Navigating the Healthcare System

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Understanding the different levels of healthcare:

It is important to understand where to seek care for specific healthcare needs to ensure you are getting the right care and to avoid unnecessary healthcare expenses. To do this effectively, know where to go for different needs, like seeing a primary care provider for regular checkups and for routine health needs, an urgent care for non-life-threatening issues, and an emergency room for critical, life-threatening conditions. Prior to seeking care, it is strongly advisable that you are familiar with your insurance provider, plan, deductible, copayments and in-out of network providers/facilities. **See below for the various levels of care.**

- **Primary Care:**

  Start with a primary care provider for general health issues, questions about health, development, behavior, and acute illnesses, and annual checkups. They manage your overall health and can help with early detection and management of conditions. Primary care providers are often the people who will help determine if you need to see a specialist and place a referral if necessary for a specific condition or initiate a work-up.

- **Urgent Care:**

  Visit an urgent care center for non-life-threatening issues like cuts or fevers, as they often have shorter wait times than emergency rooms. Many Emergency Rooms (see below) have Urgent Cares co-located/embedded in the Emergency Department; however urgent care hours are more limited than Emergency Room hours.

- **Emergency Department:**

  Go to the emergency room for serious, life-threatening conditions. Be aware that the sickest patients are prioritized, which can lead to longer wait times for those with less severe issues. There are some Emergency Rooms that specialize in pediatric patients. If you have a young child or a child with medical needs, consider accessing an Emergency Room with expertise in kids.

- **911:**

  Use 911 for genuine safety concerns. Paramedics can provide an assessment and consult with a doctor, and there is no cost if transport to a hospital does not occur.

Note: Some tools for identifying which level of care would be most appropriate are:

- **Children's Hospital Colorado Nurse Triage Line, available 24/7**

- 720-777-0123
- 1-855-543-4636

- **The ChildrensMD app on your phone (helps with symptoms, finding a doctor) https://www.childrenscolorado.org/urgent-care-emergency/childrens-mobile-app/**

Selecting a primary care provider for your child:

A **primary care provider (PCP)** is the main doctor, nurse practitioner, or physician assistant who helps keep your child healthy.
Your child’s PCP can assist with the following:

- Providing regular checkups and immunizations
- Helping when your child is sick or injured
- Tracking your child’s growth and development
- Coordinating care with specialists when needed
- Knowing your child’s health history over time
- Being the first point of contact with questions or concerns
- Being a trusted partner with questions and concerns

There are different types of primary care providers for children:

- **Pediatricians** – specialize in caring for babies, children, and teens
- **Family doctors** – care for the whole family, from babies to adults
- **Advance Practice Providers (APP): Nurse practitioners (NPs)** or **Physician assistants (PAs)** – work with doctors and can provide many of the same services

Think about what will make it easier for your child to get care:

- If your child has complex medical needs, you may want a pediatrician who works closely with children’s hospitals or specialty clinics.
- Location and parking
- Office hours (evening or weekend appointments)
- Provider experience with children who have special health needs
- Language and cultural understanding
- Whether the clinic offers same-day appointments or telehealth
- Size of clinic

Colorado Access Find a Provider Tool; search by provider type, for pediatric providers you will want to enter Pediatrics under specialty

Your Child's Care Team

- Your child may have doctors, therapists, caseworkers, and other professionals involved in their care.
  - Your child's main doctor (primary care provider) should know about medical specialists and therapists and can help manage care. Ideally your child's main doctor can serve as a medical home, a one stop shop for health needs (including developmental screening, mental health screening etc.)
  - Care coordinators, social workers, and public health nurses can help you find services and keep everyone on the same page.
  - Your DHS caseworker helps coordinate non-medical services such as housing, employment, resources, childcare, etc. They can also connect you with healthcare supports.

Understanding Health Coverage and Services

Most children involved with DHS have Medicaid insurance coverage. You will likely have coverage for the following types of services through Medicaid. For more information about what Medicaid covers visit https://www.healthfirstcolorado.com/benefits-services/.

- Dental Services
- Emergency Services and Transportation
- Maternity and Newborn Care
- Behavioral Health
- Pharmacy and Durable Medical Equipment
- Physical, Occupational and Speech Therapy
- Laboratory Services
- Preventive and Wellness Services
- Family Planning
- Vision Screening/ Need for Glasses

General things to know about insurance:

- Know who your insurance carrier is (Medicaid, United, Aetna, Anthem, etc.)
- Know what your insurance policy number is for you and your children
  - Note: It is important to have a physical or virtual copy of your insurance card at all appointments
- Know what the enrollment period is
- Do you need referrals or prior authorizations with your insurance plan
- Are there certain facilities that are in-network or out of network

    - Insurance companies will cover services much more comprehensively at in-network providers
    - Some insurance companies will not cover ANY services received at out of network providers

Helpful Insurance Terms: (These typically apply to private insurance policies):

- Deductible: a specified amount of money that the insured person must pay before the insurance company will pay.
- Co-pay (The amount that is due at time of service, this is often different for primary care vs. Specialty care vs. Emergency room)
- Premium: The amount you pay each month to have the insurance
- Out of Pocket Maximum: the highest amount of money you will pay on covered healthcare services in a year. The limit/cap typically includes money spent on deductibles, copayments, and coinsurance for in-network care.

Long-Term Services and Supports Communicating with Providers and Caseworkers

- You are your child's best voice. Clear communication helps everyone work together
- Be honest about what your child needs are and what's hard for your family.
- Ask for explanations in plain language — you have the right to understand
- Keep track of appointments – date, which provider, specialist, questions for provider, recommendations and next steps
- Ask for a release of information (ROI) form so healthcare providers and DHS staff can share updates with each other when needed
- There are often ways to communicate with your child's healthcare team directly through the electronic health record. Inquire with your healthcare provider if that is possible.
- Track when medications are due for refills. Most practices have rules about how quickly they will fill prescriptions. Call or request a refill with at least a week of medicine before you run out.
- Some providers and clinics have no-show and late policies that may impact referrals or continue to receive care there. Make sure to ask what their policies are and communicate if you have trouble getting to and from appointments

Some Helpful Resources:

- Health First Colorado (Colorado Medicaid): Benefits & Services - Health First Colorado
- Arapahoe County Department of Human Services: arapahoegov.com/DHS
- Family Voices Colorado: familyvoicesco.org – Parent support and care coordination help
- Colorado Crisis Services (24/7 mental health help): 1-844-493-8255 or text "TALK" to 38255

- 211 Colorado: Call 211 or visit 211colorado.org for local food, housing, and family resources
- Colorado Nurse Advice Line: The Nurse Advice Line provides Health First Colorado (Colorado's Medicaid program) members free medical information and advice, in both English and Spanish, 24 hours a day, every day of the year. Call 800-283-3221
- Colorado Consumer Health Initiative: can assist with *Applying for financial assistance for hospital procedures, Screening for health coverage through Medicaid, Appealing a health insurance medical claim denial and Screening for prescription drug cost assistance. For more information visit* CAP Homepage – Colorado Consumer Health Initiative
- **Other Resources from Colorado Access:**
    - Health Care Can be Confusing – Here's How to Make It Easier
    - How to Make the Most of your Benefits
    - Choosing Your Health Insurance: Open Enrollment vs. Medicaid Renewals
    - Building a Relationship with Your Primary Care Provider