

Healthcare Insights

By Dr. John Simms, Ph.D.

Disclaimer: This Healthcare Insights report is for informational purposes only. John Simms will not be legally and/or financially responsible for anything whatsoever. In other words, use at your own risk.

1). I don't have medical insurance, do you have any free or low cost suggestions for healthcare?

Answer: Yes. You may want to utilize local health fairs and free clinics or programs. And depending on your health situation, you can use an urgent care facility or walk in clinic instead of a hospital's emergency room. And on top of that, you could take advantage of health related nonprofit organization(s) that uses a sliding pay scale (you're charged a certain fee based on your income). Other than that, contact your county's health department because they may be able to help you even more.

2). How to save money on prescription drugs?

Answer: You could purchase generic drugs or shop around for the cheapest drug prices. Some pharmaceutical companies offer assistance programs and/or gives doctors free drug samples for their patients. As for other approaches, you could buy your prescription drugs abroad, utilize a prescription drug discount program or have your doctor prescribe you a higher dosed drug (pill) that you could spit in half, if applicable.

3). How can I save money at the hospital or emergency room?

Answer: Pay nothing upfront and have them bill you. From there, go through their financial assistance department for a fee reduction or elimination not to mention getting an affordable payment plan. As of right now, fees in healthcare may not be transparent meaning that you can't shop around for the cheapest hospitals or emergency rooms. Also, you may want to be aware of balanced billing and/or junk fees, if applicable.

4). How to save money on health insurance?

Answer: Besides utilizing only major medical coverage and/or a membership type of program, you could shop insurance companies for the cheapest rates and/or up your deductible in order to lower your monthly premiums. Other than that, you may be able to get health coverage through your current employer or state.

Go To The Next Page

5). How to save money on a particular medical procedure?

Answer: Besides shopping around and/or asking for a reduced fee or cash price beforehand, make sure you're being billed correctly because a lot of health professionals use the wrong cpt codes for billing purposes. Also, you may want to contact your insurance company and see if your medical procedure is covered or not. And if you're having a billing issue that needs solved, you may want to get your insurance company involved and have them talk to your health provider, if applicable.

6). Any suggestions if I encounter problems with my healthcare provider in the emergency room?

Answer: Due to incompetence and the lack of care, ask your nurse for another doctor to treat you. And demand quality care when you're getting subpar treatment. After all, you and/or your insurance company are paying for your healthcare. And depending on the situation, you may want to get the doctor's superior, the hospital's administration and/or the media involved not to mention the state's licensing board, if applicable.

7). Your opinions on health surveys and questionnaires?

Answer: Due to patient feedback, health surveys/questionnaires benefits both doctors and hospitals in regards to market research and how they're doing right now on an overall or case by case basis. Health surveys/questionnaires could also benefit patients due to possible healthcare improvements from previous patients' feedback. However, health surveys/questionnaires may be rigged in the doctors/hospitals' favor due to loaded and leading questions. And if you do have a problem with your healthcare service, good luck getting someone to talk to you despite you saying so in your health survey/questionnaire.

8). In your opinion, do doctors and hospitals discriminate?

Answer: Yes. For example, certain people may get the best health and related services because they're famous, powerful or important whereas the average person may not get such treatment. Even those who don't have health insurance may get treated differently as well. Also, doctors may refuse patients with certain insurances such as medicare and medicaid. Why? It has to do with lower financial reimbursements.

9). Your opinion on healthcare and politics?

Answer: Healthcare is very political in more ways than one and some media outlets and several politicians have lied and deceived people about it. For example, you hear them say that you don't want the government getting involved in your healthcare. And to put it bluntly, that's a misleading statement because Medicare is government health insurance not to mention Medicaid and VA healthcare. And on top of that, a lot of people in our country don't even know that the Affordable Care Act and Obamacare are the same thing and it covers preexisting medical conditions in which certain media outlets and politicians don't tell their audiences and/or constituents to say the least.

Go To The Next Page

10). Your views on concierge medicine and/or other membership programs?

Answer: It depends on the provider and what membership program you're utilizing due to their pros and cons. But they can be very beneficial such as personalized care, convenience, not dealing with insurance companies, etc. As for the disadvantages, they can be expensive, have limited health coverage and other fees involved and so on.

11). Your opinions on cost sharing plans?

Answer: Buyer beware. Cost sharing plans are not regulated because they're an insurance alternative. And just like insurance, cost sharing plans do have costs involved that resembles monthly premiums, co-payments and deductibles. And they can be expensive, have limited health coverage, could refuse certain treatments, may not pay for medical expenses with no legal recourse, have capped payments for each member, etc. And because cost sharing plans tend to be faith based and not regulated, they have the tendency to discriminate against those who aren't Christian, have preexisting medical conditions and other lifestyle issues. I also wanted to point out that hospitals and emergency rooms will still treat you as a cash patient because cost sharing plans aren't health insurance. In all, be careful and do your research as cost sharing plans may or may not benefit you.

12). Is alternative medicines covered by insurance companies?

Answer: It depends on the insurance coverage and the modality being used. But in most cases no with the exception of limited chiropractic care and possibly clinical hypnosis or medical massage, etc. Other than that, most alternative medicines are paid out of pocket. In regards to Simms Care, I do cover some holistic medicines and alternative approaches for your information.

13). What is Simms Care?

Answer: It's an affordable, membership, alternative health insurance program that I created for the St. Louis, MO region. Even though it may be limited, it provides many physical and mental health services as well as some holistic medicines and alternative approaches that aren't covered by insurance companies. Other benefits of Simms Care includes personalized care, no co-payments or deductibles and works with anyone regardless of their current health status and financial situation.

Improve Your Life, Health or Situation Now with John Simms

Go To www.johnsimms.org

For serious inquiries, I offer a free initial consultation, various payment options and unique opportunities, programs and services that could benefit you.

You have permission to share this report with anyone,
but you can't sell or alter it in anyway.

Copyright © 2020 John Simms All Rights Reserved