

## **SPEAK EASY:** My post-college, multi-thousand-dollar lesson

by Julie Stroebel

**T**wo months, three immediate care visits, two emergency room visits, one gynecologist, one private practice M.D. and seven prescriptions later, my body is on the mend.

Now I'm dreading the bills coming in the mail.

The hunt for doctors and a diagnosis was lengthy — and frustrating — but two lessons learned from the experience are ones I won't be forgetting any time soon:

One: Have a regular, primary care physician with whom to schedule annual appointments.

Two: Know if an insurance provider covers a physician before calling the office.

The adventure began with a common yeast infection and an allergic reaction to a one-day dose of Monistat. A visit to an immediate care facility sent me out the door \$500 poorer and with the advice, "Follow up with your regular gynecologist."

The problem? I had no regular physician.

When I relayed this information to my tending immediate care physician, he gave a paternal scowl and chided, "A young woman your age should have a gynecologist by now."

I thanked him, took the prescription he wrote and silently scoffed. In five years of adulthood, I'd had no medical problems. I would fill the prescription, clear up the infection and be on my merry way.

My plan worked beautifully. Until the infection returned two weeks later. Without a regular doctor, it was back to immediate care. And another \$500 poorer.

The infection cleared, but my sigh of relief was short-lived. When severe pelvic pressure developed, I figured it was time to worry and start calling gynecologists.

As my nerves increased, my success at finding medical assistance decreased. Each office I called asked the same question: "Does your insurance cover our office? Call us back when you find out." Pleas to let me pay out-of-pocket and come in as early as possible were met with responses of "We are not accepting new patients at this time" or "The earliest we can get you in is two weeks from today."

Medical options without a primary physician were not good. I was torn between waiting it out and hoping the pressure passed or going back to immediate care. Money weighed heavily on my mind. The pelvic pressure weighed heavier.

A third visit to immediate care diagnosed a urinary tract infection. It was another prescription, five days off work on bed rest and more money down the medical drain.

In the meantime, I called my insurance provider and found a gynecologist for a follow-up. The time had come to follow my immediate care doctor's advice: As a young woman, have a regular gynecologist. I added finding a regular physician to my to-do list and put it off for later.

Later turned out to be the following week.

A Monday night started with a sore throat covered in white patches and ended in an emergency room with a negative strep test and a diagnosis of pharyngitis, an infection of the throat. I filled the prescription antibiotic the following day.

By Tuesday night, my ears and lips were swollen and my cheeks turned bright red. By Wednesday morning, I was sitting in the gynecologist's office and getting my prescription switched to an alternative antibiotic.

Thursday, I was back in the emergency room with hives covering me from scalp to toes and a blood test positive for mononucleosis. Steroids and painkillers reduced the rash and throat pain.

Another week off work didn't ease my mind of financial strain, though.

Regular physicians charge significantly lower prices for medical care, especially compared to emergency room visits. With three immediate

care and two emergency room visits under my belt, I made sure to schedule a follow-up with a family practice taking new patients.

Youth falls short of invincibility, and this episode bordered near irresponsibility in failure to find regular care physicians for myself before having medical problems. It was a time-consuming and expensive lesson — one I hope few other young adults have to learn the hard way.

SPEAK EASY is written by Julie Stroebel, a page designer for The Times, and runs on Mondays. If you have a 20-something topic you would like to see explored, call Stroebel at 815-431-4045, or e-mail her at [julies@mywebtimes.com](mailto:julies@mywebtimes.com).

### Need tips on finding physicians?

**Martin B. Rosen and Abbie Leibowitz, co-founders of Health Advocate, have posted their book "The Healthcare Survival Guide" online for a limited time. The book includes tips on cost-cutting strategies, comparison-shopping for medical facilities, choosing health plans and filling prescriptions. The guide can be viewed at [www.healthcaresurvivalguide.com/View-The-Book/Healthcare-Survival-Guide.pdf](http://www.healthcaresurvivalguide.com/View-The-Book/Healthcare-Survival-Guide.pdf).**