



# **HOLDING YOUR HAND THROUGH HEALTH CARE**

## **AIACPA Annual Education Seminar 2015**



# **Commonly asked Questions about Health and Health Care**

**Nirmal Joshi, MD FACP**  
**Sr. Vice President and Chief Medical Officer**  
**Pinnacle Health System**

Visit: [www.aiacpa.org](http://www.aiacpa.org)

# Outline

---

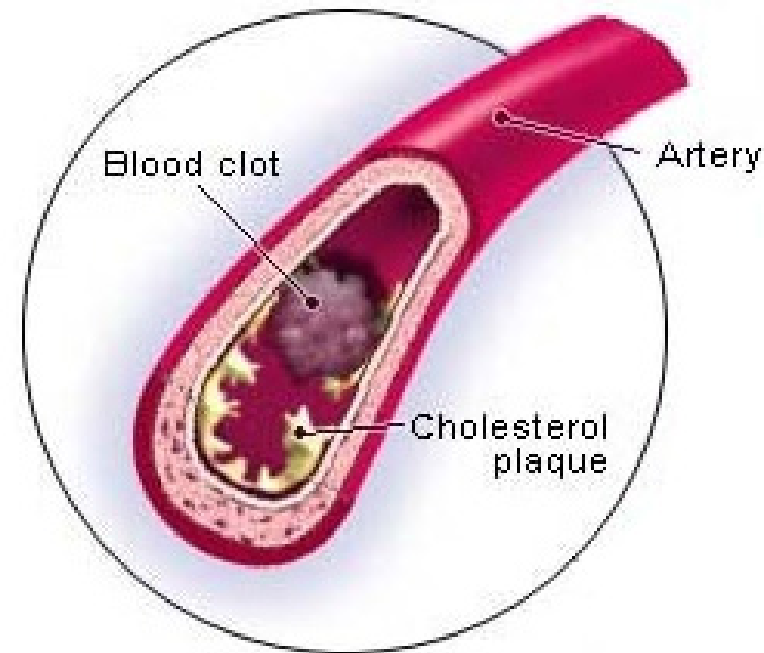


- How do I interpret my cholesterol test?
- What tests do I need if I am healthy?
- Do I need an annual physical?
- How much exercise is optimal?
- Do I need a Shingles vaccine?
- Some miscellaneous items...(vitamin D)
- How do I pick a doctor?
- How do I interpret a hospital bill?
- I am unhappy with my care. What options do I have?
- What is “Observation care”?
- Uninsured loved one or visiting parent etc.?

# Cholesterol Test (Some numbers)



- Total cholesterol (200)
- HDL (35)
- LDL (130)
- Triglycerides (150)



## Some Targets

- LDL less than 70-80 (heart disease with multiple risk)
- LDL less than 100 (heart disease/ family history)
- LDL less than 130
- Triglycerides

# Triglycerides



- Normally less than 150
- Risk less so than LDL etc.
- Treated if over 500 OR
- Associated with high LDL or low HDL
- Family history
- Other risks



# Lipid Screening



- Start age 17-21
- Then for normal risk: age 25 for males and 35 for females
- Every 5 years



# Key Tests/ Interventions



- BP once a year starting 20
- Blood sugar age 45, every 3
- Mammogram (40-49; over 50) every other year until age 70
- PAP smear starting age 21 q 3 years
- PSA (controversy)
- Colonoscopy. Age 50 every 10 years until 75
- Some other questions
  - EKG
  - Stress Test



# Stress Test (Plain): some considerations



- Multiple coronary risk factors
- Cholesterol over 240
- Hypertension
- Smoking
- Diabetes
- h/o premature heart disease in family





# Two vaccines



- Pneumonia
  - Over 65
  - Regular was Pneumovax (23)
  - New conjugate vaccine (PCV 13) may be given followed by another in 6-12 months
- Shingles
  - Over 60
  - ?over 50
  - Live vaccine





# Exercise



- Aerobic (raises heart rate)
- Resistance Training –strengthens muscles (weights)
- Stretching



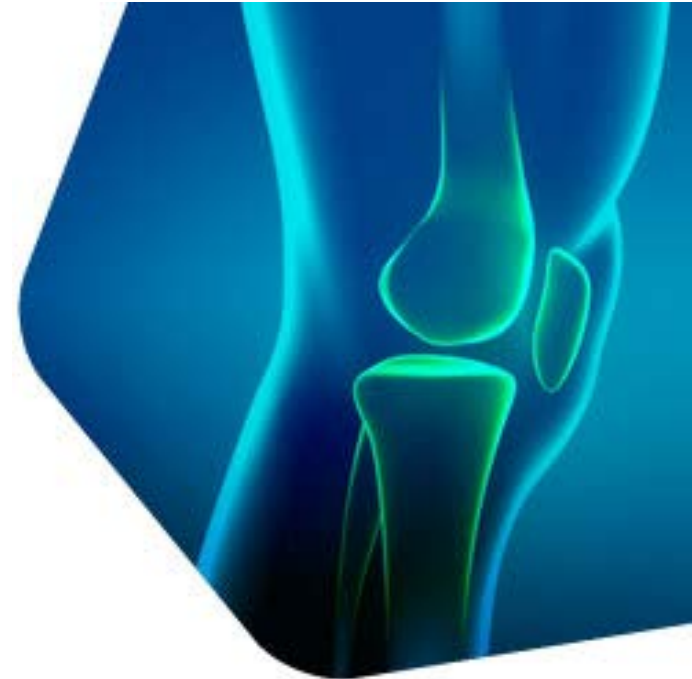
- At least 30 minutes moderate exercise 5 times a week
- Warm up (light aerobic or stretch 5-10 minutes)
- Work out
- Cool down (light aerobic or stretch 5-10 minutes)

# A COUPLE OF MISCELLANEOUS ITEMS

---



- Bone Density
- Vitamin D
- Coronary Calcium



# Health care Bills

---



- HOSPITAL BASED
- OUTPATIENT
  - Observation status: importance



# Observation Status



- May look like hospital stay but counts as “outpatient”
- Two midnights!
- Nursing home qualification
- Requirement to tell you



# Typical Bills/ related

---



TECHNICAL  
FEE

PROFESSIONAL  
FEE

# HEALTH CARE BILLS



- Deductibles/ co-pays
- Negotiating rates
  - Ahead of time
  - After the fact



# How to pick a doctor



- Insurance status
- Primary care vs. specialist
- Word of mouth vs. formal grades
- Quality ratings (Medicare/ Others)
- Primary care
  - Availability in office
  - How many partners
  - Calling in emergencies
  - Hospital care (which hospital)
- Specialist
  - In network / out of network (ahead of time)
  - Second opinions





# I am unhappy with my care

---



- Second opinions
- Changing physicians
- Going “up the chain of command”
  - Doctors Office
  - Hospital



# Parent/ other without health insurance



- Getting insurance (high deductible)
- Negotiating rates up front
- Negotiating leverage at doctors office vs. hospital setting
- High cost care and procedures





---

**HOLDING YOUR HAND THROUGH HEALTH CARE**

**Sunday, March 29, 2015**

