

## **Sick Kids and a Healthy Wallet: Stretching Your Health Care Dollars**

By Charlotte Cowan, M.D.

Families across America are worried. Parents worry about paying their rent, heating their houses, and providing warm clothes for their children. They also worry about paying their health care bills.

As a pediatrician, I listen to families when they come in with sick children. Sometimes a child will require expensive medicine. Sometimes a child's illness will require that he stay home for a few days, out of day care or school.

This has obvious economic consequences for a family in which both parents work or in which a single Mom is raising her kids alone. Over the years, I have heard a constant refrain from stressed, exhausted parents: "But, Dr. Cowan, I need to get back to work. ....Can't you just give the baby some medicine, please?"

Sometimes we are all lucky, and there *is* medicine to help a child recover. But often, there is no medicine, and we just need to wait it out, having the child get better with "the tincture of time." This is inherently frustrating, but there *is* something you can do. What follows are excellent tricks for parents both to help keep their children well and to curtail the costs of care when and if the kids get sick.

*Our first goal in pediatrics is to keep well children well.*

What can you do?

- Come to your child's well visits! Pediatricians try hard at these visits to offer tips about what to expect in the coming months and how to keep your child healthy and safe as she begins to crawl or walk or ride a bike. Well visits also offer a wonderful opportunity to ask questions and to learn more about any upcoming health issue your child might develop. Well visits are the times when shots are given to babies and older children: although shots get bad press in America, in fact our immunizations keep life-threatening infections at very low levels and serve to protect us all.
- You can model and teach your child(ren) good habits as important to their health as *wearing seatbelts*! Teach them to *wash their hands* often, especially after using the toilet and before eating. I also recommend washing their hands and faces when they come in from the outside world—school, daycare or a friend's house. Teach them *how to use Kleenex* (instead of their sleeves) and show them how to *cough into their elbows*. This really helps reduce their risk for getting (or spreading) an infection like a cold, flu, strep or vomiting bug.

- Make sure your children have *healthy playdates*. Try not to invite a child over when one of you is sick, and inquire before you send your child visiting whether there is an illness in her friend's household.

*Our second goal in pediatrics is to take excellent care of children when they are sick.*

What can you do?

- *Parents can often give appropriate care at home.* This is reassuring for the sick child—and comforting for the parent as long as she feels confident in the care she is giving.
- *Call your pediatrician's office* and talk to the nurse or doctor about your child's symptoms. They will give you good advice about what to do, based on their knowledge of you and your child. They may invite the child into the office to be seen. Or they may explain what to look for and when you should call back. This phone call may save you an unnecessary office visit.
- *Make sure you have three staples at home:* acetaminophen (Tylenol) or ibuprofen (Advil or Motrin), a thermometer and, if you have a child under 3, a bottle of Pedialyte. With these items, most of the time you will be able to keep your child comfortable until he is better or until he can be seen in the doctor's office. This trick will help keep you from heading into the Emergency Room at midnight!
- *Don't run to the grocery store or pharmacy.* When their children are sick, parents are tempted to buy over the counter medicines to help—*before* they call the doctor. I know that many families bring their sick children to the pediatrician only after having spent \$30-\$40 dollars on medicine that will not work. Cold and cough medicines for children younger than 6 have recently been banned by the FDA because they are ineffective and/or have harmful side effects. Money spent on these medicines is better off in your wallet!
- *Look for resources that offer accurate, excellent care:* there are many websites that give helpful guidelines about illnesses and how to keep children comfortable at home. There are also good books for parents and even some for children.

*Our third goal is to see problems when they are small; pediatricians believe that: 'a stitch in time saves nine.'*

What can you do?

Sometimes parents-- in an effort to save money or time-- wait until their child's small problem becomes "big enough to bother the doctor." But, in the meantime, the "little" cough has gotten worse, and now an emergency room visit or hospitalization is required! Asthma offers a classic example of this: parents wait it out rather than seeking help early on. An earlier visit will allow the doctor to turn things around more easily, more quickly—and more cheaply.

When in doubt, please call in order to catch a problem while it is small. You owe it to yourself, to your child—and to your bottom line!

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Dr. Charlotte Cowan is a board certified pediatrician and author of 5 medical children's stories that entertain, educate, and reassure both parent and child. Covering fever, colds, earaches, and sore throats, each book includes a *Parent Guide*. For information about her latest, *The Moose with Loose Poops*, visit: <http://www.drhippo.com/>