

Health 4 Life: “How DO I...”

Campaign Toolkit

Empowering all Black Californians with information and resources needed to:

- Navigate the health care system
- Advocate for yourself, your family, and your friends
- And take action when faced with discrimination



Health 4 Life: “How DO I...”

Community Tools and Resources

Empowering Healthy Black Lives

Black Californians are pursuing good health and health care and want the health system to do its part – this is what the California Health Care Foundation’s (CHCF) *Listening to Black Californians* study found.

In collaboration with the California Black Health Network’s Health 4 Life: “HOW DO I...” campaign aims to empower Black Californians to navigate the health care system with confidence and lead healthier lives. This campaign provides essential tools, resources, and information for our community members to advocate for themselves and their loved ones.

Health 4 Life: “HOW DO I...” is more than just a campaign; it’s a movement towards healthier lives and a more equitable health care system.

Health 4 Life: “How DO I...”

How To Use This Toolkit

Social Media:

Engage with the “HOW DO I...” campaign on platforms like Instagram, Twitter (X), and Facebook for daily health tips, success stories, and updates on health policy changes.

Email Newsletters:

Distribute the campaign tools and information via your newsletters and other digital communications with your audiences.

Events:

Integrate the campaign resources into your online and in-person events where experts can address health-related queries and offer guidance while creating space for open dialogue.

Partnerships:

Collaborate with other community organizations, health care providers, and influencers to amplify messaging and extend the campaign’s reach.

Fact Sheets

HOW DO I know what my health plan covers?

Whether you get health insurance through your job, Covered California, private insurance, Medicare, or Medicaid (Medi-Cal), learn what services your health plan covers.



Read your health insurance card

Your plan will send your insurance card in the mail. Your card is very important because:

- It proves to health care providers that you have insurance.
- It lists the amount you need to pay each time you get different types of health care.

Some plans require your card at visits, while others don't. But always keep your card with you in case of an emergency.

What is an insurance card?

Here is an example (you may look different):

INSURANCE MEMBER INFORMATION	INSURANCE PLAN INFORMATION
<p>Member Name MEMBER FIRST NAME MEMBER LAST NAME MEMBER ID NUMBER</p>	<p>Plan Information PLAN NAME PLAN ID NUMBER PLAN TYPE</p>

Read your 'summary of benefits and coverage' (SBC)

Every time you sign up for a health plan, you will get a 'summary of benefits and coverage' (SBC). An SBC is a written summary of the health services your plan covers (your benefits) and what you will pay out of your own pocket. **Tip:** Store your SBC and other insurance and medical papers together in a safe place.

Read the statements you get after a health service

Every time you get health services, you'll get a statement from your health plan by mail or email. It shows how much your plan paid for and how much you may owe if any. There may be called an 'Explanation of Benefits' (EOB), 'summary notice' or something else.

Compare your statements to any provider bills you get

- Make sure you actually got the health services listed and check how much you may owe to the provider.
- When you get a bill, make sure the bill matches the "amount you owe" on your statements.
- Keep your statements for your records.

CBHN California Health Care Foundation **Help Listening to Black Californians**

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HOW DO I know what my health plan covers?

In this fact sheet, learn how to...

- Read your health insurance card.
- Read your 'summary of benefits and coverage' (SBC).
- Read the statements you get after a health service.

HOW DO I speak up for my and my family's health?

According to the *Listening to Black Californians* study, more than 1 in 4 Black Californians avoid health care due to concerns that they will be treated unfairly or with disrespect. Here are ways you can take control of your health care.

You too can take action for your health!



Clearly communicate with your providers

Health care providers can include primary care doctors, nurses, social workers, and more. Some Black patients say they minimize their symptoms and questions to avoid being seen as difficult at their visits. As patients, it can be hard to speak up. But if we don't, we don't get the care we need and deserve. Here are some ways to communicate clearly with your provider:

Prepare for your visits Read our "how do I prepare for my health visits?" fact sheet.

- Speak up:**
 - Be assertive but respectful - if you ever feel your provider is dismissing important issues, use "I" statements. For example, say "I disagree" instead of "You're wrong."
 - Don't minimize your symptoms or situation - if something feels important, it is.
- Do your own health research before and after a visit:** Read about your symptoms, treatment options, or tests online from trusted sources such as mayoclinic.org or medlineplus.gov. This can help you have an informed discussion around your questions and the terms your provider may use.

Know your rights as a patient

Everyone, regardless of race, ethnicity, or other characteristics, has rights as a patient that are protected by law. Your rights include being able to:

- Get a second opinion** about a diagnosis or treatment from another provider.
- File a complaint** if you feel mistreated or discriminated, chances are you're not alone. It's up to all of us to hold our providers accountable. Filing a complaint helps establish a record of misconduct.
- Choose your own provider.** A good provider treats you with respect, doesn't rush you, and makes eye contact. It's your choice to switch providers when it's not a good fit.
- Access your medical records.** Did you know you can add your own notes to your medical records? You have the power to set record alerts! If your provider denies a test or treatment that you asked for, make sure that goes in your record. It's your health and your medical record—remember that.
- Keep your medical information private.** Your medical information is just that—yours. You can set limits on who sees your information, and so when and how your providers contact you.

See a full list of your rights in California at www.dhs.ca.gov/HealthCare/CaliforniaHealthCareRights.aspx

File a complaint if something goes wrong

Some Black Californians say their privacy was not respected or they were harmed during a health care visit. If this ever happens, it's your right to file a complaint. Providers need to be held accountable for their actions. Slating your complaints can prevent this in the future.

CBHN California Health Care Foundation **Help Listening to Black Californians**

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HOW DO I speak up for my and my family's health?

In this fact sheet, learn how to...

- Clearly communicate with your providers.
- Know your rights as a patient.
- File a complaint if something goes wrong.

HOW DO I find the right health care provider for me?

What to ask and learn about your health care provider

Health care providers can include primary care doctors, nurses, social workers, and more.



How do I find a quality health care provider?

1. Search for providers

- Get recommendations from friends and family.
- As patients, our relationships with our health care providers is important. Ask your family, friends, neighbors, or church community if they like their health care provider, then get their contact information.
- Search for providers online. Search sites like www.healthgrades.com or www.vitals.com to read reviews for local providers, or visit www.medfind.com to find specialists.
- Find a Black provider, try:
 - www.blackdoctor.org to connect to a network of Black doctors
 - blackdoctors.org find a doctor to search for a doctor
 - www.painblackdoctor.com community for a provider directory

2. Search for mental health providers online

Mental health is as important as our physical health! To find a Black therapist, try:

- Black Virtual Wellness Directory of wellness-beam.com
- Chronicity of Color at www.chronicityofcolor.org
- moodlight.com
- Therapy for Black Girls at providers.therapyforblackgirls.com

3. Coverage check

Make sure your chosen provider is covered under your health insurance. Most plans charge more a provider to outside their network. Call your plan or visit their website to check if a provider is in-network! Get a second opinion about a diagnosis or treatment from another provider.

4. Learn more about a provider

When you find a provider, call their office and ask your questions, such as:

- Are they taking new patients?
- Are they part of a group practice where I might see other providers?
- Is there someone who speaks my preferred language?
- How far in advance do I have to make an appointment?

CBHN California Health Care Foundation **Help Listening to Black Californians**

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HOW DO I find the right health care provider for me?

In this fact sheet, learn how to...

- Find a quality health care provider.
- Assess your provider.
- Get a second opinion.
- Switch providers if yours isn't a good fit.

Fact Sheets

HOW DO I take action to protect my health?

According to the Listening to Black Californians study, most Black Californians take good care of their health by getting regular screenings, tracking their blood pressure and cholesterol, and keeping a healthy weight.



4 ways to protect your health every day

- **Eat healthy foods**
 - Eat plenty of fruits, vegetables, whole grains, and lean proteins. These nutritious foods can help lower your chance of chronic (long-lasting) diseases such as diabetes, heart disease, and cancer. Try to eat less fat, food, salt, and sugar, as these may cause your blood sugar to quickly rise and fall.
- **Get active**
 - Be active for 20-30 minutes a day. Do something you like – a walk, a bike ride, yoga, or even yard work. When you are active, your body and brain make chemicals that help improve your mood and energy.
- **Get enough sleep**
 - Aim for 7-8 hours of sleep per night. Go to bed and wake up around the same time each day. Good sleep can help improve your mood and memory. Lack of sleep can lead to weight gain, and even heart disease and diabetes.
- **Be mindful of unhealthy habits**
 - We all have habits we want to change! Maybe it's smoking, too much alcohol, or too much TV – the first step is being aware of the habit. Then you can work on it or get help. Unhealthy habits can lead to diseases like cancer and liver disease.

5 ways to prevent health problems

- **Schedule regular checkups with a healthcare provider.** More than 5 in 10 Black Californians (53%) have a regular healthcare provider. Need help finding a provider? Check out "How do I find the right healthcare provider for me?"
- **Stay up-to-date on vaccines.** Vaccines prevent the spread of diseases such as the flu, measles, hepatitis, and COVID-19. Ask your provider which vaccines you need.
- **Get preventive screenings.** Tests like mammograms and colonoscopies find health problems early, when they are easier to treat. Ask your provider which screenings you need and how often. If you think something is wrong and want a certain test or screening, ask for it. If your provider says no, don't be afraid to ask why. If you're ever unhappy with your provider's answer, ask them to record it in your file and consider getting a second opinion from a different provider. If you do choose a different provider, consider telling your provider why you are leaving – they may learn something, which can help them better treat patients in the future.



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HOW DO I take action to protect my health?

In this fact sheet, learn how to...

- Protect your health every day in 4 ways.
- Prevent health problems in 5 ways.

HOW DO I prepare for my health visits?

Next time you see a healthcare provider, get the most out of your visit. According to the Listening to Black Californians study, more than 9 in 10 Black Californians have seen a healthcare provider in the past year. Regular check-ups are important. They can help find health problems and treat them before they're serious.



Health visits can be a chore, so use these steps to get the most out of them:

1. Prepare ahead of time:
 - Write down your questions and any symptoms.
 - Bring your insurance card.
 - Bring a list of all your medicines.
 - Ask someone to go with you to help remember what the provider says.
2. Bring your info:
 - Start with your most important questions in case you run out of time.
 - Write down or record your provider's answers, especially any actions you need to take.
 - Check that you understand by repeating information to your own words. You can say:
 - "I think what you are saying is... is that right?"
 - "I want to make sure I understand... did I get that right?"
3. After your visit:
 - Follow any health advice or instructions, such as filling a prescription at the pharmacy, getting tests or lab work, or scheduling a follow-up.
 - Call your provider if:
 - You have any side effects from medicines
 - Your symptoms get worse
 - You haven't gotten test results (Don't assume no news is good news)
 - You don't understand your test results or how to take a medicine

Note: Health care providers can include primary care doctors, nurses, social workers, and more.

My questions

- What are my main health problems? _____
- Do I need to change my daily routine? _____
- What tests do I need? _____
- How long will the test take? _____
- How much does the test cost? _____
- Why do I need to take this test? _____
- When can I expect my test results and how do I get them? _____
- What will we know after we get the test results? _____



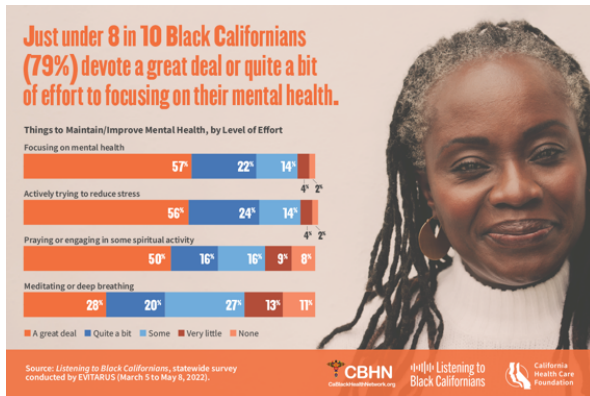
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HOW DO I prepare for my health visits?

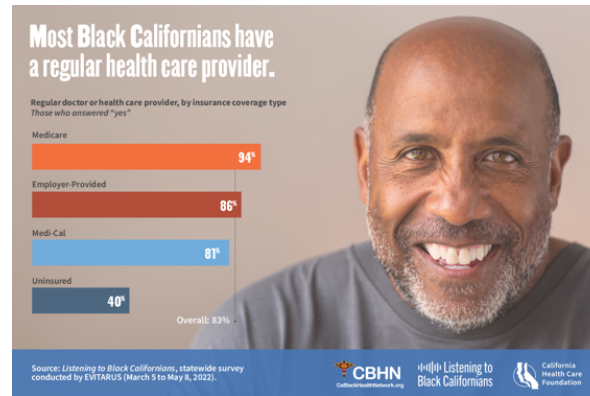
In this fact sheet, learn how to...

- Get the most out of your health visits.
- Ask the right questions at your appointments.

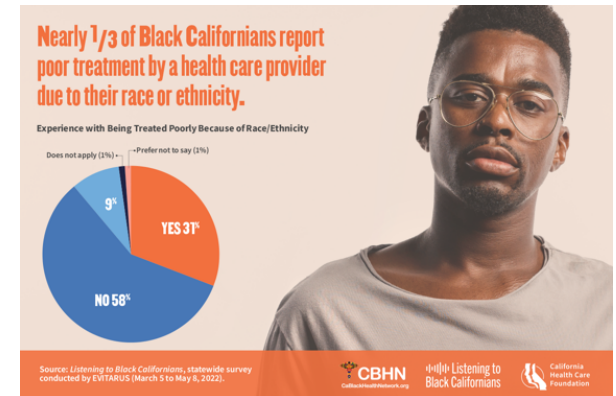
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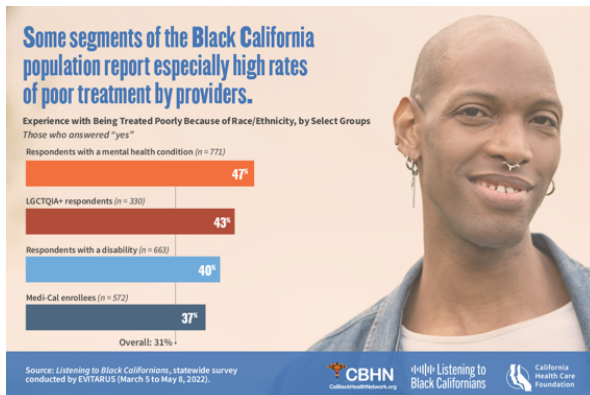
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Social Media Posts



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Taking Charge of Your Health: A Guide

You have the power to protect your health by making mindful choices daily. Whether it's nourishing your body, staying active, getting enough sleep, or prioritizing your mental health, every decision matters.

Take these steps towards a healthier future.

<http://www.cablackhealthnetwork.org/health4life/how-do-i>

Twitter (X)

Taking Charge of Your Health: A Guide

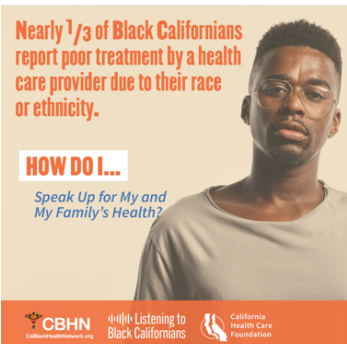
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Hashtags

#HealthyBlackPeople
#ProtectYourHealth
#EmpowerYourself
#HealthyChoices
#WellnessJourne



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Protecting Your Family's Health: A Guide

Access to high-quality health care is a right for all, including the Black people.

Learning what your rights as a patient are, how to effectively communicate with providers, how to file a complaint when needed, and how to get help from a patient advocate can prepare you to advocate for your family's health.

Take these steps towards a healthier future.

www.cablackhealthnetwork.org/health4life/how-do-i

Twitter (X)

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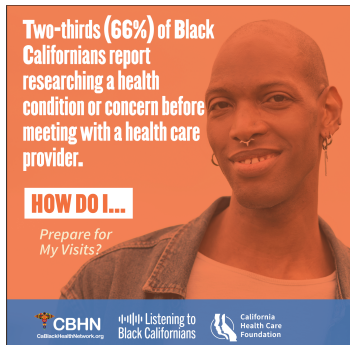
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#WellnessJourne

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Preparing for Your Health Visits: A Guide

Make the most of your health care appointments by preparing your questions and relevant documents, like your insurance card and medication list, ahead of time.

Follow these tips to get the care that you need.

<http://www.cablackhealthnetwork.org/health4life/how-do-i>

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Preparing for Your Health Visits: A Guide

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Hashtags

#HeathyBlackPeople
#HealthVisits
#PrepareForCare



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Empower Health and Well-being: A Guide You are a part of a Black health movement. Use this toolkit and share with your family and friends to make sure we all get the health care we deserve.

Together, we create impact!
Explore the toolkit..

<http://www.cablackhealthnetwork.org/health4life/how-do-i>

Twitter (X)

Empower Health and Well-being: A Guide You are a part of a Black health movement.

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Hashtags

#HealthyBlackPeople
#SpreadTheWord
#HealthEmpowerment
#CommunityHealth
#HealthEducation

Social Media Posts



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Finding the Right Health Care Provider: A Guide

Health is having the right doctor by your side, someone who monitors your well-being and guides you towards optimal health. But how do you find that perfect match? Ensure you receive the best care possible.

Find your health care match.

<http://www.cablackhealthnetwork.org/health4life/how-do-i>

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Taking Charge of Your Health: A Guide

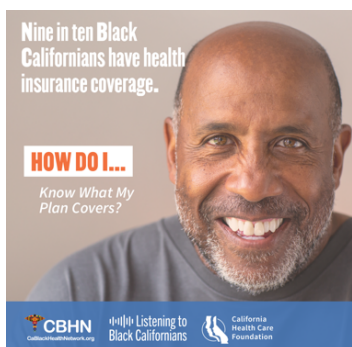
Health is having the right doctor by your side.

Find your health care match.

<http://www.cablackhealthnetwork.org/health4life/how-do-i>

Hashtags

#HealthyBlackPeople
#HealthcareProvider
#FindTheRightMatch
#QualityCare
#HealthWellness



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Uncovering Your Health Coverage: A Guide

What is a 'summary of benefits and coverage'? Can you appeal a health plan decision? Whether you get health insurance through your job, Covered California, private insurance, Medicare, or Medicaid (Medi-Cal), learn what services your health plan covers.

Get the answers here.

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Hashtags

#HealthyBlackPeople
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#EmpowerWellbeing

Pocket Booklet Resource & Postcard

<p>Understanding Testing...</p> <ul style="list-style-type: none"> - What are my main health problems? - Do I need to change my daily routine? - What tests do I need? - How long will the test take? - How much does the test cost? - Why do I need to take the test? - When can I expect my results and how do I get them? - What will we know after we get the test results? 	<p>After your visit:</p> <ul style="list-style-type: none"> - Follow any health advice or instructions, such as filling a prescription at the pharmacy, or getting tests or lab work, or scheduling a follow-up. - Call your provider if: - You have any side effects from medicines - Your symptoms get worse - You haven't gotten test results - Don't assume no news is good news! - You don't understand your test results or how to take a medicine 	<p>During your visit:</p> <ul style="list-style-type: none"> - Start with your most important questions in case you run out of time. - Write down or record your provider's answers, especially any actions you need to take. - Check that you understand by repeating information in your own words. You can say: "I think what you are saying is... is that right?" - "I want to make sure I understand... did I get that right?" 	<p>Prepare ahead of time:</p> <ul style="list-style-type: none"> - Write down your questions and any symptoms. - Bring your insurance card. - Bring a list of all of your medicines. - Ask someone to go with you to help remember what the provider says.
<p>Understanding Procedures...</p> <ul style="list-style-type: none"> - What procedures do I need? - How long will the procedure take? - How much does it cost? - What procedure is most common for my health condition? - What side effects should I expect? - What will happen if I don't get the procedure? - When do I need to have this procedure? - Can I still work if I get this procedure? 	<p>Understanding Treatments...</p> <ul style="list-style-type: none"> - What are my treatment options, and how will they help me? - How should I take my medications? - How often should I take it? - How much (dose) do I take? - At what time of day should I take it? - Do I take it before, with, or between meals? 	<p>Understanding Medications...</p> <ul style="list-style-type: none"> - Can you tell me more about my medications, such as: - Why am I taking this medicine? - What's the name of the condition this medicine is treating? - Are there any side effects I should know about? - Is there a cheaper, generic form of the medicine? - Will the medicine conflict with other medicines I take? - How should I store the medicine? Does it need to be refrigerated? 	<p>HOW DO I... prepare for my health visits?</p> <p>Next time you see a healthcare provider, get the most out of your visit</p> <p>www.cablackhealthnetwork.org/health4life</p> 



How do I speak up for my and my family's health?

It's your right to...

- Get a second opinion.
- File a complaint.
- Choose your own provider.
- Access your medical records.
- Keep your medical information private.

Visit the Health 4 Life "How Do I" campaign website to learn more.







www.cablackhealthnetwork.org/health4life

Download

Carry the "HOW DO I..." Questions with You!

Printable "HOW DO I..." questions guide.

- Follow the instructions to fold it into a pocket sized booklet.
- Carry it with you to the doctor.
- Keep it on hand for someone in need.

Download

Add a personal touch by sending a postcard.

Mail this vital information to:

- Communities and community members in need.
- The populations you serve.
- Your loved ones.

Posters


How do I find the right health care provider for me?

About 1 in 3 Black Californians say they've been treated poorly by a provider because of their race or ethnicity.

1 in 3

Before seeing a new provider, check if other patients had complaints.

Visit the Health 4 Life "How Do I?" campaign website to learn more.





www.cablackhealthnetwork.org/health4life



[Download](#)




How do I prepare for my health visits?

Before your check-up...

- Write down your questions and any symptoms.
- Bring your insurance card.
- Bring a list of all of your medicines.
- Ask a family member or friend to go with you.

Visit the Health 4 Life "How Do I?" campaign website to learn more.

The California Health Care Foundation's Listening to Black Californians study included a survey of 3,325 Black Californian adults, in-depth interviews with 100 Black Californians, and 18 statewide focus groups -- it is one of the largest studies focused on the health care experiences of Black Californians to date.



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