Retiree FUNDamentals
News for retired members of the Illinois Municipal Retirement Fund
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Communicate effectively with healthcare providers

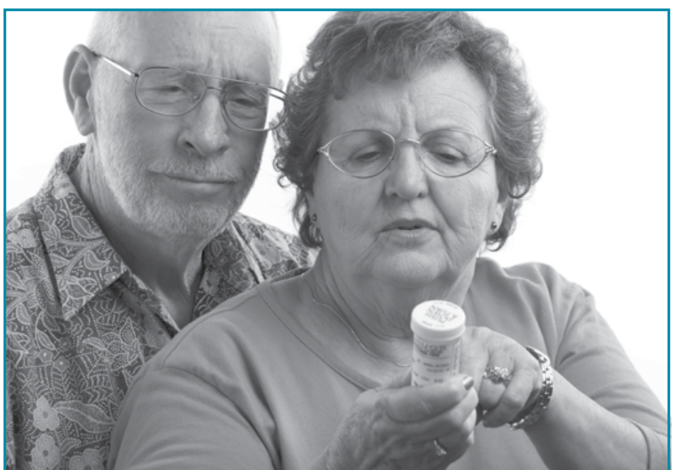
Have you ever left a doctor's office and on your way home realized you forgot to ask an important question, or that you don't understand or remember most of what the doctor just told you? If so, you are not alone.

Many reasons can contribute to why you might experience frustrating communication in a doctor's office, but good communication with your healthcare providers is vital to meeting your needs in the best way possible.

The National Family Caregivers Association recently conducted a national teleclass called "Communicating Effectively with Healthcare Professionals," presented by Crystal Dea Moore, PhD.

While the workshop focused on how to help caregivers communicate on behalf of the people they are caring for, suggestions presented in the workshop can also benefit anyone looking to improve their own communication with healthcare providers.

So whether you are looking to communicate more effectively on behalf of yourself, for someone else, or for both, you may find this article helpful.



Make sure you understand recommended treatments before you leave the office, to avoid any confusion once you get home.

What gets in the way of communication?

While our healthcare system provides us with many benefits, such as healing/combating disease, promoting wellness, enhancing quality of life, and providing lifesaving technologies, it also presents challenges. Some of these challenges can get in the way of good communication. Challenges include:

- Confusing healthcare system
- Lack of care coordination among various healthcare providers
- Overuse of medical jargon
- Discounting the human element and viewing a patient as a collection of symptoms—not as a whole person
- Medical professionals feeling rushed because of the reimbursement structure

How can you improve communication?

There are several different techniques you can use to improve communication with your healthcare providers, but two main areas

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From the Executive Director
"If it ain't broke, don't fix it"

Louis W. Kosiba
IMRF Executive Director

You've heard that phrase many times. It appeared recently in a letter I received from a retiree who lives in Havana, Illinois. She read about Treasurer Alexi Giannoulias' proposal to consolidate the investment functions of the five state funded public retirement systems (General Assembly, Judges, State Employees, Teachers and Universities) into a "super" investment agency. (This is a model followed in many other states. Wisconsin is an example.) The Treasurer's proposal also sets higher ethical standards for the staffs and trustees.

What about IMRF?

The good news is that IMRF is not broken. IMRF is not state funded. IMRF would not be required to join the super investment agency. We take pride that IMRF is "locally funded and financially sound."

IMRF is a prudent long-term investor. We have a diversified portfolio, which will weather this storm as we have weathered such storms in the past. We have nearly $18 billion from which to pay benefits and a reliable source of contributions from members and employers.

The not so good news is that IMRF is not immune from the wild fluctuations in the stock and bond markets. We have experienced the losses similar to what you are reading about in the newspapers. (A recent *Chicago Sun-Times* article explained that a 68 year old employee of Hinsdale Hospital was delaying retirement because she lost more than $30,000 when the stock market plummeted.)

Your former employers will experience higher required contributions. This is to be expected in the operation of a defined benefit plan—employers reap the benefits of above average returns and contribute more when returns suffer.

In the past 20 years, our economy (and the markets) has experienced wars, recessions, the 9-11 attacks, the tech-bubble burst and now the housing/liquidity crisis.

Between January 1, 1988 and October 31, 2008, IMRF has made on average 8%—exactly what we need to make over the long-term.

Over the next several years, the IMRF Board of Trustees and Investment staff have a lot of work ahead to improve investment returns and improve funding levels. We are up to the task. We have done it before, and we are poised to do it again.

Q&A Why do I have to contact IMRF if I am considering a return to work?

You must contact IMRF **before** you return to work in the public sector so you can **protect yourself financially.**

The rules governing return-to-work are complex, and if you make a misinformed decision about returning to work in the public sector, you may end up with unexpected financial liabilities you cannot afford.

Some retirees considering a return to work will look to their new employer for guidance about whether the return to work will affect their IMRF pension. **Regardless of what your potential new employer tells you, you must contact IMRF directly**.

Do not rely on an employer's interpretation

Do not rely on an employer's knowledge of return-to-work rules to make your decision about returning to work. Many factors are involved in whether your pension will be affected, and an employer may not be aware of all of the circumstances that may affect your individual situation.

Serious financial consequences

If you return to work and your employer doesn't enroll you in IMRF (and you should have been) and you continue to receive your IMRF pension, you will be responsible for paying IMRF for any pension payments you received while you were working *plus* any member contributions you should have been making.

You are responsible for repayment

Even if it was the employer's mistake in misinterpreting the return-to-work rules, **you are responsible for any financial repayments to IMRF**. This is why it is imperative that you contact IMRF at 1-800-275-4673 if you are considering returning to work in the public sector.

Back by popular demand!

The *Building a Better Memory Workshop,* presented by the University of Illinois Extension in partnership with IMRF, was so popular last year that we are offering repeat sessions this year, as well as a second workshop topic. Don't miss this chance to see what all the buzz is about! Look for more details, as well as registration information, in your next issue of *Fundamentals*!

from page one...

to focus on are *preparation* and *effective communication skills*.

Preparation is key

Preparing ahead of time will help you have a good handle on your healthcare needs or questions and how to best communicate them.

Preparing also allows you to save time and relieve the stress of trying to remember everything all at once, and it reduces the chance of something important being overlooked. Preparation can include knowing who is on your healthcare team, learning how each medical office works, and creating a patient file checklist.

- **Know who is on your healthcare team**
  Make a list of all of the people who are on your healthcare team: your primary doctor; any specialists you see such as a cardiologist, oncologist, physical therapist, psychologist, etc.; your pharmacist; nurse; social worker; billing specialists; contacts at your insurance company; and any other healthcare professional involved with your care.

  Write down which aspect of your care each person is involved with, and how you can get in touch with them if needed.

Helpful Hint!

Get a business card from each provider and write down on the back of each card what that person does for you. Then get a special business card holder to keep all of these cards in one place.

- **Learn how each doctor's office works**
  Find out things such as who you need to contact if you have questions, and the best time to reach them. Also, be aware of who you can call after hours, how emergencies should be handled, and who to ask about billing and insurance issues.

- **Create a patient file checklist**
  This, said Moore, is the single most important thing you can do to prepare. Create a file in whatever style works best for you, and remember to always keep it in the same place. This file should contain:

  ✔ Your personal information (name, date of birth, address, etc.)
  ✔ Your emergency contact information
  ✔ Insurance information, including copies of insurance cards
  ✔ A current list of all your prescriptions, over-the-counter medications, and supplements you are taking
  ✔ Any allergies you have
  ✔ All of your current health care diagnoses
  ✔ Any reactions you've had to past medical treatments
  ✔ Medical history including past surgeries and illnesses
  ✔ Legal information such as Advanced Directives, Health Care Power of Attorney
  ✔ Any other information you think belongs in here

Keep the file where it is easily accessible to you, and remember to keep it current. Having these items in a central place will help you prepare for future appointments. You should also have a notebook in this file, which will serve as your "healthcare diary."

In this notebook you can write down things such as questions you have for your doctor and notes you take during visits.

Before your appointment

Now that you have done some initial preparation, you can gather the necessary information for your appointment. Think about what the reason for the appointment is, and what you want to accomplish at the appointment.

In your notebook, write down any questions or concerns you have. It is also important to prioritize these, so you can bring up your most important questions and concerns at the very beginning of your appointment.

Refer back to your patient checklist file and write down your current medications and any other pertinent information. You might also make a note of your current symptoms and when they started.

During your appointment

During your appointment, make sure to have your priority questions and concerns ready to discuss. Report all of your symptoms accurately to your doctor, and review the important points at the end of the visit, taking notes if you aren't sure you will remember all of the recommendations.

Don't be afraid to speak up, or to ask to have information repeated until you are certain you understand it. This can be easier said than done for some of us, but a successful experience with your medical provider includes not only preparation, but effective communication skills.

Good communication skills are crucial to your ability to advocate for yourself, or for a family member/friend. See "Tips for effective healthcare communications" on page six to learn about the key principles of effective communication discussed by Moore in the presentation.

Helpful Hint!
Time during an office visit is precious—focus on the most important subjects first.

After your appointment

It is common to forget what happened at a visit. As soon as you can, review your notes and make sure you understand what you are doing, and why. Schedule any follow-up appointments and tests if you didn't do so at the visit, and check on results from any tests or procedures that were conducted. **Then make sure to update your patient file checklist.**

Work together for your healthcare plan

The difficulties presented by our healthcare system create challenges for healthcare providers as well, and it is important to remember that they want to give you the best care possible.

If you take the time to prepare, organize, and communicate clearly, your efforts will be appreciated, and will help you work *together* with your healthcare team to meet your unique needs. ❖

Article adapted from the "Communicating Effectively with Healthcare Professionals" teleclass presented on November 6 and November 13, 2008, by the National Family Caregivers Association, Kensington, MD, the nation's only organization for all family caregivers, 1-800-896-3650; www.thefamilycaregiver.org

Tips for effective healthcare communications

During the National Family Caregivers Association's "Communicating Effectively with Healthcare Professionals" teleclass, Crystal Dea Moore, PhD, discussed communication techniques. At the center of the key principles of effective communication, said Moore, is *establishing your presence*. Establishing your presence will help you achieve additional effective communication skills: participating actively, building mutual understanding, and encouraging collaboration.

Helpful Hint!

Use "I" language to avoid putting someone on the defensive. For example, if a doctor is speaking too fast for you to keep up, instead of saying "You are talking too fast—slow down," phrase your concern using "I" language: "I'm having trouble following what you are saying—could you please repeat it a little more slowly?" This method still gets your point across, but in a less confrontational way.

Establish your presence

Sometimes we feel invisible at the doctor's office, said Moore. Establishing your presence will help you to feel more confident, and help medical professionals to see you as an individual. To establish your presence:

- Breathe deeply
- Make eye contact
- Stay in the moment—don't let your mind wander
- Establish rapport
- Maintain a strong sense of self

Participate actively

It is crucial that you take an active role in the medical care you are receiving. Methods to help you actively participate include:

- Being prepared
- Clearly stating your purpose—your goals and objectives
- Offering relevant information
- Asking questions
- Being assertive

Build mutual understanding

Building mutual understanding helps your doctor make recommendations based upon your individual situation and preferences. Ways to help build mutual understanding with your healthcare provider include:

- Use active listening
- Don't jump to conclusions
- Ask for clarification until you are **certain** you understand
- State any difficulties or concerns you have

Encourage collaboration

When you encourage collaboration, you and your healthcare provider work together as a team. To encourage collaboration:

- Focus on common goals
- Clarify responsibilities
- Speak openly and honestly
- Help with problem-solving
- Express thanks when you've received good care

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Are you ready for the digital transition?

On February 17, 2009, all full-power broadcast television stations are required to stop broadcasting in analog and continue broadcasting in digital only. This is known as the digital television (DTV) transition.

Why is television converting to digital?

Digital broadcasting allows television stations to offer improved picture and sound quality. It also allows them to broadcast several programs at the same time, giving consumers more programming choices. Another important benefit of the switch to all-digital broadcasting is that it will significantly improve public safety communications.

What does this mean to you?

Not everyone will be affected by the DTV transition in the same way:

- If you receive your local broadcast stations through a paid provider such as cable or satellite TV, you are already prepared for the DTV transition.
- If you have a digital TV (a TV with a built-in digital tuner), you are ready for the switch. (Check your owner's manual or ask the manufacturer to see if your TV is digital.)
- If you have an analog TV with a rooftop antenna or "rabbit ears" on your set, you will not be able to watch full-power broadcast stations after February 17, 2009 unless you get a "digital-to-analog converter box."

What is a converter box?

A digital-to-analog converter box is a device that will convert the digital signals from a broadcast station to an analog format that your analog television can display. Digital-to-analog converter boxes are available in stores that sell electronics equipment and through various online mail order retailers. The cost for a basic converter box is between $40 and $70. This is a one-time cost.

Coupon program

The federal government is offering each U.S. household up to two $40 coupons that can be applied toward the cost of eligible converter boxes. The number of coupons available is limited and **applications for coupons must be received by March 31, 2009**. (Coupons will expire 90 days after mailing). To obtain a coupon:

- Call the Coupon Program's 24-hour hotline at 1-888-DTV-2009 (1-888-388-2009), TTY: 1-877-530-2634 (English TTY) or 1-866-495-1161 (Spanish TTY)
- Apply online at www.dtv2009.gov

For more information

For more information on the DTV transition, call 1-888-CALL-FCC (1-888-225-5322) or by TTY at 1-888-TELL-FCC (1-888-835-5322), e-mail DTVinfo@fcc.gov, or visit the DTV website at www.dtv.gov, where consumer publications, fact sheets, and advisories on closed captioning and other DTV transition topics are available.

Watch your mail for Form 1099-R

IMRF will mail your IRS Form 1099-R tax statement by the end of January 2009. If you don't receive your 1099-R by February 15, 2009, please contact a Member Services Representative at 1-800-ASK-IMRF (1-800-275-4673). You will need Form 1099-R when filing your 2008 tax returns.

What information is on the 1099-R?

The information on Form 1099-R should be used to file your 2008 federal and state income tax returns. Your 1099-R will show the gross amount of benefits you received from IMRF in 2008. This form will also indicate the federal income tax which was withheld from your benefit payments and, for most people, the taxable portion of your benefit.

Live outside of Illinois?

Although IMRF pensions are not subject to Illinois state income tax, different provisions apply in other states. If you live outside of Illinois, contact your state's Department of Revenue for information. (Please note that if your state does tax your IMRF pension payment, IMRF cannot withhold any state income tax for you.)

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