



East Tennessee Children's Hospital

8 for '08

Part 3 of 4

Few issues are closer to our hearts or more crucial to our future than the health of children. As an abundance of children's health issues hit the media spotlight last year, it was a challenge for many parents to keep track of them all or determine which matter most. Some strike close to home and involve things parents do routinely to keep their kids safe and healthy. Others, for now at least, seem to be in the hands of lawmakers or scientists, far removed from our immediate lives, yet no less important to children's well being.

In 2008, Children's Hospital will highlight eight of these important children's health issues to watch. Each issue of It's About Children this year will focus on two topics. This list is not meant to be comprehensive, nor does it suggest that other health issues aren't also important. But we think these eight subjects will have a lasting impact on children's health in 2008.

Covering children's health needs

Until recently the debate over what to do about uninsured Americans had largely focused on adults, particularly the elderly. Now the focus has shifted to helping parents find affordable insurance for children, especially those of the working poor who don't qualify for Medicaid or can't afford private insurance.

Q: **What are the trends in health coverage for children?**

A: There is a movement toward consumer-directed health care, health insurance that is designed to get those who use health care — like parents — to play a bigger part in keeping costs in check.

Many different types of consumer-directed health care plans are available, each with benefits and limitations. Many plans feature high deductibles (the amount of money parents must spend before health care is covered by insurance) as well as health care savings accounts, which allow parents to save money to pay for the services that insurance doesn't cover. Some plans — but not all — cover preventive care, routine checkups, vaccines, tests and regular disease screenings. So when you're choosing health insurance, it's important to look for a plan that meets your family's needs.

Q: What are some tips for navigating the health care system?

A: Making decisions while everyone is healthy can help reduce the stress and financial strain when someone in your family does need medical care. Here are suggestions:

- Choose your coverage carefully. While it's impossible to predict sudden illnesses and accidents, you can anticipate some things. For example, if your child has a chronic disease that requires frequent checkups and tests, make sure to pick a plan that covers them.
- Make a medical home. Try to establish a long-term relationship with a pediatrician or family doctor who can get to know your family, provide well care and most of the sick care your child might need, keep complete medical records of things like immunizations and growth and become familiar with your family's medical history.
- Don't skip checkups. It's important to keep regular checkups even when children aren't sick — this way, doctors can make sure they're developing as expected and can catch any health concerns early so that they don't become expensive and hard-to-treat medical problems later. Letting regular check-ups lapse may save time and money in the short-term but ultimately might translate into bigger bills and longer waits at the doctor's office.
- Keep vaccines up to date. Checkups are especially important so that children can stay current on their immunizations. Thanks to new vaccines, parents have more opportunities than ever to keep children healthy and safe from contagious illnesses.
- Don't delay care. When children are sick or injured, it can be difficult to decide how much medical care they need. Ultimately, if you're unsure about what medical care your child needs, your doctor can help you determine what to do.
- Check it out before you act on it. More health and medical information is available than ever before — on the Internet, through support groups, in magazines and newspapers. All that information can be helpful, but it's important to check out anything you hear or read that might be relevant to your child's health with a doctor or nurse before you act on it. There is, unfortunately, plenty of bad information mixed in with the good information on the Internet, and it can be hard to sort out. For a list of good health care Web sites to start your research, visit Children's Hospital's Web site at www.etch.com/healthinfo.cfm.

Q: How can I deal with my child's mounting medical bills?

A: Some parents may think that insurance will cover all or most of their child's medical expenses — or that being able to afford their child's health care needs won't be a problem. But each medical service comes with its own price tag, and parents are sometimes surprised to learn that hospital care, surgical procedures, doctor visits and laboratory tests are separate services with separate bills.

Some parents may also overlook costs that are indirectly related to their child's care — missed time at work, child care for siblings, increased utility bills, custom transportation and home renovations, such as ramps for wheelchair accessibility.

The best way to make sense of bills and prevent financial problems is to take a proactive stance. Learn all you can about your health plan and the meaning of insurance terms. Which doctors participate in your plan? What services are covered? Understanding your health plan's design and its policies can ultimately save you thousands of dollars.

You may find it useful to get a written copy of your policy from the insurer. Although you may have an enrollment information book from your employer, the actual policy provides specific details about *your* coverage.

Policies and bills can be confusing, but help is available. These simple steps can help you avoid problems:

- If you are a Tennessee resident, find out if your family is eligible for TennCare. TennCare is Tennessee's Medicaid managed care program that provides health coverage for low-income children, pregnant women and disabled Tennesseans. To learn about this program, visit www.tennessee.gov/tenncare/members.html.
- Tennessee also offers a health insurance program called Cover Tennessee to provide options that are affordable and that meet the needs of the uninsured in our state who are not eligible for TennCare. As part of the Cover Tennessee program, CoverKids offers qualifying families comprehensive health coverage to uninsured children, age 18 and under, and to pregnant women. To learn more, visit our Web site at www.etch.com/coverkids.cfm.
- Locate the resources available within your child's hospital, such as the business office, for answers to your questions about medical expenses.
- Ask your health care provider or insurance company to have a case manager assigned to your child.
- Make your child's health care providers aware of your plan's benefits and limitations.
- Organize! Keep a journal and files to record doctor visits and any services performed (including lab work, X-rays, CT scans, etc.) and the fees for these services so that detailed information about your child's health care is easily accessible. This may seem like a lot of work, but it will be extremely helpful when dealing with your insurance company.

- Know your rights as a health consumer. If your insurance company denies coverage for certain expenses, appeal the decision. Doctors can sometimes write letters or help you appeal to the insurance company to get certain services covered.
- Contact your state's department of insurance if you encounter problems with your health care coverage — especially if you've already appealed a case of denied or inadequate coverage.

Q: **What can we expect of this issue in 2008?**

A: The question of how to ensure that all children in the United States get the health care they need is likely to be a prominent issue in this fall's presidential race. The well being of children and families is a perennial issue for those in political life — but will it finally be solved? Or after the elections, will it be forgotten once again?

Bullying: Not just kids' stuff

Growing recognition of the impact of bullying has prompted new urgency to prevent it in schools and communities. While bullying is nothing new, school shootings at Virginia Tech and elsewhere highlighted the reach of bullying and how it can escalate far beyond schoolyard scuffles. One new study showed that 90 percent of elementary school students have been bullied by peers and 60 percent of children admitted to being bullies. Other new research points to the long-term effects of bullying. One study found that bullies and their victims are more likely than other children to be victims of crime outside of school.

Q: My son is being bullied. How can I help him?

A: Having to deal with a bully is hard for a child — especially at school. Listen to your son's worries and convey that it's OK for him to feel that way. Try to get your son to talk about what has been going on at school — just listening can be helpful. Offer assurance without making him feel like you're dismissing his feelings. When he feels understood by you, he'll be more receptive to your help and any advice on coping that you offer. Go over some strategies that he can use if someone teases him. Ignoring the bully and simply walking away or using humor to combat aggressiveness might get the bully to stop. Bullies often give up when they don't get a response from their target.

Although children can resolve many incidents of bullying on their own, do keep an eye on the situation. If it persists, get involved by talking to your child's teacher or school counselor.

Q: What can I do to help a child stop bullying?

A: It can be shocking and upsetting to learn that your child has been labeled a bully. As difficult as it may be to process this news, it's important to deal with it right away. If it's not stopped, it can lead to more aggressive antisocial behavior and interfere with your child's success in school and ability to form and sustain friendships.

Children bully for many reasons. Some bully because they feel insecure. Other children bully because they simply don't know that it's unacceptable to pick on children who are different because of size, looks, race or religion.

In some cases bullying is a part of an ongoing pattern of defiant or aggressive behavior. These children are likely to need help learning to manage anger and hurt, frustration or other strong emotions. Professional counseling can often help them learn to deal with their feelings, curb their bullying and improve their social skills.

Some children who bully are copying behavior that they see at home. Children who are exposed to aggressive and unkind interactions in the family often learn to treat others the same way. And children who are on the receiving end of taunting learn that bullying can translate into control over children they perceive as weak.

Be sure to:

- Take bullying seriously. Make sure your children understand that you will not tolerate bullying at home or anywhere else. Establish rules about bullying and stick to them. If you punish your child by taking away privileges, be sure it's meaningful. If your child acts aggressively at home, with siblings or others, teach more appropriate (and nonviolent) ways to react, like walking away.
- Teach children to treat others with respect and kindness. Teach your child that it is wrong to ridicule differences (i.e., race, religion, appearance, special needs, gender, economic status) and try to instill a sense of empathy for those who are different.
- Learn about your child's social life. Look for insight into the factors that may be influencing your child's behavior wherever the bullying is occurring. Talk with parents of your child's friends and peers, teachers, guidance counselors and the school principal. Get your children involved in activities outside of school so that they meet and develop friendships with other children.
- Encourage good behavior. Positive reinforcement can be more powerful than negative discipline.
- Set a good example. Think carefully about how you talk around your children and how you handle conflict and problems. If you behave aggressively — toward or in front of your children — chances are they'll follow your example.

Q: What can we expect of this issue in 2008?

A: Bullying will continue to move beyond the domain of school discipline and into the realm of public health and safety, with more state and local governments attempting to address the issue through legislation and community programs. Parents will also be called on to take a more active role in broaching the issue with their children.

Article edited and abridged from the KidsHealth section of www.etch.com

© 2008 The Nemours Foundation/KidsHealth. Used under license.

7/31/08 WWH