



Health Insurance

When you seek any kind of health care, practically the first question you hear will be “What is your insurance?”

Starting January 1, 2014, almost everyone in the U.S. will be required by law to carry health insurance. With few exceptions (such as for those in prison or those whose income is so low they don’t have to file a tax return), eligible people who do not sign up for an insurance plan will be subject to fines.

To make health insurance more affordable, the government is expanding current programs that provide coverage to those in financial need and is starting a new program to subsidize people whose incomes may be as high as four times the federal poverty level (\$62,040 for a family of two in 2013).

The law expands health insurance coverage:

- You can no longer be turned down by an insurance company if you have a history of health problems, called “pre-existing medical conditions.”
- Children may be covered under their parents’ policies until age 26.
- Insurers can no longer place either annual or lifetime limits on the dollar amount of coverage they will pay out.
- Insurers may not cancel coverage except for cases of fraud.
- All new health insurance policies sold after January 1, 2014, must offer an “essential health benefits package.” Requirements may vary from state to state, but will include many important benefits.

Finding and getting coverage may be confusing for everyone as this major new system starts up in October, 2013. But all states must establish a program to assist people who are having trouble getting health insurance or getting their current insurers to pay for services. To find your state’s program, go to [Consumer Assistance Program](#) or ask at the Information Desk in your public library for a telephone contact number.

Health Insurance Options

By October 1, 2013, every state must open a Health Insurance or Health Benefit Exchange, a center that people can contact either online or by phone if they need health coverage. The idea is to have a “one-stop” shopping system where you can fill out a form and learn: These criteria are not outlandishly demanding or perfectionist. Still, you may not find them all met everywhere you go, and that may or may not matter. It’s up to you to decide, upon reflection, whether or not you received good care.

- You may have really liked the provider, but after thinking about it, you may realize you didn’t get a thorough examination.
- A doctor may have seemed brusque and hurried, but after thinking about it, you may decide you actually received excellent care.
- If you are looking at an ongoing relationship, as in counseling, it’s important to like your provider. If this is a one-time event, such as a surgical procedure, or your health care coverage tightly limits your access to care, the balance changes.



Alternative or Complementary Medicine

“Alternative” or “complementary” treatment refers to a variety of medications and treatments that are not science based. Most have not been shown objectively to work. Some of these alternative treatments, such as Chinese herbals, derive from long-standing practices of other cultures. Others, like faith healing, are derivatives of religious beliefs. Some others are simply inventions of people who, perhaps deliberately misleading themselves and others, make unsubstantiated claims for their “treatments.”

Many people claim to be helped by these alternative treatments, and indeed they may have improved or even been cured. But the improvement is not necessarily because of the treatment. People may benefit from a common characteristic called “the placebo effect,” which makes them not only feel better, but actually get better if they think or expect that they will. In controlled scientific tests of a treatment, an important measure is whether the number of people who improve during the treatment is significantly greater than that of the people who actually are not receiving the treatment but think they are.

There is little objective information about whether or why alternative treatments work. The National Institutes of Health (NIH), the government health research center, has been conducting evaluations of some of these treatments. Go to nih.gov and enter the search term “alternative medicine” to check out objective findings about specific treatments.

If you are using or are interested in alternative treatment, it is important to keep a few cautions in mind:

- Herbal medications can be as powerful and dangerous as conventional prescriptions. Learn about the risks before you use them.
- Alternative treatments may not mix well with conventional treatments. Be sure to tell your doctor about any alternative treatment when you are discussing a problem or a possible medication.
- Alternative “medicines” are not regulated for content or quality. They may contain pollutants, such as lead, or other unlisted ingredients.
- View alternative medicine practitioners’ claims and credentials with appropriate skepticism. There is no formal procedure to assess their knowledge and skills.



Additional Resources

Decisions about health care may be complex and difficult, but they are your decisions, not anyone else’s. Good information is critical for good decisions. Luckily, a lot of information is available about almost any health problem you may have, as well as many ideas about how to get help to treat it.

- Because even the most reputable source of information may be temporarily out of date or may have accidentally omitted useful information, it’s a good idea to check two or more sources when you’re researching a health question.
- As with all Internet sources, you need to be careful about the accuracy of the information you find, and to look for the fullest, most recent, and most reliable information.
- Sites that “guarantee” a cure or offer a simple solution to any (or all) health problems are unreliable. If there really is a cure-all, it won’t be hidden in an obscure Web site.

In addition to the Web sites listed in specific sections above, this section lists a few other reputable Web sites where you can go for more information.

Health Information Online

National Institutes of Health (NIH), has authoritative information about medical and mental health conditions and treatments, and many links to other sites' information about specific conditions.

MedlinePlus, combines resources of the National Library of Medicine with those of the NIH. In addition to information about medical issues, MedlinePlus provides a directory of health care providers that you can sort by location, a medical encyclopedia and dictionary, and interactive tutorials on major health topics.

WebMD.com, a commercial Web site, has much useful information about health in general, and about many specific diseases. It also has news, feature articles, blogs, message boards, and advertisements, as well as plain old information.

Information About Specific Diseases

Many Web sites focus on specific areas of the body, or on widespread and/or chronic diseases. Such sites include the following:

American Cancer Society

American Diabetes Association

American Heart Association

American Lung Association

National Clearinghouse for Alcohol and Drug Information

National Institute on Alcohol Abuse and Alcoholism,

National Institute on Drug Abuse

National Institute of Mental Health

The National Association on Mental Illness

Support

Patient Advocate Foundation, 1-800-532-5274, provides free help to people with chronic, debilitating, and life-threatening ailments, addressing such issues as access to care, maintaining employment, and preserving financial stability. The site offers chat conferences with a professional case manager for personalized attention.

You can also seek support through various hot lines and online groups devoted to particular topics. To find support groups for a specific condition, google "support group" plus the name of the condition.

<http://startingout.icsa.name/>

<https://sites.google.com/a/icsa.name/bardin/startingout/yourself/healthcare>

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