

# THINGS TO KNOW WHEN YOU GO TO THE DOCTOR

With a little extra planning on your part, you can make sure you're getting the best care possible during your visits to the doctor. Check out the information in this sheet before you prepare for your next visit—you may even want to take it with you.

## **Before you see your doctor:**

- **Call your doctor's office and update your insurance information if you haven't been to your doctor yet this year.** Giving them a heads up about your new plan before you visit could save you some hassle later. You may also want to print out the CDHP administration letter, available on the Health and Wellness tab on PowerLine, and bring it to your visit to make sure they understand these plans.
- **Make a list of the things you want to talk about.** With a list, you can be sure to cover everything.
- **If you're visiting due to an illness/injury,** be sure to jot down your symptoms before you go. That way, you'll be better able to describe your situation and answer your doctor's questions.
- **Update and print a copy of your Personal Health Assessment (PHA)** available on the Health and Wellness tab on PowerLine (if you are visiting for an annual physical). This assessment can kick off a conversation with your doctor about how you can address any concerns you may have about your results.
- **Bring a list of all medications, allergies and other doctors you see.** Log on to PowerLine and access the Express Scripts website via the Resources link on the homepage. Once you are on the Express Scripts homepage, click on My Prescriptions, then Prescription History. This tool will give you a list of the drugs you're already taking. Be sure to also include any over-the-counter products (vitamins, herbal remedies, aspirin, etc.).
- **Bring along a copy of JCPenney's preferred drug list and Preventive Drug List** in case your doctor wants to prescribe a medication. If your doctor chooses one from these lists, it will be cheaper for you. You can download a copy of the preferred drug list on the Express Scripts website, and you can find the Preventive Drug List on PowerLine by clicking the health and wellness tab on the homepage. The Preventive Drug List is in the Preventive Care Basics section in the far right column.

## During your visit:

- **Make sure you understand** the reasoning behind any medical tests and treatment options that your doctor recommends. Take notes, and if you still have questions after your visit, call the Personal Nurse for more information.
- **Don't be shy** about asking your doctor about his or her experience or about seeing another doctor for a second opinion.
- **Bring a friend or family member along** if you are uncomfortable speaking up or want someone else to be there to hear your doctor's advice.
- **Understand how the payment process works for your plan.** Your doctor should not be charging you at all when you visit the office. You should not be charged a co-pay, and you should not be charged for the services you receive that day up front. Instead, after your visit, they should complete their billing and work with your healthcare administrator to determine how much money you have in your HRA. Your administrator will then tell your doctor's office how much you should be billed, and your doctor's office should mail you that bill.

## After your visit:

- **Get any prescriptions filled** — either at your local network pharmacy or through Express Scripts' Home Delivery program.
- **Call the Personal Nurse** with any follow-up questions, to clarify your doctor's instructions, get additional information about your prescriptions or to receive information about related JCPenney programs available to you.

### Tip:

The Personal Nurse program is a great resource ready to help you:

- Learn about health conditions
- Be ready to make decisions about the care you are receiving
- Prepare for a doctor's visit
- Understand your condition

Look for the toll-free number on your medical ID card.

## If your doctor wants to charge you up front for your visit

Even if you follow all these steps, unfortunately it is possible that you may find that your doctor wants to bill you up front for their services. Before you pay these charges, you should encourage them to call your provider and see if they can work something out with them.

However, if for some reason they still want you to pay up front, don't worry. You will be reimbursed if you still have money left in your HRA. All you have to do is log on to PowerLine, click the Health and Wellness tab, and select View Claims under the Health Plan Tools section. From there you will be taken to your health plan provider's website where you will be able to view and track your claim.