount card providers offer pet medication discounts, ask if they do, or search online for pet medication discounts.



IT TAKES A VILLAGE

to Support the Community's Health!

In July 2005, something amazing happened: Baptist-Trinity Lutheran Legacy Foundation established Kansas City's Medicine Cabinet (KCMC). "Our original mission remains the same — to help people who are uninsured or under-insured to access emergency dental care, diabetes medicine and supplies, durable medical equipment, hearing aids, prescriptions, and vision care," shares Beth Radtke, BTLLF Executive Director.

These numbers tell the story of Kansas City's Medicine Cabinet's 15-year commitment to local families:

- 30,000+ individuals served • 40,000+ services provided • \$9.5+ million spent on services
- 1,700+ hearing aids • 17,000+ eye exams and glasses • 13,000+ prescriptions • 5,000+ dental services

Who is eligible for help?

Kansas City metropolitan area residents who are at or below 200% of the Federal Poverty Level (FPL) may be eligible. To apply for a voucher for services, individuals must present:

- Social Security card/ITIN
(Individual Tax Identification Number)
- Photo identification
- Proof of address and income
- Prescription or Medical order (if prescriptions or durable medical equipment are needed)

KCMC is a Community Effort

Kansas City's Medicine Cabinet partners with 20+ organizations across the region that also connect people to food, shelter or utility assistance. These partners issue KCMC vouchers valid at participating vendors. Newer KCMC programs are designed to help seniors, immigrants and refugees, and people returning to the community from incarceration.

"Without your help I would not have been able to manage my high blood pressure while trying to adjust my life after 10 years of incarceration."

—A grateful KCMC client.



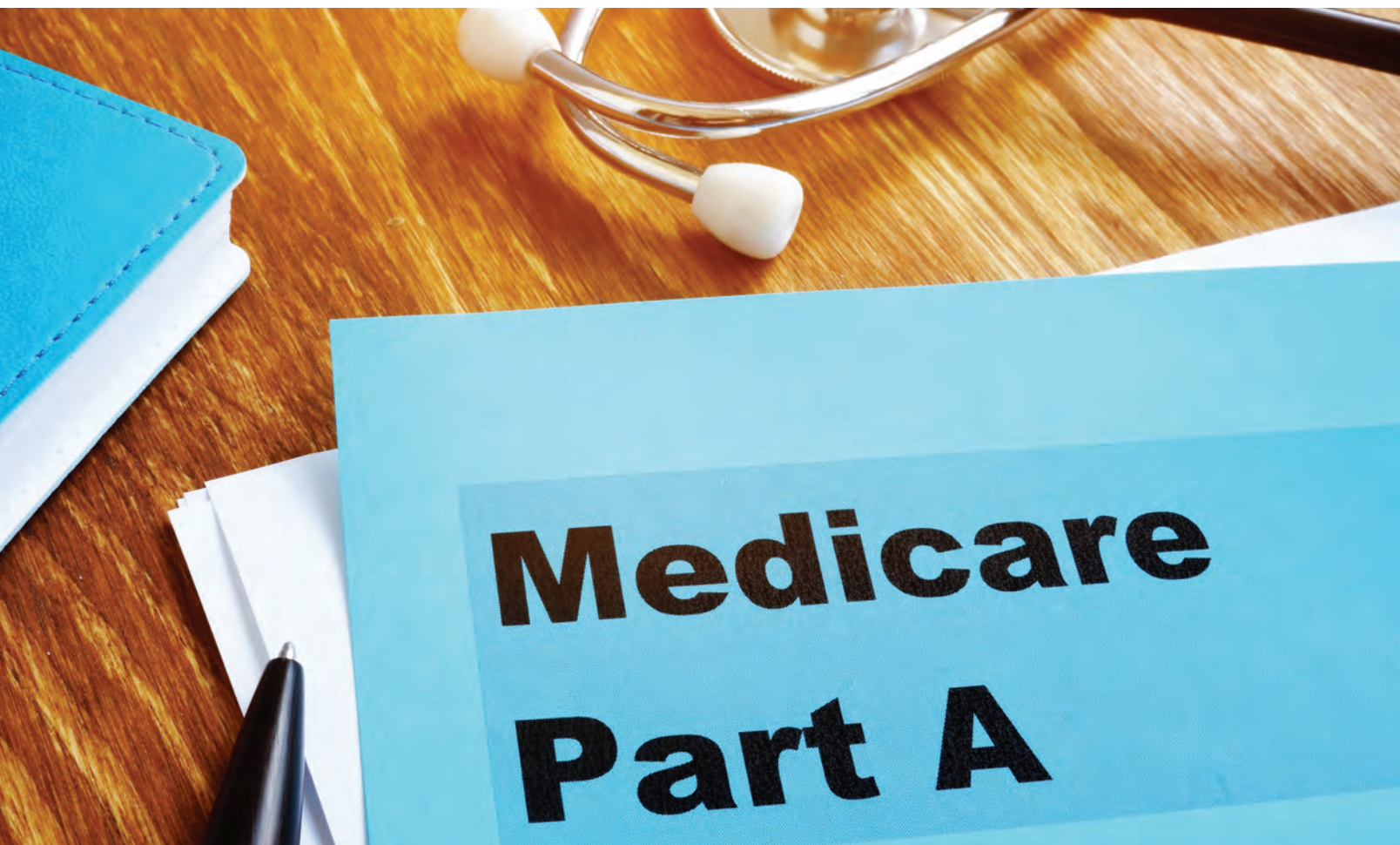
**For more information about how
you or someone you know can get help:**

816-276-7517 | www.KCMedicineCabinet.org



Navigating Medicare and Medicaid Health Plans

Compiled by **Teresa Gerard**, Guardian Group, LLC



There are a variety of healthcare payment plans through which medical care can be paid, based on your age, employment and ability to pay. Several traditional and new public healthcare payment programs, plans, and benefits are available and you may qualify for them. Review the options below and discuss them with your health insurance agent, human resources representative, or research them further online. Check with your health insurance provider because they have activated emergency plans to help prevent the spread

of COVID-19 to ensure that Americans have access to the prevention, testing, and treatment needed to handle the current situation.

What You Need to Know About Medicare

Medicare is an age-based federal insurance program that guarantees coverage for individuals ages 65 and over and some younger people with disabilities. If you paid Medicare taxes on your earnings, you are automatically eligible at age 65, regardless of income.

Medicare is available in four main parts and some parts require payment of a monthly premium.

PART A: provides inpatient/hospital coverage with a deductible of \$1,408 out-of-pocket for 2020 for days 1-60; hospital stays between the 61st and 90th days charged at \$352 per day out-of-pocket; higher amounts thereafter; most people don't pay a monthly premium.

PART B: provides outpatient/medical coverage for doctors, medical tests, some medical equipment and procedures; \$144.60 monthly standard premium for 2020, or higher depending on your income; \$198 deductible and 20% coinsurance after the deductible is met.

PART C: Medicare Advantage Plan is an alternative to traditional Medicare coverage and is administered by private insurance companies, which contract with the federal government and are paid a fixed amount per person to provide Medicare benefits; it may require that you see healthcare providers in their network and/or that you get a referral from your doctor before seeing specialists; often includes Parts A, B, and D, and may also include some procedures not covered by Medicare such as hearing aids, vision care, and dental care; some Medicare Advantage plans offer supplemental benefits such as in-home supports, home modifications, meal delivery, transportation for non-medical needs, and home air cleaners; premiums varies by plan.

PART D: provides prescription drug coverage administered by private insurance companies; average monthly premium of \$32.74 anticipated for 2020.

Find information at www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

What You Need to Know About Medicaid

This is a public assistance healthcare program operated by states, within broad federal guidelines, for low-income Americans regardless of age. Although the federal government pays a portion of the costs, Medicaid is administered and operated by states, and each state's

program is a little different depending on the needs and goals of that state.

If you have a financial need, you may qualify for Medicaid if:

- You are pregnant: whether you're single or married, you and your child will be covered
- You are the parent of a minor
- You are a teenager living alone
- You are aged, blind, or disabled.

THERE ARE A VARIETY OF HEALTHCARE PAYMENT PLANS THROUGH WHICH MEDICAL CARE CAN BE PAID, BASED ON YOUR AGE, EMPLOYMENT AND ABILITY TO PAY.

Each state is required to cover certain types of care under Medicaid, including:

- Inpatient and outpatient hospital services
- Physicians' surgical and medical services
- Laboratory
- X-ray diagnostic services
- Transport to a medical facility
- Tobacco cessation counseling for pregnant women
- Nursing home
- Home healthcare
- Custodial care or personal care. (The Missouri Care Options program offers a variety of long-term care options, call 866-835-3505).

See www.medicaid.gov for local office locations by state; www.kancare.ks.gov in Kansas (KanCare); and www.mydss.mo.gov/healthcare in Missouri (MO HealthNet).

Dual-Eligible for Both Medicare and Medicaid

Under this status, most or all of your healthcare costs will be covered, including any Medicare Parts A and B premiums, deductibles, and co-payments; if you receive full Medicaid, you will automatically qualify for "Extra Help" paying for your medications for Part D and coverage for some drugs that Medicare does not cover. •



Navigating Your Healthcare Search

Finding Quality Care — for the Right Care at the Right Time

Educate yourself first.

There's nothing like a major public health crisis to drive home the need for affordable and accessible healthcare for all Americans. Just as the pandemic has exposed embarrassing disparities in the U.S., people are recognizing that it is time for change.

The average American just wants a healthcare system where everyone has access to adequate and affordable care. As a matter of fact, Missouri residents will vote on Amendment 2, Medicaid Expansion, on August 4th.

**SEE PAGE 16 FOR
DETAILS TO SUPPORT
THIS INITIATIVE**

In the meantime, *Our Health Matters™* wants to help you, our readers better navigate your way around our current healthcare system. Let's start

at the beginning — selecting a doctor or healthcare provider whether you are insured, underinsured or uninsured, sick or well.

Help, I need a doctor! Where do I start?

Most people go first to the people in their circle: family, friends, coworkers who can offer valuable insight about doctors they know and personal experiences. Rachel, an *Our Health Matters™* reader wanted more options than those provided through friends and family so she contacted her insurance company for help to find a doctor near her home. She also used online reviews.

**SEE PAGE 21 TO
FIND INFORMATION ON DOCTOR
PERFORMANCE RATINGS**

BE YOUR OWN HEALTHCARE ADVOCATE

You must become your own advocate to ensure you are receiving quality health services for such things as prescribed medicine, blood work, vital health screenings, outpatient procedures, referral to a specialist, or even being admitted to a hospital. Don't hesitate to ask your provider for recommendations to support a healthier lifestyle. Keep a list of health concerns to discuss that may also include asking for a referral to address mental or behavioral health issues.

GETTING A SECOND OPINION

When you're facing a tough healthcare decision, you may have a hard time knowing what to do. Is surgery the answer? Is it best to get treatment, or watch and wait? To answer the big questions, it's a good idea to talk to more than one doctor. This is called getting a second opinion.

A SECOND OPINION MAY BE A GOOD IDEA IF:

- You are deciding about a costly or risky test or treatment, like a surgery.
- You are not clear about how well a test or treatment may work.
- You need more information about your options.
- You are unsure about a diagnosis.

HOW DO YOU GET A SECOND OPINION?

Don't worry about offending your doctor. Second opinions are expected. If you aren't comfortable asking your doctor for a name, check with your insurance company, a local medical society, or the nearest university hospital. Also, think about getting an opinion from a health professional with a different background.

You and your doctor are a team when it comes to managing your health. What are some qualities you should look for when choosing a doctor?

- Treats you with respect
- Listens to your questions and concerns
- Encourages you to ask questions
- Explains things in a simple, easy to understand way
- Provides personalized care based on your needs

SEE PAGE 6 FOR AN EXPLANATION OF THE TYPES OF PATIENT INTAKE FORMS YOU MAY BE ASKED TO COMPLETE, ESPECIALLY IF YOU ARE SEEING YOUR DOCTOR FOR THE FIRST TIME.

Pick up the phone

Once you have created a short list of doctors you're interested in, call their offices to learn more. Ask plenty of questions that will give you a sense of how the practice operates. You will want to know how soon you can get an appointment. How long you will have to wait to be seen when you arrive? Are evening and weekend appointments available?

Get clear instructions from the scheduling staff about what you will need to bring to your first appointment, e.g., list of medicines, photo ID, etc. You will be required to fill out what seems like a mountain of paperwork. Make sure you're prepared.

If you are experiencing a medical emergency, call 911.

Insurance is another step in your search

Currently, for insured persons, the health insurance plan provides a list of in-network primary care doctors and specialists from which to choose. The list from your insurance network doesn't provide much insight on a doctor beyond the basic information: name, practice specialty, address, and if they are taking new patients. Also, ask if they provide telemedicine as an option for assessing your health concerns.

Uninsured or underinsured?

If you are uninsured or underinsured, community health clinics are a great option. They offer full-service healthcare delivery that ranges from urgent care, basic well person checkups to eye care and dental care, to mental health services to pediatric care and much more. These clinics employ a full staff of healthcare professionals to address your needs. Their services are generally provided on a sliding scale based on your ability to pay.

During the pandemic, don't neglect checkups or necessary care. Right now doctors' offices, clinics and hospitals have made changes to prevent you from being exposed to Covid-19. Call ahead and ask them what you need to know ahead of the visit. •

NOTE: This information does not replace the advice of your insurance provider or doctor.

PATIENT RIGHTS

As a patient, you have certain rights. Some are guaranteed by federal law, such as the right to get a copy of your medical records, and the right to keep them private. Many states have additional laws protecting patients, and healthcare facilities often have a patient bill of rights.

An important patient right is informed consent. This means that if you need a treatment, your healthcare provider must give you the information you need to make a decision.

Sources: [Health.gov - MyHealthfinder](#)
[National Poll on Healthy Aging \(University of Michigan\)](#).
[The Institute for Public Health at Washington University](#)





Expand coverage to include:

- Missourians earning less than \$18,000, because no hardworking family should have to choose between paying for life-saving care and putting food on the table
- Thousands of uninsured veterans
- Working women who need access to preventive care, including breast and cervical cancer screenings



Bring billions of our tax dollars home from Washington to:

- Protect frontline healthcare jobs
- Keep rural hospitals open so all Missourians can access care
- Save the state up to \$1 billion and create thousands of new jobs
- Free up state resources to invest in education and transportation



Vote YES on August 4 to deliver life-saving care to Missouri

www.YesOn2.org

PAID FOR BY MISSOURIANS FOR
HEALTHCARE; JOE PIERLE, TREASURER

FACT SHEET

HOW AMENDMENT 2 BENEFITS MISSOURI'S HEALTH AND BOTTOM LINE

THE BASICS

Expanding Medicaid will deliver healthcare to individuals who earn less than \$18,000 while bringing more than \$1 billion of our tax dollars home from Washington every year¹ — money that's now going to 36 other states like California, Arkansas, Indiana, and New York.² It will protect frontline healthcare jobs³ and help keep endangered rural hospitals open⁴ to ensure that all Missourians have access to emergency care.

HELPS KEEP RURAL HOSPITALS OPEN

Since 2014 alone, 10 rural hospitals in Missouri have shuttered their doors and closed for good,⁵ forcing people to drive longer distances to reach a hospital when suffering from a heart attack or another medical emergency. An additional 26 Missouri hospitals are considered "vulnerable to closure."⁶ Medicaid expansion will help keep rural hospitals open.⁷

BRINGS OUR TAX DOLLARS HOME FROM WASHINGTON

Right now, we're sending billions of our tax dollars to Washington and paying for healthcare in other states instead of investing in our communities and economy here in Missouri. Amendment 2 would return more than a billion of our tax dollars from Washington, D.C., every year.⁸ In addition to providing healthcare, those funds would boost the local economy,⁹ help keep rural hospitals open,¹⁰ and protect frontline healthcare worker jobs at a time when they are needed most.¹¹

PAYS FOR ITSELF

Independent studies, including a recent analysis from the state auditor,¹² have concluded that annual savings in the state budget resulting from Medicaid expansion are expected to reach \$1.013 billion by 2026.¹³

Missouri is currently responsible for a greater share of healthcare costs than under Medicaid expansion.¹⁴ Among the existing Medicaid recipients who would qualify for higher federal reimbursements: expectant mothers, people with disabilities, and women diagnosed through breast and cervical cancer screening programs.¹⁵ For example, instead of paying 35 percent for a pregnant woman already eligible for Medicaid, the state would pay 10 percent under Medicaid expansion.¹⁶

Other states have saved money through Medicaid expansion, including Arkansas, where officials report using Medicaid expansion savings of more than \$400 million over three years to cut state income taxes and reduce payments previously allocated to the uninsured.¹⁷

GROWS OUR ECONOMY

In addition to protecting frontline healthcare jobs, Medicaid expansion will create more than 26,000 jobs in its first five years, economic analysts project. Nearly 80 percent of the job growth would be outside of the healthcare industry with most of the new jobs generated outside the state's big cities. On a yearly average, Missouri would see a \$2.5 billion increase in economic output, a \$1.6 billion increase in gross domestic product and a \$1.1 billion increase in average personal income - or put another way, an extra \$500 on average for each Missouri household.¹⁸

DELIVERS HEALTHCARE TO HARDWORKING MISSOURIANS

Medicaid expansion will help about 230,000 hardworking Missourians who have jobs that don't come with health insurance — many of whom earn less than \$18,000.¹⁹ These Missourians make too much to qualify for Medicaid right now and too little to afford private insurance — a group that includes thousands of uninsured veterans,²⁰ working women who don't have access to preventative care,²¹ more than 50,000 parents and 18,000 near-retirees.²²

LETS THE VOTERS DECIDE

Medicaid expansion was placed on the ballot because Missourians collected signatures from nearly 350,000 voters — more than twice the number of signatures required.²³ After waiting nearly a decade for a healthcare solution, Missourians will finally get the chance to decide what's best. In 2018, voters in states like Utah, Idaho, and Nebraska all voted to expand Medicaid.²⁴

1 <https://publichealth.wustl.edu/wp-content/uploads/2019/02/Analysis-of-the-Fiscal-Impact-of-Medicaid-Expansion-in-Missouri-IPH.pdf>

2 <https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/>

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Healthcare

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A photograph of a doctor with a beard and short hair, wearing a white lab coat, looking directly at the camera. He is on a tablet screen, which is being held by a hand. The tablet has a dark bezel and a visible home button. The background is blurred, showing what appears to be a medical office setting.

Add Telehealth to Your List of Healthcare Options

Virtual healthcare appointments eliminate some barriers to healthcare delivery.

By Shelley Cooper, Ed.D, MAT, BSBA Diversity Telehealth, LLC

Telehealth has been around for a few years but has not received as much attention until now, when Covid-19 disrupted healthcare access. You might be asking, “What is the difference between telehealth and telemedicine?” Telemedicine is characterized as medical services delivered from a distance. Telehealth is the umbrella of services that includes telemedicine, distance healthcare education and Remote Patient Monitoring (RPM). Remote Patient Monitoring involves monitoring vital signs from a distance. Information is relayed to the healthcare provider hourly, daily or weekly, depending on the treatment plan. A small, portable device gathers these vital signs: blood pressure, weight/BMI, temperature, glucose levels, and blood oxygen level (oxygen saturation). The Center for Medicare and Medicaid Services (CMS) has recently allowed increased flexibility in reimbursement for RPM.

Telehealth closes the healthcare disparity gap by allowing patients to gain access to medical services from the comfort and convenience of their homes, as well as enables doctors to provide care without leaving their offices. It offers an opportunity to meet healthcare needs without the inconvenience, cost and time of travel to the medical clinic.

How does it work?

Patients are “seen” from a distance. Typically, the transmission of medical information takes place over HIPAA-compliant, secure networks to ensure confidentiality of patient records. However, during the nationwide public health emergency, The Center for Medicare Services has relaxed the regulations to allow for more immediate and widespread healthcare availability. Patients can connect with their cell phone, tablets, desk top and laptop computer using Facetime app, Zoom or Google Meet.

Is it covered by insurance?

CMS and insurance companies will reimburse for select telehealth visits. Be aware that there are many factors that can affect the amount of reimbursement:

- Type of services provided
- Method of transmission
- Level of licensure
- Location of the patient and provider

What are the benefits?

There are two principle benefits to telemedicine. First, it allows greater access to healthcare services and education in rural, prison, military settings, tribal communities and underserved communities. Second, it improves employee productivity, morale and attendance. A few examples of medical services that can be conducted from a distance are, dermatology, radiology, dentistry, mental and behavioral health. Many more are available.

CMS provides a list of the types and descriptions of telehealth services at www.cms.gov. Contact your provider to see if they offer telehealth.

Protect your privacy

Each medical provider has an NPI number (National Provider Identifier). This number can be used to verify the individual healthcare provider’s status. You can confirm with your insurance provider that the person or company providing this telehealth consult has been approved by them. •

Dr. Shelley Cooper, owner of Diversity Health, consults with medical providers and organizations to develop telehealth solutions for clients served. Visit www.diversitytelehealth.com to learn more.



How Does Your Doctor Rate?

There are a number of ways to learn about a medical provider's performance. Before making an appointment with a primary care physician or specialist, you can search websites for patient reviews and rating scales. Be cautious if a provider has no reviews, unanswered negative reviews or low ratings. You can also find background information on the provider from their health system or medical practice website. A general search on Google of the provider's name and city is another way to identify performance sources. Here are a few sites where you can view ratings and leave your own reviews:

www.Healthgrades.com

Doctor, dentist, and hospital profiles that you can search based on quality and patient feedback, type of insurance accepted, distance from you, and provider's gender; "Health A to Z" provides content about conditions, procedures, appointment guides, videos, and drugs.

www.Vitals.com

Professional, specialist, and facility profiles that you can search by name, specialty, or condition; filters for provider type, offers online appointments, patient review ratings, insurance accepted, years of experience, and distance; spotlights of doctors who consistently get high rankings; "Education" provides care guides by condition.

www.RateMDs.com

Doctor and facility profiles that you can search by name, location, specialty, and gender; filters for specialty, distance, verification, accepting new patients, and online scheduling; spotlights local top doctors by specialty; "Health News" and "Health Forum", where registered patients can get their health questions answered and read blogs on general information, diseases, and conditions.

www.WebMD.com

Doctor and dentist directories that you can search by name, specialty, condition, procedure, and location with mapped results displayed in alphabetical order with filters for insurance, distance, ratings, and accepting new patients; "Check Your Symptoms", "Find Lowest Drug Prices", "Health A to Z", "Drugs & Supplements", "Living Healthy", "Family & Pregnancy" (including "Pet Care Essentials"), and "News & Experts" sections.

Our Health Matters does not endorse any of the sources listed and is providing these as public information sources only.



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"NO ONE SHOULD FACE CANCER ALONE!"

GILDA'S CLUB KANSAS CITY ASSURES THAT THEY DON'T

Hearing the words ..."You have cancer," can cause one's life to change in an instant. But, knowing they have the support of an agency like Gilda's Club KC can bring assurance and provide just the support someone needs.

Kansas City is fortunate to be one of many Gilda's Clubs established around the country. Gilda's Club KC was established

to honor the memory of Gilda Radner, a comedian who brought warmth and laughter on the TV show *Saturday Night Live* and sadly lost her battle with cancer. Gilda's Club KC opened its clubhouse doors in October 2011 to forge Gilda's legacy and provide the fervor to support people living with cancer, their caregivers, and families as they navigate complex medical treatment.



GILDA'S CLUB KC IN ACTION

Now, 9 years later GCKC is serving more than 2,500 clients annually. They are Kansas City's most resourceful and compassionate advocate for cancer patients, their family, caregivers, and medical providers. They serve the major metro, including Wyandotte County with cancer education programs and support groups facilitated in Spanish.

Their evidence-based program includes: educational workshops from the Frankly Speaking About Cancer series (like Navigating Social Security Disability, Cancer Treatment and Side Effects, Understanding Lymphedema), healthy lifestyle classes, support groups, social engagement and resource referrals. Clients are encouraged to participate in new experiences such as

gentle yoga, expressive art classes, guided meditation and journaling, to name a few.

WHAT MAKES THEIR PROGRAM UNIQUE?

Each aspect of the Gilda's Club KC program is supervised or led by a licensed mental health provider. And, all services are provided free of charge.

HOW YOU CAN HELP

Gilda's Club KC relies on the generous donations of individuals and businesses to sustain programs. To make a donation or sign up as a volunteer visit: www.gildasclubkc.org or contact Executive Director Siobhan McLaughlin Lesley at 816.531.5444.

816-531-5444 | WWW.GILDASCLUBKC.ORG



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How you can protect yourself and others.

Practice social distancing to help reduce the risk of getting any viral respiratory infections.

- Stay 6 feet apart to avoid close contact with others.
- Avoid large gatherings. No more than 10 people in a single space and stay 6 feet apart.

It is also important for you to stay at home and away from others if you are sick.

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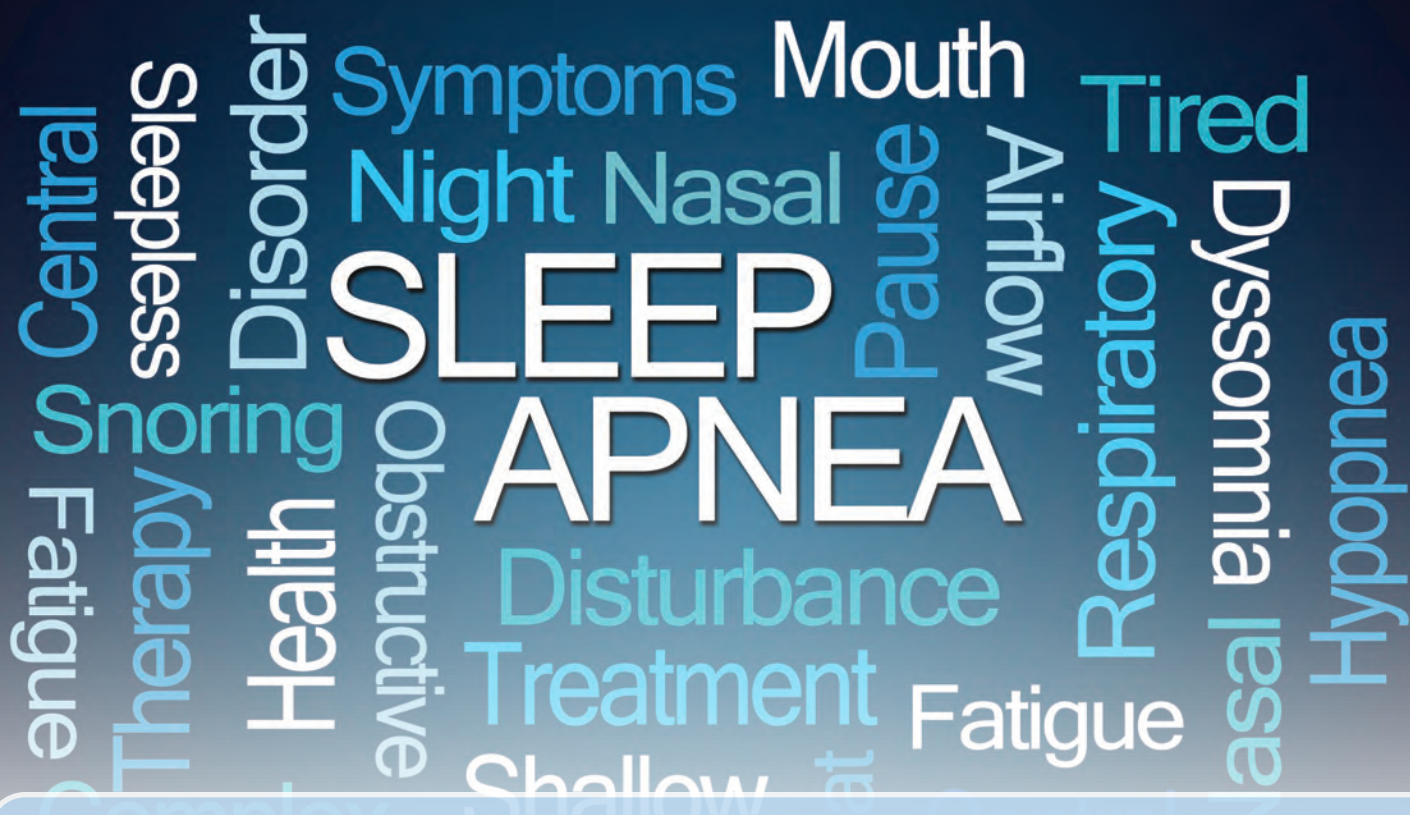
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WHAT'S NEXT SEPTEMBER/OCTOBER 2020

Better Sleep Contributes to Good Health

Sleep plays an important role in your physical health. For example, sleep is involved in healing and repair of your heart and blood vessels. Ongoing sleep deficiency is linked to an increased risk of heart disease, kidney disease, high blood pressure, diabetes and stroke. We explain the types of sleep disorders, offer tips for better sleep, as well as help you identify screening and treatment options.

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