### Surviving Healthcare

"How To" Use the <u>POWER</u> of Advocacy to Make Aging Easier & Far More Affordable!!



FREE WEBINAR
MASTERCLASS

Steps to take the

HASSLES OUT

of Healthcare





## Medicare Insurance <u>Training Series</u>



**Denise Anderson** 

DAY 1: When and How to Enroll in Medicare?

DAY 2: Why Does Medicare Have So Many Different Parts?

DAY 3: Medicare Part D - The Almighty Prescription Plan

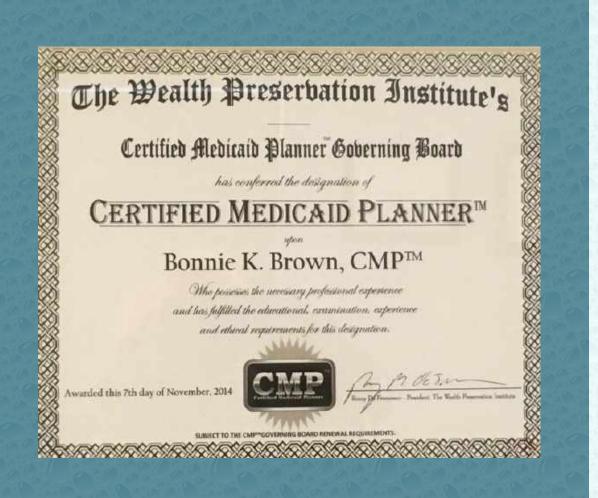
DAY 4: Deciding What Medicare Coverage is Best for YOU!

DAY 5: Taking the Hassles OUT of Healthcare

# Bonnie Better Life, LLC



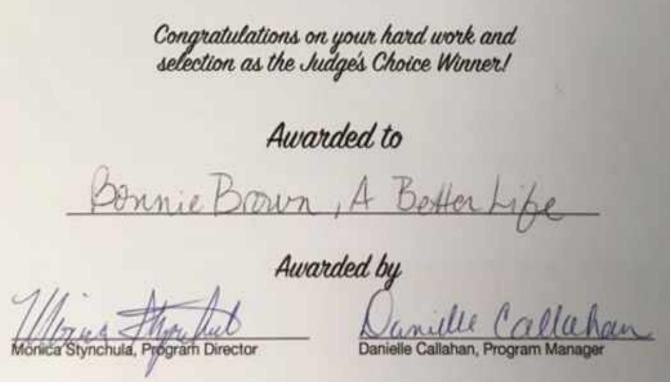




# AARP Caregiver Accelerator <u>Judge's Choice Winner</u>

Bonnie K. Brown









### The Promise



#### You'll Learn:

1) What "<u>Self-Advocacy</u>" is, how it works, and how you can use it to get to your best wellness possible and live ... *A Better Life!* 

?) The "<u>5 Simple Steps</u>" for Taking the Hassles OUT of Healthcare.

# What is Self-Advocacy?



#### Self-Advocacy

The action of representing oneself or one's point of view, or interests.







17

17 operations.10 surgeries in the past12 years alone.4 more to go.

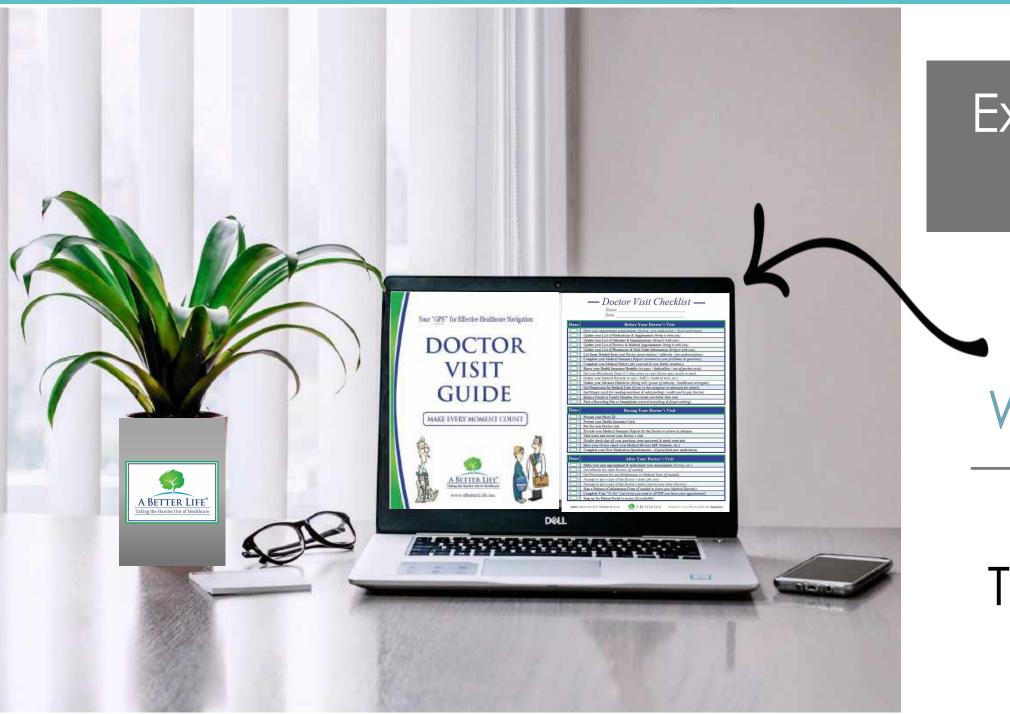
# \$150 K

Saved \$150,000 by finding & fixing my medical billing errors.

## \$350 K

\$2 Million in Medical Claims. \$350,000 spent in out-of-pocket costs.

Pirst-Hand Experience Counts!



Exclusive Bonus

Stay With Me

UNTIL THE END

#### — Advocating Approach —

A Great Framework to Follow when Talking to Your Doctor.

Letter Words to Remember		Important Points to Cover	
A	ACKNOWLEDGE Your Health History	Have you experienced this before?	
D	DISCUSS The Duration	How often does it happen to you?	
V	VERIFY The Location	Where does it bother you most?	
0	OUTLINE The Onset	When did your problem first begin?	
C	<u>CHART</u> The Characteristics	Describe your problem in detail.	
A	ANALYZE What Bothers You	What situations make it worse?	
T	TALK About Timeframes	What was the sequence of events?	
I	INVESTIGATE What Gives Relief	What situations make it better?	
N	<u>NOTE</u> The Severity	On a scale of 1-10 how bad is it?	
G	GIVE More Details	What else is important to note?	

#### Self-Advocacy

#### How To Be Good **Consume** Your Healthcar Benefits!

#### — Doctor Visit Checklist — Before Your Doctor's Visit

	Meet your appointment requirements (fasting / pre-medications / food restrictions)		
	Update your List of Medications & Supplements (bring it with you)		
	Update your List of Allergies & Immunizations (bring it with you)		
	Update your List of Doctors & Medical Appointments (bring it with you)		
	Update your List of Pharmacies & Mail Order Information (bring it with you)		
	List Items Needed from your Doctor (prescriptions / referrals / pre-authorizations)		
	Complete your Medical Summary Report (summarize your problems & questions)		
	Complete your Medical History (for yourself & your family members)		
	Know your Health Insurance Benefits (co-pays / deductibles / out-of-pocket costs)		
	Get your Bloodwork Done (3-5 days prior so your Doctor gets results in time)		
	Gather your Medical Records (x-rays / MRI's / medical tests, etc.)		
	Gather your Advance Directives (living will / power of attorney / healthcare surrogate)		
	Get Permission for Medical Care (if you're the caregiver or advocate for others)		
	Get Money (cash for vending machines & valet parking / credit card to pay Doctor)		
	Bring a Friend or Family Member (two heads are better than one)		
	Pack a Recording Pen or Smartphone (record everything & forget nothing)		
Done	During Your Doctor's Visit		
Dune	During Tour Doctor's Visit		
Dune	Present your Photo ID		
	Present your Photo ID		
	Present your Photo ID Present your Health Insurance Card		
	Present your Photo ID Present your Health Insurance Card Pay for your Doctor visit		
	Present your Photo ID Present your Health Insurance Card Pay for your Doctor visit Provide your Medical Summary Report for the Doctor to review in advance		
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Done	Present your Photo ID Present your Health Insurance Card Pay for your Doctor visit Provide your Medical Summary Report for the Doctor to review in advance Take notes and record your Doctor's visit Double check that all your questions were answered & needs were met Have your Doctor check your Medical Devices (BP, Diabetes, etc.)		
	Present your Photo ID  Present your Health Insurance Card  Pay for your Doctor visit  Provide your Medical Summary Report for the Doctor to review in advance  Take notes and record your Doctor's visit  Double check that all your questions were answered & needs were met  Have your Doctor check your Medical Devices (BP, Diabetes, etc.)  Complete your New Medication Questionnaire – if prescribed new medications		
	Present your Photo ID  Present your Health Insurance Card  Pay for your Doctor visit  Provide your Medical Summary Report for the Doctor to review in advance  Take notes and record your Doctor's visit  Double check that all your questions were answered & needs were met  Have your Doctor check your Medical Devices (BP, Diabetes, etc.)  Complete your New Medication Questionnaire — if prescribed new medications  After Your Doctor's Visit		
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	Present your Photo ID  Present your Health Insurance Card  Pay for your Doctor visit  Provide your Medical Summary Report for the Doctor to review in advance  Take notes and record your Doctor's visit  Double check that all your questions were answered & needs were met  Have your Doctor check your Medical Devices (BP, Diabetes, etc.)  Complete your New Medication Questionnaire — if prescribed new medications  After Your Doctor's Visit  Make your next appointment & understand your requirements (fasting, etc.)  Get referrals for other Doctors (if needed)  Get Prescriptions for any Medications or Medical Tests (if needed)  Arrange to get a copy of the Doctor's notes (for you)		
	Present your Photo ID  Present your Health Insurance Card  Pay for your Doctor visit  Provide your Medical Summary Report for the Doctor to review in advance  Take notes and record your Doctor's visit  Double check that all your questions were answered & needs were met  Have your Doctor check your Medical Devices (BP, Diabetes, etc.)  Complete your New Medication Questionnaire — if prescribed new medications  After Your Doctor's Visit  Make your next appointment & understand your requirements (fasting, etc.)  Get referrals for other Doctors (if needed)  Get Prescriptions for any Medications or Medical Tests (if needed)  Arrange to get a copy of the Doctor's notes (for you)  Arrange to get a copy of the Doctor's notes (sent to your other Doctors)		

# Im just like you ...



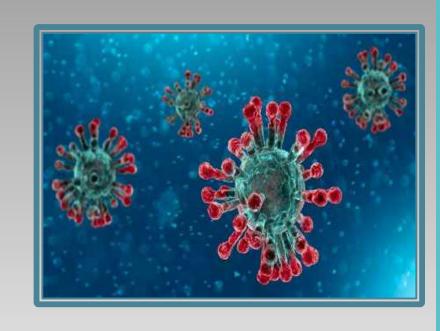
#### Are You ...

- √ Frustrated by Healthcare?
- Overwhelmed by the Complexity?
  - Challenged Finding Good
    - Doctors?

If so, then you are NOT Alone!!
Sick & Tired of Paying Too Much?

# The Problem?

# Coronavirus People Neemic to Know



" HOW TO

Advocate for Themselves



# Healthcare is Dangerous



We're moving into a

\*Do-It-Yourself

Telehealth Model of Medicine



# Too Many People HAVE DIED

Millions more are still suffering from some sort of challenges due to COVID-19. Don't let that be you. Learn "How To" better Advocate for yourself.

#### Will **YOU** Be Ready?

Will you know WHERE to go, WHAT to do, and HOW to "DO IT" the moment you get sick? Will you know HOW to get yourself to exceptional Medical Care? Will you know what to <u>SAY</u> and what to <u>ASK</u> your Doctor? Because there won't be time to hesitate. You're going to need to act & act fast.

#### That's Why You Need SELF-ADVOCACY!!

The success of your health outcomes will depend on the decisions that you make (or don't make). And it could become a matter of life vs. death!

We Need to Become **PROACTIVE** VS. REACTIVE and get <u>ourselves</u> ready before we get sick!



#### **BUT FIRST**

# The Most Important QUESTION

The one that's probably keeping you up at night ...

You may have been tossing & turning ever since the Coronavirus first arrived, wondering & worrying what your future holds. In a moment's notice, the world as we know it STOPPED. Everything turned upside down. You had to pivot, and pivot fast!

And in that moment - <u>EVERYTHING</u> - in your life changed forever!!

Nothing will ever be the same. And while there's a lot of fear & frustration still being felt out there right now, rather than freaking out about what you cannot <u>DO</u> (or cannot <u>CONTROL</u>) it's far better to focus on what you CAN do and what you CAN control ... which is your REACTION to the situation! YOU have the *power* to take control over your health.

You have the power to begin finding the answer to that <u>SINGLE MOST IMPORTANT QUESTION</u>, which is:

#### WHAT can I "DO" to remain SAFE?

#### Maybe You Didn't Realize ...

THAT BEFORE YOU CAN GAIN CONFIDENCE, CAPABILITY & CONTROL NAVIGATING HEALTHCARE

You Must First Understand ...



That it's

**YOUR** 

Responsibility to

"ADVOCATE"

for Yourself

land those you lovell

### Simple & Practical

... yet, oh so complicated, right?

Maybe YOU can relate ...

After my family and I got sick, we didn't know <u>IF</u> we had the Coronavirus, or NOT. We were scared & confused. Test kits were unavailable. Resources were hard to come by. Nobody had reliable information, or medication that seemed to work. We were left to fend for ourselves. And the <u>#1 THING</u> that became quite obvious to us was that our Healthcare System was failing us.

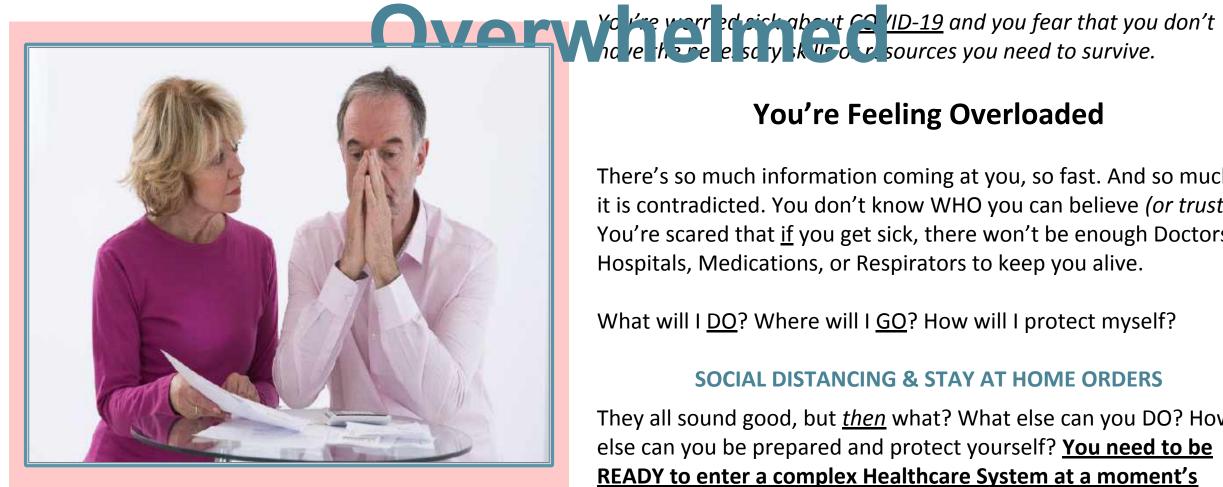
The Need for <u>Self-Advocacy</u> became a Matter of Life vs. Death !!

We had to stand up and fight for ourselves, and for our right to get good & decent healthcare. The decisions we made, in the order we made them, led us to having 2 completely different outcomes. I was able to get myself the Coronavirus Test (on the very 1<sup>st</sup> day the test site opened), but my husband was NEVER allowed to be tested. My Doctor fought to make that happen for me. His Doctor did not. I got phone calls & ongoing communication. He got nothing but lies, runarounds, and misinformation. So, what did we learn from this experience? We learned that our Doctors are NOT in charge of our Healthcare. We are!!

#### ACTIONS speak Louder than words

# 

#### Reason #1 — You're



#### You're Feeling Overloaded

There's so much information coming at you, so fast. And so much of it is contradicted. You don't know WHO you can believe (or trust). You're scared that if you get sick, there won't be enough Doctors, Hospitals, Medications, or Respirators to keep you alive.

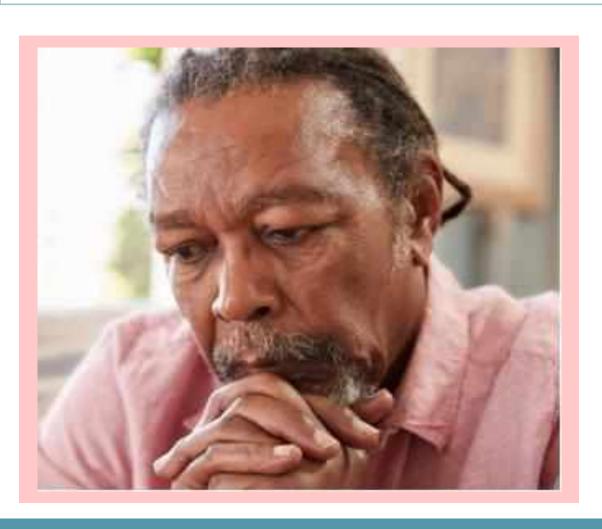
What will I DO? Where will I GO? How will I protect myself?

#### **SOCIAL DISTANCING & STAY AT HOME ORDERS**

They all sound good, but *then* what? What else can you DO? How else can you be prepared and protect yourself? You need to be **READY to enter a complex Healthcare System at a moment's** notical

You Need to Know "Self-Advocacy"

#### Reason #2 - You're Confused



You KNOW that you need to get your "Medical Affairs" in order, as soon as possible, but you have no idea exactly <u>HOW</u> to do that.

#### Copays, Deductibles & Out-of-Pocket Costs

There's so much you need to know and understand, so you simply don't know where to begin. You're confused by all the lingo and worried sick about how MUCH it will cost you if you do get sick.

So, HOW can you best prepare & protect your financial interests? Where can you go to <u>LEARN</u> the details & terminology? <u>WHO</u> can help you coordinate your care during your time of need?

MANEUVERING THROUGH THE MEDICAL MAZE ...

It's not easy Healthcare comes with HASSIES It just does Plus

You Need to Speak the "Language of Healthcare"

#### Reason #3 – You're Frustrated



You're at a <u>higher risk</u> than others due to your age & physical condition, but you have no idea what to actually "DO" about that.

#### You're Feeling Very Vulnerable Right NOW.

Sure, you know that good hygiene & social distancing are important, but *then* what? What <u>IF</u> you still get the Coronavirus? Where should you GO, and what should you DO? What should you bring with you? And what if you need to leave in a hurry? Would you be 911-Ready?

#### YOU NEED AN ACTION PLAN ...

You need to have your *Emergency Preparedness Plan* in place, and you need to have your *Medical Affairs* in order. You've tangled with the Healthcare System before & you know it's NOT easy. And you don't want to be caught off-guard, ever again. So, you need to get yourself better prepared ... for *whatever* is that's coming your

You Need to get your Medical Affairs In Order

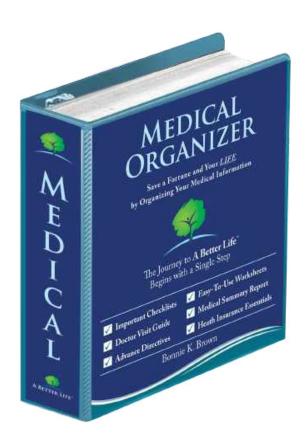
# Can you imagine ...



What it would feel like if you <u>DIDN'T</u> have to worry about having medical events, or medical emergencies?

# At As Possible!

## What I Learned



# To Survive Healthcare You Need 2 THINGS:

- 1. Good Communication
- 2. Excellent Organization

It will help you save time, money & energy!



#### You Need a Roadmap to Follow ...

A Step-by-Step "Self-Advocacy System" that can guide you through what to do, and HOW to do it, 1st 2nd and 2rd



What Questions should **YOU ASK** Your Doctor **BEFORE** you get the Coronavirus? (COVID-19)

#### — Coronavirus Questions —

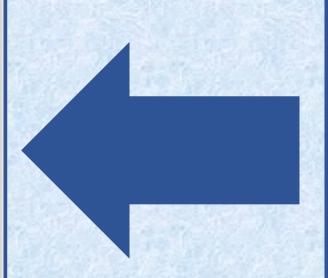
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N-44-1	

	Questions to ASK your Doctor About the Coronavirus	
1	If I woke up sick tomorrow what would you want me to do?	
2	Would you be able to see me?	
3	Would YOU be able to test me?	
4	If not, where would I go to get tested?	
5	Would I need some sort of specific approval (or referral) from you to get the te	
6	And are you strictly doing Telehealth Visits or can I come see you in person?	
7	What happens when Telehealth isn't enough to diagnose or treat me?	
8	What if I get sick on a weekend, or holiday, then what?	
9	What if I have trouble breathing?	
10	And what point would I know that it was serious enough for a hospital?	
11	When it comes to your patient care, what will you be doing differently?	
12	Will there be different stages or are these changes permanent?	
13	What can I do to help you, help me?	
14	What medical equipment should I have on hand for you telehealth visits?	
15	How can I avoid big mistakes being made?	
16	And how can I better advocate for myself to get to better health outcomes?	
17	How do we best move forward from here?	

#### — COVID-19 Testing Questions —

Name:	
Data-	

In the past 14 days have you had: Cough, sneezing, shortness of breath?	Yes	No	
Fever of 100.4 F or Higher (38 Degrees Celsius)	Yes	No	
In the past 14 days, have you: Traveled internationally or to New York, New Jersey, Connecticut, or Louisiana?	Yes	No	
Have you had close contact with anyone confirmed or suspicious / suspect of having COVID-19 (defines as being within approximately 6 feet of a known or suspicious / suspect for COVID-19 case for prolonged period of time or having contact with infectious secretions of COVID-19 case)?	Yes	No	
Have you recently been tested for COVID-19?	Yes	No	
If Yes, did you test positive?	Yes	No	
Or, are the results still pending?	Yes	No	
Patient Name (Print)		- Ni	
Signature of Patient (or Legal Representative)			
Witness Name (Print)			



What Questions you MIGHT be asked Before You Can **Get Testing** for the Coronavirus? (COVID-19)

# The Minths ... and why they're False!

# The Doctor is Not in Charge



You're in charge!! You must take RESPONSIBILITY for your health & learn "How To" be in control.

# Marcus (Nelby Doesn't Exist



Only in a TV Show!! The days of having just 1 Doctor to treat **EVERYTHING** is long gone now.

## Tech Doesn't Make it Easier



It makes it harder!! It dramatically increases the **COMPLEXITY** and the Cost of Your Care.

# Doctors Don't Know Everything



They need help, too!! They're often highly trained in just ONE AREA and may not be able to treat it all.

# Mobody is Coordinating Our Care



So, we're on our own!! We've got to FEND for ourselves when it comes to getting Medical Care.

# The Solution?



# 5 Simple Steps For Surviving Healthcare

#### Step 5



Medical
Summary Report

#### Step 4



Medical
Organizing System

#### Step 3



Things To Do List

#### Step 1



Top 10 Priorities List

Step 2

Problems & Pet Peeves List

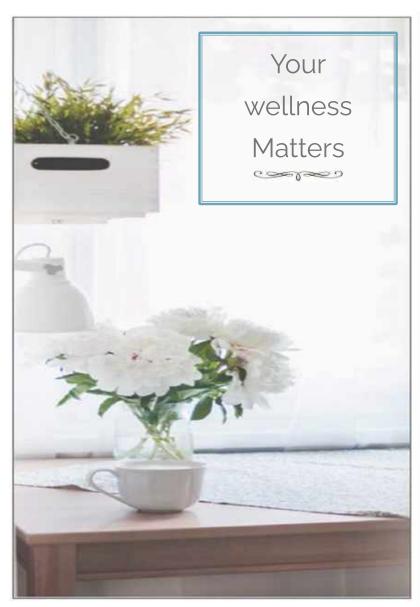


D. L. C. D. D.	D. U
Problems & Pet Peeves	Problems & Pet Peeves
	++

# STEP #1 Identify Your Problems & Pet Peeves

It's your #1 THING To





Priority # Problems & Pet Peeves	
1	
2	
3	
4	
5	
6	
7	
8	
9	

# STEP #2 Define Your Top 10 Priorities

Your
Roadmap
to Success





### **STEP #3**

Create Your Things to Do List

It's Your Action



Create a Medical Organizing System to provide an easy way to simplify your medical information, take control over your health, and become your own best Advocate. It will help you save valuable time,

STEP #4
Organize
Your

Medical Records

Keep Them
Up-To-Date

What Type of Info is Meeded?

List of Medications & Allergies

✓ List of Vitamins & Supplements

✓ List of Doctors & Pharmacies

✓ List of Problems & Symptoms



## Medical Organizer Sections



Section #1: Doctor Visit

Section #2: Medical Summary Report

Section #3: Insurance

Section #4: Billing

Section #5: Labs

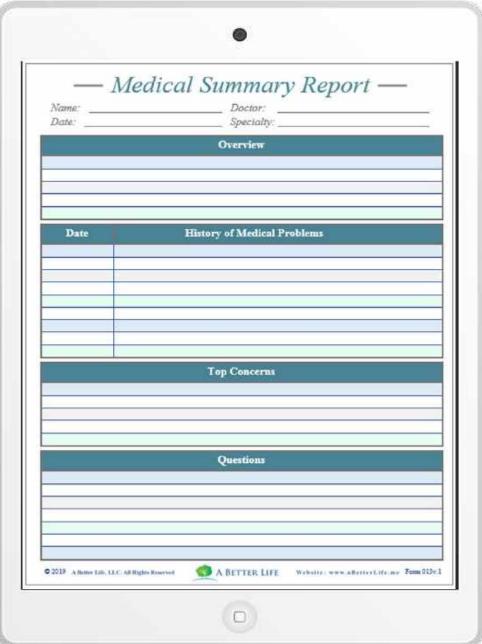
Section #6: Tests

Section #7: Legal

Section #8: Miscellaneous

## Makes it Easy to Find Things





### STEP #5

# Create Your Medical Summary Report

Your

1-Page
Suanchat

Explain what's been happening with your health.

Explain the history of your medical issues.

List your top concerns right now.

List the questions you want to ask.

#### -Medical Summary Report -

#### SAMPLE DOCUMENT

#### Overview

I am here today because I'm trying to get to a correct diagnosis for some medical problems I've been having.

I've been experiencing joint pains in my hands and hips and it has become very painful when I sleep.

I wake up with fatigue, stiff joints, and have noticed a considerable loss in my range of motion.

I've already had X-rays, CT Scans, and Bloodwork that all came back in the normal range.

My Primary Care Doctor doesn't know what is wrong with me and referred me to you for a consultation.

Date	History of Medical Problems	
February 15	I first began noticing my joint pain, especially in my hands and hips.	
March I	Began having trouble sleeping & waking up in pain. I tried ice / heat / ibuprofen - no help.	
March 15	Bought a new bed and upgraded to a posturepedic mattress – no change. Still in pain.	
March 26	Met with Primary Care Doctor – got bloodwork – results came back normal	
April 6	Got X-rays taken of hands and hips – results came back normal.	
May 17	Got a CT Scan of hands and hips – results came back normal.	
June 11	Began taking 500 mg. Naproxen - twice per day - for 3 months - it did not help.	
September 21	Began taking 10 mg. Prednisone – twice per day – for 30 days – it did help initially.	
November 19	Pain began to increase again - Primary Care Doctor not sure what to do - referred me to you	

#### Top Concerns

- 1) I don't have a clear diagnosis after 8 months of trying all different kinds of things.
- 2) I am concerned about it being rheumatoid arthritis, or an auto immune disease of some sort.
- 3) I don't have a treatment plan in place ... or any idea of how to resolve my medical situation.
- 4) I don't have a clear understanding of where to go from here and I am feeling very frustrated.

#### Questions

- 1) Can you help me get to a proper diagnosis?
- 2) How serious is this and how often have you seen this before?
- 3) What are all my possible treatment options?
- 4) What are the long-term implications of these problems?
- 5) If this was happening to you, what would you do to try and resolve your issues?

# SAMPLE of a Medical Summary Report

A One Page Snap-Shot of You Today

# 5 Simple Steps For Surviving Healthcare

#### Step 5





Medical **Summary Report** 

#### Step 4



Step 1



Step 2



Top 10 **Priorities List** 



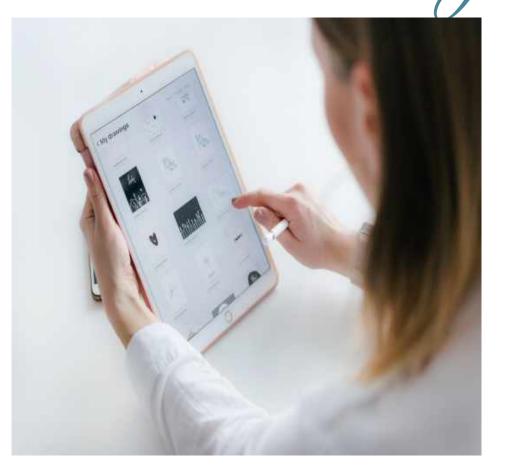
Step 3

Things To Do List

Medical **Organizing System** 

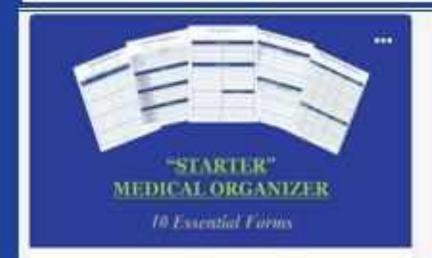
**Problems** & Pet Peeves List

# Nould you like my help?



Would you like me to show you "How To" Advocate for Yourself and create a Medical Organizing System?

### EDUCATIONAL TRAINING & COACHING PROGRAMS



"Starter" Medical Organizer



"Basic" Medical Organizer



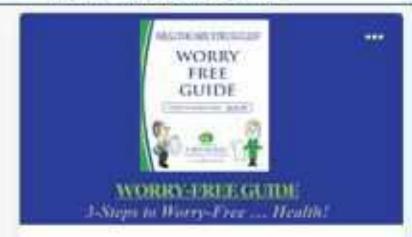
"Deluxe" Medical Organizer



Simplifying Healthcare



The #1 Thing To DO



Worry Free Guide

# Pree (Nebinar Masterclass Sign-Up Today!



Free Webinar Masterclass - Sign-Up Today!!

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## Questions & Answers



5

Steps to take the

HASSLES OUT of Healthcare

For more information: www.aBetterlife.me

### MORE FREE TRAINING & RESOURCES



Visit us Online: <a href="www.realtalkmedicare.com">www.realtalkmedicare.com</a> Email us at: <a href="mailto@RealTalkMedicare.com">Hello@RealTalkMedicare.com</a> Call: (844) 940-4174