

# AgePage

## Choosing a Doctor

*Mrs. Wiley had a big surprise the other day when she called her doctor to make an appointment. The receptionist told her that Dr. Horowitz was retiring at the end of the year. After all this time — after decades of flu, bladder infections, and that nasty broken wrist; after helping her through the menopause — now this desertion! Mrs. Wiley didn't know what she would do to try and find a new doctor.*

*Uncle Willy was grumbling to his nephew Matt. This new managed health insurance plan seemed like a good idea at first, but now he wasn't so sure.*

*What's a primary care doctor anyway? Can't he just continue to see Dr. Bissell for his arthritis? Matt sighed wondering how he was going to help Uncle Willy find a whole new set of doctors.*

Stories like these are becoming all too common. Finding good medical care can be tricky at

any age but for older people this task may be even tougher. Yet, it is important to have a primary care doctor who knows you and all of your health problems. Even if you see other doctors for certain health conditions, for example, a heart specialist (cardiologist) for heart disease, your primary care doctor is needed to work with those specialists and coordinate all of your health care.

Choosing a doctor is one of the most important decisions anyone can make. The best time to make that decision is while you are still healthy and have time to really think about all your choices. If you have no doctor or are thinking of changing doctors, the following ideas may help you find a doctor who is right for you.

### What Should You Look for in a Doctor?

Of course you want a doctor who is well trained and competent. A doctor who knows you well may be better able to help you prevent some health problems and manage those that do come up. In choosing a doctor some other things to think about are:

- ◆ Board certification. Board certified doctors have extra training after medical school to become specialists in a field of medicine

such as family practice, internal medicine, or geriatrics.

- ◆ Communication style. Because communication is key to good health care, you want a doctor who will listen carefully to your concerns, answer your questions, and explain things clearly and fully.
- ◆ Type of health insurance — does the doctor accept Medicare predetermined payments? See sidebar on managed care for more information.
- ◆ The location of the doctor's office, will it be easy for you to get there?
- ◆ Where patients get lab work done — in the doctor's office or somewhere else?
- ◆ Whether the office staff will process your medical insurance claims for you.
- ◆ Which hospital the doctor uses to treat patients.
- ◆ Whether the doctor works with a group of other doctors. If so, who are the others and what are their specialties?
- ◆ Who covers for the doctor if he/she is out of town or not available?
- ◆ Whether, with your permission, the doctor will share information with a family member.

- ◆ Which languages the doctor speaks.

A good first step is to make a list of the things that matter most to you. Then, go back over your list and rank them in order of importance.

## What Type of Doctor?

For your primary care doctor, you might want a general or family practitioner, an internist, or a geriatrician.

- ◆ General practitioners provide health care for a wide range of medical problems. They do not focus on any one area of medicine.
- ◆ Family practitioners are similar to general practitioners, with extra training to focus on health care for all family members, regardless of age.
- ◆ An internist is a doctor for adults. Some internists take additional training to become specialists. For example, cardiologists are internists who specialize in diseases of the heart.
- ◆ Geriatricians specialize in the care of older adults. A geriatrician is trained in family practice or internal medicine, but has additional training in caring for older people.

## How Does Managed Care Affect Your Choice of Doctors?

Most people age 65 and older are eligible for Medicare hospital insurance (Part A). They also can enroll in Medicare medical insurance (Part B) for a monthly fee. Medicare medical insurance helps pay for visits to the doctor. It also covers many other medical services and supplies not covered by Medicare's Part A.

Many older people use Medicare's original fee-for-service health insurance program. Under this program, you may see any doctor or health care provider you choose. You usually pay Medicare's deductible and co-insurance, along with any other charges not covered by Medicare. Medicare pays the rest. Under this plan, you handle bills and payments.

Another option is a Medicare managed care plan. When you enroll in a managed care plan, you choose your doctor from a list of primary care doctors who are part of that plan's network. Your primary care doctor then coordinates all of your health care needs. If you do not choose a primary care doctor, the managed care plan will assign one to you.

In some managed care plans, you can see a doctor outside the network, but it will cost you more money. Also, you may have to pay a co-payment for some services and visits.

Today, there are many different kinds of managed care plans. Their benefits, costs, and rules vary. Be sure to compare each plan and consider the type of insurance (fee-for-service vs. managed care) that is best for you.

For information about Medicare benefits, call the Social Security Administration office listed in your phone book. Or call the toll-free Medicare hotline at 1-800-MEDICARE (1-800-633-4227). Information about Medicare eligibility, enrollment, insurance plans, and more is also available online at <http://www.medicare.gov>.

## Finding a New Doctor

Once you have a sense of what you want in a doctor, ask people you know about doctors they use and like. Friends, coworkers, and other health professionals may be helpful. You can make it easy for them to tell you about the doctors they like by asking questions, such as, “What do you like about Dr. Smith?”

A doctor whose name comes up often might be a strong possibility as a choice. It may help to have several names to choose from in case the doctor you select is not taking new patients or does not take part in your health insurance plan.

If you belong to a managed care plan, you can get a list of doctors from the plan’s membership services office. Your choices will be limited to those doctors who are part of the plan.

If you need more help finding names of doctors, contact your hospital of choice, local medical society, local physician referral services, nearby medical schools, or university medical centers in your area.

## How Do You Make an Informed Choice?

Once you have chosen two or three doctors, call their offices. The office staff can give you information about the doctor’s education and training. They also can tell you about office policies, standard insurance the office takes, payment methods, and the doctor’s hospital admitting privileges.

You may want to make an appointment just to talk with a doctor before deciding on a final choice. Make sure that she or he knows that you are trying to decide on a doctor. You likely will be charged for such a visit; your insurance company may not pay for it.

Make a list of questions you want to ask the doctor. For example:

- ◆ What age groups make up most of your practice?
- ◆ How do you manage patients with lots of health problems? Do you usually treat everything, do you refer patients, or are there some problems older people just have to live with?
- ◆ What do you think are the most important preventive care issues for older adults? How do you manage them?

- ◆ What's the best way for me to prepare for an office visit with you? For example, should I bring my questions in writing?
- ◆ Would you provide your instructions in writing for me?
- ◆ May I bring a family member (spouse, daughter, or son) to my office visits with you?
- ◆ If I give you permission, are you comfortable talking with my family about my condition?
- ◆ How do you involve your patients in health care decisions?
- ◆ Do you see many patients with the same chronic health problem that I have (for example, diabetes)?

After the meeting, ask yourself if you felt comfortable and confident with this doctor. Were you at ease asking questions? Did the doctor clearly answer your questions? If you are not sure, schedule a visit with one of the other doctors on your list.

## The First Appointment

After choosing a doctor, make your first medical appointment. During this visit, the doctor will probably take a medical history and ask questions about your health. There may be questions about the health of your family members as well. The doctor also will examine you. Be sure to

bring your past medical records (or have them sent). Also bring all of the medicines you take with you to show the doctor. Include both prescription and over-the-counter drugs, even vitamins, supplements, and eye drops. Make a list of any drug allergies or serious drug reactions you've had. During this visit take time to ask any questions you may still have about the doctor and the practice.

Once you have found a doctor you like, your job is not finished. A good doctor-patient relationship is a partnership. Both you and your doctor need to work together to solve your medical problems and maintain your good health. Finding a medical practice that is well suited to your needs is an important first step. Good communication with the doctor and the office staff is the key.

## Where Can You Go for More Help?

The following professional groups may be able to help you find a doctor:

### **American Geriatrics Society (AGS)**

770 Lexington Avenue, Suite 300  
New York, NY 10021

American Geriatrics Society  
AGS Referral Phone Line:

1-800-247-4779 (toll-free)

Website: <http://www.americangeriatrics.org>

**American College of  
Physicians-American  
Society of Internal Medicine**  
190 North Independence Mall West  
Philadelphia, PA 19106-1572  
Phone: 1-800-523-1546 (toll-free)  
Website: <http://www.acponline>

**American Academy of Family Physicians**  
11400 Tomahawk Creek Parkway  
Leawood, KS 66201  
Phone: 1-800-274-2237 (toll-free)  
Website: <http://www.aafp.org>

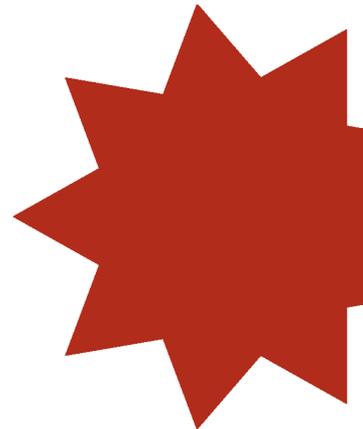
**American Medical Association**  
515 North State Street  
Chicago, IL 60610  
Phone: 1-800-621-8335 (toll-free)  
Website: <http://www.ama-assn.org>

**American Osteopathic Association**  
142 East Ontario Street  
Chicago, IL 60611  
Phone: 1-800-621-1773 (toll-free)  
Web site: <http://www.aoa-net.org>

**Centers for Medicare  
& Medicaid Services**  
7500 Security Boulevard  
Baltimore MD 21244-1850  
Phone: 1-800-MEDICARE  
(1-800-633-4227) (toll-free)  
Website: <http://www.medicare.gov>

**For More Information**  
The National Institute on Aging  
(NIA) has a free booklet called  
*Talking with Your Doctor: A Guide  
for Older People*, and other infor-  
mation on health and aging.  
For a free copy of these  
materials, contact:

**NIA Information Center**  
P.O. Box 8057  
Gaithersburg, MD 20898-8057  
Phone: 1-800-222-2225  
TTY: 1-800-222-4225  
Website: <http://www.nih.gov/nia>



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