Hi, I’m Kate. I’m here to show you a few ways to take charge of your health online.

Taking charge of your health is important, because when you are proactive in your health care, you can improve the quality of care you receive for you and your family.

After you enroll in health insurance coverage, most plans offer a variety of preventive healthcare services, which you can learn about using the Internet and through discussion with your doctor.
The website Healthcare.gov offers a wealth of information about preventive health services for all adults, women, and children. Most health plans, including plans available through the Health Insurance Marketplace, must cover a set of preventive services such as shots or vaccines, and screening tests at no cost to you only when they are delivered by a doctor or other provider in your plan’s network.
Let’s look to see what types of preventive care benefits are recommended for adults. There are three sets of free preventive services – for all adults, for women, and for children. Please click on the link “For all adults” to see a list of covered services.
Good job!

There are more than twenty preventive health services recommended for all adults. All Marketplace health plans must cover this list of preventive services without charging you a copayment even if you haven’t met your yearly deductible.
A **deductible** is the **amount you pay** before your insurance plan starts to pay.

- **$500 deductible**
- **BIL**
- **$1000.00**

<table>
<thead>
<tr>
<th>You pay</th>
<th>Insurance pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500</td>
<td>$500</td>
</tr>
</tbody>
</table>

Remember, a deductible is the amount you pay for covered health care services before your insurance plan starts to pay. For example, if you have a $500 deductible, and you have a $1000 medical bill, you will pay $500, and your insurance will pay the remainder.
On the Preventive Care for Adults page, you’ll see many common recommendations such as diet counseling, depression screening, blood pressure screening, and a long list of immunization vaccines to prevent measles, the flu, and mumps, just to name a few. Recommendations vary based on age, sex, family history, and other reasons.
Prevention is especially important as you get older. As your risk of getting certain diseases changes, and you may need different screenings. Colorectal cancer screening is a good example.

Everyone needs a colorectal screening between the ages of 50 and 75, and each screening test has pros and cons. You can search for information about the screening tests online, to find out which test screening you prefer.
It is important to ask questions when you visit your doctor and to keep track of your health information, results, medications, and procedures.

In the remainder of this course, we’ll review the MyHealthFinder website. This is a website coordinated by the Office of Disease Prevention and Health Promotion and the Department of Health and Human Services. We’ll follow along with our friends Juanita and Harold, who you met in the digitallearn.org course “Using Healthcare.gov to Enroll in Health Insurance”.
Juanita is in the early stages of pregnancy and needs to learn more about preventive healthcare for her and her baby to stay healthy.

Harold just turned fifty and recently enrolled in a new health insurance plan. He would like to schedule an appointment with a doctor to receive recommended preventive health care services for his age.
Both Juanita and Harold are taking charge of their health by learning to further navigate personalized health information online from trusted sources.

In the next lesson, we’ll look at some of the steps Juanita and Harold will need to complete in order to identify some of the recommended preventive services for each of them, and to schedule an appointment with their doctor as a part of their health insurance coverage plan.

Click on the green button to end this lesson.
Let’s follow along with Juanita as she searches for preventive health information.

Juanita recently enrolled in a health insurance plan through Healthcare.gov. Juanita doesn’t have much experience using a computer, since her previous job did not require it, but she’s been learning and practicing more at the library. She is becoming more familiar with the support and resources available to her online.
To help support her search for preventive health information, Juanita has just completed the DigitalLearn course, “Online Health Information.” The information she finds will help prepare her in her future doctor’s appointments during and after her pregnancy to maintain good health. If you are new to searching for health information online, this course is recommended to help you.
Juanita first needs to know what preventive health services she needs before she schedules an appointment with her doctor. Women who are pregnant need services like prenatal care, and their babies need important newborn screenings before and after birth.
Juanita navigates to the website MyHealthfinder at health.gov/myhealthfinder. There is also a link to use the Spanish version of the website, located above the search button for those that prefer Spanish as the primary website language.
MyHealthfinder gives you personalized recommendations for screenings, vaccines, and other preventive services, so they ask about things like age and sex. They do not share your information with anyone else.

Many recommendations are based on age, so this question is required — you won’t get recommendations if you don’t answer it.

Juanita continues and enters in her age, sex…

… and checks the box next to “Pregnant?”. She wants more personalized results, so she also checks “Sexually active?”.

Would you help out Juanita, by clicking on “Get results”? 
Great job! In Juanita’s results, she sees there are several recommendations based on her age.

As she scrolls down the page, she sees recommendations for pregnant women. Note that health care during pregnancy is called prenatal care. During prenatal care, your physician can find any health problems that may come up for your baby. Early treatment can cure many problems and prevent others.
As she scrolls further down the page, Juanita sees other health topics she may be interested in to maintain a healthy lifestyle for herself and for her baby. These include things getting enough calcium, managing stress, getting active and eating healthy. Ask your librarian for more information on these topics and more. Your library has access to many health-related resources that will be useful to you on your health journey.

Preventive care includes recommendations from your doctor and making your own healthy lifestyle choices to maintain good health.
Before her first prenatal appointment with her doctor, Juanita makes sure to prepare some important information before her visit. Juanita will bring her insurance card with her, along with a list of her current medications she takes. She will also prepare a list of questions and topics to discuss during her visit; she can easily refer to her notes from the appointment at a later time.

Juanita is prepared for her next visit with her doctor. Click on the green button to end this lesson.
Like Juanita, Harold wants to know what preventive services he should receive during his visit with his new doctor. He is ready to get started.
Harold navigates to the website MyHealthfinder at health.gov/myhealthfinder and enters his age and sex. He checks the box next to “Ever used tobacco?” because he has been a smoker for many years. He also checks the box next to “Sexually active.” Would you help out Harold, and click on “Get results”? 
Good job! As you get older, your risk of getting certain diseases changes — and you'll need different screenings based on those risks. For example, adults ages 50 to 75 years need to be screened for colorectal cancer because they’re at higher risk.
Harold scrolls further down to see more results. For Harold, since he is a smoker and an older adult, it is suggested that he talk to his doctor about taking medicine to lower his risk of heart attack and stroke.

Harold scrolls back to the top of the page. He wants to learn how to quick smoking. Would you help Harold, and click on “Get Help to Quit Smoking”?
Nice work! Harold is able to read more about quitting smoking, before he schedules an appointment with a doctor.

Now that Harold has reviewed some of the preventive services available and recommended to him, he feels ready to schedule a first appointment.

In the next lesson, we'll follow along with Harold as he reviews his insurance card, which he received when he signed up for a new health insurance coverage plan. Click on the green button to end this lesson.
Using Your Health Insurance

Your insurance card has a lot of important information on it including your I.D. number, the type of plan you are enrolled in, your co-pay amounts if you have any, and your doctor or provider’s contact information.

You will need your insurance card when you go to visit the doctor’s office, a lab for a medical test, a drug store or pharmacy to get a prescription filled, or a hospital.
Harold uses information on his insurance card to find the website for his insurance provider. On the home page, Harold sees a link to find a doctor. Would you help out Harold, and click on Find a Doctor?

Good job! From here, Harold can fill out his location information ...
and select his insurance plan.

As he goes through the results, Harold will make sure he finds a doctor within his insurance network. If you go to a doctor who is “out of network”, you may have to pay more – or all of – the doctor’s bill on your own.
Before you schedule an appointment with your doctor, feel free to ask about their experience with patients with disabilities, LGBTQ people, and people of different ethnic or racial groups. If you have any problems, call your health plan using their contact information on your ID card.
Harold has successfully scheduled a checkup appointment as a new patient with a doctor. He writes down a few questions to ask his doctor during his visit:

1) How is my health? What can I do to stay healthy?
2) What do I do next? Do I need any tests? If so, for what?
3) If I have an illness or chronic condition, what are my treatment options? What will happen if I don’t treat it?
4) If I need medication, how much do I take and when do I take it? What are the side-effects? Is generic available?
These are important steps in everyone’s health journey. In the next lesson, we'll look at some ways to take follow up action. Click on the green button to end this lesson.
Follow Up Action

Now that you have seen your doctor and had a first visit, where do you go from here?
You'll see your doctor or other provider for your recommended preventive care services and to help manage chronic conditions, as well as when you feel sick.

Ask your doctor when your next visit or recommended health screenings should happen. To stay on track of your health journey, next steps for after your first appointment are to 1) follow your doctor’s instructions; 2) fill any prescriptions you were given and to take them as directed; and 3) schedule a follow up visit if needed.
Also, be sure to review your itemized bill to make sure the services and costs listed are accurate. It’s also important to pay for the services on time.

If you have questions or concerns between visits, call your doctor. They can help answer questions about your health and adjust any medications you are taking.
To keep track of your preventive care services and follow up actions, fill out a personal health checklist, like the one in “From Coverage to Care: A Roadmap to Better Care and a Healthier You” provided by healthcare.gov.

With this personal health checklist, you can see a list of different screenings you may want to receive. You can record dates you receive the screenings, as well as the results. You can also take notes, which might include whether the results are good or bad, and whether there’s any follow-up you want to take.
Many people use the internet to search for health information online, especially if they have been diagnosed with a chronic condition or if they are taking a new medication.

To learn more about how to effectively and safely search for health information, refer to digitallearn’s course “Online Health Information.” You will learn about trusted, reliable sources, how to search for health information, how to evaluate health information, and how to avoid harmful sites.
Both Juanita and Harold used MyHealthFinder to learn more about their unique recommended preventive health services that are covered by their insurance plans. If you need help navigating your insurance plan, call your insurance provider or visit healthcare.gov to learn more.

You’ve completed the final lesson in the course “Using MyHealthFinder for Preventive Healthcare.”

Click on the green button to end this course.