How to Handle Urgent Care and Emergency Situations

Urgent care and emergency medical situations can arise at any time. That’s why we have prepared this reference guide for you. It outlines the treatment protocol you should follow in order to receive immediate medical care that is covered by your insurance plan. Understanding this process in advance means you’ll have less to worry about if, and when, an actual emergency occurs.

In life-threatening situations, when every minute counts, call 911 or go directly to the nearest emergency room. Once there, inform the emergency room staff of your health plan and primary care physician (PCP) so that your physician can help coordinate your care. If you are outside the Orange County/Long Beach area, contact your health plan.

In all other situations requiring urgent (but not life-saving) medical attention, it is important to call your PCP for direction. Do not worry if it is a weekend, or after normal work hours. Your primary care doctor, or a designated on-call physician, is available by telephone seven days a week, 24 hours a day. If you are traveling out of state, you are not required to contact your PCP.

You and your doctor can manage many urgent care situations by phone. However, when a face-to-face evaluation is required, your doctor will refer you to an appropriate facility. This authorization and referral from your PCP will facilitate insurance coverage for urgent medical treatment at those facilities. Full payment is required without an authorization.

Emergency room visits may require a longer wait time because order of treatment is based on severity of your illness, not on your arrival time to the ER. Therefore, urgent care centers are typically a more appropriate and faster means of treating non-life-threatening, urgent medical conditions when after hours.

Co-payments for an urgent care visit are generally higher than an office visit. Co-payments for emergency room visits are more depending upon your insurance plan. You are expected to pay your co-payment at the time of the visit. Remember, hospital emergency rooms can have a co-pay of $50-$200. Urgent care centers usually have a lower co-pay of approximately $30-$50.

For the list of Greater Newport Physicians contracted urgent care centers, please check the GNP website at www.gnpweb.com or call Customer Service at (866) 505-1253.

The website also showcases one of our patient’s experiences with urgent care. Look for Madison’s story at www.gnpweb.com/stories.

Doctor Office Co-Pays
Did you know that your primary care physician office co-pay may be different from a specialist office co-pay? Unfortunately, you can’t always rely on what is printed on your insurance card. If you have questions about any of your co-pays, you can check your benefits on your health plan’s website or call your Health Plan Member Services Department.
Preparing for Your Office Visit
By GNP Family Practitioner William Armstrong, MD

What are the reasons some of us postpone seeing our doctor? The most common are the fear of shots or bad news, difficulties to get time off work, or a previous negative experience. These are challenging issues to overcome, but the staff and physicians at your doctor’s office are ready to help you overcome them to get you in. Once an appointment has been scheduled, the tips below can help you to get the most out of your visit.

1. **Know yourself.** Everyone should have a file or folder at home that they take to all office visits. It should include at least the following medical information:
   - Insurance information
   - Past medical history
   - Past surgical history
   - An up-to-date medication list
   - An up-to-date allergy list, including symptoms
   - A record of your preventive care (i.e., mammogram, colon cancer screening, cholesterol screening, flu shots, immunization, etc.)
   - Work-up results (i.e., treadmill report, laboratory results, radiology reports, etc.)

   The more you know about you and your health, the more your doctor can help you stay healthy.

2. **Know your doctor’s style and the reason for your visit.** The physician-patient relationship is precious. You want to feel you have a partner in your health. Ask yourself this question to evaluate how healthy your relationship is: Do you feel that your doctor listens to you and that your concerns are being addressed? If you are finding that your doctor’s practice style does not match your needs, you can call GNP Customer Service at (866) 505-1253 to discuss other available primary care physicians.

   Before you schedule the appointment, determine the nature of your visit. Is it for a simple acute problem like a cold? Is it time for your physical exam? Is this your routine follow-up appointment for your chronic condition such as hypertension?

   Different office visits require different levels of preparation from your doctor’s office. Be clear with your doctor’s office about the reason for your visit.

   If you are coming in for an acute or routine visit, here are a few tips for a successful visit:
   - Try to write down your symptoms in as much detail as possible such as: What are they, when did they start, what is the frequency?
   - Show up 10 minutes prior to your appointment. You may want to bring a book or something to work on while you wait. Although all doctors strive to keep to a schedule, there are days when some patients may take longer than expected for unforeseen reasons.
   - Remember to tell your doctor about any new medications or natural products.
   - Tell your doctor if you had any new treatments or therapies.
   - Before the visit has ended, it is OK to ask: What else could it be? This is called asking for a differential diagnosis. The more you know about the thought process of your doctor, the more likely you are to seek further care if your condition does not improve.

3. **Know the plan before you leave the office.** This is the most crucial part of the visit. It may be overwhelming to remember everything about the visit and what to do after the visit, i.e., physician advice and education, lifestyle changes, lab work, imaging studies, medication changes, referrals, follow-up visits, etc.

   Writing them down will be very helpful. If your physician uses an electronic medical record (EMR), ask them to print out an easy to follow to-do list for you. Be sure to go over everything with the doctor until you feel satisfied that you understand the plan.

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**Quest Diagnostics**

*Your Time Is Valuable…*

Say goodbye to long, frustrating wait times. Quest Diagnostics Laboratories provide many laboratory services across Orange and Los Angeles Counties and offer appointment scheduling, walk-ins, and electronic patient registration for GNP members; you can pick the location, day, and the time of your next diagnostic test. Leave the long lines to someone else.

Simply go to www.questdiagnostics.com/appointment or call (888) 277-8772 (24 hours a day, 7 days a week) to make your next appointment. If you haven’t made an appointment for your lab work, please call the Quest location ahead of time to confirm that they are accepting walk-ins.
Refer a Friend to GNP

If you know someone who is turning 65 this year, Greater Newport Physicians accepts the Medicare Advantage Senior plans listed below. To speak with a sales representative who can answer questions and enroll new members in plans accepted by GNP, call Nautilus Health Insurance services at (949) 929-0553 or (562) 519-3320.

Plans GNP Contracts With
Greater Newport Physicians accepts the following Medicare Advantage plans:
• AARP Medicare Complete by United Healthcare (Secure Horizons) (Plan 2 and Premier plans)
• Blue Shield 65 Plus
• SCAN Health Plan
• OneCare - Medicare/Medi-Cal eligibles
  (No new enrollment temporarily)

Why Medicare Advantage Is Better than Medicare Fee-for-Service:
• No additional premium in 2014
• Low out-of-pocket costs
• Access to hundreds of physicians
• Access to health navigators and coordinators to assist with complex health issues
• Support programs such as home visits, diabetes program, and multi-disciplinary team visit for patients being discharged from the hospital

For more information, please call GNP Marketing at (866) 329-7393.

Greater Newport Physicians Welcomes 5 New Primary Care Physicians!

Greater Newport Physicians (GNP) is pleased to announce the addition of five new physicians to our network. These primary care physicians are eager to serve the needs of our members, and are currently accepting new patients.

Huntington Beach
Clara Chau, MD (Pediatrics)
(714) 842-0444
Hospital Networks: Hoag

Long Beach
Archna Chaudhary, MD (Internal Medicine)
(562) 988-2777
Hospital Networks: LBMMC

Irvine
Todd Armbruster, DO (Family Medicine)
(949) 552-2700
Hospital Networks: Hoag, OCMMC, and SMMC

San Juan Capistrano
Olina Harwer, MD (Family Medicine)
(949) 661-6555
Hospital Networks: SMMC

Mandeep Singh, MD (Pediatrics)
(949) 753-9000
Hospital Networks: Hoag and SMMC

Key to Hospital Networks
Hoag = Hoag Hospital
LBMMC = Long Beach Memorial Medical Center
OCMMC = Orange Coast Memorial Medical Center
SMMC = Saddleback Memorial Medical Center

For more information about our new physicians, visit Find a Doctor on our website or call GNP at (866) 505-1253.
March Is Colorectal Cancer Awareness Month

Reduce Your Colon Cancer Risk

We hear about prostate cancer awareness for men and breast cancer awareness for women, but there’s one cancer that both genders have an equal risk of developing: colon cancer.

Colorectal cancer surpasses both breast and prostate cancer as the second-leading cause of cancer death in the United States. However, it’s a largely preventable disease with early screening and detection.

Ways to reduce your risk of colon cancer include:

• Get a regular colon cancer screening starting at age 50 if you’re at a normal risk. For those at high risk, due to personal or family history, your doctor may recommend screenings before age 50.
• Consume between 25 and 30 grams of fiber each day from fruits, vegetables, nuts, beans, and whole-grain breads. Eat a low-fat diet and maintain a healthy weight.
• Drink alcohol only in moderation (if you drink) and quit smoking.
• Aim for at least 20 minutes of exercise a day three to four times a week.
• Tell your doctor if you experience symptoms such as blood in your stool, a change in bowel habits, weight loss, stools that are narrower than usual, abdominal pains, or other gastrointestinal problems.