

5

PRESCRIPTIONS YOU WON'T FIND IN YOUR DOCTOR'S BAG



Vol. 06



HANDLING HEALTHCARE HAZARDS AWAY FROM HOME



Myrtle Potter
Your Trusted Voice in Healthcare™
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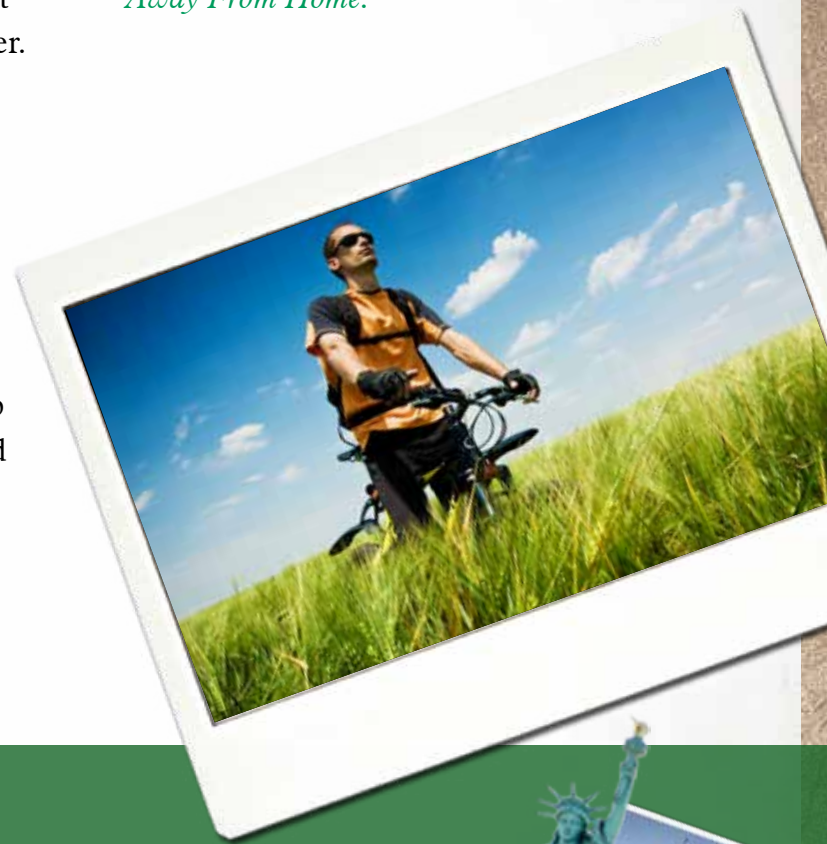




I travel a lot and everywhere. Much of the time I am traveling for business, but I do fit in some leisure trips that often include my two kids, my young nieces or my elderly parents. I know what it is like to be in a strange emergency room with a kid who has a broken nose from falling off a bike, or sitting for hours in an unfamiliar urgent care unit with an aging parent who is running a fever. Soon the fun trip is not so much fun.

But through all my trials and tribulations, I have learned to live by another world traveler's sage advice—that of Benjamin Franklin who coined the very apt phrase, “An ounce of prevention is worth a pound of cure.” You can do your absolute best job at booking flights and hotels, but you need

to put just as much effort into creating a healthcare plan for while you are away from home. So I have taken all of my hard-earned knowledge as an experienced healthcare expert and seasoned traveler and created this eBook, *5 Prescriptions You Won't Find in Your Doctor's Bag: Handling Healthcare Hazards Away From Home*.



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What to Know Before You Go

I know how exciting it can be to get ready for a trip. My daughter often packs her bag a week in advance so she will be “super ready.” Yet while you may have your travel itinerary perfectly arranged, how are you doing on your healthcare itinerary? Whether you are just going over the river and through the woods or on a cross-country flight, you need to take some important steps related to healthcare as you prepare for your trip:

- **Check your insurance coverage.** The first call you should make after booking your trip is to your health insurance company. Even if you are traveling domestically, you need to know the details of your insurance plan, as some coverage may be limited when you travel. Most plans will not cover you when you travel outside of the country, and you may want to purchase travelers’ health insurance. Either way, become familiar with your coverage. How much will it cost to use urgent care? What does your policy cover for emergency room visits? How can you find an in-network doctor quickly, and what are the consequences if you need to go out-of-network?
- **Ensure you are healthy enough to travel.** Are you and your travel companions healthy enough to travel? Even small ailments should be addressed before you hit the road. Certainly where the elderly and babies are concerned, if they are not in excellent health, then it is probably a good idea to postpone your trip or make provisions for them to stay at home.
- **Get up-to-date.** Are all travelers’ immunizations and shots current? When traveling outside the country, you may need certain immunizations well in advance of your trip. The government-run *Centers for Disease Control and Prevention* (CDC) offers a complete list of immunizations needed for different destinations on the “Travelers’ Health” section of their website at <http://wwwnc.cdc.gov/travel/page/vaccinations.htm>.

[cdc.gov/travel/page/vaccinations.htm](http://wwwnc.cdc.gov/travel/page/vaccinations.htm). Besides the required immunizations, you may also want to get a flu shot and be current with your tetanus vaccine.

- **Get to know where you’re going.** All travelers should familiarize themselves with conditions at their destination that could affect their health, such as high altitudes, high pollen counts or air pollution. Check in with the local tourism department at your destination if you need assistance gathering this information. The tourism department of your destination can often be found on the Internet.
- **Prepare for illnesses.** In certain international locations, insects can pose a major health threat, carrying diseases such as malaria or West Nile virus. It doesn’t mean that you need to cancel your trip. However, there are likely recommended medications to take before or during your trip to insure that you and your fellow travelers stay healthy. The World Health Organization (WHO) posts accurate information on these and other specific illnesses you might encounter in certain international locations at <http://www.who.int/ith/en/>. The CDC also offers travel recommendations by specific regions in the “Travelers’ Health” section of their website under “Destinations” at <http://wwwnc.cdc.gov/travel/destinations/list.htm>
- **Beware of bedbugs.** Reports of bedbugs in even the most luxurious hotels are on the rise. There are a few Internet sites that can give you information about hotels with bedbug sightings. As with many Internet reviews the information can be manipulated and should not be the only source of information. Here are some of the more popular sites that report on bedbug infestations in hotels: <http://www.bedbugregistry.com>, <http://www.IgoUgo.com>, and <http://www.Tripadvisor.com>.

Learn to Pack for Your Health

You've taken the time to choose the perfect book for your beach read, find your flip-flops and unearth your swimsuit. But you are really not done with your pre-trip preparations unless you have also packed for your health. Use the following as your healthcare packing list:

- **Bring your medical history.** Everyone in your traveling party should travel with all the information they may need to tell someone exactly who they are and what specific medical needs they have. Gather the following documentation:
 - Your complete medical history
 - A list of all of current medications, as well as any over-the-counter supplements that you take
 - Contact information, including full name, phone numbers, and email addresses, for your pharmacist and doctor
 - A copy of the front and back of your insurance card
 - Emergency contact information for family members or loved ones whom you would want to be notified if you have health problems while traveling
 - A copy of your driver's license, and if you are traveling out of the country, a copy of your passport (in addition to your actual driver's license and passport)

Pack one copy of this information in your suitcase and another in your carry-on bag, and also leave a third copy at home with a trusted family member or friend who has agreed to be

an emergency contact. If possible, also keep this information on a flash drive in your wallet.

Special Note to Those with Heart Conditions:

Deaths related to heart disease soar in December and January, reaching their peak on Christmas and New Year's Day. Everyone should travel with a copy of his or her medical records, but if you have a heart condition, you should additionally bring along a copy of your most recent electrocardiography (EKG) results.

- **Wear your medical "bling."** People with serious preexisting conditions, such as diabetes or allergies to medications, should consider wearing an alert bracelet while traveling. As mentioned above, make sure pertinent information about your condition is also on a flash drive in your wallet, as well as with your other travel documents.
- **Pack medication in a carry-on.** All of your medications should be in your carry-on bags instead of a checked suitcase. Keeping your medications with you helps prevent exposure to extreme temperatures in the baggage compartment, which can alter drugs' effectiveness. Avoiding suitcases to stow medications also helps ensure that you don't end up without your prescriptions should your luggage be lost or delayed. Bring an extra supply of your medicines with you in case you stay on the road longer than expected, or the airline pushes back your return flight.
- **Prepare for airport security.** You are not limited in the amount or volume of prescription or over-the-counter medication that you can bring

Learn to Pack for Your Health [continued]

in your carry-on baggage. But if your liquid medications exceed 3.4 ounces, they may not be placed in the one-quart, zip-top plastic bag with your other liquids. Instead, you must declare these items to a Transportation Security Officer at the screening checkpoint for inspection. A declaration can be made verbally or in writing by the person who takes the medicine, or by that person's companion, caregiver, interpreter or family member. To make things go as smoothly as possible, keep your meds in their original containers, and bring a letter from your doctor explaining why you are traveling with a controlled substance or a prescribed liquid that exceeds the 3.4-ounce limit. You can read more about traveling with disabilities and medical conditions on the Transportation Security Administration website at <http://www.tsa.gov/traveler-information/travelers-disabilities-and-medical-conditions>.

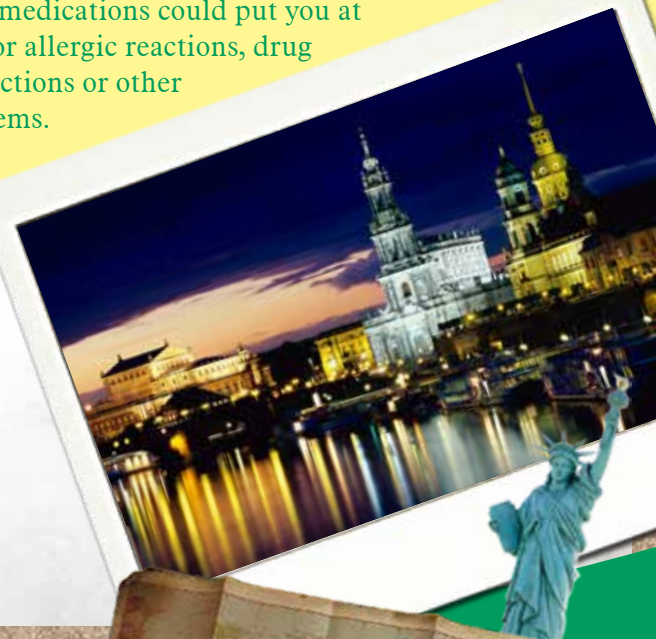
- **Store medicines properly.** Whether you are traveling by land, sea or air, you need to find the best way to store your meds. If you are visiting a hot, humid climate, be sure to keep your medications in a cool, dry place out of direct sunlight. Never leave medications in the glove compartment of your car. Also, because of the humidity that builds up in bathrooms, they are the worst place to store medication, whether you are at home or on the road.
- **Keep on your dosage schedule.** If you are traveling through several time zones, consult with your physician or pharmacist to work out a specific plan for adjusting the timing and dosage of your medications as necessary. This will prevent you from taking too much or too little medicine in response to gaining or losing hours in cross-country or international travel.

And even though you may be looking for some rest and relaxation, this is not the time to take a vacation from your medication. Make it a priority to continue taking all of your medications as prescribed.

- **First-aid kits:** Especially when traveling with kids, it is worth the time to create a travel-sized first-aid kit. Besides the basics, you will also want to include a few specialty items such as sunscreen, motion-sickness medicine and insect repellent. For a full list of suggested first-aid kit contents, you can review a checklist from the American Red Cross at <http://www.redcross.org/prepare/location/home-family/get-kit/anatomy>.

Special Note to International Travelers:

If you are visiting a country outside of the United States, beware of buying “over-the-counter” medications. Many medicines that are available by prescription in the United States are also available “over the counter” in other countries. But some of these medications may contain different ingredients than the ones in the United States, and may not undergo comparable quality control. Buying these medications could put you at risk for allergic reactions, drug interactions or other problems.



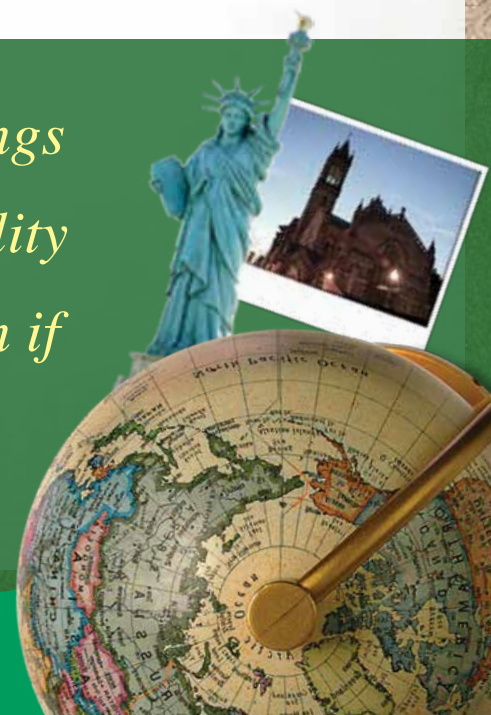
What to Do When an Illness or Accident Strikes

Travel and holiday seasons go hand-in-hand, with many people venturing forth by planes, trains and automobiles to celebrate with their loved ones. Unfortunately, what also seems to accompany these special times of year are more accidents and illness. According to the National Safety Council, Labor Day weekend is among the busiest and deadliest times on U.S. roadways, averaging close to 15 percent more traffic fatalities compared with similar non-holiday periods over the last 6 years. And research has shown that there are consistently more deaths from heart attack over the winter holidays than in the summer, causing doctors to dub the phenomenon the “Merry Christmas Coronary” and “Happy New Year Heart Attack.”

It’s bad enough to be ill when you are on familiar turf, but the situation can become more complicated—or even life-threatening—when a health-related incident happens away from home. Here are some suggestions to help you through an illness or accident when you are traveling:

- **Call 9-1-1 in an emergency.** If you think you or a loved one is experiencing a true medical emergency, don’t wait—call 9-1-1 and get immediate attention.
- **Consider urgent care.** If you need medical attention, but are not in a life-threatening health situation, consider skipping the emergency room. Instead, call your insurance provider, and they can direct you to a medical facility or urgent care location. You can have great cost-savings by going to an urgent care facility rather than an emergency room if your situation is not critical.
- **Call an “Inn-House Doctor.”** If you are staying in a hotel, check with the concierge about the types of medical services available. Some high-end hotels have an on-call doctor. But no matter where you are staying, you may want to consider an increasingly popular service called *Inn-House Doctor*, a nationwide firm that caters to business travelers. This service will send a physician to your room regardless of the hotel affiliation. You can visit their website at <http://www.innhousedoctor.com>.
- **Know how to get to the hospital quickly.** If your condition is serious or will require long-term medical care, you may want to consider being airlifted to a hospital closer to home. This can be very expensive, but there are services like

You can have great cost-savings by going to an urgent care facility rather than an emergency room if your situation is not critical.



What to Do When an Illness or Accident Strikes *[continued]*

MedjetAssist that will airlift you in a completely outfitted medical jet to the hospital of your choice for a relatively small annual fee. Without some kind of prior arrangement like the kind that Medjet offers, being medically airlifted to a location can cost tens of thousands of dollars, and is often not covered by your health insurance policy. You can visit the MedjetAssist website at <http://medjetassist.com>.

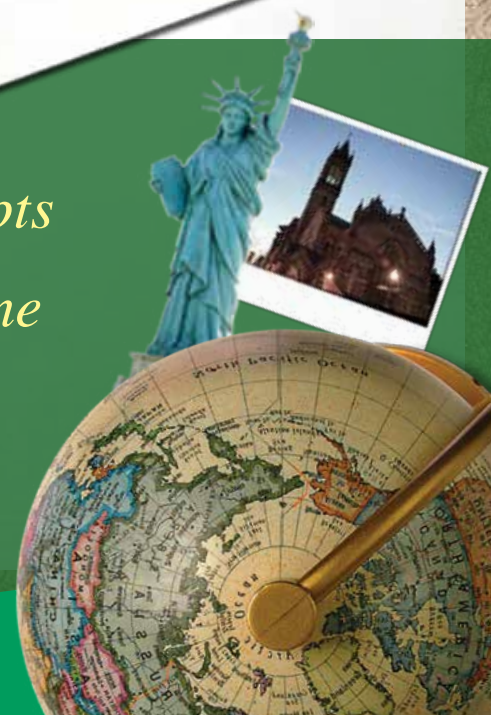
- **Don't wait.** Out-of-towners can be especially reluctant to receive care from an unfamiliar hospital or doctor. Add to this scenario that many people chalk-up feeling less-than-cheery to the overindulgence of the season rather than a serious symptom and you have the potential for a real healthcare emergency. So if you don't feel well, don't delay. In multiple studies, most cardiac deaths reported involved outpatients rather than inpatients, suggesting that a delay in seeking treatment may be a factor in these deadly occurrences.
- **Be a collector.** Make sure you keep all receipts for any medical procedures done while you are traveling. Some facilities will bill your insurer directly, but many require you to submit your bill

for reimbursement. Also request that the record of treatment be sent back home to your primary care physician.

- **Check and double-check.** Once you receive your medical bill, check it carefully. See that it is filled out completely with the correct codes and billing information.



*Make sure you keep all receipts
for any medical procedures done
while you are traveling.*



Take These Steps Before Your Kids Travel Alone

Whether it is a solo trip to Grandma Sue's, or a spring break getaway with friends, your kids will need to be prepared for a healthcare situation before they go it alone. Here's how to get started:

- Understand HIPAA's hitch for parents.** The HIPAA (Health Insurance Portability Accountability Act) medical privacy law provides that organizations that have your medical information may not release it without a written waiver. So what does this mean for you and your child? In many states, once a child is 14 years old, you as the parent need her permission to access her medical records. A doctor does have some leeway in the matter, but the decision is open to interpretation and is not clear-cut.

Now is the time to decide with your teen about your ability to access his medical records, and to discuss his healthcare choices, especially regarding what to do in an emergency situation away from home. If you both agree it is a good idea for you to be able to see his records and have the ability to speak with his healthcare providers, then he will need to sign a waiver and carry it with him. If your teen is not willing to give you access, you should decide together how he would handle an emergency. You can get more information about HIPAA at, <http://www.hhs.gov/ocr/privacy/hipaa/understanding/index.html>

- Prepare a healthcare proxy.** For kids who travel frequently or for extended periods of time (such as for a student exchange program), consider putting a healthcare proxy in place. This document would allow your child to appoint a parent or other trusted adult to make healthcare decisions for her in the event that

she is incapable of doing so herself. This step is particularly important for teens, as noted above under HIPAA they may be entitled to full medical confidentiality in certain states once they reach age 14.

- Provide insurance information.** Your child should travel with a copy of your insurance card. Explain the information contained on the card to your child, and answer any questions she may have about it in advance. Be sure to point out the phone numbers to call for assistance on the back of the card.
- Discuss medications.** If your child takes daily medication, you should emphasize that time away from home is not the time to stop her dosage routine. You should feel confident that your child understands how much medicine to take, the pertinent details about how to take the medication (such as with food, or once in the morning and once at night), and what to do if she accidentally misses a dose. Most importantly, be sure to emphasize that she should never share her medication with anyone else for any reason.
- Practice a plan.** Practice is good prevention, so you should make an emergency plan and practice it with your child. Prepare a folder and flash drive that contains all of the important information that your child will need in case of a medical incident. This includes everything we discussed at the beginning of Prescription 2, plus a signed HIPAA waiver and healthcare proxy. Try a practice 9-1-1 call (don't actually dial—just role play). You play the 9-1-1 operator, and your child can pretend to call you with an emergency. Have your child answer questions that you pose, and afterward, review with him any points that he was not able to accurately address.

Watch for Post-Trip Problems

In the best-case scenario, your trip will be wonderful and you will come home feeling rested and refreshed. But in some instances, travelers discover they have brought home unwanted souvenirs in the form of illness, injuries or insects. Here are some situations of which to be aware:

- **Incubating illness.** Some illnesses can emerge long after you have returned to home turf. When you go to your doctor for treatment, make sure to inform him/her that you have been traveling.
- **Were you bugged?** Insects can be more than just pests; they can also cause illness. With the incidence of bedbugs on the rise, you will want to be particularly vigilant about checking your belongings for any stray companions. Both bedbugs and lice can be found even in the most luxurious accommodations. I had a friend come home from a beautiful honeymoon in Paris with a head full of lice that she then accidentally passed along to other family members. These pesky critters can find their way into clothing and suitcases, making themselves right at home in your home.
- **Irritating injuries.** Many folks who sustain injuries while traveling prefer to tough it out and bypass treatment rather than upset their vacation. Unfortunately, neglecting treatment can transform a minor injury into a major mishap. If you were injured while traveling but weren't treated and brought some aches and pains home with you, take the time now to visit your doctor for an exam.
- **Insurance claims.** If you visited an emergency room or urgent care unit while traveling and made an insurance claim, try to deal with your insurance as soon as you get home. Letting time pass only makes it more difficult for you to recall all of the details you will need to make an accurate claim.



Some illnesses can emerge long after you have returned to home turf.



Dear Readers,

Thank you so much for reading *5 Prescriptions You Won't Find in Your Doctor's Bag: Handling Healthcare Hazards Away From Home*. This eBook explains the benefits of being “healthcare ready” for your travels—if you are like me, whenever I am ready with my umbrella, it never rains. But the day I forget my gear, here comes the downpour. Perhaps the same will be true if we stay “healthcare ready.” I have had some amazing trips for business, with my children and nieces, with girlfriends and elderly parents. And I enjoy my travels just that much more because I feel confident I will be able to appropriately handle any healthcare situation that may arise. I hope after reading this eBook, you will feel the same way.

And that is why I have made this eBook so easy to share. Whether you are seeking care for yourself or a loved one, finding support is only a click away. Just go to my website www.MyrtlePotter.com and click on the eBook cover. It's that simple.

I also hope while at my website, you will find lots of other useful tools and information to help you successfully navigate the healthcare system. There are videos, podcasts, lots of useful articles and resources.

Most importantly, we want to hear from you—how you're doing and what we can do to help. So please keep in touch. I want to be your trusted guide as you navigate the healthcare system.

Best Wishes for the Best Health,

Myrtle Potter

Your Trusted Voice in Healthcare™

Please visit me at www.MyrtlePotter.com



Myrrtle Potter is one of America's foremost and most accomplished healthcare leaders and innovators. She has dedicated three decades to serving the needs of millions of consumers through her leadership of some of America's most successful global healthcare companies. Myrtle is on the boards of Medco Health Solutions, Inc., and Everyday Health Inc. Myrtle's vast experience has earned her the reputation as *Your Trusted Voice in Healthcare*™.

The dynamic intersection of Myrtle's knowledge of the healthcare industry and her own near-death health scare culminated in the creation of Myrtle Potter Media, a company that provides guidance, tools and resources to millions of Americans to help them navigate the U.S. healthcare system.

Myrtle is seen on Accent Health Television, which is broadcast in over 30,000 physician offices nationwide and viewed by 153 million consumers each year. She is also a featured business commentator on CNBC and can be found on EverydayHealth.com and www.MyrtlePotter.com.

Myrtle previously held executive-level positions at Genentech, Bristol-Myers Squibb and Merck, and served on the board of Amazon.com for five years. She was three times named one of the "Top 50 Most Powerful Women in Business" by *Fortune* magazine. Myrtle is a graduate of the University of Chicago and the co-author of *Living Proof* (2011), which can be purchased on her website at www.MyrtlePotter.com.





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About the Publisher

United States

Myrtle Potter Media, Inc. eBooks

1275 Lincoln Avenue, Suite 7

San Jose, California 95125

www.MyrtlePotter.com

