

# A-Z Young Adult Resource Guide

## Make Every Decision Count!

### **Introduction:**

Managing your health independently is an essential step in becoming a responsible and empowered adult. As you transition into adulthood and begin your independent life, your healthcare needs and resources are likely to change. Being responsible for your health means more than just treating illnesses; it's about proactive care, making informed decisions, and building habits that support long-term wellness.

This period is a chance to establish a solid foundation for your future by learning how to navigate the healthcare system. This guide provides you with the knowledge, resources, and tools to effectively manage your health, ensuring that you stay healthy and proactive about your well-being.

### **Topics Include:**

- Why Managing Your Health is Important
- Key Steps to Becoming Health-Responsible
  - Establishing Your Healthcare Team
  - Organizing Your Health Information
  - Understand Your Health Insurance
  - Preventative Care
  - Medication Management
  - Have an Emergency Plan
  - Make Cost Effective Decisions
- Common Care Needs for Young Adults
- Useful Links and Contacts

### **Key Tool:**

- Personal Healthcare Organizer: [Personal Care Organizer.pdf](#)
- Transitioning to Healthcare in a New Area

### **Why Managing Your Health Is Important**

As a young adult, you're at a stage when setting up the right health practices can significantly impact your quality of life now and in the future. The choices you make today can prevent chronic conditions, improve your mental well-being, and equip you with the knowledge and skills to handle health challenges effectively. Taking responsibility for your health means being informed, prepared, and proactive about seeking care and maintaining healthy habits.

## **Key Steps to Becoming Health Responsible:**

### **1. Building Your Healthcare Team**

Your healthcare team will be a group of medical professionals who work together to provide comprehensive care for your health needs. Having a well-rounded healthcare team ensures that you receive coordinated and personalized care, which is crucial for maintain good health and addressing any medical issues that may arise

#### **Members of Your Healthcare Team:**

1. **Primary Care Provider (PCP):** Your PCP is your main healthcare provider for regular check-ups, preventative care, and non-emergency health issues. They are your first point of contact for health concerns and can refer you to specialists when needed.
2. **Specialists:** Specialists provide expert care for specific health conditions. Common specialists include dermatologists, gynecologists, allergists
3. **Dentist:** Regular dental check-ups and cleanings are important for oral health, which can affect your overall well-being.
4. **Pharmacist:** Pharmacists help manage your medications and provide valuable information on drug interactions and side effects.
5. **Therapists and Counselors:** Mental health professionals provide support for emotional and psychological well-being.

### **2. Organizing Your Health Information:**

Keeping your health information organized can help you manage your healthcare effectively and ensure you receive the best possible. It can make a huge difference in your care, especially if you are in an emergency, to have all your data in one spot. A healthcare organizer should include:

- Personal Information
- Health Insurance Information
- Healthcare Providers
- Allergies
- Health Issues or Concerns
- Health records, i.e. immunizations

You can create your own organization system, or you can use this organizer template as a personal health record that includes your medical history, insurance information, healthcare providers, immunizations, medications, allergies, emergency information. You can download this or print it out to ensure you have everything in one place.

**Personal Healthcare Organizer Template:** [Personal Care Organizer.pdf](#)

Remember to record significant past medical events and treatments, maintain up-to-date vaccination records, and to keep copies of insurance cards, policy details, and claim history.

### **3. Understanding Your Insurance Information:**

As you navigate health insurance you need to understand what your plan covers and how to use it. Make sure your health insurance plan covers providers and services in your area. Check whether you need to update your policy or select a new plan. Here are key things to pay attention to within the insurance world:

- **Policy coverage:** Learn about covered services, out-of-pocket costs, and network providers.

- **Using Your Plan:** Understand how to file claims, get referral, and what to do in case of emergencies.

Whether you're insured or underinsured, there are options available:

- **Finding affordable care:** Look for community health centers that offer sliding scale fees. You can search for County health departments here:
  - [County Health Departments - Location Finder | Florida Department of Health \(floridahealth.gov\)](#)
- **Financial Assistance:** Explore programs like Medicaid, ACA Marketplace, or other local assistance programs

## Preventative Care

Regular check-ups are vital to monitor your overall health and catch potential issues early. To set yourself up for a longer, healthier life, and to minimize the risk of disease and financial burden in the future, it's recommended by the CDC to get regular medical and dental checkups. Examples are:

- See your Primary Care Provider (PCP) at least once a year for an annual check-up
- Dental cleanings
- Vaccines to prevent diseases
- Screenings for diabetes, blood pressure, cholesterol, and cancer (eg., mammograms, colonoscopies)
- Education and counseling to help you make informed decisions
- Women should see Gynecologist annually

## Medication Management

Within your Personal Healthcare Organizer, you should keep a list of all medications you are taking, including dosages and instructions. You can also use pill organizers or mobile apps to remind you to take your medicine as prescribed.

You can find affordable prescriptions in Florida with a simple search on [Florida Health Price Finder](#). This tool combines prescription drug data to shed light on pharmaceutical costs among individuals covered by Medicare, Medicaid, and commercial insurance to ensure a uniform system of price transparency.

Prescription drugs are important in the treatment of many diseases and health conditions. At the same time the cost of prescription medications is a concern for many consumers. The Consumer Guide for Understanding Prescription Drug Cost, linked at [FloridaHealthFinder | Consumer Guides](#), provides more detailed information on prescription drug costs in Florida.

## Emergency Plan

In an emergency, knowing where to turn for help can make a big difference. Having an Emergency Plan saved on your phone or in your Personal Healthcare Organizer could save you time and money in the future. Your Emergency Plan should contain:

- Emergency Contacts
- Nearest Hospital
  - Address
  - Phone
- Urgent Care Center

- Address
- Phone
- Crisis Hotline Phone Number

## **Make Cost Effective Decisions**

As a young adult, managing your finances can be challenging, especially when it comes to healthcare expenses. One costly healthcare decision or unexpected medical bill can significantly impact your financial stability. Understanding how to make cost-effective decisions is crucial for maintaining both our physical and financial well-being.

Healthcare costs can vary widely depending on factors like location, provider, and type of service. Being proactive about researching and comparing costs can save you money and prevent financial strain. In Florida, tools like the [Florida Health Price Finder](#) and [MyFloridaRX - Prescription Drug Prices](#) are invaluable resources for helping you make informed and affordable healthcare choices.

- **Steps to Comparing Procedure Prices on Florida Health Price Finder**
  - Visit this page: [Florida Health Price Finder](#)
  - Click on “Procedure Price”, in the top right corner
  - Search for your procedure in the search bar, for example search “CT Scan of Head”. Or you can click “Browse A-Z” to see a list of procedures.
  - Compare Costs: This tool will provide a list of estimated prices for that service at different hospitals and clinics across Florida, along with statewide and national costs.
  - For more information on how to use Florida Health Price Finder go here: INSERT LINK TO VIDEO
- **Comparing Prescription Drug Costs**
  - Visit this page: [MyFloridaRX - Prescription Drug Prices](#)

## How It Works

With a simple search, you can use MyFloridaRX to find affordable prescriptions in Florida.

The screenshot shows the 'Locate Prescription Drug Prices' interface. At the top, there are two dropdown menus: 'County' (set to 'Select A-Z') and 'Drug Name' (set to 'Select'). A 'Submit' button is to the right. Below the map, a table displays results for Broward County. The table has columns for 'Name', 'Drug Name', 'Quantity', 'Price \$', and 'City \$'. The results show prices for various pharmacies and drug names like 'TRUSOPTIC 360 MG TABLETS' and 'TRUSOPTIC 360 MG TABLETS LEGACY'. A search bar with 'Search by City' is also visible.

Name	Drug Name	Quantity	Price \$	City \$
WAL-MART STORES EAST, LP 1800 UNIVERSITY DRIVE, MIRAMAR, FL 33025	TRUSOPTIC 360 MG TABLETS LEGACY PHARMACEUTICAL PACKAGING, LLC	30	\$147	MIRAMAR
WAL-MART STORES EAST, LP 3500 SW 34TH AVE POMEREOY PARK, FL 33009	TRUSOPTIC 360 MG TABLETS LEGACY PHARMACEUTICAL PACKAGING, LLC	30	\$147	POMEREOY PARK
WAL-MART STORES EAST, LP 1450 E STATE ROAD 90 DADE, FL 33024	TRUSOPTIC 360 MG TABLETS LEGACY PHARMACEUTICAL PACKAGING, LLC	30	\$147	DADE
WAL-MART PHARMACY IN-STORE 1800 UNIVERSITY DRIVE MIRAMAR, FL 33025	TRUSOPTIC 360 MG TABLETS LEGACY PHARMACEUTICAL PACKAGING, LLC	30	\$147	MIRAMAR
WAL-MART STORES EAST, LP 1800 UNIVERSITY DRIVE MIRAMAR, FL 33025	TRUSOPTIC 360 MG TABLETS LEGACY PHARMACEUTICAL PACKAGING, LLC	30	\$147	MIRAMAR

- 1 Use the drop-down to filter the map by county or select a county on the map.
- 2 After selecting a county, select a drug name from the drop-down filter and then click submit to display the results.
- 3 Use the sort function to sort by price or city.
- 4 To compare prices with another county, use the map to select a different county.

### Benefits of Florida Health Price Finder & MyFloridaRx

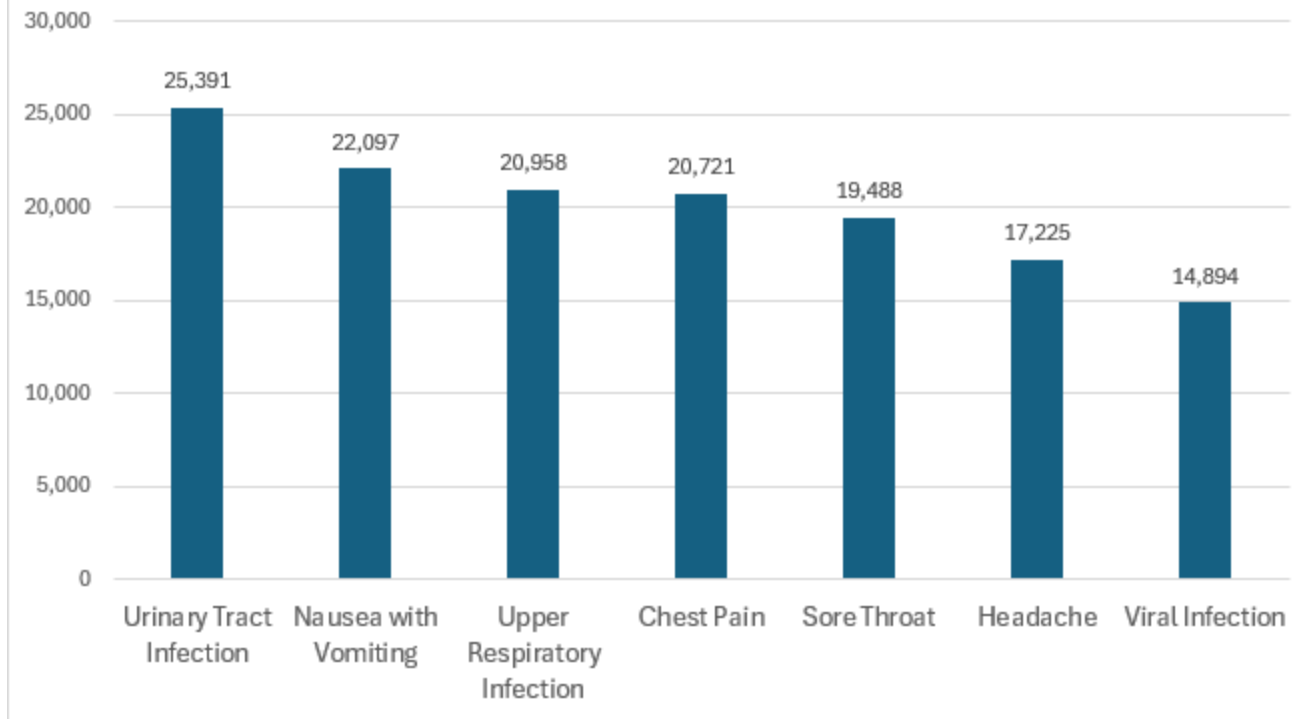
- **Transparency:** Provides consumer-focused cost data on common procedures (“care bundles”) and retail pharmacy prices
- **Cost Comparison:** These tools provide estimated prices for specific services or prescriptions, allowing you to compare costs to find the most affordable options

By making cost-effective healthcare decisions, you’re not only taking care of your health but also safeguarding your financial future. However, even with these tools you should always check with your health insurance company, if you have one, to find out more about how much the insurance will cover and how much you might be expected to pay the provider directly.

### Common Care Needs for Young Adults

As young adults, it’s important to be aware of the common health issues that frequently lead to emergency department (ED) visits. Recent data reveals the top 7 ED visits for 18–25-year-olds in Florida for 2023:

## Top 7 ED Visits for 18-25 Year Olds Florida 2023



The data was pulled based solely on the principal diagnosis code for 2023 Florida ED visits.

### Understanding Your Healthcare Options

You may be surprised at the number of visits for these conditions, which do not necessarily require hospital treatment. Visiting the emergency department for these ailments can be a drain on the healthcare system, making it harder for those with true emergencies to receive timely care. Additionally, hospital visits are often more expensive and time-consuming than other options.

For non-emergency conditions, urgent care centers and primary care providers (PCPs) are often more appropriate choices as they can offer quicker service and lower costs while still providing the necessary treatment. Florida's ED diagnosis data further emphasizes the importance of healthcare education and understanding your care options. This awareness is a crucial part of managing your health, ensuring you receive the right care at the right place, avoid hefty hospital bills, and contribute to a more efficient healthcare system.

### Conclusion

Thank you for using this guide to help you navigate your healthcare. Remember, your health is your most important asset, and by managing it well, you are setting the foundation for a bright and healthy future. Take care, stay healthy, and make every decision count!

## Useful Links

- **Personal Care Organizer Template:** [Personal Care Organizer.pdf](#)
- **County Health Department Search:** [County Health Departments - Location Finder | Florida Department of Health \(floridahealth.gov\)](#)
- **Florida Health Finder:** [FloridaHealthFinder](#)
- **Procedure Look-Up Tool:** [Florida Health Price Finder](#)
- **Prescription Prices:** [MyFloridaRX - Prescription Drug Prices](#)
- **Consumer Guide for Understanding Prescription Drug Costs:** [FloridaHealthFinder | Consumer Guides](#)

Note: This is not designed to offer medical or legal advice. Please talk to your insurance provider about the facilities and services that are covered under your policy. Additionally, please consult with your doctor for medical advice and an attorney for legal advice.

Information is current as of January 2025.

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If you have comments or suggestions, call [\(850\) 412-3730](tel:8504123730).