

Staying Healthy in a Tight Economy

By Kelly Motadel, Vista Community Clinic

Many small businesses are finding themselves without the income necessary to pay for health insurance benefits for themselves or their employees. When the economy is tight, it is important to make conscious decisions about your health, especially if you become uninsured.

If you, your employees or someone you love is without health insurance, there are things you can do today to take care of yourself until you are able to reenroll in a plan.

First, remember that even uninsured individuals need a "medical home". A medical home is a place where your medical records are kept, the staff is familiar with you and where you can receive routine, preventative visits as well as sick visits.

How does someone who is uninsured find a medical home? You must first identify a healthcare provider who sees uninsured patients and find out what they charge. You might start by asking your regular physician. If s/he is too expensive, ask family and friends for recommendations. You can also call 2-1-1, a free community referral service, or visit their website: www.211sandiego.org for suggestions or a referral to the nearest community clinic.

Community clinics are a tremendous community resource. At Vista Community Clinic, we have five sites in North County and offer high quality care during the day as well as night and weekend hours. Walk-in and same-day appointments are available as needed. We currently see about 52,000 patients a year, most of whom are uninsured and many of whom are small business owners and employees.

A clinic can also help you check to see if you qualify for any public assistance programs such as Medi-Cal or County Medical Services. If you qualify and are still using a private physician, check with them to make sure they accept these payment programs. If they do not accept these payments, it is better to find out now than when you are sick and need immediate attention.

Second, make sure your new medical home has copies of your medical records and a full picture of your medical history. This transfer may take several weeks. On your first visit, bring in any prescriptions you may be taking and be prepared to give the dates of your last screenings so your new provider can fully understand your history.

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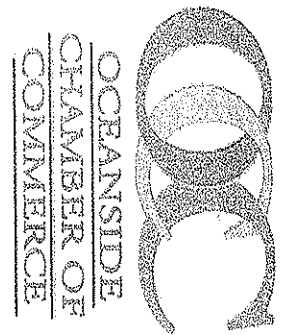
Third, continue with routine visits as much as possible. This will help keep you healthy in the long run. If you do need medical attention, it is better to seek it now than wait until the need is so severe you visit the emergency room.

Fourth, consider other ways to take care of your health. Are you exercising? eating a healthy diet? managing your stress? Small daily choices can have a significant financial impact on your health.

Fifth, even in a tight economy, I rec-

ommend that patients set aside some money each week for healthcare. This money might come in handy, quicker than you think.

These are a few suggestions to help you stay healthy if you are without health insurance. It is important to remember to do the same for all family members who are affected by a change in insurance status. Taking care of yourself and your employees today is taking care of yourself and your business for tomorrow.



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