

6 Critical Legal Healthcare Tips

Being well informed and prepared for your own healthcare issues or those of a loved one is more important than we realize. If not, we may face medical and legal complications and healthcare matters that can involve a multitude of medical and legal complications. Issues that may affect you financially; at worst, they could mean the difference between life and death. Whether you go to the hospital for a routine procedure or an emergency, there are steps you can take to help avoid complications. The 6 tips* listed below give you information that is important to know.

1. **Have an up-to-date Medical Power of Attorney or Advanced Medical Directive (“Living Will”).** In the event you cannot make medical decisions yourself, these documents entrust decisions about your care to a person you designate. Advise your family of your designation so that person is notified when decisions must be made.
2. **Make sure your name, identifying information and all other information is completely accurate at each doctor’s appointment, outpatient surgery and hospitalization.** Serious problems involving medical care sometimes begin as simple clerical errors. A small error can create a major treatment crisis. Reduce the chance of error by carefully reviewing all your doctor’s office or hospital admissions paperwork. During hospitalization check your hospital wristband for errors.
3. **Understand your health insurance coverage before you get sick.** It is important that you understand all the limitations and exclusions in your insurance policy. Your policy may require you to obtain preauthorization for medical procedures. In addition, you may need supplemental coverage or disability coverage in the event of a long recovery. Review your health coverage now. It is too late to make critical changes after you get sick.
4. **Save any documents you receive regarding your care or billing.** Even a regular doctors visit can result in multiple letters and bills. Save your medical documents throughout the year. Retaining your medical documentation helps track medical expenses at tax time and is crucial in the event of a fee dispute, insurance dispute or medical malpractice claim. Documents can be easily misplaced in the confusion of care and recovery. If you are too ill to organize your own paperwork, ask someone you trust to help manage your documentation.
5. **Ask for a second opinion if you are unsure about your diagnosis or treatment.** Healthcare decisions can be incredibly difficult to make, so it is important to make sure you fully understand your options before committing to a treatment plan. You always have the right to speak with another doctor or caregiver if you are uncomfortable with the diagnosis or treatment recommendations being made. You always have the right to refuse a treatment and seek help elsewhere.
6. **Advocate for quality care.** It is important to speak up for yourself in healthcare situations. If you or a loved one have been hospitalized and have concerns about the quality of care, speak to a doctor or nursing supervisor. If you are unable to advocate for yourself due to the nature of your illness, medications or treatments, have a friend or family member stay with you. Many hospitals have a designated advocate on staff. If you feel your concerns are not addressed ask to speak with a patient advocate. *These legal tips are provided by Legal Shield and are not meant to be legal advice. Any questions should be directed to your attorney.



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