Medical Care and Health Insurance

Medical care in the U.S. operates at three levels:
- **Primary Care**
- **Urgent Care**
- **Emergency Care**

**Primary care** is when you go to a doctor’s office with an appointment because you are not feeling well or receive a check up.

**Urgent Care** is when you go to a clinic site without an appointment because you need to see someone the same day and your doctor’s office is not open or has no appointments.

**Emergency Care** is when you go to the hospital emergency department because you are suffering from life-threatening illness or injury.

To use **primary care** you must schedule an appointment.
You schedule an appointment by calling the doctor’s office.
You must arrive at your appointment 15 minutes early.
You must bring your insurance card and any payment you are responsible for.
If you cannot make it to your appointment you must call the doctor’s office in advance to cancel or change the appointment to another day- otherwise you may have to pay for the appointment.

Go to your **regular doctor** for an appointment when you have a cold, flu, or other mild aches and pains.

Go to an **urgent care** clinic when you have more serious pain like an ear infection or sprained ankle or wrist.

Only go to the **emergency room** if your life is in danger, like a heart attack, stroke or severe burn.
If you cannot get to the hospital because of your condition you should call 9-1-1 on the telephone and ask for an ambulance.
Do not go to the emergency room for minor aches and pains.

When you see a doctor you have both **rights and responsibilities**.
Your most important **right** is to have an interpreter work with you and the doctor to get through the appointment.
It is the doctor’s responsibility to provide the interpreter. You should not use your own family or friends as interpreters.
You cannot use any children as interpreters.
APPENDIX A: EDUCATIONAL CONTENT ELEMENTS

Your responsibilities include:
- Paying for your share of the visit—even if you have insurance.
- Showing up on time for your appointment unless you call in advance to change or cancel.
- Arranging your transportation to the appointment so you will not be late.
- Bringing all of your medical records with you and keeping them organized.
- You need to keep all of your records in good order because you will need them when you want to change your status from refugee to permanent resident.
- It is your responsibility to keep track of all the immunizations and other important medical treatment that you have received.
- If you don’t have proof of this from your records you will have to pay the Civil Surgeon to give you immunizations and a TB test again when you want to change your status and become a permanent resident.
- Most of the medical tests and treatment you need to change your status are provided for free—beginning with your Refugee Health Screening.

When you first arrive in your new city, your resettlement agency case worker will schedule an appointment for you to visit a doctor’s office and begin your Refugee Health Screening.
- The purpose of these visits is to identify any health problems you might have that could interfere with work or school.
- We want your new life in America to be successful with a good job for you or school for your children.
- If you are sick it will be hard for you to work or your children to go to school.
- It is important for you bring your medical records that you brought with you on the airplane and show them to your doctor.
- You must tell the doctor about any sickness you have now or if you were ever very sick before you came to America.
- Your Refugee Health Screening will have many tests and shots including lead testing for children.
- It is very important that remember to take your child back for a second lead test 3 months after the first one. The doctor needs the results from both tests keep your child healthy.
- When children are exposed to lead it is very harmful to their brains—so you must have your child’s blood checked the second time to make sure they are healthy.

It is important for you to participate in all parts of your Refugee Health Screening. Tests will involve checking your skin, taking your blood and maybe an x-ray of your chest.
- The doctor and nurse will look in your mouth, eyes and ears. They will also examine your urine and your stool.
APPENDIX A: EDUCATIONAL CONTENT ELEMENTS

When the nurse provides you with a container to bring back a stool sample it is very important that you follow her instructions. That is necessary to see if you have parasites that can make you and your family sick. If the doctor or nurse discovers that you are sick or need further visits to the doctor, they will give you a referral- this means they will make an appointment for you to see another doctor so you can get better. It is very important that you go to these appointments so you can get help for any illnesses or other problems you have with your eyes or ears or teeth. These appointments are called follow up appointments. You will need your health insurance card for your follow up appointments.

You do not have to pay for your Refugee Health Screening. All of your other health care will cost money. The cost can be reduced if you have a government health insurance card or a health insurance card from your work. During your first 8 months in America you will have a government health insurance card. After 8 months, you might still receive a government health insurance card, especially if you have children. If you do not get a government health insurance card you should try to find a job that offers health insurance. If you do not have any health insurance card you should find a doctor’s office that is low cost. Ask your case worker for a list of low-cost clinics. Doctor visits without a health insurance card can be very expensive. You have to pay the bills from your doctor’s office. If you don’t pay those bills it will be hard for you to buy a car or get a good apartment later on.

If you are a woman you may be referred to an obstetrician or gynecologist. These are doctors who are experts in taking care of women. These doctors can help you when you are pregnant with pre-natal care. Pre-natal care is very important if you are going to have a baby. Your baby will be healthier if you have pre-natal care. These doctors can also help you with other health issues that only women have dealing with menstruation or menopause. These, and other doctors and nurses, can help you with family planning. Family planning is important so will only have children when you are ready. Family planning is important so you only have the number of children that you want to have. You have a choice about how many children you have. You have a choice about how much time you wait in between each child.
APPENDIX A: EDUCATIONAL CONTENT ELEMENTS

Talk to your doctor or nurse any time you want information about family planning. Your children may be referred to a pediatrician. Pediatricians are doctors who only treat children. It is important that your children see their pediatrician whenever scheduled so that they grow up healthy and strong. It is important that you take all of your child’s medical records to their pediatrician.

You may be referred to a doctor for your chronic conditions. Chronic conditions need to be checked by your doctor on a regular basis. Chronic diseases include high blood pressure, diabetes and arthritis. When you have a chronic disease you need to see your doctor regularly so they can see how you are doing. What you eat and drink and what medicines you take all affect you. Make sure you tell your doctor about what you eat and drink and what medicines you take.

It is very common to need to see a doctor about pain and suffering you have in your head and your mind. Do not be embarrassed if you need to talk to someone because you are feeling sad or worried. Your previous difficulties can stay with you, but current problems can make it so that you can’t sleep, have bad dreams, and have trouble with your relationships. If you have some of these feelings it is important that you talk to someone who is an expert in mental health:

Flashbacks
Nightmares
Guilt
Difficulty sleeping
Anger

If you don’t get help for your mental health it can be negative not just for you but for your family. It is important to get help so that you can go to work. You will not be punished or taken away from your family if you ask for help with your mental health.

Personal Hygiene

It is very important that you attend to your own and your children’s personal hygiene. Personal hygiene is important because of your health- if your teeth, body or clothes are not washed you can get sick. It is also important so that you can be successful at work and your children can be successful at school.

Your mouth and teeth: It is very important to brush your teeth with a toothbrush and toothpaste in the morning and before you go to bed.

If you don’t clean your teeth they will become infected and cause you pain and maybe fall out.

Mucous: It is very important that you understand that your mucous and spittle contain germs that can make people get sick.
APPENDIX A: EDUCATIONAL CONTENT ELEMENTS

Do not spit inside-- ever. Not only can this make people sick it is considered very impolite in America. You must cover your mouth when you cough. When you cough into the air you spread germs. You should cough into your sleeve or a disposable paper tissue. Do not cough into your hand because when you touch things you are spreading germs. If your nose is running you need to use a disposable paper tissue to blow or wipe your nose.

Do not blow or wipe your nose onto your shirt or hand. Anytime you cough into your hand or touch mucus from your nose it is very important that you wash your hands at a sink with water and soap. Washing your hands frequently throughout the day is the most important thing you can do to prevent illness in you and your children. Everyone should wash their hands after they use the toilet. Everyone should wash their hands after they change a baby’s diaper. Everyone should wash their hands before they eat food. It is important to keep fingernails trimmed short and clean to reduce germs.

In addition to washing your hands it is very important to wash your body regularly. The easiest way to do this is to take a shower every day. After you take a shower you should use an antiperspirant or deodorant under your arms. In order for you to be successful at work and your children successful at school, it is important that your body is clean and does not have an odor. Women should take note of the feminine hygiene products that are available in America. It is important that you use disposable products and change them regularly to avoid getting sick and to avoid odor.

To keep your body clean and avoid odor it is also important for you to wash your clothing and your bedding on a regular basis. Underwear/underpants should be worn only once before washing and changed everyday. Note- all children and adults should wear underwear. All children must be covered by a diaper or underwear when they are not at home. Socks should be worn only once before washing and changed everyday. Shirts and garments that touch the neck and underarms should be worn only one or two times before washing. Pants/trousers can be worn two or three times before washing. You should always use sheets on the bed/mattress. The sheets should be washed regularly- at least every 2 weeks. If a child has an accident and soils the sheets while sleeping they should be washed right away.
American washing machines are easy to use and make washing clothes and bedding very simple. Just ask for assistance if you need it.

The toilets in America may be different from what you are used to. It is very important if you are going to be successful at work and school to know how to use the toilet correctly. You should sit down on the toilet seat so all of your waste goes into the toilet bowl. Do not stand on the toilet seat. You must flush the toilet every time it is used. You must only flush urine, feces and toilet paper. Do not flush paper towels. Do not flush feminine hygiene products like napkins or tampons. Do not use the toilet as a wash basin.

Please be considerate of others when using a wash basin or sink to prepare for prayer. When you wash your feet it is best if you bring a cloth or towel to wipe your feet instead of putting your feet up into the wash basin/sink. It is offensive to use a wash basin/sink meant for hands to wash your feet. If you do wash your feet in the wash basin/sink it is important for you to wipe up any water that you have splashed around the wash basin/sink area and on the floor.

If you are notified by your child’s school that they have head lice, you must follow their instructions for getting rid of the lice. This includes using a medicated shampoo and washing all of the bedding and clothes in the house with hot water.

**Food Safety and Housekeeping**

It is very important that you understand how to keep your family healthy. When you are sick you can’t go to work and when your children are sick they can’t go to school. The most important thing you can do to stay healthy at work, home and school is to wash your hands often with soap and water.

The same water that you use to wash your hands is safe to drink. You do not need to buy bottled water in America. The water that comes out of the kitchen and bathroom faucets is safe to drink. Your children should drink the water that comes from the kitchen and bathroom faucets because it is good for their teeth. It protects their teeth and prevents cavities.

You and your family can become very sick if you do not handle food properly. Even if you do not use utensils to eat your food, it is important to use utensils to serve the food to avoid spreading illness.
It is recommended that you eat food from the **table** instead of the floor to reduce the chance of food having germs from the floor that can make you and your family sick. When you bring food home you need to **store it** properly. Bags of rice and beans should be put into cupboards **not kept on the floor**. All eggs, milk, butter, cheese and meat must be kept in the **refrigerator**. If you use a **knife and cutting board** with meat you must use a **different clean knife and board** with vegetables or dairy foods. **Raw meat** can make you very sick. You must wash your hands after touching uncooked meat. You should **cook all foods completely** so they do not make you sick. Once cooked all **leftover** food should be covered and kept in the refrigerator. Pay attention to how **old** the food is. Food that is old can **spoil** and can make you sick. **Leftover** cooked food should be eaten within 3-4 days. Packaged food should be eaten before the expiration date on the package. Expiration dates look like this **MONTH / DAY / YEAR**. When food is **old** or reaches the **expiration** date it should be thrown in the **garbage**.

It is very important to remove the **garbage** from your apartment regularly. All your **garbage** should be put into plastic bags and be taken outside to the **garbage collection** bin. Do not let **garbage** build up inside your home. **Garbage** inside your home attracts rodents and insects. Rodents and insects carry disease and can make your family sick. In order to stay in your apartment you must take out the **garbage** and **keep it clean**. You must **clean** all the rooms in your apartment on a regular basis. Kitchens and bathrooms must be **cleaned** with disinfecting products and water. You must **clean** the sinks and counters, wipe out the refrigerator and wash the floors. You must **clean** the carpet in other rooms with a vacuum cleaner. Towels, sheets, pillow covers, table and floor cloths and all clothing must be **laundered** on a regular basis.

It is important to choose **healthy foods** for you and your family. In America it is very easy to eat too much unhealthy food and get fat. It is important to eat a lot of vegetables and fruits and some meat and starchy foods. You should not eat too much salt or fat or oil or sugar. Do not let your children drink too much soda pop or Coca Cola. It is very bad for their teeth. They should **drink water** instead.

**Family Issues / Domestic Violence**

Women and men have **equal rights** in America.
APPENDIX A: EDUCATIONAL CONTENT ELEMENTS

Women and men are legally equal in America.
Domestic violence is illegal in America.
Domestic violence happens when an abuser tries to gain power and control over the victim through physical, sexual, emotional, verbal and/or financial abuse.
Domestic violence occurs in familial and/or intimate relationships in which people are living separately or in the same household, and between people in present or former relationships.
Ninety five percent of the victims are women.
It is illegal for men to abuse their wives or sisters or daughters or mothers in America.
Men are not allowed to hit women in America.
Men cannot force their wives to have sexual intercourse.
If a man forces his wife to have sexual intercourse this is rape.
Rape is illegal.
Men are not allowed to have more than one wife in America.
If a man has more than one wife he is breaking the law.
Men are not allowed to marry women younger than 16 years old in Ohio.
A woman between 16 and 18 years old is considered a minor and cannot get married without her parents’ consent and must receive marriage counseling satisfactory to the court.
By Ohio law, a woman must be 16 or older to agree to sexual intercourse.
Men cannot have sexual intercourse with a woman younger than 16.
If you violate any of these laws you jeopardize your immigration status and could be deported.

If you or someone you know is being abused you should call 9-1-1 and report the abuse to the police.
If you do not feel safe at home you can call National Domestic Violence Hotline, 24-hours a day, at 800-799-7233 to find a shelter near you.
They can also help you find counseling.
You can get legal help from Ohio Legal Services at 1-866-529-6446.

There are programs available to help children in Ohio.
Ask your case worker for a referral for:
Head Start
WIC
Medicaid
Help Me Grow

Substance Use / Abuse
You must be 21 years or older to drink alcohol in America.
It is illegal to drive a car if you have been drinking alcohol.
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If you are caught **driving while intoxicated** you jeopardize your immigration status and you can be deported.
If you go to work intoxicated you may be fired.
**Marijuana, cocaine and heroin are all illegal.**
If you are caught using or selling any of these drugs you jeopardize your immigration status and could be deported.
**Khat/Kat/Qat is not legal** in America.
It is illegal to use or import Khat/Kat/Qat into America.
If you are caught using, importing or selling any of these drugs you jeopardize your immigration status and could be deported.
**Tobacco and cigarettes** are legal in America but it is not permitted to smoke inside most buildings.
**Tobacco and cigarettes cause cancer.**
It is bad for the health of your family including your children to smoke around them. When you smoke around them they have to breathe your smoke it can cause respiratory tract infections, asthma and cancer.

**Medications and Home Remedies**
Be careful when using medicines you purchase at the grocery store or the drugstore. These are called **“over the counter”** medicines.
Read the instructions and only use them for their intended purpose.
If you do not feel better taking medicines you purchase at the store, go see a doctor.

Sometimes your doctor will give you a **prescription** for medicine to treat a specific problem you have.
Some medicines can only be obtained when you have a **prescription** from you doctor.
Make sure you **tell your doctor** about all of the medicines or cures you are taking including other prescriptions and home remedies.
You must take the **prescription** to the pharmacy with your insurance card to get the medicine.
It is extremely important that you **follow the instructions** given to you by your doctor and the pharmacist who gives you the medicine.
Take the medicine in the **amount** they tell you.
Take the medicine at the **time of day** they tell you.
Take the medicine for the **number of days or weeks** they tell you.
**Never share medicine** with family or friends- a prescription medicine should only be taken by the patient it is for.
If you have a **bad reaction** to the medicine, it makes you feel worse or you have an **allergic reaction**, stop taking it and tell your doctor immediately.

If the prescription is for **antibiotics** you must take ALL of the medicine.
APPENDIX A: EDUCATIONAL CONTENT ELEMENTS

Do NOT stop taking the antibiotics just because you feel better. Finish all of your antibiotics.
Only use antibiotics that you have gotten from a prescription from your doctor. Do not use antibiotics brought from overseas by family or friends. When you do not use antibiotics correctly you and your children can become more sick and it will take longer to get well.

If your prescription is for tuberculosis infection or prevention of tuberculosis you MUST take all of the medicine for the entire time of the prescription. Sometimes tuberculosis medicine is prescribed for 9 months. It is very dangerous to stop taking tuberculosis medicine before it is finished. If you do not complete all the months of medicine for tuberculosis you can jeopardize your immigration status and it will be harder to become a permanent resident or citizen.

Do not use medicine that is old or expired. Look at the date on the bottle MONTH / DAY / YEAR. If it is after that date throw the medicine in the garbage.

If your home remedies don’t give you relief be sure and go to the doctor.

Sometimes you have to take a medicine for a long time and that means you have to get more. This is called a refill. You can call your doctor’s office and ask them to telephone the pharmacy with your refill and then you can go and pick it up.
Sometimes medicines are paid for by your government health insurance card or your work health insurance. Sometimes you have to pay for medicine with your own money.

If you child needs to take medicine to school you must contact the school nurse. Your child should not take any medicine to school that the nurse does not know about. Because children are smaller than adults, they usually need less medicine. Follow the instructions for giving medicine to your children very carefully. Ask the nurse to show you how to give medicine to very small children and babies.