

HEALTHCARE

医疗

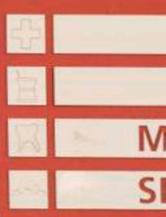
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2010



# 東北醫療中心

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# CHAPTER ONE



# FIRST TIME IN AMERICA

## 第一次来美国





**Fei (Faye) Peng & Yuanchen (David) Li**

They got married in America and have been living here for 5 years since then. Faye and David are ready to have their first child in the next 2 years. They are currently facing the trouble of buying a house and choosing a school while preparing to grow their family.



# SIX THINGS FOREIGN VISITORS NEED TO KNOW BEFORE VISITING THE UNITED STATES

## 外国游客需要访问美国之前知道的6件事

The Patient Protection and Affordable Care Act (PPACA), commonly referred to as the Affordable Care Act or 'Obamacare' was signed into federal law on March 23, 2010. It represents one of the most significant regulatory overhauls of the United States' healthcare system since the passage of the Medicare and Medicaid Act in 1965. It also represents one of the most divisive political struggles in the U.S. and is frequently misunderstood – both by the media and by individuals.

All politics aside, as many as five million foreigners visit the U.S. every month of the year and those foreign visitors are now affected by the healthcare changes here at home. In January 2014, nearly everyone in the U.S. is required to obtain health insurance or pay a tax penalty. While the individual mandate is designed to ensure that everyone in the U.S. has health insurance, the insurance needs for foreign visitors has not changed – foreign visitors to the U.S. should have travel insurance with coverage for emergency medical emergencies and evacuations.

If you have friends and family visiting for the holidays, or you're a non-U.S. citizen planning a trip to the United States, you should understand the following facts before visiting the United States.

病人保护和支付得起的医疗法 (PPACA), 通常被称为支付得起的医疗法或 "Obamacare" 签署联邦法律在2010年3月23日。它代表了一个美国的医疗保健系统最重要的监管改革以来, 医疗保险和医疗补助法案1965通过。它也代表了美国最分裂的政治斗争之一, 经常被媒体和个人误解。

撇开政治不谈, 每年有多达五百万名外国人访问美国, 而这些外国游客现在受到国内医疗保健的影响。2014一月, 美国几乎所有人都必须获得医疗保险或缴纳税款。而个人的任务是确保在美国每个人都有健康保险, 保险需求的外国游客没有改变, 外国游客到美国应与急救医疗应急和人员疏散范围有旅游保险。

如果你有朋友和家人去度假, 或者你是一个非美国公民计划到美国旅行, 你应该访问美国之前了解以下事实。



## O1

### U.S. Medical Costs are Very Expensive

The U.S. and Canada have the highest costs for medical care around the globe. A single trip to the emergency room for a few stitches and some antibiotics can cost hundreds of dollars.

Foreign visitors without travel health insurance will have to pay out of pocket for their medical treatment. While there are a few welfare hospitals in the U.S., most have gone bankrupt and those who remain have very long wait times for non-emergency treatment so you cannot expect to get prompt, top-notch treatment if you do not have travel health insurance.

## O2

### Foreign Visitors do not Receive Free Medical Care

The U.S. health care system is not 'free healthcare' – not for visitors or for citizens of the U.S. This can be the most confusing fact of all for those coming from countries where healthcare is free (or, more accurately, paid for by taxes).

Further, foreign visitors on short-term visas as tourists, i.e., not students or temporary foreign workers, do not have access to buy their own health insurance from the healthcare marketplace.

### 美国医疗非常的昂贵

美国和加拿大在全世界医疗保健费用最高。一次到急诊室的几针和一些抗生素可以花费数百美元。

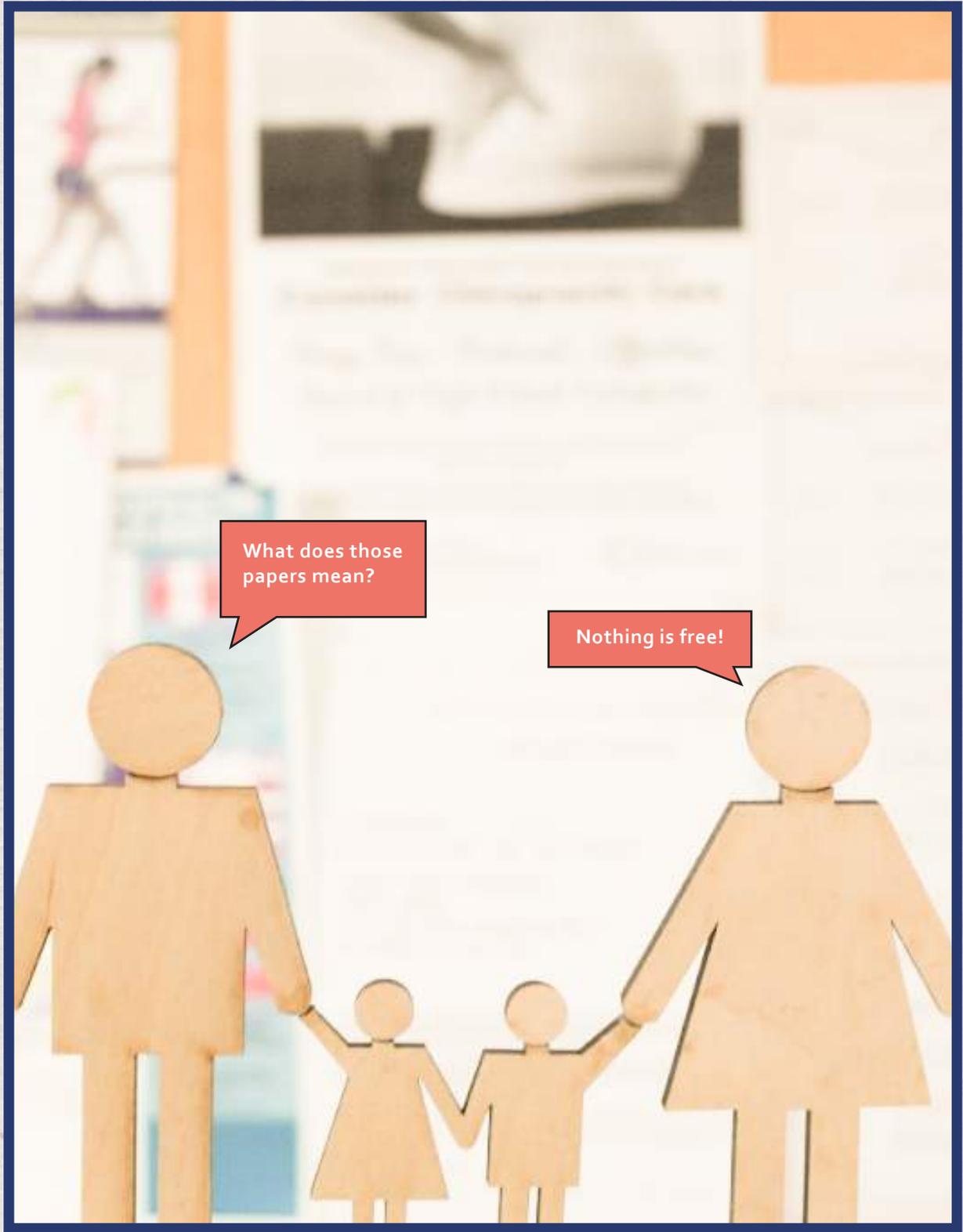
没有旅游健康保险的外国游客将不得不支付他们的医疗费用。虽然美国有几家福利院，但大多数都已经破产，那些仍然有漫长的等待时间的非紧急治疗，所以你不能指望得到及时，一流的治疗，如果你没有旅行健康保险。

### 外国旅游者没有免费的保险

美国的医疗保健系统不是“免费医疗”，不是为游客或为市民的美国这可能是最混乱的事实，所有来自那些国家的医疗保健是免费的（或更准确地说，由税收支付）。

此外，外国游客的短期旅游签证，即不是学生或外国临时工人，并没有获得来自医疗市场购买自己的健康保险。





What does those papers mean?

Nothing is free!



### 03 Emergency Room Visits Are Not Free Either

Even if your treatment is considered an emergency, the hospital will expect payment for treatment costs, including surgeries, medicines, medical supplies, ambulance transportation, and anything else used to treat you and make you well again.

If you are a foreigner and need emergency medical treatment, it's likely that you will be transported to a welfare-based hospital soon after they discover you have no insurance.

### 急诊室也不免费

即使你的治疗被认为是紧急情况，医院也会支付治疗费用，包括手术，药品，医疗用品，救护车运输，还有其他用来治疗你的东西，让你恢复健康。

如果你是一个外国人，需要紧急医疗，很可能你将被运送到一个福利为基础的医院后不久，他们发现你没有保险。



## 04 Foreign Students And Temporary Foreign Workers Are Not Exempt

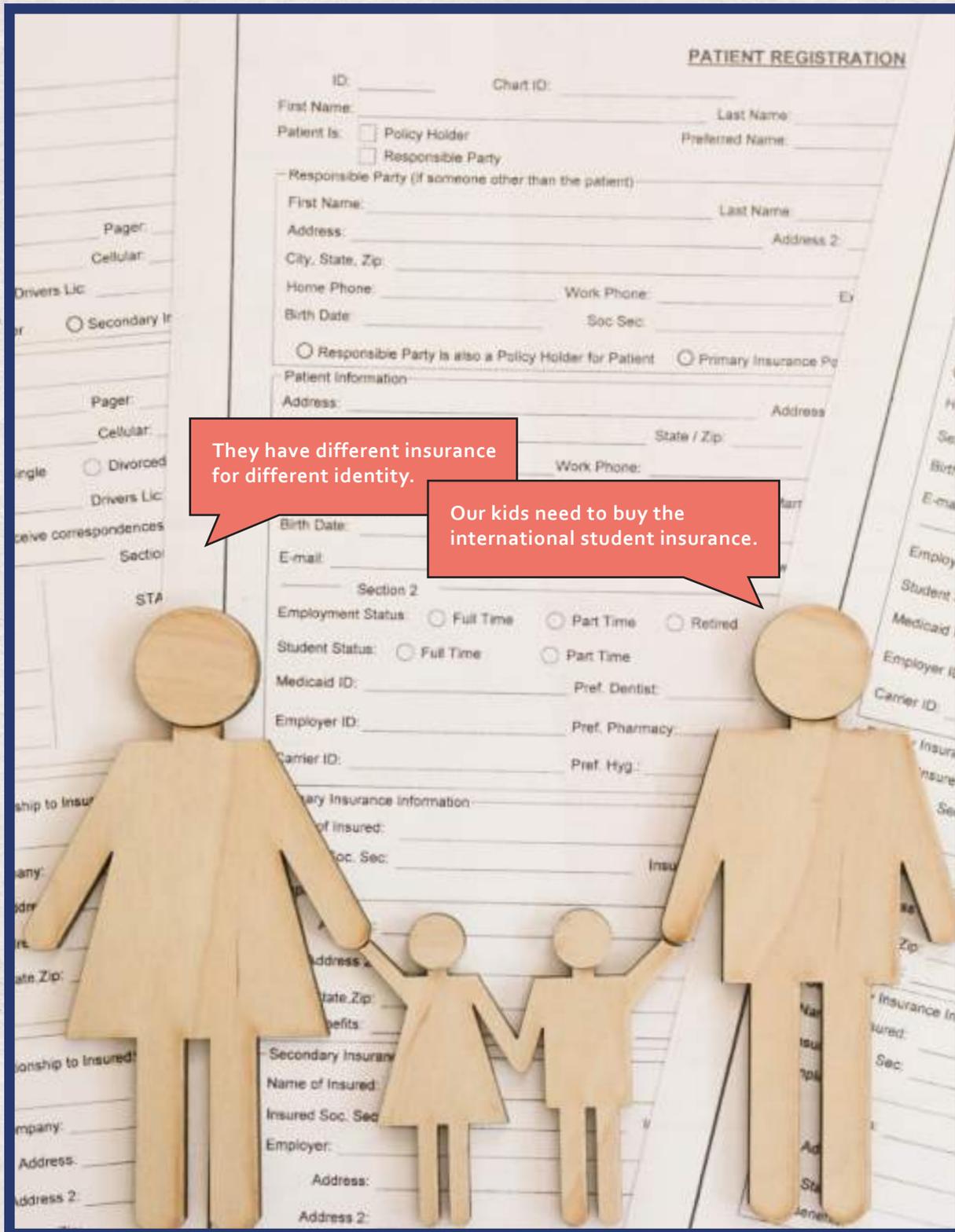
Foreign students and temporary foreign workers are not exempt from the Affordable Care Act requirements to obtain qualified health insurance. If you are a student studying in the U.S. or a foreign worker, you will have to get health insurance in the U.S. either through the university or through your employer. If neither your university or employer can provide you access to health insurance you can buy, you'll need to log in to the government's health care site, choose your state, and start researching a plan you can buy.

In fact, you should have travel health insurance to cover the trip from your homeland to the U.S. and for the period of time it takes you to buy health insurance here. If you are hospitalized for dehydration due to a flu bug you picked up soon after arrival, for example, and you do not have travel health insurance and your health insurance is not yet in effect, you will be paying for your medical treatment on your own. An overnight in the hospital can run into the thousands of dollars; medical treatment for a car accident can bankrupt an individual and you may never financially recover.

## 学生及临时外籍劳工不获豁免

外国留学生和临时外来工不免除可负担得起的医疗法要求，获得合格的健康保险。如果你是一个在美国学习或外国工人的学生，你将必须在大学或通过你的雇主在美国获得健康保险。如果你的大学或雇主不能为你提供健康保险，你可以购买，你需要登录到政府的医疗保健网站，选择你的状态，并开始研究一个计划，你可以买。

事实上，你应该有旅行健康保险，以涵盖从你的祖国到美国的旅行和你在这里购买健康保险的时间。如果你因脱水而住院治疗，例如，你到达后不久就有了流感，你没有旅行健康保险，而且你的医疗保险还没有生效，你将自己支付医疗费用。一个通宵在医院可以运行到数千美元；医疗事故的车祸可以破产的个人，你可能永远无法恢复。



They have different insurance for different identity.

Our kids need to buy the international student insurance.



## 05

### An Evacuation Out of the U.S. May Be Necessary

Little known fact: emergency medical evacuations are not usually covered under any U.S. based health insurance plan. No kidding! If you're a foreign visitor, however, getting an evacuation back to your home country where you can be with family and friends and back in your own health care system is sometimes the only way to control costs if you have an accident in the U.S.

Nearly all travel health insurance plans have coverage for evacuations back to your home country. The cost of an evacuation depends largely on how far you have to travel, so an evacuation from the U.S. to Canada will cost a lot less than one to Australia but you get the idea. Get coverage for at least \$100,000 - \$300,000 and you should be fine.

### 撤离美国可能是必要的

鲜为人知的事实：急救医疗后送是通常不包括在任何美国的健康保险计划。不开玩笑！如果你是一个外国游客，但是，撤离到你的家乡，你可以与家人和朋友，回到自己的医疗保健系统，有时是唯一的方法来控制成本，如果你在美国发生意外。

几乎所有的旅行健康保险计划覆盖撤离回国。撤离的费用很大程度上取决于你要走多远，所以从美国到加拿大的撤离费用要比一个到澳大利亚少很多，但你可以得到这个想法。获得覆盖至少100000美元- 300000美元，你应该罚款。



## 06 Pre-existing Conditions May Cause You Trouble

While the Affordable Care Act addresses pre-existing conditions for those living in or citizens of the U.S., many travelers are surprised when a travel insurance provider denies their claims due to a pre-existing medical condition. In some cases, the condition is one that the traveler didn't even recognize as a medical condition that could disqualify their coverage. This is especially true of conditions that:

A doctor diagnosed but did not explain to you.

Are controlled by medication you take regularly.

Have not yet been diagnosed but symptoms were treated.

For a complete understanding of pre-ex and it works with travel health insurance, see our review of pre-existing condition coverage.

## 预先存在的条件可能导致 你麻烦

虽然负担得起的医疗法解决预先存在的条件，为那些生活在或公民的美国，许多旅客感到惊讶时，旅游保险供应商否认他们的索赔，由于预先存在的医疗条件。在某些情况下，条件是一个旅行者甚至不承认作为一个医疗条件，可以取消他们的报道。这是特别真实的条件：

医生诊断，但没有向你解释。

是你经常服用的药物控制。

尚未确诊，但症状得到治疗。

对于一个完整的了解前和它与旅游健康保险，看到我们的审查预先存在的条件覆盖。



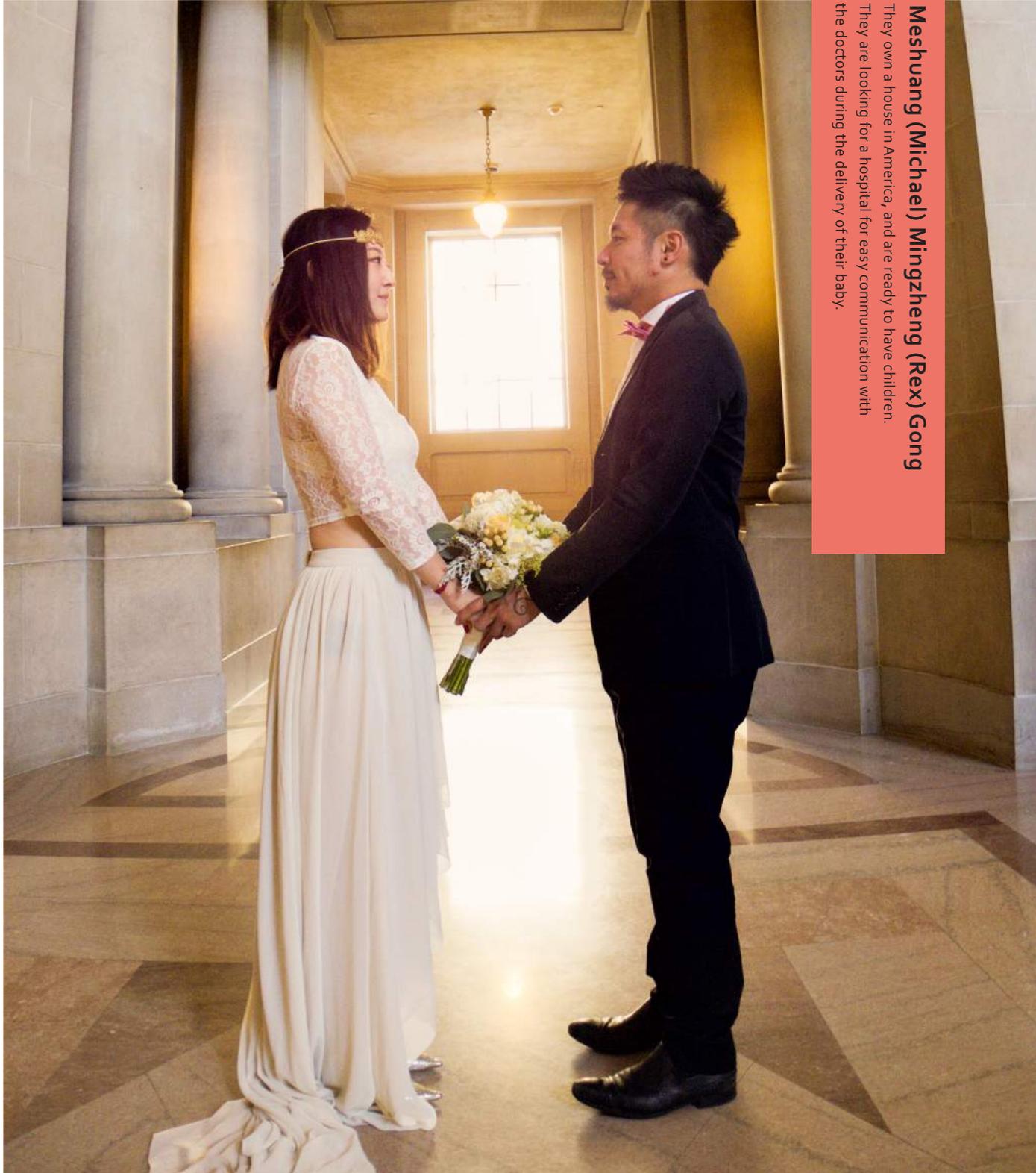
## CHAPTER TWO



# HEALTH CARE IN AMERICA

## 美国的健康保险





**Meshuang (Michael) Mingzheng (Rex) Gong**

They own a house in America, and are ready to have children. They are looking for a hospital for easy communication with the doctors during the delivery of their baby.



# UNDERSTANDING HEALTH INSURANCE

## 理解什么是健康保险

Medical treatment is very expensive in the U.S. it is unaffordable for most people if they don't have proper health insurance. Fortunately, many people get health insurance through their employers. For those who don't, individual health insurance is available for most U.S.

Prior to buying health coverage, it is important that you learn and understand the basics of health insurance and how it works.

How Much Will You Pay Out of Your Pocket?

Understanding How Health Insurance Works.

Learn How to Choose a Health Plan.

How to Save on Healthcare Costs?

How to Plan Your Healthcare Budget?

医疗是非常昂贵的在美国对大多数人来说是负担不起的如果他们沒有适当的健康保险。幸运的是，许多人获得医疗保险，通过他们的雇主。对于那些谁不，个人健康保险是在美国购买的。

购买健康保险之前，重要的是你学习和了解健康保险的基本知识和它是如何工作的。

你愿意付多少钱？

了解健康保险是如何运作的。

学习如何选择适合的健康保险。

如何节省医疗费用？

如何计划你的医疗保健预算？



## 01

### How Much Will You Pay Out of Your Pocket?

Your premium + your deductible + any coinsurance you must pay (up to your out-of-pocket maximum) + any copayments = the most you will pay for healthcare each year (for covered services).

Out-of-pocket maximums are typically between \$1,000 for an individual and up to \$11,000 for a family. Once you reach the out-of-pocket maximum, insurance pays for 100 percent of your medical care (for covered services).

How you reach that out-of-pocket maximum is based on how much you pay for your medical care up front. This depends on your deductible and coinsurance percentage. The higher your deductible, the lower your monthly premiums will be, because you are willing to pay for some of your care up front.

It is important to understand that premiums are costs that you pay regardless of whether you use medical services. Deductibles only become expenses once they are incurred.

### 你需要付多少钱？

你的保费扣除你任何共保您必须支付（到你的口袋里最大的）任何费用=最你会支付医疗每年（所涵盖的服务）。

通常是在1000美元一个人，高达11000美元的家庭的口袋最大值。一旦你达到了口袋里的最大值，保险支付百分之100的医疗保健（包括服务）。

你如何达到最大限度的口袋是根据你支付你的医疗保健。这取决于你的免赔额和共同保险百分比。你的扣除额越高，你每月的保险费就会越低，因为你愿意支付你的一些费用。

重要的是要明白，保费是你支付的费用，不管你是否使用医疗服务。免赔额只能成为费用一旦发生。

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## 02

### Understanding How Health Insurance Works

Let's say that you are in a serious accident. You've accumulated \$50,000 in covered medical expenses.

A sample health insurance plan might offer:

Deductible: \$5,000

Coinsurance: 20 percent

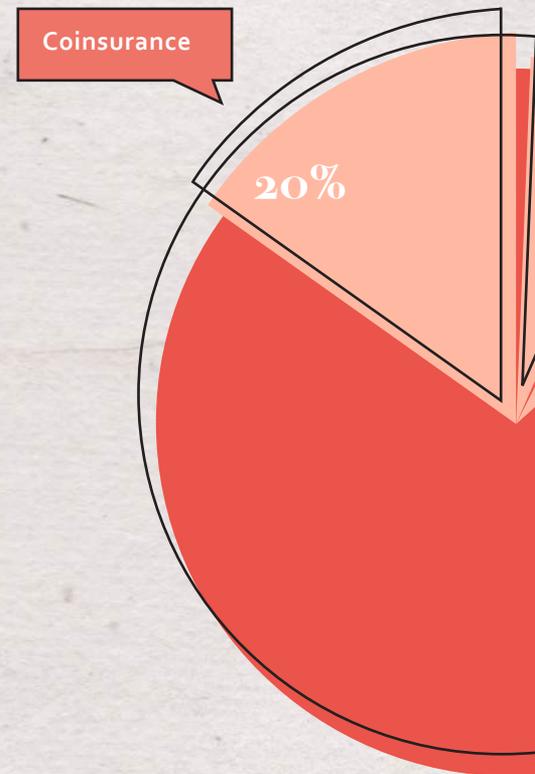
Out-of-pocket maximum: \$6,000

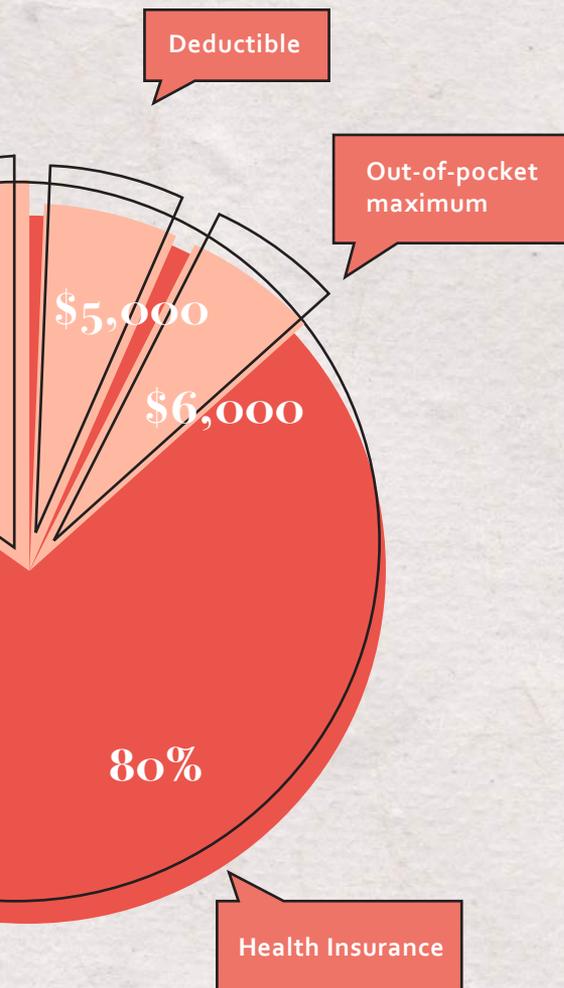
In the example above, you would be responsible for the first \$5,000 (your deductible).

After you pay your deductible of \$5,000, you would be responsible for 20 percent coinsurance until you reach your out-of-pocket maximum of \$6,000 (in this case, you would be responsible for another \$1,000).

Your health insurance plan would pay the rest of the covered medical expenses (in this case, 80 percent).

After you reach your out-of-pocket maximum, you would pay nothing for any additional covered medical expenses for the rest of the plan year.





## 了解医疗保险如果运作

让我们说，你处在一个严重的事故。你已经积累了50000美元来支付的医疗费用。

可扣除：5000美元

共保：百分之20

赔钱的最大值：6000美元

在上面的例子中，你将负责出5000美元（扣除你）。

在你付出你的免赔额为5000美元，你将负责百分之20共保直到你达到6000美元的现金最大（在这种情况下，你将负责另外1000美元）。

你的健康保险计划将支付医疗费用的覆盖，其余的（在这种情况下，百分之80）。

在你达到了最大，你会付出任何额外的覆盖医疗费用的计划今年剩余时间。



**Deductible:** The amount you're responsible for paying for covered medical expenses before your health insurance plan begins to pay for covered medical expenses each year.

**Coinsurance:** Shared costs between you and the health insurance plan. For example, you pay 20 percent of costs and your plan pays 80 percent. These percentages may be different from plan to plan. Some plans may not have coinsurance.

**Copayment:** The payment you make, usually a fixed dollar amount such as \$15, each time you visit the doctor or fill a prescription medication. Not all plans have copayments. These typically do not accumulate toward the deductible.

**Out-of-pocket maximum:** The most you will have to pay for covered medical expenses in a plan year through deductible and coinsurance before your insurance plan begins to pay 100 percent of covered medical expenses.

免赔额：你负责支付医疗费用的医疗保险计划覆盖你开始支付每年覆盖的医疗费用前的总量。

共同保险：你和你的健康保险计划之间共享成本。例如，你支付百分之20的费用，你的保险支付百分之80。这些百分比可能不同于保险。一些保险可能没有共保。

自负：你付款，通常是一个固定的金额，比如15美元，每次访问医生或填写处方药。不是所有的计划都共。这些通常不会积累对免赔额。

最大支付：你最需要在计划今年通过免赔额和共同保险你的保险计划开始支付百分之100的医疗费用支付覆盖在覆盖医疗费用。

### **Deductible**

**Deductible:** The amount you're responsible for paying for covered medical expenses before your health insurance plan begins to pay for covered medical expenses each year.

### **Coinsurance**

**Coinsurance:** Shared costs between you and the health insurance plan. For example, you pay 20 percent of costs and your plan pays 80 percent. These percentages may be different from plan to plan. Some plans may not have coinsurance.

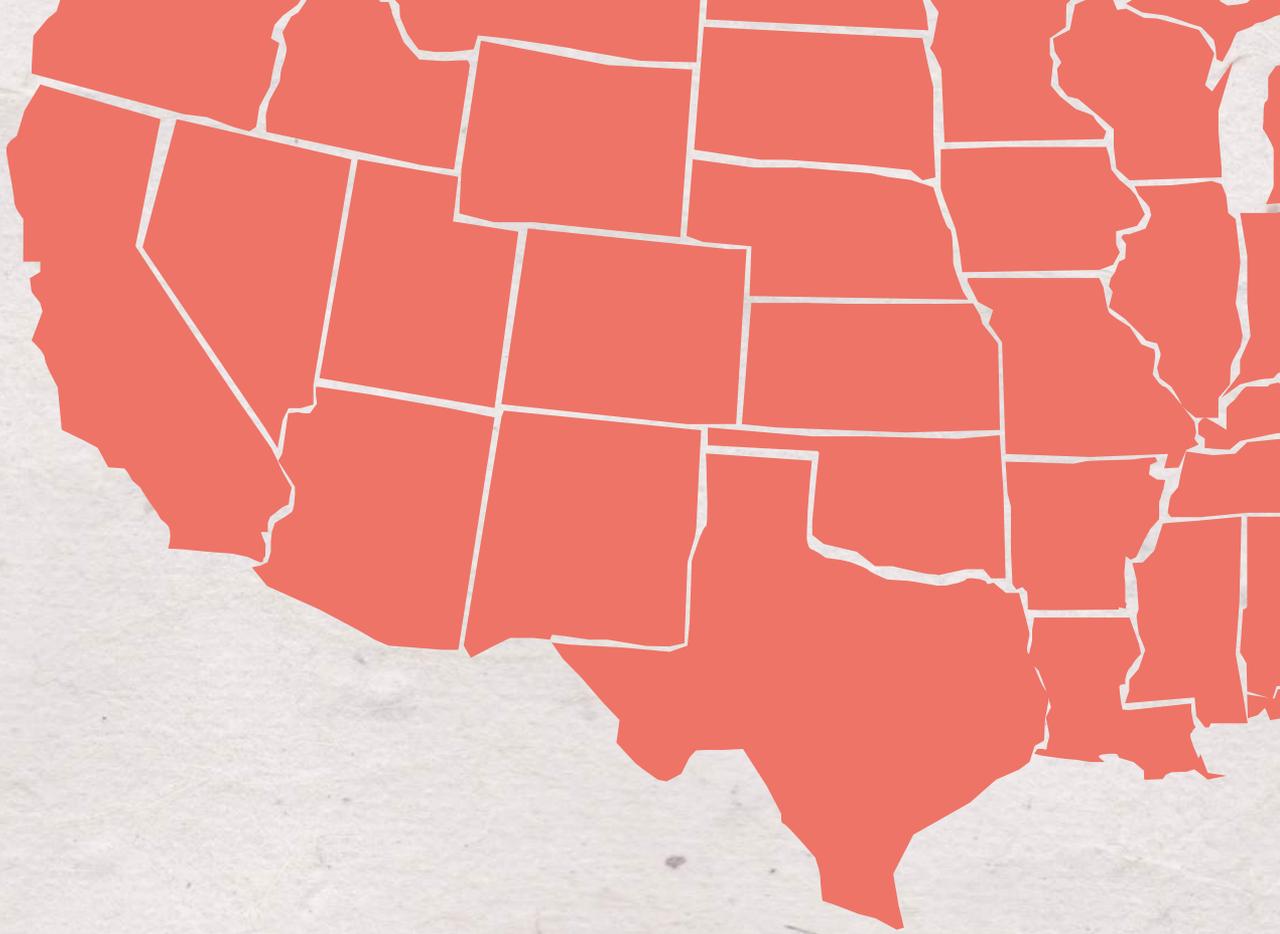
### **Copayment**

**Copayment:** The payment you make, usually a fixed dollar amount such as \$15, each time you visit the doctor or fill a prescription medication. Not all plans have copayments. These typically do not accumulate toward the deductible.

## **Health Insurance**

### **Out-Of-Pocket Maximum**

**Out-of-pocket maximum:** The most you will have to pay for covered medical expenses in a plan year through deductible and coinsurance before your insurance plan begins to pay 100 percent of covered medical expenses.

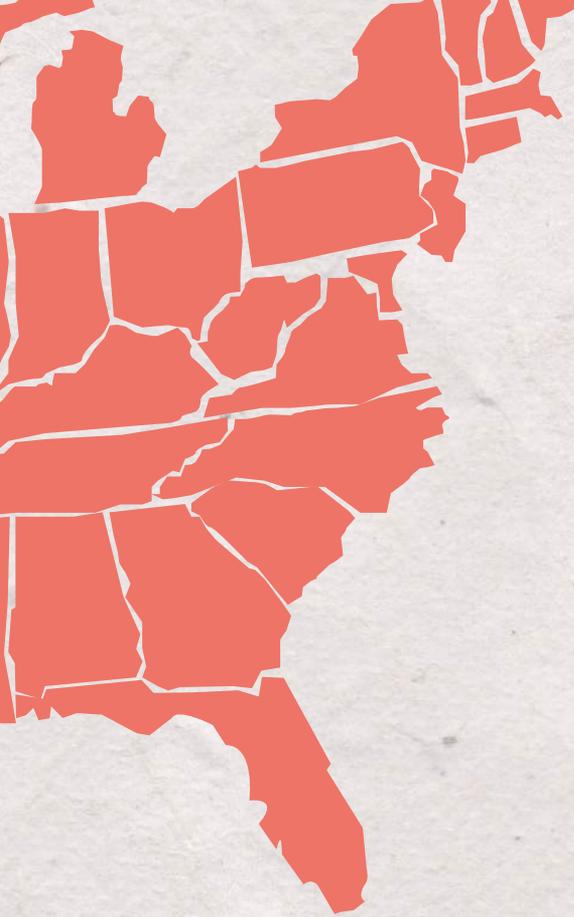


## How Many Health Insurance Companies Are There In America?

On close inspection, it may seem that there are more than 35 health insurance companies in the United States, but many of the different ones out there are simply divisions of one of the companies listed below, including state-specific divisions. These are some of the more well-known and recognized names in health insurance providers in this country.

## 美国有多少家健康保险公司？

经仔细检查，美国有35家以上的健康保险公司，但其中许多不同的医疗保险公司仅仅是下列公司之一的分部，其中包括国家分部。这些是这个国家健康保险提供商中一些更为知名和公认的名字



**CIGNA**

**Blue Cross Blue Shield Association**

**AETNA**

**AARP**

**American National Insurance Company**

**Coventry Health Care**

**Fortis**

**Health Net**

**Humana**

**Highmark**

**Kaiser Permanente**

**Molina Healthcare**

**Medical Mutual of Ohio**

**Golden Rule Insurance Company**

**Assurant**

**Unitrin**

**UnitedHealth Group**

**WellPoint**



### 03

## Learn How to Choose a Health Plan

There are many things to consider when choosing a health insurance plan. You want a plan that will meet your needs for types of coverage, access and dependability at a reasonable cost. Ask yourself the following questions to help steer your decision:

### Do I want basic or more comprehensive coverage?

Some insurance plans (such as our BlueSelect®) offer basic coverage that protects your finances in the event of an illness or injury resulting in a hospital stay. These types of plans typically have a lower monthly premium, but you are responsible for doctor visits.

Other health insurance plans (such as our Blue Max) offer more doctor visits to include healthcare, maternity benefits, prescription drug benefits, eye care and routine doctor visits. These types of plans tend to have a higher monthly premium and may be more appropriate for those who may use their insurance benefits on a regular basis.

### Is my doctor or hospital covered by the plan?

You need to check the insurance plan's network provider directory to confirm that your doctor or hospital is included in the plan's network. If you use doctors that are in the plan's network, you will receive the highest level of benefits.

## 学习如果选择健康保险

一些保险计划（如我们的 *blueselect*）提供基本覆盖保护你的财务状况在发生疾病或受伤导致住院。这些计划通常有一个较低的保费，但你是负责的医生。

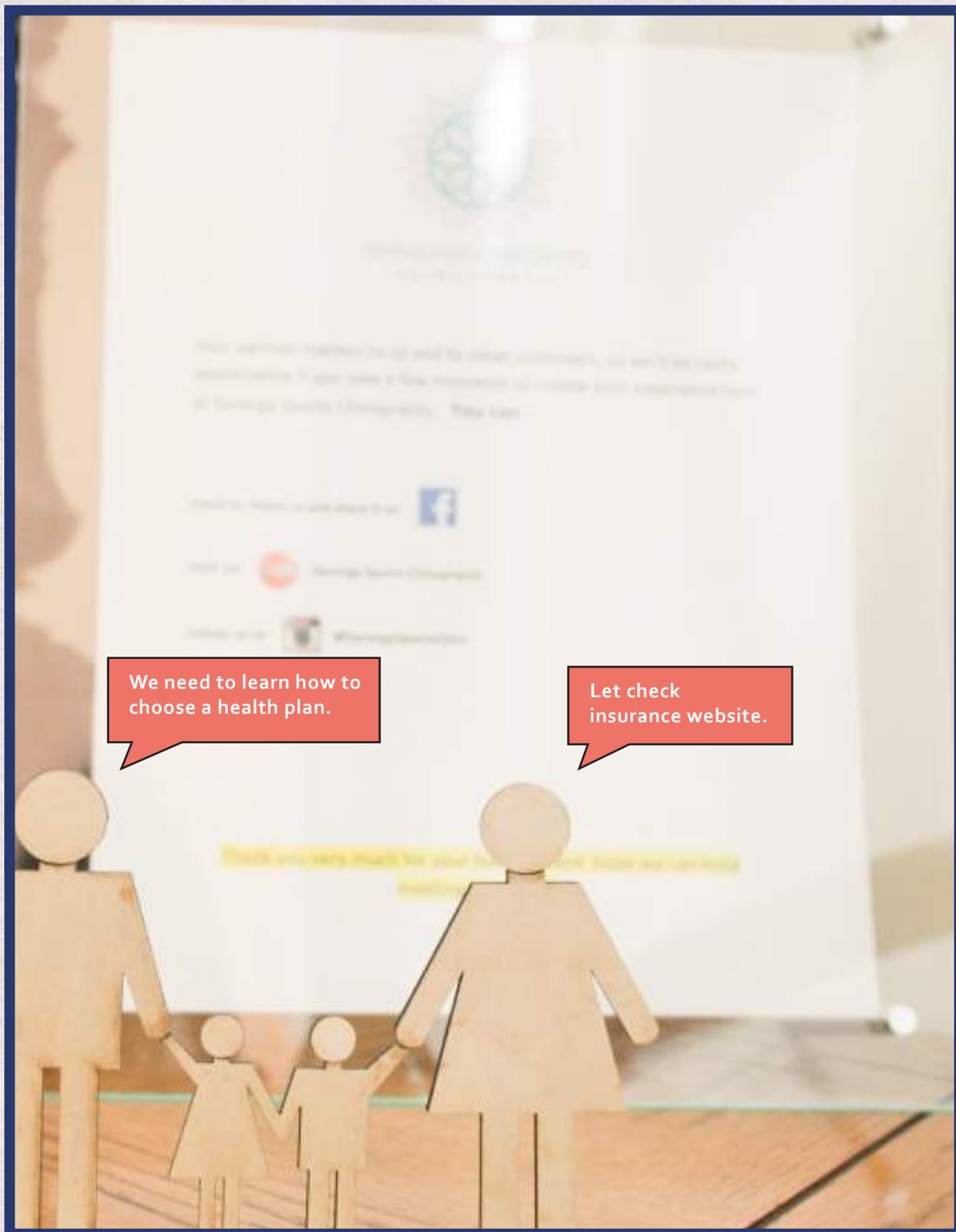
### 我想做基本的或更全面的覆盖？

其他的健康保险计划（如我们的蓝色马克斯）提供更多的医生，包括医疗保健、生育津贴、处方药福利，眼部护理和医生常规检查。这些类型的计划注有较高的每月保费，可能更适合那些使用他们的保险福利定期付费。

其他医疗保险计划（如 *Blue Max*）提供更多的医生访问，包括医疗保健，生育福利，处方药福利，眼科护理和日常医生访问。这些类型的计划注有较高的月保费，可能更适合那些定期使用保险福利的人。

### 我的医生和医院在这份保险中吗？

你需要检查保险计划的网络供应商目录来确认你的医生或医院被列入计划中。如果你使用的是计划中的医生，你会得到好处的最高福利。



We need to learn how to choose a health plan.

Let check insurance website.



#### Does the health insurance plan cover me if I travel?

Some plans have provider networks that are based on where you live. If you travel outside of that area, you are typically not covered by your health insurance plan. However, most of our plans include access to the BlueCard® and BlueCard Worldwide®; therefore, you may be covered almost anywhere you travel to in the United States and in 200 countries around the world.

#### Does the health insurance plan cover services that are important to me?

You must decide what services are important to you, such as preventive care and maternity coverage. Some plans do not cover these types of services; therefore, you may want to consider plans such as Blue Max that includes coverage for preventive services, as well as labor and delivery if you are planning a family.

#### Does the health insurance plan cover my family?

Make sure to purchase family coverage and not single-only coverage just for you if you need coverage for your family now or in the near future.

#### Does the plan work with a health savings account (HSA)?

Some high-deductible health insurance plans, such as our BlueSaver®, work with tax-favored health savings accounts that can be used to pay for certain qualified medical expenses. With our BlueSaver® coverage and an HSA established in a financial institution, your catastrophic needs are covered while you build a financial cushion for your later medical needs.

#### 我旅行健康保险计划是否涵盖我？

有些计划有基于您居住地点的供应商网络。如果您在该地区以外旅行，您通常不会受到健康保险计划的保护。然而，我们的大部分计划包括访问 *BlueCard* 和 *BlueCard Worldwide*；因此，您几乎可以在美国和世界各地的200个国家旅行的任何地方。

#### 没有健康保险计划覆盖的服务，对我来说是重要吗？

你必须决定什么样的服务对你来说是重要的，如预防保健和生育保险。一些计划不包括这些类型的服务；因此，您可能需要考虑计划如蓝色马克斯，包括预防服务的覆盖范围，以及分娩如果你正在规划一个家庭。

#### 没有健康保险计划覆盖我的家庭吗？

确定购买家庭保险，不单单覆盖只为你如果你需要覆盖你的家人现在或在不久的将来。

#### 没有计划的工作与健康储蓄账户 (HSA)

一些高免赔额的医疗保险计划，如我们的 *bluesaver*，与税收优惠的健康储蓄账户，可以用于支付一定的医疗费用。我们的 *bluesaver* 覆盖和金融机构建立了 *HSA*，你的灾难性需求的覆盖，而你以后的医疗需要建立一个金融垫。



### Are prescription drugs covered under my health insurance plan?

Prescription medication coverage varies by plan. Some of our plans require that you pay a copayment depending on the type of drug purchased, and we will pay the rest of the cost. Other health plans require that you must first meet your deductible before anything is paid.

Most drugs have a formulary, or list of drugs, that the plan covers. Find out if your medication is covered with a Blue Cross health insurance plan.

### Does BCBSLA offer guidance to help me understand and determine my health coverage needs and selecting a plan for my family and me?

Yes. AskBlue™ is a personalized guide to healthcare coverage options. It will help you understand your needs and will suggest a plan family that will fit your needs and fall within your budget.

### 沒有健康保險計劃覆蓋我的旅行嗎？

一些計劃都是基於你所居住的地方的供應商網絡。如果你旅行到區外，你通常不會覆蓋你的健康保險計劃。然而，我們的大部分計劃包括訪問的藍卡和藍卡全球；因此，你可以覆蓋幾乎任何地方你去在美國和世界各地的200個國家。

### 沒有健康保險計劃覆蓋的服務，對我來說是重要嗎？

你必須決定什麼樣的服務對你來說是重要的，如預防保健和生育保險。一些計劃不包括這些類型的服務；因此，您可能需要考慮計劃如藍色馬克斯，包括預防服務的覆蓋範圍，以及分娩如果你正在規劃一個家庭。

### 沒有健康保險計劃覆蓋我的家庭嗎？

確定購買家庭保險，不單僅覆蓋只為你如果你需要覆蓋你的家人現在或在不久的將來。

### 沒有計劃的工作與健康儲蓄帳戶 (HSA)

一些高免賠額的醫療保險計劃，如我們的 *bluesaver*，與稅收優惠的健康儲蓄帳戶，可以用於支付一定的醫療費用。我們的 *bluesaver* 覆蓋和金融機構建立了 HSA，你的災難性需求的覆蓋，而你以後的醫療需要建立一個金融墊。



### **Are prescription drugs covered under my health insurance plan?**

Prescription medication coverage varies by plan. Some of our plans require that you pay a copayment depending on the type of drug purchased, and we will pay the rest of the cost. Other health plans require that you must first meet your deductible before anything is paid.

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Yes. AskBlue™ is a personalized guide to healthcare coverage options. It will help you understand your needs and will suggest a plan family that will fit your needs and fall within your budget.

### **处方药是否涵盖在我的健康保险计划中？**

处方药覆盖范围按计划不同。我们的一些计划需要你支付一部分负担，根据药品购进的类型，我们将支付其余的费用。其他健康计划要求你必须先支付你的扣除任何支付之前。

大多数药物有一个处方，或药物清单，该计划涵盖。找出你的药物是否覆盖了一个蓝色的交叉健康保险计划。

### **BCBSLA帮助我了解并确定我的健康保险需求，选择一个计划，我和我的家人提供指导？**

对AskBlue 是个性化医疗保险选择指南。这将帮助您了解您的需求，并会提出一个计划的家庭，将适合您的需求，并在您的预算范围内。

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## 04

### How to Save on Healthcare Costs

Most everyone is looking for ways to cut down on costs whenever they can. There are ways to save on your healthcare expenses, too. Becoming familiar with your healthcare options may help keep you and your family healthier without breaking the bank.

#### Choose the right level of care

When you need care, knowing your options can help save you time and money. When you choose the right level of care for your situation, it helps keep healthcare costs down and affordable for everyone. Below are some costs options (from lowest to highest):

#### No-cost \_ Nurse advice line

Determine if your health insurance plan or doctor's office offers a nurse advice line. Some of these may even be available during nights and weekends.

#### Doctor's office

Offers a wide variety of services, from routine checkups to the diagnosis of a health condition.

#### Urgent / after-hours center

These facilities handle many problems that can be treated in a doctor's office but are also available during non-business hours. They also offer some services not generally found in a doctor's office, such as X-rays and minor trauma rooms.

### 如何节省你的医疗保险

大多数人都正在寻找减少成本的方法。也有办法节省医疗费用。熟悉您的医疗保健选项可能帮助您和您的家人更健康，而不会破产。

#### 选择适当的医疗水平

当你需要治疗的时候，知道你的选择可以帮助你节省时间和金钱。当您为您的情况选择适当的护理水平时，可帮助您降低医疗保健成本并为每个人负担得起。以下是一些成本选择（从最低到最高）：

#### 无成本-护士咨询热线

确定您的健康保险计划或医生办公室是否提供护士咨询服务。其中一些甚至可能可在夜晚和周末可用。

#### 医生办公室

提供各种服务，从常规检查到健康状况诊断

#### 急救后小时中心

这些设施处理许多可在医生办公室处理的问题，但也可在非营业时间内使用。他们还提供一些医生办公室一般不发现的服务，如X光片和小伤口室。



### Emergency room

This should only be used for the most serious, life-threatening conditions, as it is the most expensive type of care.

### Take advantage of resources to shop for care

The more you know about healthcare quality, safety, services and costs, the easier it is for you to choose wisely when it comes to the care that's right for you.

Higher costs don't necessarily mean higher quality. High value is what's important when looking at healthcare. You can find care that's high-quality and high-value using online tools and resources. Below are some trusted sites that can help you understand you need when it comes to high-quality, high-value healthcare.

### Government/Business Sites

Hospital Compare\*: This tool from Medicare provides information about a facility's quality of care based on patient surveys and allows you to view specific information and ratings based on certain medical conditions or surgical procedures.

The Leapfrog Group: This online source provides you with quality reports for many hospitals nationwide and helps you reap the benefits of making smart, informed healthcare decisions.

### 急救室

这只应用于最严重的，危及生命的环境，因为它是最昂贵的照顾。

### 利用已有的资源来进行保险的购买

你越了解医疗质量、安全、服务和成本，你就越容易明智地选择适合你的护理。更高的成本不一定意味着更高的质量。高价值是什么是重要的，当看医疗保健。使用在线工具和资源可以找到高质量和高价值的服务。下面是一些值得信赖的网站，可以帮助您了解您需要时，高品质，高价值的医疗保健。

### 政府与商业的部分

医院比较：从医疗保险的工具提供了一个设施的护理质量的基础上对病人的调查，并允许您查看特定的信息和额定值根据一定的医疗条件或手术程序。

跨越团队：这个在线源为您提供质量报告，为全国范围内的许多医院，并帮助您收获的好处作出明智的，明智的医疗决策。



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# CHAPTER THREE



# MEDICAL APPOINTMENTS

## 预约门诊





**Mengyuan (Emmy) Chen & Zhiqiang (John) Liu & Yuxuan (Angelina) Liu & Yixuan (William) Liu**

They immigrated to America 8 years ago. Emmy and Jon are raising two kids, one son in the 3rd grade and a daughter in kindergarten.



# MAKING MEDICAL APPOINTMENTS

## 预约医疗门诊

Making medical appointments and learning about health insurance is an important step in becoming a responsible adult. Take the time to learn about what doctor, insurance plan, and clinic is best for you so that you not only get all the medical help you need, but you can make sure you are able to afford it as well!

Prevent Illness Before it Happens

Who to Call?

Insurance: Be Covered!

Insurance Cards

Where to Start

Confidentiality

做医疗预约和学习健康保险是成为一个负责任的成年人的重要一步。花些时间去了解医生、保险计划和诊所对你来说是最好的，这样你不仅可以得到你所需要的所有医疗帮助，而且你还可以确保你能负担得起！

购买健康保险之前，重要的是你学习和了解健康保险的基本知识和它是如何工作的。

预防疾病发生之前

打电话给谁？

保险：被保险！

保险卡

从哪里开始

保密性质



## 01 Immunizations

Most young adults spend some time in group living situations, like living in a dorm or shared apartment. When you live with other people, germs spread easily. To make sure you stay as healthy as possible, take the time to get a flu shot and make sure you have all the necessary immunizations.

Make sure you know how to take care of a cold when you do get sick. This is an important step in preventative medicine so that you don't end up having to take time off school or work because you're sick. Make sure to get your flu shot annually.

### 疫苗的接种

大多数年轻人花一些时间在集体生活的情况下，如住在宿舍或共享公寓。当你和其他人住在一起时，细菌很容易传播。确保你尽可能保持健康，花时间去接种流感疫苗，并确保你有所有必要的免疫接种。

当你生病的时候，确保你知道如何照顾感冒。这是预防医学的重要一步，这样你就不会因为生病而不得不请假或上学。确保每年得到你的流感疫苗。

## The Road To Buying Health Insurance

### 如何购买健康保险



Determine your current needs

确定您当前的需求



Understand expenses you can and can't afford

了解您可以负担得起的费用



Decide the members to be covered

决定要共同保险的成员



Fill detailed information to view comparisons and quotes

填写详细信息以查看比较和报价



Research insurer verify network hospital and benefits

网络上研究保险公司并验证适合的医院和福利



Buy the selected policy

购买选定的政策



Renew the policy the on time to avail benefits

按时更新政策以适用自己的利益



## 02 Physicals

Generally you should go to the doctor for a physical once a year. During this appointment, your doctor will make sure you are not ill, and will give you immunizations, and/or treat existing conditions.

Find a doctor that you like and trust. It is important to establish a good relationship with your doctor so you feel comfortable discussing all your health needs. You should continue to go to the same doctor every time, if possible. This way they will know more about your past health history and can better help you with future health goals and issues.

## 体检

一般来说，你应该每年去看一次医生。在这个约会，你的医生会确定你是不是病了，会给你的免疫能力，和/或治疗存在的条件。

找一个你喜欢和信任的医生。重要的是要建立一个良好的关系与你的医生，所以你觉得很舒服，讨论你的健康需求。如果可以的话，你应该每次都去同一个医生。通过这种方式，他们会更多地了解你过去的健康史，并能更好地帮助你与未来的健康目标和问题。

## Physicals List

### 体检项目



#### Physical Examination

身体检查

Eyes / ears / nose / throat

眼睛, 耳朵, 鼻子, 咽喉

General

一般状况

Dental / Oral

牙科/口腔

Skin

皮肤



Lungs

肺

Heart

心

Abdomen

腹部

Genitalia

生殖器

Extremities

四肢

Neurologic

神经

Other

其他



#### Screening / Vision / Hearing

筛选 / 视力 / 听力

Right Eye

右眼

Left Eye

左眼

Stereopsis

立体视觉



Right Ear

右耳

Left Ear

左耳

Postural Screening

姿势筛查



### 03

#### Who To Call?

If you have specific health concerns, you'll want to see someone who specializes in that area. You may need to get a referral from your primary care doctor before seeing a specialist, depending on your insurance. Here is a list of different types of doctors that you may want to see.

Audiologist: Hearing

Allergist: Allergies

Andrologists and urologists: Male reproductive system

Dermatologist: Skin

ENT Specialist or Otolaryngologists: Ear, nose, and throat

Family Practitioner: General doctor, physicals

Gynecologist: Female reproductive system

Internist: Adult internal disease treatment and prevention, general practitioner

Psychiatrist: Mental health

#### 打电话给谁

如果你有特定的健康问题，你会希望看到有人专门在该地区。你可能需要得到你的初级保健医生转诊前，见专家，这取决于你的保险。以下是你可能想看到的不同类型医生的列表。

听力学家：听力

过敏原：过敏

男性科和泌尿科：男性生殖系统

皮肤科医生：皮肤

耳鼻喉科专家或耳鼻喉科医师：耳，鼻，喉

家庭医生：一般医生，体检

妇科医生：女性生殖系统

内科医生：成人内科疾病的预防和治疗，全科医生

精神科医生：心理健康

## Who To Call?

打给谁？



Audiologist: Hearing  
听力学家：听力



ENT Specialist or Otolaryngologists:  
Ear, nose, and throat  
耳鼻喉科专科：耳，鼻，喉



Allergist: Allergies  
过敏原：过敏



Family Practitioner: General doctor, physicals  
家庭医生科：一般的医生和体检



Andrologists and urologists: Male  
reproductive system  
男性专科和泌尿专科：男性生殖系统



Gynecologist: Female reproductive system  
妇科医生：女性生殖系统



Dermatologist: Skin  
皮肤科医生：皮肤



Internist: Adult internal disease treatment and  
prevention, general practitioner  
内科：成人内部疾病治疗与预防，全科  
医生



Psychiatrist: Mental health  
精神科医生：心理健康生



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售電話卡 PHONE CARDS SALE HERE VENDEMOS TARJETAS

李華康中醫師

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參茸藥材  
健康補品  
膏丹丸散



## 04

### Insurance: Be Covered!

Insurance is a big deal. Health care costs without insurance are expensive. Insurance will cover a portion of the cost, making health care more affordable.

If you are a United States (U.S.) citizen, you are required to have health insurance. The Affordable Care Act (ACA) makes it easier to get coverage. ACA provides citizens with more rights and protections, more affordable coverage, better access to care, and stronger Medicare.

### 保險：可以被報銷

保險是一筆大買賣。沒有保險的醫療費用是昂貴的。保險將覆蓋成本的一部分，使醫療保健更實惠。

如果你是美國公民，你必須有健康保險。負擔得起的醫療法（ACA）使它更容易得到覆蓋。ACA為公民提供更多的權利和保護，更實惠的覆蓋面，更好地獲得照顧，和更強的醫療保險。



## 05

### Special Note About Insurance For College Students!

You may be covered under your parents' insurance. If you live in the U.S., you can stay on your parent's plan until age 26.

If you are not covered, there are often student health plans available through your school. About 60 percent of U.S. colleges currently offer student health plans, with lower eligibility than other plans. In most places, you just have to be enrolled as a full time student. But, be careful and make sure you read the policy benefits under your plan. This will help you determine what's covered, so you don't end up with a large medical bill.

If your school does not offer a student health plan, and you are currently uninsured, don't worry! You can go to a health insurance provider and get an individual health plan. Shop around for plans that fit your needs.

If you have a pre-existing condition, you can still get health insurance. Your state may also offer programs (high-risk pools) to cover people with pre-existing conditions.

### 大学生需要特别注意的保险内容!

你可能被你父母的保险所包括。如果你住在美国，你可以留在你父母的保险计划里，直到26岁。

如果你没有被包含，经常有学生健康计划可通过您的学校。大约百分之60的美国大学目前提供学生健康计划，与其他计划相比。在大多数地方，你只需要注册成为全日制学生。但是，要小心，确保你阅读政策的好处下你的计划。这将帮助你确定什么是覆盖，所以你不会结束了一个大的医疗账单。

如果你的学校不提供学生健康计划，而你目前没有保险，不要担心！你可以去一个健康保险提供者，得到一个个人健康计划。到处找适合你需要的计划。

如果你有一个预先存在的条件，你仍然可以得到健康保险。你的国家也可以提供计划（高风险池），以覆盖人的预先存在的条件。



## 06 Insurance Cards

Have your insurance card ready when you go to the doctor or to pick up a prescription. Your card will have basic information on it including the insurance provider, the policy number, and the expiration date. This information helps healthcare providers and pharmacies know how much to charge you (or not charge you) for a procedure.

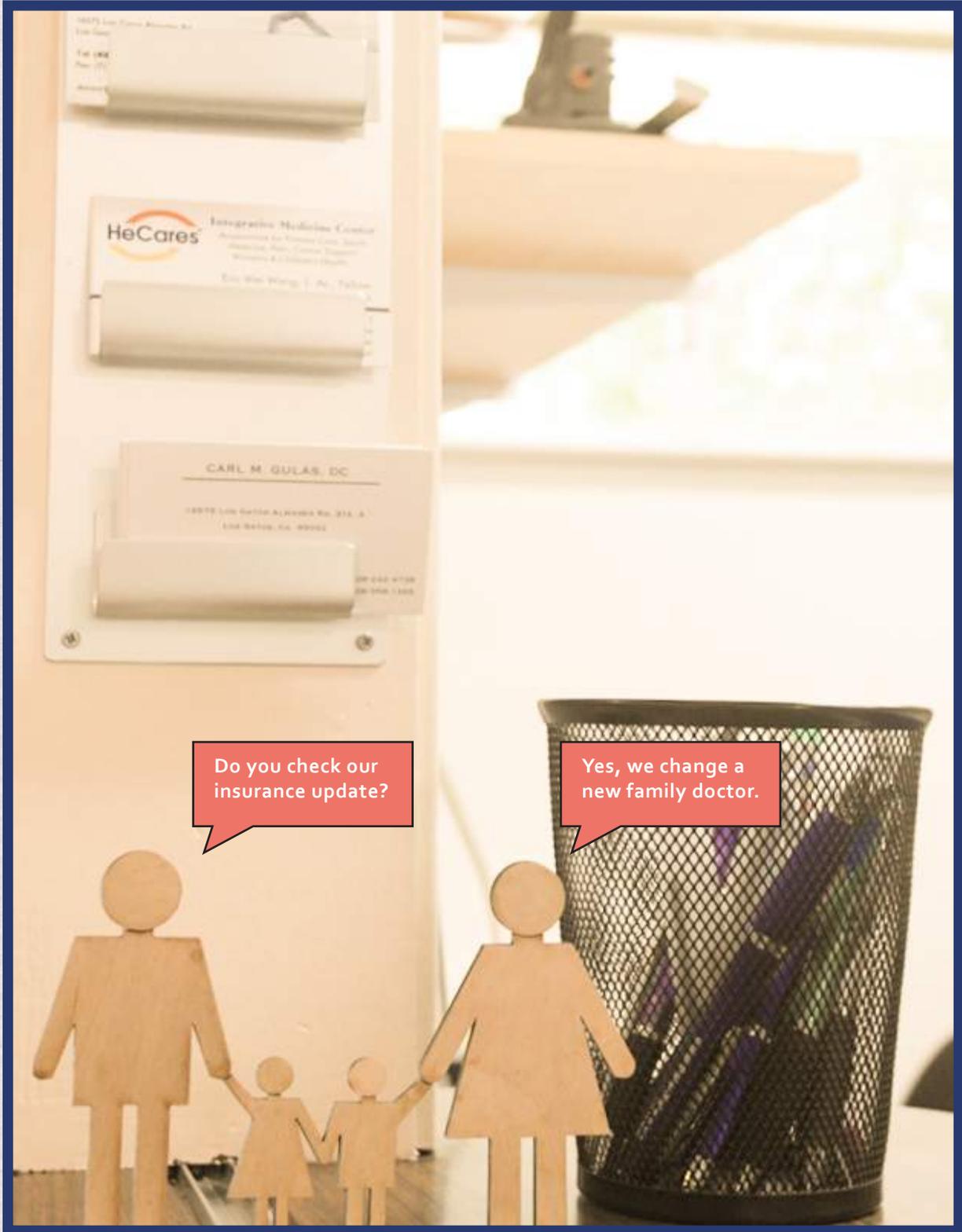
Knowing your policy benefits can make a huge difference, especially if you are involved in a medical emergency. Before getting insurance, you will find out about what and how much your insurance covers. You can often find this information on your insurance provider's website.

## 保險卡

当你去看医生或开处方时，你的保險卡准备好了吗？。您的卡将有基本信息，包括保險供應商，保單號碼，以及到期日。此信息有助於醫療保健提供者和藥店知道多少收取你（或不收取你）的程序。

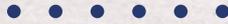
了解你的政策利益會帶來巨大的變化，尤其是如果你參與了醫療緊急情況。在獲得保險之前，你會發現你的保險涵蓋了什麼和多少。你經常可以在保險提供者的網站上找到這些信息。





Do you check our insurance update?

Yes, we change a new family doctor.



Also, stay updated! Make sure you are aware of any changes in your insurance benefits. Under ACA, insurance is required to cover:

Ambulatory patient services

Emergency services

Hospitalization

Maternity and newborn care

Mental health and substance use disorder services, including behavioral health treatment

Prescription drugs

Rehabilitative and habilitative services and devices

Laboratory services

Preventative and wellness services and chronic disease management

Pediatric services, including oral and vision care

此外，保持时时更新！确保您知道您的保险福利的任何变化。根据ACA，保险需要覆盖：

门诊病人服务

急救服务

住院治疗

母婴保健

心理健康和物质使用障碍服务，包括行为健康治疗

处方药

康复和儿童康复服务和设备

实验室服务

预防保健服务与慢性病管理

儿科服务，包括口腔和视力护理



## 07

### Where to Start

Look into finding a physician you can go to regularly for your check-ups and illness. Having one physician who knows about multiple aspects of your health ensures you get the best care.

If your college has an on-site clinic, that may be a good place to start. If this isn't an option for you, look into nearby clinics in the area or private family care physicians. Be careful to check what insurance plans they accept. This is important because health care can be expensive – it is easy to call the clinic receptionist and your insurance company to get everything sorted out before you arrive.

If you don't like the first doctor you see, try to find another one. Having a doctor you don't care for and don't trust is never helpful. Plus, there are plenty of great doctor's out there!

### 从哪里开始

寻找一个医生，你可以定期去检查和生病。有一个医生知道你的健康的多个方面，确保你得到最好的照顾。

如果你的大学有一个现场诊所，这可能是一个好地方开始。如果这不是你的选择，看看附近的诊所在该地区或私人家庭护理医生。小心检查他们接受的保险计划。这是很重要的，因为医疗费用昂贵--在你到达之前，很容易打电话给诊所接待员和保险公司把一切整理好。

如果你不喜欢你看到的第一个医生，试着找另一个医生。有一个你不在乎和不信任的医生是从来没有帮助。另外，还有很多很棒的医生！



## 08 Confidentiality

If you are over 18 and go to the doctor, you do not need to worry about anyone contacting your parents. If you are under the age of 18, most of your health care appointments need to be in the company of an adult, but issues regarding sexual/reproductive health, substance abuse, or mental health can be cared for without parental consent. There are confidentiality laws in place to protect your rights, so that you can feel comfortable talking to your health care provider.

Confidentiality laws state that a doctor cannot tell their patients' parents anything discussed unless given permission. These laws are put into place to give you the best health care possible. It is helpful to your doctor and other health care providers if you are honest with them because it will allow them to better identify the source of your illness.

Even though your doctor has to follow confidentiality laws, you need to consider confidentiality and your insurance plan. Many times, young adults are under their parents' insurance into their mid-twenties, and unfortunately there are not confidentiality agreements with insurance plans.

If you are meeting with a doctor about a service you do not want your parents to learn about, make sure to ask the doctor whether or not a labeled fee will show up on your parents' insurance statement. Another great resource is community clinics such as Planned Parenthood, but be careful and make sure you ask about their confidentiality practices.

## 机密

如果你超过18，去看医生，你不需要担心任何人联系你的父母。如果你不到18岁，你的大多数医疗保健的任命需要在一个成年人的公司，但有关性/生殖健康，物质滥用，或心理健康的问题，可以照顾没有父母同意。有保密法律，以保护您的权利，使您可以感到舒适与您的医疗保健提供者交谈。

保密法规定，医生不能告诉病人的父母任何讨论，除非得到允许。这些法律的实施，给你最好的保健可能。如果你对它们诚实的话，它对您的医生和其他卫生保健提供者是有帮助的，因为这会让他们更好的找出你生病的根源。

即使你的医生必须遵循保密法，你需要考虑保密和你的保险计划。很多时候，十几岁的年轻人都在父母的保险下，不幸的是他们没有与保险计划达成保密协议。

如果你正在和一位医生会面，询问你不想让你的父母了解的服务，一定要问医生是否在你的父母的保险单上注明了费用。另一个伟大的资源是社区诊所，如计划生育，但要小心，确保你问他们的保密做法。



## CHAPTER FOUR



# SIX TIPS FOR A SMOOTH DOCTOR'S VISIT

顺利访问医生  
的6个窍门





**Guo (Crystal) Yu & Wenzhen (William) Pei**

They are ready to settle in America and want to buy a house. They want the house next to some good schools.

# SIX TIPS FOR A SMOOTH DOCTOR'S VISIT

## 6个看医生的小窍门

An endless wait staring at cream-colored walls, a 1999 issue of *Family Circle* in hand, a slew of strangers coughing and sneezing next to you: Is this what you picture while scheduling a doctor's appointment? Or maybe it's the part after the wait that haunts you. Someone poking and prodding—drawing blood, even!—as you sit helplessly in a paper dress, your diagnosis spit at you in what seems like a foreign language. For some, doctor appointments carry a “Twilight Zone” vibe, but that doesn't have to be your fate. Handle your visits like a pro, and they'll seem less like nightmares and more like what they are: important, necessary and relatively painless health analyses.

Carolyn Clancy, director of the Agency for Healthcare Research and Quality, and Trisha Torrey, author of “You Bet Your Life! The 10 Mistakes Every Patient Makes” share their doctor appointment tips—from scheduling the first visit to following-up.

无尽的等待盯着奶油色的墙壁，一个1999年问题的家庭圈在手，一个陌生人的咳嗽和打喷嚏旁边你：这是你的图片，而调度医生的任命？或者也许是等待你之后的那部分。有人在撩拨抽血，甚至！当你无助地坐在一张纸裙里时，你的诊断在你看来就像一门外语。对于一些人来说，医生任命携带“暮光区”的氛围，但不一定是你的命运。像专业人士一样处理你的访问，他们看起来不像噩梦，更像他们是什么：重要的，必要的和相对无痛的健康分析。

*Carolyn Clancy*, 卫生保健研究和质量，该机构的主任和*Trisha Torrey*, 作者“你打赌你的生活！每一个病人犯的10个错误”分享他们的医生预约的提示从安排第一次随访。



## 01

Snag a spot on the waiting list. Consider this familiar scenario: You buck up, put on the health-crusader pantaloons and call the medical office to schedule an appointment, only to find that the busy doctor can't see you for another couple months. Take the far-off appointment, but ask the receptionist to call you if there are any cancellations between now and then, Clancy suggests. And follow up. "It's surprising when you call a few times how often openings occur," she says. If you start feeling worse, call again and describe the changes in your symptoms. If you're really worried, of course, head to an urgent care clinic or emergency room.

Another pro tip: If your primary care doctor refers you to a specialist, ask your doctor if he can call and make the appointment. "If the doctor's office calls, you're going to get in a whole lot sooner," Torrey says.

在等待名单上占据一个位置。考虑到这个熟悉的场景：你快点，穿上马裤和健康十字军呼叫医疗办公室预约，却发现忙碌的医生看不到你的另一个几个月。带着遥远的约会，但是请前台接待员给你打电话，如果不时有人取消的话，克兰西建议。并跟进。”当你打几次电话的时候，你会感到惊讶，她说。如果你开始感觉不好，再次打电话，描述你的症状的变化。如果你真的担心，当然，前往紧急护理诊所或急诊室。

另一个提示：如果你的初级保健医生指你的专家，问你的医生，如果他可以打电话和预约。如果医生的办公室打电话，你会得到很多的话，” Torrey说。

## Number Of All Patients Saiting For Specific Procedures And The Share Of Patient Saiting Above Threshold Time

所有患者等待具体手术的次数和患者等待时间超过阈值时间





## 02

Carefully pick the day and time of your appointment. To avoid waiting room purgatory, ask for the first appointment of the day, Torrey suggests. With no other patients scheduled before you, the doctor shouldn't be backed up at 8 a.m. Also, try to avoid Mondays and Fridays, Torrey says, which tend to be the busiest.

仔细挑选你约会的日期和时间。为了避免候车室的炼狱，请在每天的第一次约会，*Torrey*建议。没有其他的病人之前，医生不应该被备份在上午8点，尽量避免周一和周五，*Torrey*说，这注注是最繁忙的。



### 03

Do your homework. "It is extraordinarily important to write down your questions ahead of time," Clancy says. There are plenty of distractions that may arise during your appointment, so you may forget questions you don't jot down. Write questions concerning your current issue as well as those you anticipate having after the exam about, say, a prescribed medicine. "Is this generic or brand name?" "How much do you think this prescription costs?" This information is on the table for discussion, but it's likely you will need to broach the subject, not your doc. Another query to consider: "What symptom changes would warrant a follow-up visit?"

Also take notes before your appointment. "Make a very specific list about your symptoms, when they started to appear, how they've changed and possible triggers," Torrey suggests.

做你的家庭作业。”这是非常重要的提前写下你的问题，“克兰西说。约会时会有很多分心的事情发生，所以你可能忘记你没记下来的问题。写有关你目前的问题，以及那些你预期的考试后，关于，例如，处方药。这是通用的还是品牌的？”你认为这个处方多少钱？”这个信息是在桌子上讨论，但它很可能你需要引出的主题，而不是你的DOC。另一个考虑的问题是：“什么样的症状变化将需要后续访问？”

在你预约之前也要记笔记。”使你的症状的一个非常具体的清单，当它们开始出现的时候，他们是如何改变和可能的诱因，”Torrey建议。



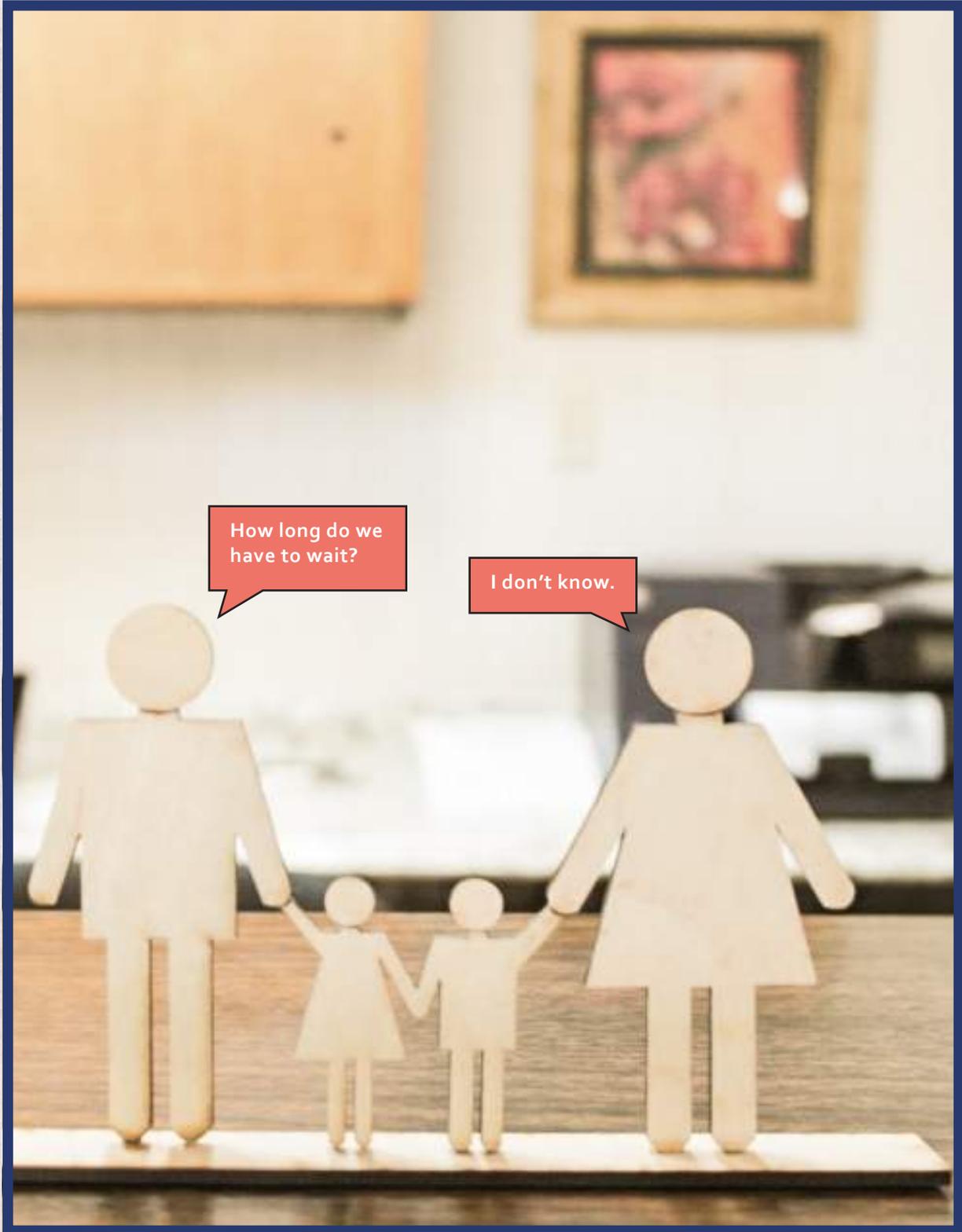
## 04

Be a squeaky wheel in the waiting room. If you've made that early, mid-week appointment, you may avoid the worst of the wait. If not, you may spend your afternoon reenacting Jean-Paul Sartre's "No Exit." Torrey advises to manage your time expectations. As you sign in, ask if the doctor is running behind and how long you'll likely wait. If the receptionist doesn't know, ask him to check. "They might check, and they might not, but why not ask?" says Torrey. Clancy adds: "Asking the question is sensitizing the office staff to the idea that your time is valuable." If you find the doctor is very behind, ask to reschedule the appointment.

Say the staff member says your wait will be 30 minutes. If it has been 32 minutes, start (gently) squeaking. Check in and ask again how much longer he expects you to wait. "You're not being overbearing or pushy; you're asking a question," Torrey says. "It should help speed things along a little bit. Not always, but it's worth a try." The same concept of managing your expectations holds true when you're in the examination room. Ask whoever led you there how long you'll likely wait.

在等候室的车轮。如果你已经做到了早，周中的约会，你可以避免最坏的等待。如果没有，你可能会花一下午重演Jean Paul Sartre的“不退出。”Torrey建议来管理你的时间的期望。当你签到时，询问医生是否落后，你可能要等多久。如果接待员不知道，请他检查。“他们可能检查，他们可能不会，但为什么不问？”Torrey说。克兰西补充道：“问这个问题会让办公室的工作人员觉得你的时间很有价值。”如果你发现医生非常落后，要求重新安排预约时间。

工作人员说你的等待将是30分钟。如果有32分钟，开始吱吱叫（轻轻地）。检查并再次问他期待你等多久。你不是傲慢或粗鲁；你问一个问题，“Torrey说。”它应该有助于加快速度。并不总是，但值得一试，“当你在检查室的时候，同样的管理你的期望的想法是正确的。问谁带你在那里你会等待多久。





## 05

Repeat after the doctor. If the doctor speaks above your head in medical jargon, don't just nod along with glazed eyes. This is your health—it's important to understand your diagnosis and treatment options, especially if you've waited a while to get an appointment and be seen. Torrey and Clancy advise repeating to the doctor what he or she has said so you're both on the same page. A patient can ask something like: "Can I try this in my own words so I make sure I understand?"

医生重复。如果医生用医学术语超过你的理解，不要只是用呆滞的眼睛点头。这是你的健康，重要的是要了解你的诊断和治疗方案，特别是如果你已经等待了一段时间，以获得任命，并看到。多和克兰西建议重复医生他或她所说的你们都在同一页上。病人可以问：“我可以用我自己的话来试一下，这样我就可以理解了吗？”



## 06

Learn how to reconnect after the appointment. Near the end of the appointment, Clancy suggests asking the doctor: “I know I’ll have questions when I get home. What’s the best way to reach you?” The doctor may have certain hours she takes calls, her nurse may take questions instead or she may be receptive to email. Knowing these communication preferences in advance will make it easier to follow up with important questions and possibly prevent a frustrating game of phone tag.

了解如何在门诊后的回访。门诊快结束时，Clancy建议你要求医生：“我知道我回家后还会有疑问。如何能快速有效的联系您？”医生可能有一些时间会接听电话问诊，她的护士可能会问问题，或者她可能会接受电子邮件。提前知道这些沟通的方式将使自己得更容易跟进自己的重要问题，并可能防止电话标签的令人沮丧的无回应。



# CHAPTER FIVE



# MEDICAL BILLING

## 医疗账单





**Zixian Li (Charia) & Jiexing He (Stephen)**

Charia just finish her BFA degree in America and start her new job. They are facing some problems about choosing future house and Stephen company/location.



# SIX KEY STEPS OF A SUCCESSFUL MEDICAL BILLING PROCESS

## 设置成功账单的6个关键步骤

As complex and complicated as medical billing can be, it is entirely possible for things at your medical practice to actually run smoothly and go as planned. When this happens, a claim is created and only has to go through the process once instead of having one or several steps repeated. This drastically speeds up the time it takes for a claim to be paid. That is why it is so important to work with experts in the medical billing field. Unfortunately, many people simply think they are experts even when they aren't. Just in case you are not sure whether your practice has everything under control, here are the six key steps of a successful medical billing process.

由于复杂和复杂的医疗账单可以，这是完全可能的事情在您的医疗实践，实际运行顺利，按计划进行。当这种情况发生时，一个索赔被创建，只有经过一次的过程，而不是一个或几个步骤重复。这大大加快了索赔所需的时间。这就是为什么它是如此重要的工作与医疗结算领域的专家。例如你完全没办法控制费用的情况下，这里有6个成功的步骤可以帮助你。

## Six Key Steps of A Successful Medical Billing Process

设置成功账单的6个关键步骤



Patient Check-in

病人登记



Insurance Eligibility And Verification

保险账单及核实



Coding of Diagnosis, Procedures

诊断程序与修改规则



Charge Entry

收费入口



Claims Submission

索赔提交



Payment Posting

付款过帐



## O1

### Patient Check-in

The very first stage of a patient's appointment should include the notation of the patient's demographic information as well as information about his/her insurance, such as the insurance payer and policy number. Any information that will be useful and/or necessary in a claim situation should be detailed at patient check-in.

### 病人登记

病人预约的第一阶段应该包括病人的人口统计信息以及他/她的保险信息，如保险付款人和保单号码。任何情况下，将是有用的和/或必要的索赔情况应详细在病人入住。

## O2

### Insurance Eligibility And Verification

Even regular patients need to verify their insurance information and eligibility before every appointment. Insurance information can change at any time, which is why you need to ask patients before every visit if their insurance information has changed. A change in insurance information can also impact benefit and authorization information, so it is always worth the trouble of double-checking.

### 保险资格及核实

即使是普通患者，在每次预约前都需要核实他们的保险信息和资格。保险信息可以随时更改，这就是为什么你需要询问病人每次访问前，如果他们的保险信息已经改变。保险信息的变化也会对收益和授权信息产生影响，因此经常存在重复检查的麻烦。



### 03 Coding of Diagnosis, Procedures

The correct coding of claims is vital for informing the insurance payer of what exactly the patient is being treated for as well as the method of treatment the patient is undergoing. Be sure to use the correct diagnosis codes to describe the patient's symptoms or illnesses and the correct procedure codes to describe the patient's method of treatment. Use accurate CPT and HCPCS code modifiers to provide additional information about the service or procedure performed. The insurance payer can only make an accurate assessment if they have the correct codes and modifiers.

#### 诊断程序与修改规则

正确的索赔是非常重要的，告知保险付款人确切的病人正在接受治疗，以及病人正在接受治疗的方法。一定要使用正确的诊断代码来描述病人的症状或疾病和正确的程序代码来描述病人的治疗方法。使用精确的CPT和HCPC代码修饰符来提供额外的信息有关的服务或程序进行。保险人只有正确的编码和修改，才能作出准确的评估。

### 04 Charge Entry

This refers to entering the charges for services that the patient received. The charge entry also includes the appropriate linking of medical codes to services and procedures rendered during the patient's visit.

#### 费用引入

这是指输入病人所接受的服务费用。收费条目还包括适当的连接医疗代码的服务和程序在病人的访问。



## 05

### Claims Submission

The correct coding of claims is vital for informing the insurance payer of what exactly the patient is being treated for as well as the method of treatment the patient is undergoing. Be sure to use the correct diagnosis codes to describe the patient's symptoms or illnesses and the correct procedure codes to describe the patient's method of treatment. Use accurate CPT and HCPCS code modifiers to provide additional information about the service or procedure performed. The insurance payer can only make an accurate assessment if they have the correct codes and modifiers.

### 提交索赔

索赔完成后，必须提交保险人付款。医疗记帐需要访问他们需要的信息，关于保险人自都有保险这么多的变量，在确定如何以及何时提交索赔。虽然大多数保险公司遵循一套标准的记帐指南，但也有一些纳税人有独立的做事方法。医疗帐单的某些方面是付款人具体的，所以重要的是要检查每个付款人，以确保您是准确地遵循他们的索赔要求的指引。

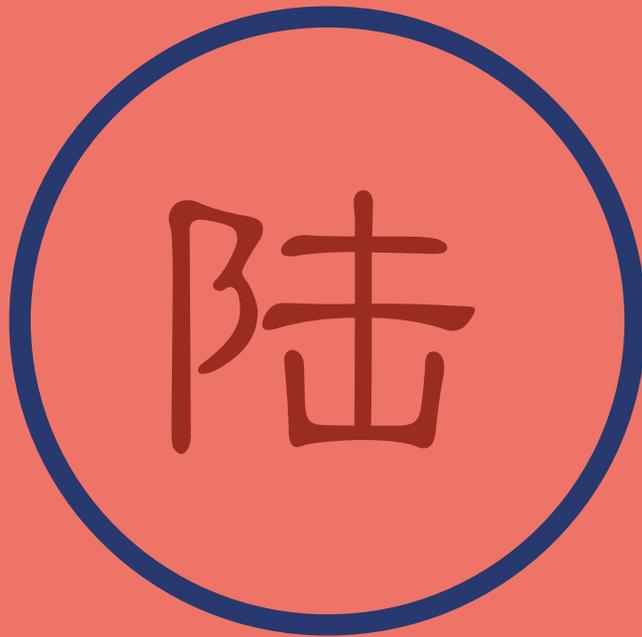
## 06

### Payment Posting

This refers to entering the charges for services that the patient received. The charge entry also includes the appropriate linking of medical codes to services and procedures rendered during the patient's visit.

### 付款记账

最后一步涉及过帐和存款功能。在这一点上，支付给病人的金额将是零，如果它已足额支付，或将反映病人所欠的金额。保险人的责任应当在这个过程中得到满足。



# CHAPTER SIX



# ABOUT "911"

关于 "911"





**Jiajun (Sally) Huang & Xiaoyi (Sean) Huang**  
They recently got married in America and plan to raise a family here.

# HOW DID "911" BECOME THE EMERGENCY CALL NUMBER IN NORTH AMERICA?

## “911”是如何成为北美的紧急电话号码的

Before the 1960s, the United States didn't have one universal phone number for Americans to call if they needed help from the police or fire department. Callers simply had to know the phone number for each department in the area they were currently in. In the case of large cities, there were often multiple police and fire departments covering different areas. Los Angeles, for example, had fifty different police departments and just as many phone numbers. Telephone operators would usually be left to direct emergency calls if the caller wasn't sure which department or phone number they needed. Oftentimes there would be further delays upon getting the police or fire department on the line if the clerks who answered the phone were busy with another caller. Needless to say, this system wasn't optimized to get emergency help where it needed to go very quickly.

在20世纪60年代以前，美国没有一个通用电话号码，如果他们需要警察或消防部门的帮助，他们会打电话给美国人。打电话的人只需知道他们所在地区各部门的电话号码。在大城市的情况下，往往有多个警察和消防部门覆盖不同地区。例如，洛杉矶有五十个不同的警察部门和许多电话号码。如果打电话的人不知道他们需要哪个部门或电话号码，电话接线员通常会直接打紧急电话。通常情况下，如果警察接电话的职员正忙着接另一个电话，警察和消防部门会有更多的延误。不用说，这个系统没有优化，以获得紧急帮助，它需要去很快。

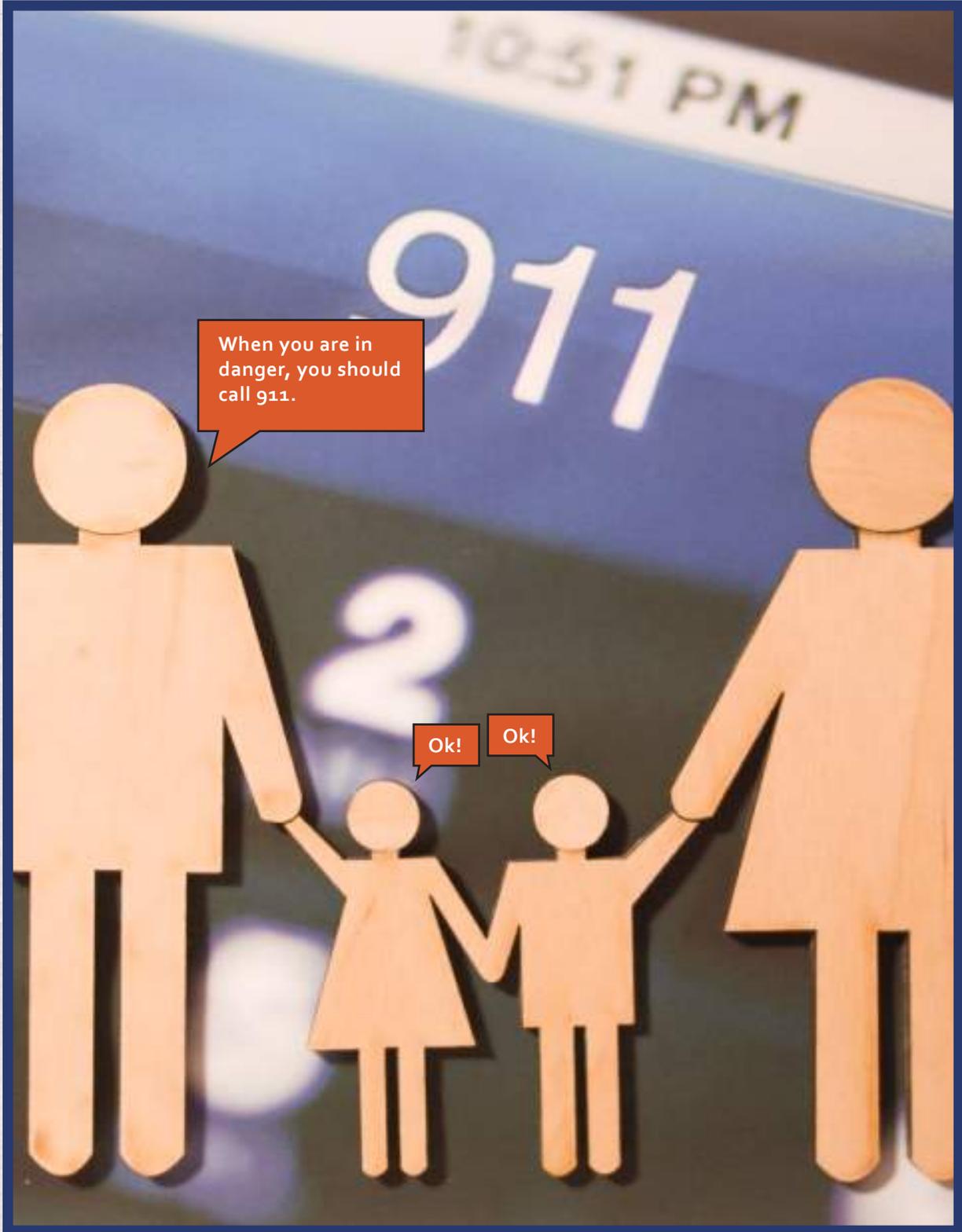


To solve this problem, the National Fire Chief's Association suggested a national emergency phone number in 1957. But it wasn't until 1967 that President Lyndon B. Johnson helped get the ball rolling. A report to President Johnson's Commission on Law Enforcement and Administration of Justice suggested that a single telephone number should be designated for callers to use in emergencies nationwide, or at least in major cities. The report also recommended that police departments have two phone lines: one for emergencies and another for regular business calls. That way callers looking to report an emergency wouldn't be stuck on hold while the clerk helped someone who was simply looking for information.

To make this universal emergency number a reality, the Federal Communications Commission (FCC) partnered with the American Telephone and Telegraph Company (also known as AT&T) in late 1967 to figure out what the number should be. After mulling it over, AT&T proposed in 1968 that the numbers 9-1-1 should make up the new universal emergency phone number.

为了解决这个问题，国家消防协会的建议，国家紧急电话号码在1957。但直到1967，*Lyndon B. Johnson*总统帮助获得滚动。约翰逊总统执法和司法委员会的一份报告表明，全国范围内，或者至少在主要城市里，应指定一个电话号码，以便在紧急情况下使用。报告还建议警察部门有两条电话线：一个用于紧急情况，另一个用于常规业务电话。这样，打电话报告紧急情况的人不会被卡住，而店员帮助的人只是在寻找信息。

为了使这个普遍的紧急号码成为现实，联邦通信委员会 (FCC) 在1967年年底与美国电话电报公司 (也称为AT&T) 合作，确定数字应该是多少。AT&T在1968年提出，数字9-1-1应该构成新的通用紧急电话号码。



When you are in danger, you should call 911.

Ok!

Ok!



Why the numbers 9-1-1 specifically? Simply put, the phone number 9-1-1 is short, easy to remember, and can be dialed relatively quickly given the few digits. This was particularly important in old-style rotary/pulse-dialing phones, which were still popular when the 9-1-1 system was first implemented. (The touch-tone phone wasn't first widely introduced until 1963 and took a few decades to completely supplant rotary phones.) In addition, the fact that it was only three digits meant the number could easily be distinguished from other, normal phone numbers in AT&T's internal system and routed to a special location without too many changes to the AT&T network. (A few years earlier, AT&T had implemented their 6-1-1 and 4-1-1 numbers, so recommending 9-1-1 made this a relatively simple upgrade for them.)

为什么数字9-1-1具体? 简单地说, 电话号码9-1-1很短, 容易记住, 并且可以相对较快地拨打几位数字。这在老式旋转/脉冲拨号电话中尤为重要, 当9-1-1系统首次实施时, 这些手机仍然很受欢迎。(触摸式手机直到1963年才开始广泛推出, 花了几十年才能完全取代旋转手机)。另外, 这个数字只有三位数意味着数字可以很容易地与其他正常的电话号码区分开来在AT & T的内部系统中, 路由到特定位置, 而AT & T网络的更改不会太多。(几年前, AT & T已经实施了他们的6-1-1和4-1-1号码, 所以推荐9-1-1这样做是相对简单的升级。)



Congress supported AT&T's proposal for 9-1-1 as the national emergency number and passed legislation to that affect. In order to make things fair for telephone companies that needed to update their equipment and offices in order to handle the new 9-1-1 call system, the Bell System policy was created. The policy merged the costs of improvements into the basic rates that telephone companies charged their customers.

Just over ten years after Congress established 9-1-1 as the country's universal emergency phone number, approximately 26% of United States citizens could dial 9-1-1 and be connected with their local emergency services. It might surprise you to learn that even just 25 years ago, in 1989, that number had risen only to 50%. However, just a decade after that, it rose to 93% of the country. Today, approximately 99% of people in the United States have access to the 9-1-1 emergency phone number system.

国会支持AT & T的9-1-1号建议作为国家紧急号码，并通过了立法。为了使需要更新其设备和办公室的电话公司的事情公平，以处理新的9-1-1呼叫系统，Bell系统策略被创建。该政策将改进成本与电话公司收取客户的基本费率相结合。

在国会建立9-1-1作为全国通用紧急电话的十几年后，约26%的美国公民可以拨打9-1-1，并与当地的紧急服务部门联系。令人惊讶的是，即使在25年前，在1989年，这个数字只上升到了50%。然而，仅仅十年之后，它就上升到了全国的93%。今天，美国约99%的人可以使用9-1-1的紧急电话号码系统。

# RESOURCES

## 资源来源



### Books / Magazines / Website

书籍 / 杂志 / 网页

My investigation, into this subject has provided me with some very useful content, I would like to acknowledge.

#### Chapter 1

##### 6 Things Foreign Visitors Need to Know Before Visiting the United States

*Travel Insurance Coverage Guide*

by: [www.travelinsurancereview.net](http://www.travelinsurancereview.net)

#### Chapter 2

##### Understanding Health Insurance

*Healthcare In The USA*

by: [www.immihelp.com](http://www.immihelp.com)

#### Chapter 3

##### Making Medical Appointments

*Sutter Health*

by: Megan Brown, public health education interns

Nicole Aguirre, public health education interns

#### **Chapter 4**

##### **Six Tips for a Smooth Doctor's Visit**

*6 Tips for a Smooth Doctor's Visit*

*Doctor appointments shouldn't be a pain; navigate them like a pro*

*By: Laura McMullen, Staff Writer | April 24, 2013*

#### **Chapter 5**

##### **6 Key Steps of a Successful Medical Billing Process**

*6 Key Steps of a Successful Medical Billing Process*

*by: Harold Gibson on Tue, Jan 13, 2015*

#### **Chapter 6**

##### **How Did "911" Become The Emergency Call Number In North America?**

*How Did "911" Become The Emergency Call Number In North America?*

*by: Sara Stone on July 7, 2014*

# RECOMMENDATION

推荐

**Guidebook 2 / Education**

指南书2 / 教育

**Guidebook 3 / Culture**

指南书3 / 文化





Red Lantern Families