

Do Not Skimp on Medical Care When It Just a Click Away

The ailing economy is leading many Americans to skip on medical visits, skimp on their medicine, and put off mammograms, Pap smears and other tests. And practitioners worry the result will be sicker patients who need more expensive treatment later. Paying for medical care has long been a struggle for many—including those with health insurance—but as budgets tighten because of the economic crunch, more are skimping on needed treatment.

Nearly half of Americans now report that someone in their family has cut back on their medical care or prescribed medications—postponing checkups, recommended tests and procedures; cutting pills or skipping doses of required medications; or not filling new prescriptions, according to a Kaiser Family Foundation poll conducted in October. That's up from 42 percent of those surveyed six months earlier. One in three now has trouble paying medical bills, and one in five reports medical debt of at least \$1,000.

As an employee's of Chapman Auto Group with the insurance from Chapman Auto Group your medical care is just a click away. Chapman Auto has provided all employees and family members who are members of their insurance BCBS free access to medical care onsite at 3 locations, Scottsdale, Tempe and Tucson. You can visit our web site at hconsite.com and your office visit for your medical care is just a click away. You are not only saving yourself money from no-co pay's, deductibles and access to all generic drugs but you are also saving Chapman money decreased time away from work and no claims generated.

Sometimes patients are often too embarrassed to admit they are struggling financially. We assume everyone is trying to save cost today weather struggling or not. Some advise, If you're on a bunch of different medications, ask your practitioner, which of these medications could I get by without or are there any of these medications that I can take every other day? Are there any of the medications that I am on that I can purchase on the local \$4.00 plans? The local \$4.00 plans are off your insurance and if you use your insurance they might be \$10.00 - \$20.00 depending on your plan and the medications. At HCS your on-site clinic it is our goal to find our patients affordable healthcare and these means

taking the time to research and see if we can prescribe our patients a \$4.00 medication first.

Have a dialogue with your practitioners about your personal health. Ask questions and get informed. Know what your lab numbers mean and what the norms are for your age and gender. Go to our website we have all the norms and what the lab test numbers mean. Follow these preventive actions:

- Daily aspirin to prevent heart attacks and stroke in men over 40 and women over 50
- Childhood immunizations for diphtheria, tetanus, whooping cough, measles, mumps, rubella, polio, hepatitis B, etc.
- Tobacco-use screening and counseling
- Routine colorectal-cancer screening for adults 50 and older
- Hypertension screening via routine blood-pressure tests
- Annual flu shots for adults 50 and older or immune compromised
- Immunization of adults 65 and older against bacteria that cause pneumonia and related diseases
- Screening and counseling of problem drinkers by their practitioners
- Vision screening for adults 65 and older
- Cervical cancer screening for sexually active women and women over 21
- Cholesterol screening for men 35 and older and women 45 and older
- Routine breast-cancer screening for women 40 and older
- Obesity screening and high-intensity diet and exercise counseling for the obese
- Depression screening for adults
- Hearing-impairment screening for adults 65 and over

Be concerned about health risks, but don't panic. Work with your practitioners to define a healthy lifestyle that's right for you, and then live it. Eat the right foods. Find a physical activity that is appropriate for you. Get regular checkups and pay attention to your environment. Such measures can reduce your risk factors and enrich your life. Remember, Chapman Auto has invested in your well being and health by making healthcare affordable, accessible and convenient. HCS on-site clinics are strictly confidential and voluntary. But with the economy where it is and unpredictable start saving. Get your check up regularly, ask questions about what medications and tests that are needed for your well being and remember an office visit that is free and convenient is just a click away.