

Being a Health-Literate Consumer

- Lesson 1** Making Consumer Choices
- Lesson 2** Choosing Community Health Services
- Lesson 3** Managing Consumer Problems
- Lesson 4** Understanding Public Health Services



Today's "Health Beat"

Many newspapers have a section dedicated to healthy living and health news. This media coverage can affect communities and the world by

- ▶ providing health information.
- ▶ influencing health advocacy.

Visit the Eye on the Media section at health.glencoe.com to learn more about the health information that newspapers cover.

FOLDABLES™ Study Organizer

Before You Read

Make this Foldable to help you organize what you learn about making consumer choices. Begin with one sheet of plain 8½" x 11" paper or one sheet of notebook paper.

▶ Step 1

Fold a sheet of paper into thirds along the short axis.



▶ Step 2

Unfold and label as shown.

<i>Influences on Decisions</i>	<i>Your Rights as a Consumer</i>	<i>Today's Consumer Choices</i>

As You Read

Under each label, take notes on what you learn about being a good consumer and making consumer choices.

SPOTLIGHT ON HEALTH

Using Visuals. Write a one paragraph summary telling how you have used information on product labels to decide what to purchase.

Making Consumer Choices

Guide to Reading

Building Vocabulary

As you read this lesson, write each new highlighted term and its definition in your notebook.

- ▶ health consumer (p. 48)
- ▶ media (p. 49)
- ▶ advertising (p. 49)
- ▶ comparison shopping (p. 50)
- ▶ warranty (p. 50)
- ▶ online shopping (p. 52)

Focusing on the Main Ideas

In this lesson, you will learn how to:

- ▶ **Describe** factors that influence consumer decisions about health care products and services.
- ▶ **Analyze** health messages delivered through advertising in the media.
- ▶ **Assess** ways to use criteria to evaluate health products.

Reading Strategy

Predict

- ▶ Create a table with three columns labeled K, W, and L. In the K column, list what you know about this lesson's topic. In the W column, list what you want to learn on this topic.

Quick Write

Think about the product labels you have seen. Make a list of the different types of information you remember seeing on product labels.



Part of being a wise consumer involves making informed purchasing decisions about health- and fitness-related products.

Many health care products and services are available to the consumer. Supermarket and drug store shelves are lined with dozens of well-known brands of personal care products. Phone books list hundreds of different types of health care professionals, clinics, and other health services. What information do you need before you make a decision regarding health care products and services?

Being an Informed Health Consumer

In the years to come, you will become more responsible for decisions regarding your health. Although most decisions about health services are still in the hands of your parents or guardians, you are probably already making choices about such products as shampoo, skin cleansers, or deodorant. An informed health consumer knows how to evaluate factors that influence personal selection of health products and services. A **health consumer** is anyone who purchases or uses health products or services.



Influences on Your Decisions

Many factors influence your decision to buy specific products and services. Internal factors, such as habit and personal taste, can play a role, as can external factors such as the opinions of family members and friends, and cost. Another important factor is the cost and accessibility of health care services. An important external factor that influences purchasing decisions is the **media**, or the various methods of communicating information.

Media and Advertising

Many health products and services are promoted through advertising. **Advertising** is a written or spoken media message designed to interest consumers in purchasing a product or service. Advertisements provide information that can help you make purchasing decisions. Remember, however, that the primary purpose of advertising is to make you want to buy the product featured in the ad. **Figure 3.1** lists some of the techniques that advertisers use to convey a certain message to the consumer and persuade him or her to buy a product. By analyzing the messages hidden in ads for health products, you can make a better-informed purchasing decision.

FIGURE 3.1

HIDDEN MESSAGES IN ADVERTISING

Advertisers use several techniques to persuade consumers to purchase their products.

Technique	Example	Hidden Message
Bandwagon	Group of people using a product or service	Everyone is using it—you should too.
Rich and famous	Product displayed in expensive home	It will make you feel rich and famous.
Free gifts	Redeemable coupons for merchandise	It's too good a deal to pass up.
Great outdoors	Scenes of nature	If it's associated with nature, it must be healthy.
Good times	People smiling and laughing	The product will add fun to your life.
Testimonial	People for whom a product has worked	It worked for them, so it will work for you, too.

Comparing Choices

Advertising is one source of information about products and services. However, keep in mind that this information may be misleading, since advertising is designed to persuade you to purchase a product. As a consumer, you need to understand how to analyze the cost and accessibility of health care services. **Comparison shopping** is a method of judging the benefits of different products by comparing several factors, such as quality, features, and cost. Here are some criteria to consider as you evaluate products and services.

- ▶ **Cost.** Decide on a price range for your purchase. Then compare prices of the same brand or similar brands at different stores.
- ▶ **Features.** Decide which product features are important to you. This will allow you to avoid paying for features that you don't need and will help ensure that you purchase products with features that you find especially useful or desirable.
- ▶ **Quality.** Well-made products offer superior performance. An inexpensive product is no bargain if it falls apart or doesn't work.
- ▶ **Warranty.** Before you purchase a product, especially one that is costly, ask about the warranty. A **warranty** is a company's or a store's written agreement to repair a product or refund your money should the product not function properly. Always read a warranty in its entirety—including the fine print—and make sure that you understand its terms. Some warranties cover only certain aspects of a product or its use.
- ▶ **Safety.** Safety considerations should be foremost in your mind when choosing sports, recreation, or home-safety products.

 **Accessing product information before you go to the store makes comparison shopping easier. Where can you find information on the safety and effectiveness of protective equipment?**



- The **Underwriters Laboratory (UL)** is a product-safety testing and certification organization. The UL logo on electrical appliances, fire extinguishers, and other products indicates that the product has passed strict safety standards.
- **Snell**, a nonprofit foundation, and the **American National Standards Institute (ANSI)** monitor safety standards for helmets and other protective equipment. Look for their logos on any equipment you are thinking of buying.

- ▶ **Recommendations.** Talk to people who have used the product that you are considering purchasing. Parents or other trusted adults are good sources of information. Independent testing organizations such as the Consumers Union rate products.

Real-Life Application

Reading Product Labels

You can use the information on a product label to make an informed decision about whether to purchase the product. Study the label below, and then complete the activity for practice in evaluating products.

SPF 35 **SUNBUSTER LOTION**

ACTIVE INGREDIENTS: Avobenzone, Octocrylene, Octyl Salicylate, Oxybenzone

PRODUCT'S INTENDED USE: Provides protection against both UVA and UVB rays to help prevent sunburn, premature aging, and skin cancer.

PRECAUTIONS: Discontinue use if signs of irritation or rash appear. Avoid contact with eyes.

DIRECTIONS FOR USE: Apply liberally to all exposed areas before sun exposure. Waterproof for up to 80 minutes of swimming. Reapply after swimming, excessive perspiration, or vigorous activity.

MANUFACTURER'S CONTACT INFORMATION:
Call 800-555-1234 Weekdays 9 a.m. to 9 p.m. Eastern Time.

Callouts:
- A star icon next to the product name points to the question: "If two different brands have the same ingredients, which would be the wiser purchase?"
- A bracket next to the "PRODUCT'S INTENDED USE" section points to the question: "Why should a consumer read this section carefully?"
- A bracket next to the "PRECAUTIONS" section points to the question: "How can ignoring this section pose a risk to one's health?"
- A bracket next to the "MANUFACTURER'S CONTACT INFORMATION" section points to the question: "Why might a consumer need this information?"

ACTIVITY

Bring in the container or label of a personal care product that you use. Draw the label on a large sheet of construction paper. Using the above sample as a guide, draw arrows and label the different types of information. Use online Internet or library resources to find out more about the product. Write this additional information on the back of the paper. Tell the class about your product. Discuss whether you will continue using this product, and explain why or why not.

PRODUCT LABELS

One way to compare two similar products is to read their labels. Important information on product labels includes the product's name and intended use, directions for use, precautions and warnings, manufacturer's information, and the amount in the container. On most labels you'll find the ingredients listed by weight in descending order. The label will also identify the active ingredients—the ones that make the product effective. This means that when you are comparing two acne medications, for example, you can compare labels to determine which contains more of the active ingredient.

Reading Check

Describe What are the six criteria for comparing product choices?



Explain What are your consumer rights?

Your Rights as a Consumer

As a consumer you have certain rights, both before and after you purchase a product or service. **Figure 3.2** summarizes these rights. Usually, consumer rights are recognized and respected. Most stores and service providers strive to keep their customers satisfied. Sometimes, however, consumers need help resolving a complaint. You will learn more about how to handle consumer problems in Lesson 3.

Today's Consumer Choices

Consumers today have more choices than ever before when it comes to product selection and ways to shop. **Online shopping** involves *using the Internet to buy products and services*. Below are some points to consider when shopping online.

- ▶ **Price.** Online sources sometimes offer lower prices. However, some of these savings may be lost to the added cost of shipping.
- ▶ **Convenience.** Items are delivered directly to the home. For many people this convenience outweighs the potential problem of repackaging and mailing items that may need to be returned.

FIGURE 3.2

YOUR CONSUMER RIGHTS


- **The right to safety.** You have the right to purchase products and services that will not harm you or others.
- **The right to choose.** You have the right to select from many products at competitive prices.
- **The right to be informed.** You have the right to truthful information about products and services.
- **The right to be heard.** You have the right to join in the making of laws that govern buying and selling.
- **The right to have problems corrected.** You have the right to seek compensation when you have been treated unfairly.
- **The right to consumer education.** You have the right to learn the skills necessary to help you make wise choices.



- **Product information.** Online descriptions provide only limited information about a product, and you can only view a picture of an item—you can't actually examine it or try it on before you buy.

If you decide to purchase products online, there are some safeguards you should consider. First, get permission from your parents or guardians. Next, make sure that the site is secure. This means that information such as credit card numbers will not be accessible to others. Check the organization's return policy, and make sure that you understand it completely. Finally, write down any confirmation numbers or other information related to your purchase. You will need these numbers if a problem arises.



 **Be sure to get your parents' or guardians' permission before ordering merchandise online. *What else should you consider before placing an online order?***

LESSON

1

REVIEW

Reviewing Facts and Vocabulary

1. Why might some health messages delivered through advertising in the media be misleading?
2. What is a *warranty*? Why is it important to read a warranty in its entirety?
3. List three safeguards you should consider when shopping online.

Thinking Critically

4. **Synthesizing.** Demonstrate ways to use criteria to evaluate health products for appropriateness: What factors would you consider when deciding which of two bicycle helmets to buy? List the factors in order of importance.
5. **Analyzing.** Explain the advantages and disadvantages of seeking information about a product from someone who uses the product.

Applying Health Skills

Analyzing Influences. Recall a purchase you have made recently. List all the factors that influenced your decision. Include any advertising you have seen for the product, recommendations of family and friends, safety considerations (if any), and incentives such as coupons or sales. Review your list, circle the most influential factor, and explain why that factor was most important in your purchasing decision.

After You Read

Identify Problems and Solutions. List some of the problems that can occur when purchasing consumer health products. Describe strategies for handling those problems.



Choosing Community Health Services

Guide to Reading

Building Vocabulary

As you read this lesson, write each new highlighted term and its definition in your notebook.

- ▶ health care system (p. 54)
- ▶ primary care physician (p. 54)
- ▶ specialist (p. 54)
- ▶ preventive care (p. 55)
- ▶ health insurance (p. 57)
- ▶ medical history (p. 58)

Focusing on the Main Ideas

In this lesson, you will learn how to:

- ▶ **Compare** professional health services, such as primary and preventive care.
- ▶ **Describe** health care services in the community that relate to disease prevention and health promotion.
- ▶ **Analyze** the cost, availability, and accessibility of health services for people of all ages.

Reading Strategy

Classify

- ▶ **Make a chart with three headings: types of health services, facilities for health services, and ways to pay for health services.** As you read, list terms and names in the correct column.

Quick Write

Think about a situation that might require professional health services. Write a brief description of the type of health care professional who would provide the services.



Most schools require that a student get a physical exam before participating in a sports program.

Being a health-literate consumer means more than being informed about products. It also involves knowing how to analyze the cost and accessibility of health care services.

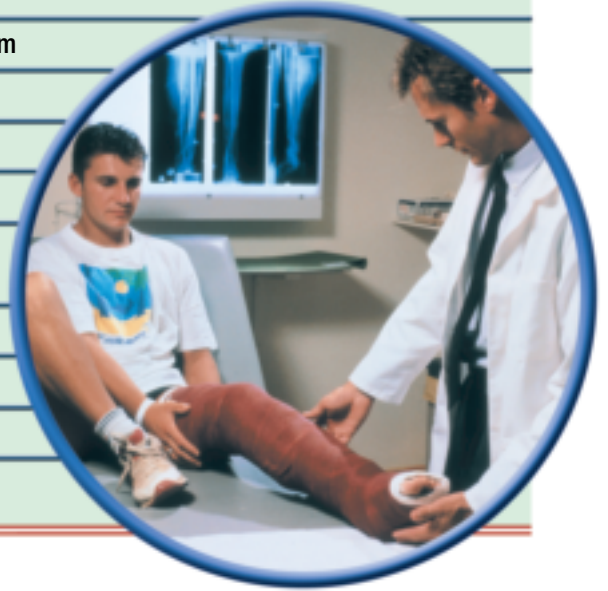
Types of Health Services

You have probably received immunizations and had health screenings. The health care professionals you have seen are part of a **health care system**, which includes *all the medical care available to a nation's people, the way they receive care, and the method of payment*. Health care can be divided into general care and specialized care. General care includes **primary care physicians**, or medical doctors who provide physical checkups and general care, as well as school nurses and dentists. Specialized care includes **specialists**, or medical doctors trained to handle particular kinds of patients or medical conditions. **Figure 3.3** lists a variety of health care specialists and the situations requiring their services.


FIGURE 3.3

SOME HEALTH CARE SPECIALISTS

Specialist	Specializes In
Allergist	allergies
Dermatologist	skin diseases
Gynecologist	care of female reproductive system
Neurologist	nervous system problems
Oncologist	cancer
Ophthalmologist	care of eyes
Orthodontist	adjustments of teeth to improve bite and jaw alignment
Orthopedist	skeletal deformities or injuries
Pediatrician	children's health
Psychiatrist	mental health
Urologist	urinary tract problems



Whenever you've seen a doctor for a checkup or a dentist for an oral exam, you've used preventive care. **Preventive care** involves actions that prevent the onset of disease or injury. After reading this section, you will know how to access school and community health services for yourself and others. By exercising good preventive health care, you show that you recognize the health concerns that require collaborative decision making.

 An orthopedist is a specialist who treats injuries to the skeletal system. Describe the difference between a primary care physician and a specialist.

Facilities for Health Care Services

Communities may have more than one type of health care facility. These facilities may offer health promotion services as inpatient care or outpatient care. *Inpatient care* requires the patient to stay at the facility overnight and is provided for patients with a serious injury or illness. *Outpatient care* allows the patient to be treated and return home the same day. Health care facilities include:

- ▶ **Private practices.** Physicians in private practice work for themselves. Most of their patients are seen at an office on an outpatient basis, although the physicians are usually associated with a hospital in case inpatient care is required.
- ▶ **Clinics.** Physicians may provide outpatient care in a community clinic rather than an office.

Reading Check

Describe How do the services offered by primary care physicians differ from services offered by specialists?

Health Skills Activity

Decision Making: Sports Physical

Dan and two of his friends have just signed up for cross-country. A physical exam is required.

“Hey, Dan,” Brent says. “Mike and I are getting together to practice before the tryouts. Want to join us?”

“I’d like to,” Dan answers, “but I haven’t had my sports physical yet.”

Mike says, “You don’t need that to practice with Brent and me.”

Dan replies, “I’ll feel better about running if I have my physical first.”

“Look, Dan,” Brent says, “There’s only a few days left before tryouts. You’d better get in some practice time, or you might not make the team.”

Dan wonders what he should do.



What Would You Do?

Apply these steps to help Dan make a health-enhancing decision.

1. State the situation.
2. List the options.
3. Weigh the possible outcomes.
4. Consider values.
5. Make a decision and act.
6. Evaluate the decision.

- ▶ **Group practices.** Doctors in a group practice share office space, equipment, and support staff. Otherwise, they function in the same manner as those in private practice.
- ▶ **Hospitals.** Hospitals generally offer both inpatient and outpatient care. Some physicians work at the hospital. Those in private or group practice are there only when required.
- ▶ **Emergency rooms.** Located within most hospitals, emergency rooms provide care required for potentially life-threatening illnesses or injuries.
- ▶ **Urgent care centers.** These centers, staffed by primary care physicians, usually handle emergencies that are not life threatening. Patients may go to these centers if their primary care physician is unavailable or if they don’t have one.

Knowing how to choose a health service shows that you can analyze the cost and accessibility of health care services.

How People Pay for Health Services

Knowing how to analyze the cost and accessibility of health care services is very important since health care can be a major expense. **Health insurance** is a plan in which private companies or government programs pay for part or all of a person's medical costs. The insured person pays a periodic *premium*, or fee, for coverage. In conventional insurance plans, the insured person pays for doctor visits and other forms of treatment out of pocket. An *out-of-pocket expense* is one that the patient must pay for. The patient is then reimbursed by the insurance company for a fixed portion, often 80 percent of the cost of the visit. Hospital care is covered in much the same way. In most insurance plans, members must also pay a *deductible*. This is an amount a member must pay in out-of-pocket expenses before the plan will start reimbursing for health care services.

Managed Care

Some insurance plans are called *managed care plans*. These plans emphasize preventive care and offer reduced physician charges for their members. There are several types of managed care plans:

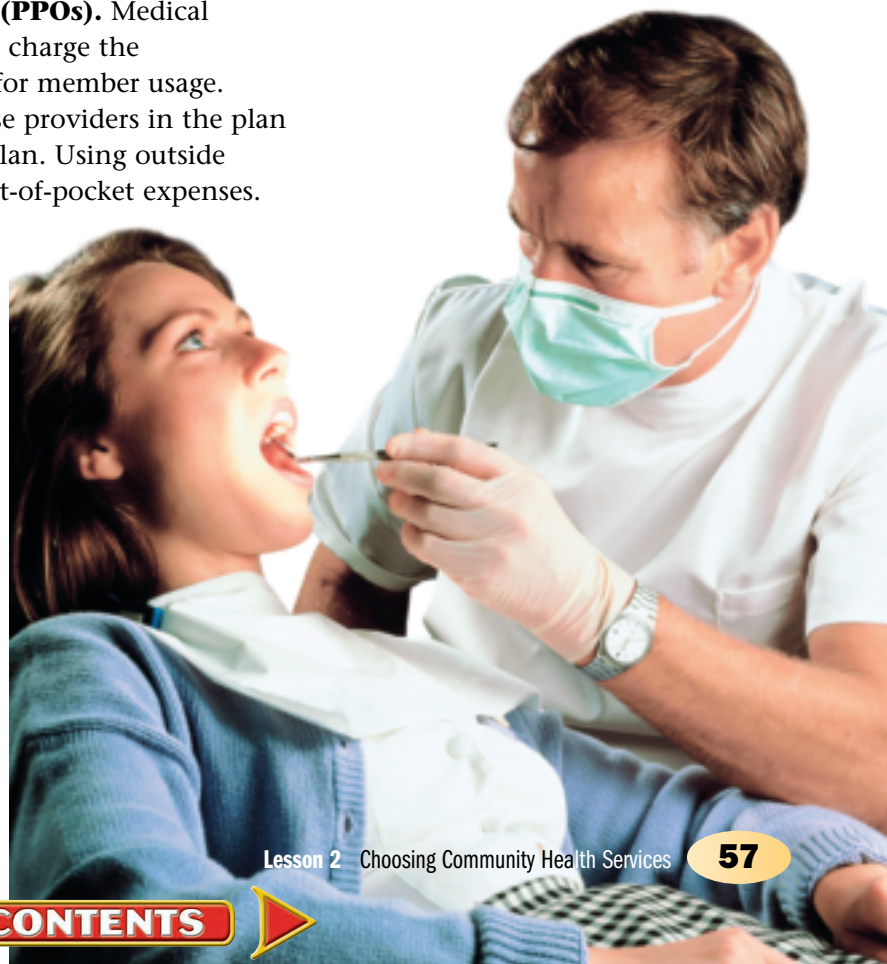
- ▶ **Health Maintenance Organizations (HMOs).** Members pay a monthly premium but receive most or all medical services with few or no out-of-pocket expenses. Some HMOs require a small co-payment for an office visit. HMO members can see only those physicians who have signed an agreement with the HMO.
- ▶ **Preferred Provider Organizations (PPOs).** Medical providers connected with PPOs agree to charge the organization less than their regular fee for member usage. Members pay a monthly premium to use providers in the plan but can choose a provider outside the plan. Using outside providers, however, results in higher out-of-pocket expenses.
- ▶ **Point of Service (POS) plans.** Members of this type of plan can choose providers inside or outside the plan. Choosing an outside provider often results in higher premiums and higher out-of-pocket expenses.

▶ Most managed care plans offer preventive health services to their members. *Why is preventive care important?*




How do people get health insurance?

There are several ways for people to obtain health insurance. Many people who work are insured through their employers. Often employees can choose from several plans to find the one that best meets their needs. Self-employed people often purchase their own insurance. People who cannot afford insurance may be covered by Medicaid, the federal government's medical insurance program.





 **Most health care providers request a medical history from their first-time patients.**

Did You Know?



→ You have the right to access your medical records by contacting your doctor. Copies can be made for another health care professional of your choosing and, in some states, for your personal use. Insurance companies and government agencies typically are able to access your records as well. Laws protect your confidentiality by limiting access by other individuals or organizations.

Trends in Health Care

To help reduce expenses and improve the quality of care, the health community continually updates the types of care available and the procedures used to implement care for people of all ages. Current trends include the following:

- ▶ **Birthing centers** are homelike settings that involve family members in the delivery of a baby. Birthing centers are usually less expensive than hospitals. However, they are appropriate only for women with low-risk pregnancies.
- ▶ **Drug treatment centers** specialize in treating people with drug and alcohol problems, usually outside of a hospital setting.
- ▶ **Continuing care and assisted living facilities** provide short- and long-term care for people who need help with daily tasks but who do not require professional medical care. Many older adults benefit from this kind of care.
- ▶ **Hospices** provide care for people who are terminally ill. Hospice workers are experts at managing pain and providing emotional support for the patient and his or her family.
- ▶ **Telemedicine** is the practice of medicine over distance through the use of telecommunications equipment. A medical specialist located hundreds of miles away can be brought into an examination room through a live interactive electronic system.

You and Your Health Care

A good doctor/patient relationship is critical to quality health care. This relationship requires open communication and a sense of trust. A health care professional can treat you and make recommendations for your health, but you need to take an active role in your medical care. Your relationship with your health care provider is a partnership—each of you must apply skills to effectively maintain your health. A good place to start is with an awareness of your own **medical history**, *complete and comprehensive information about your immunizations and any health problems you have had to date*. Most doctors' offices will ask you to fill out a medical history during your first visit. This form usually requires you to provide information about your own health habits, as well as the health of close family members. Ask your parents to help you obtain this information. The information in your medical history gives a health care provider an idea of your overall level of wellness. Health-literate consumers should also prioritize their own health risks and construct a model health risk behavior self-management plan.

Patient Skills

These tips can help you make the most out of your next medical appointment:

- ▶ Before you go, write down your reasons for seeing the doctor.
- ▶ While you are at the office, ask questions about any diagnoses, medications, or procedures that you do not understand or are unsure about.
- ▶ Inform the staff of any allergies you have or any medications you are taking.



MEDICINE USE

If the physician prescribes a medicine for you, ask the pharmacist any questions you have about the medication. If the doctor recommends an over-the-counter medication, compare products by reading labels and make sure that you understand what symptoms each medicine is intended to treat.



A pharmacist is a reliable source of information about both prescription and over-the-counter medications. What types of questions might you ask a pharmacist?

LESSON

2

REVIEW

Reviewing Facts and Vocabulary

1. Distinguish between *primary care physicians* and medical *specialists*.
2. Identify situations requiring primary and preventive care.
3. List three actions that can help you make the most of your next medical appointment.

Thinking Critically

4. **Analyzing.** Compare and analyze the cost, availability, and accessibility of health services for people who don't have health insurance to those who do. How would cost, availability, and accessibility differ for an older person?
5. **Applying.** The incidence of type 2 diabetes is increasing in teens in the United States. Factors that lead to this disease include being overweight and inactive. How might information in a teen's medical history aid in diagnosing this disease?

Applying Health Skills

Accessing Information. Use your local telephone book and other sources to identify available health-related services in your community that relate to disease prevention and health promotion. Make a table that describes and assesses each of these services.

After You Read

Compare and Contrast. Create a two-column table. In one column list different types of managed-care insurance plans. In the second column, list the benefits of the plan.



Managing Consumer Problems

Guide to Reading

Building Vocabulary

As you read this lesson, write each new highlighted term and its definition in your notebook.

- ▶ fraud (p. 61)
- ▶ health fraud (p. 61)
- ▶ malpractice (p. 61)
- ▶ consumer advocates (p. 63)

Focusing on the Main Ideas

In this lesson, you will learn how to:

- ▶ **Identify** potential problems with health care products and services.
- ▶ **Explain** methods for addressing critical health issues that result from fraud.

Reading Strategy


Predict

- ▶ Review the lesson headings and subheadings. Prepare a one page outline showing what information will be covered in the lesson.

Quick Write

Create a list of the steps you would take if you purchased a product that broke the first time you used it.

Most health care products and services you purchase will live up to their claims. However, an informed consumer understands potential controversy regarding the validity of health information, products, and services.

 Always keep your sales receipt. Some stores require receipts as part of their return policy, and many manufacturers require receipts to validate a product's warranty.

Problems with Products

Sometimes products are defective. Find out about a seller's return policy before purchasing a product. Many items can be returned to the store from which they were purchased. Others may need to be sent back to the manufacturer. Information in the product warranty will help you determine which course of action to follow. Before you return a product, make sure that you are using the product correctly. If the product is truly defective, you must then decide whether you want a replacement or your money back. Put your reasons for returning the item in a letter, and keep a copy for future reference. Return the item in its original packaging. If you are mailing the item, be sure to get a shipping receipt to prove that you sent it.

Health Fraud

Fraud is *deliberate deceit or trickery*. You can reduce your risk of being a victim of fraud by understanding potential controversy regarding the validity of health information, products, and services. **Health fraud**, also known as quackery, is *the sale of worthless products or services that claim to prevent diseases or cure other health problems*.

Fraudulent Products

Health-literate consumers should apply critical thinking skills to analyze marketing and advertising methods for influencing food and other choices. Several types of products are particularly susceptible to health fraud:

- ▶ **Weight-loss products.** Ads for some diet pills, fad diets, and exercise equipment claim that a person can lose weight virtually overnight. Weight loss is effectively achieved only through healthful eating habits and regular physical activity.
- ▶ **Beauty and anti-aging products.** Many tooth whiteners, hair enhancers, and wrinkle creams may work temporarily, but none offer permanent results. Products that aren't approved by the Food and Drug Administration (FDA) may harm you.

Fraudulent Treatments

Another type of health fraud is clinics that specialize in “miracle” cures for ailments such as arthritis or that feature a remarkable and unusual treatment, such as consuming substances extracted from peach pits to cure cancer. These methods are ineffective and may even be dangerous. Check with a health care professional before seeking treatment at such a clinic.

OTHER PROBLEMS WITH HEALTH SERVICES

Some people experience problems with their regular health care providers. Sometimes these problems can be solved by changing health care professionals. Health care professionals can sometimes be negligent or guilty of **malpractice**—*failure by a health professional to meet accepted standards*. To make sure that you are getting the best medical treatment possible, always get a second opinion from another health care professional for any major health concern, such as those involving surgery or other extensive treatment. If you have a critical problem with a health care professional, you may be able to get help from a regulatory organization such as the American Medical Association or from a state licensing board.




Red Flags of Fraud

Look for the phrases below in ads for health care products and services—they may indicate health fraud.

Possible signs of health fraud:

- ▶ “secret formula”
- ▶ “miracle cure”
- ▶ “overnight results”
- ▶ “all natural”
- ▶ “available only through mail-order”
- ▶ “hurry, this offer expires soon”
- ▶ “one-time offer”

 **Having an open, trusting relationship with your health care provider can help resolve many concerns about a diagnosis or treatment. *Why should you get a second opinion for any serious health concern?***



Real-Life Application

Writing a Letter of Complaint

A carefully written letter of complaint can help secure fair treatment for yourself if a product or service does not meet your expectations. Study the letter and answer the questions. Then compose your own letter of complaint.

Name of Company
Street Address
City, State, ZIP code

Dear (contact person):

On (date), I (bought, had repaired)
a (name of product) at (location).
Unfortunately, your product has not
performed well. (state the problem).

To resolve the problem, I would appreciate
(state what you want—money back, exchange,
repair). Enclosed are copies (do not send
originals) of my records (include receipts
and other documents).

I look forward to your reply and a reso-
lution to the problem and will wait until
(set a time limit) before seeking help
from a consumer protection agency or the
Better Business Bureau. Please contact me
at (phone number and address).

Sincerely,

Your name (signed)

Why is it important to provide this information early in the letter?

Why do you need to be specific here? Why should you not send the original documents?

Why might mentioning a consumer protection agency or the Better Business Bureau make the company more likely to act on your letter?

Source: Federal Consumer Information Center, U.S. General Services Administration.

ACTIVITY

With a partner, identify a health care product with which you might not be or have not been satisfied. Develop a three-part complaint letter about the product, using the sample above as a guide. Read your completed letter to the class. Have your classmates evaluate the letter, and adjust it on the basis of their feedback.

Reading Check

Explain What are some of the types of products that are particularly susceptible to health fraud?

Methods for Addressing Consumer Problems

If you try to resolve a critical health problem with a product and are dissatisfied with the result, seek help from one of these groups:

- ▶ **Business organizations** such as the Better Business Bureau (BBB) deal with complaints against local merchants. The core services of the BBB include dispute resolution and truth-in-advertising complaints.

- ▶ **Consumer advocates** are people or groups whose sole purpose is to take on regional, national, and even international consumer issues. Some groups, like the Consumers Union, test products, inform the public, and play a role in protecting consumers when problems arise. Others work to expose fraud and teach consumers about their rights and responsibilities.
- ▶ **Local, state, and federal government agencies** ensure that consumers' rights are protected. To protect themselves, consumers should understand the role of governmental agencies in regulating advertising claims related to health. The Federal Trade Commission works to prevent false or deceptive advertising. The Food and Drug Administration ensures that medicines are safe, effective, and properly labeled. The Consumer Product Safety Commission protects consumers against harmful products and can recall dangerous ones. Small claims courts are state courts that handle legal disputes involving amounts of money below a certain limit.



TOPIC Consumer Safety

Go to health.glencoe.com for information about the U.S. Consumer Product Safety Commission.

ACTIVITY Using the links, research the history and mission of the U.S. Consumer Product Safety Commission. Share what you learn with your classmates.

LESSON 3 REVIEW

Reviewing Facts and Vocabulary

1. Define the term *fraud*.
2. Under what circumstances might you want to seek a second medical opinion?
3. When might a person file suit in small claims court?

Thinking Critically

4. **Analyzing.** Why is health fraud considered one of the worst types of fraud?
5. **Evaluating.** List several criteria you would use to distinguish between an effective complaint against a health care product that didn't fulfill its claim and an ineffective complaint.

Applying Health Skills

Communication Skills. Imagine that your aunt sent away for a wrinkle cream that was "guaranteed to make you look ten years younger in only three weeks." After using the product for a month, she finds that not only does she not look younger, but her skin is red and irritated. Write a dialogue in which you explain to your aunt the likelihood that she is a victim of health fraud and explore methods for addressing this critical health issue.

After You Read

Classify. Develop a list of health care products that may be fraudulent (e.g., diet aids, miracle cures, etc.). Write a step-by-step plan of what you can do to protect yourself from false claims.



Understanding Public Health Services

Guide to Reading

Building Vocabulary

As you read this lesson, write each new highlighted term and its definition in your notebook.

- ▶ public health (p. 64)
- ▶ epidemiology (p. 65)

Quick Write

List the names of any public health agencies that you are familiar with. Describe what services they provide to the public.

Focusing on the Main Ideas

In this lesson, you will learn how to:

- ▶ **Analyze** health services in the community and the world.
- ▶ **Describe** the benefits of positive relationships among community health professionals in promoting a healthy community.

Reading Strategy

Classify

- ▶ **Make a chart with three headings: local health agencies, national health agencies, and global health agencies. As you read, list the agencies and organizations in the correct category column.**



Nonprofit organizations like the American Red Cross promote community health in various ways.

Due to advances in **public health**, a community-wide effort to monitor and promote the welfare of the population, Americans are living longer, healthier lives.

Public Health Agencies

Public health issues are addressed at the local, national, and global level. Health-literate consumers understand how public health policies and government influence health conditions. They can identify appropriate community agencies providing resources for disease information and support.

Health at the Local Level

State, county, and city health departments focus on disease prevention. Nonprofit agencies have local chapters that are devoted to particular health concerns. Nonprofit agencies may provide health-promotion services in these communities.

Health at the National Level

Several agencies work at the national level to protect health.

- ▶ The **National Cancer Institute (NCI)** is the federal government's principal agency for **cancer** research.
- ▶ The **Environmental Protection Agency (EPA)** is responsible for protecting the country's air, water, and land.
- ▶ The U.S. Department of Labor's **Occupational Safety and Health Administration (OSHA)** works to prevent injuries and safeguard the health of workers across the country.
- ▶ The **United States Department of Agriculture (USDA)** leads the federal antihunger effort with food stamp, school lunch, and school breakfast programs. One agency of the USDA, the **Food Safety and Inspection Service (FSIS)**, is responsible for the safety of meat, poultry, and egg products.
- ▶ The **Department of Health and Human Services (DHHS)** oversees more than 300 health-related programs. These programs are administered by 13 agencies, which include the following:
 - The **Centers for Medicare and Medicaid Services (CMS)** administer federal insurance programs, which help provide health care to low-income and elderly Americans.
 - The **Food and Drug Administration (FDA)** ensures the safety of food, drugs, and cosmetics.
 - The **National Institutes of Health (NIH)** conduct medical research and provide funding for medical research carried out at other institutions.
 - The **Substance Abuse and Mental Health Services Administration (SAMHSA)** provides programs that aid substance abusers and people with mental/emotional disorders.
 - The **Centers for Disease Control and Prevention (CDC)** conduct research and collect data to help control the spread of diseases. Part of the CDC's job involves **epidemiology**, or *the scientific study of patterns of disease in a population*.
 - The **Federal Trade Commission (FTC)** was established to enforce antitrust and consumer protection laws. The FTC works to promote fair competition in the nation's markets and to ensure that consumers are given the right to make informed choices.

Reading Check

Explain How would you match various health needs and problems with the local health services, agencies, or clinics on this page?

OSHA inspectors work to prevent injuries and protect the health of workers in the United States. How might periodic inspections of a workplace help ensure workers' safety?



Hands-On Health **ACTIVITY**

Raising Awareness of Public Health Programs

In this activity your group will create a public service announcement (PSA) to highlight the mission of a public health agency or program.

What You'll Need

- paper and pen
- telephone directory (one per group)
- Internet access (optional)

What You'll Do

1. In your group, examine the list of agencies in the "Government" section of the phone directory. Agencies will often list specific offices that indicate what they do, such as "Lead Poisoning Program" or "Food Safety."
2. Find out the mission and history of one agency or office. What health problems does this agency seek to

address? What services does it provide? If possible, research this information online.

3. Write a PSA script that promotes the agency or office. Make sure that you convey how this agency promotes public health. Target the message to high-school students.
4. Arrange with your teacher and school administrators to present your PSA to your school.

Apply and Conclude

As a class, brainstorm a list of other ways of highlighting the contributions of public-health agencies or programs. Then write a paragraph describing the importance of raising people's awareness of these organizations and programs.

Reading Check

Cause and Effect Name some ways that teens can promote public health in their communities.

Public Health on a Global Scale

Some countries don't have the medical technologies or services that are available in the United States and other developed nations. War, drought, floods, or economic crises can impact world health and lead to starvation, unsanitary living conditions, and uncontrolled disease. Government agencies and private organizations from around the world extend aid to countries in crisis. One key organization leading this effort is the World Health Organization (WHO). An agency of the United Nations with a membership of nearly 200 countries and territories, WHO has programs to explain transmission, prevention, warning signs, and treatment of communicable diseases. Another organization, the International Committee of the Red Cross, provides emergency aid to victims of armed conflict, disease outbreaks, and natural disasters.

FIGURE 3.4

ADVOCATING FOR PUBLIC HEALTH

There are many ways that teens can advocate for public health. Here are just a few:

- Follow all health and safety laws and ordinances; for example, keep your immunizations up to date.
- Set an example by practicing healthful behaviors, such as always wearing a helmet when biking or skating.
- Avoid actions that could endanger the health or safety of others, such as reckless driving.
- Get involved in events that promote public health. Participating in events such as community walks or 10K runs for charity improves your own health as well as the health of others.
- Find out which community groups deal with public health issues. Identify their goals and support them.
- Inform the proper authorities if you notice a condition or activity that threatens public health.

Advocacy—Taking Action for Public Health

Individuals can play a critical role in promoting public health. **Figure 3.4** lists some of the ways you can help promote public health in your own community.

Becoming an advocate in your community shows that you understand how public health policies and government regulation influence health conditions.

LESSON

4

REVIEW

Reviewing Facts and Vocabulary

1. Define the term *public health*.
2. What effect is a poor economy likely to have on a community? What effect is a poor economy likely to have on world health?
3. List two organizations that work to maintain world health.

Thinking Critically

4. **Applying.** Why might restaurant inspections be handled by government agencies rather than the restaurants themselves?
5. **Analyzing.** Analyze the impact of the availability of health services in the community and the world.

Applying Health Skills

Accessing Information. Research public-health agencies in your community. Make a four-column chart in which you list the name of each agency, describe what each one does, tell whether each is a government or private agency, and describe opportunities for volunteering to advocate for public health. Share this information with your class.

After You Read

Compare and Contrast. Write a paragraph comparing and contrasting how health care organizations manage health care needs at the regional, national, and global levels.





The Trouble

WITH FAT-BURNER PILLS

Be wary of the promises of these supplements—and pay even closer attention to the risks.

Have you seen ads for supplements that claim they can “boost your metabolism and burn away fat”?

There are a lot of these supposed “miracle” supplements. Some are available as liquids; others come in the form of pills. Whatever they look like, they generally promise the same thing: By speeding up your metabolism, they can reduce your fat—a claim that still hasn’t been substantiated, or proven. Many studies that do seem to back up manufacturers’ claims have been funded by those same companies.

Marketing Makes Millions

Even so, thanks to a marketing blitz, the supplements have become a multibillion-dollar industry. People are bombarded by television ads that show slim people who have supposedly lost weight on supplements. Radio commercials frequently air endorsements by people (sometimes local celebrities) making those same claims.

When makers of these supplements get negative publicity, they often use the media to fight back. They may give their side of the story to rival news organizations or give interviews on their own Web sites. Anyone who logs on to the site becomes a potential customer.

What’s distressing is that not only do these supplements not work, they are not risk free.

Most contain the controversial ingredient ephedrine (a Chinese herb also known as ephedra or mahuang). The U.S. Food and Drug Administration has received reports of about 80 deaths and about 1,400 instances of adverse effects that may be associated with the use of the herb. The agency has issued warnings about using products containing ephedrine, citing such potential side effects as heart attack, stroke, seizures, psychosis, and death. The products are even packaged with a long list of user warnings.

If you want to increase your metabolism, there is only one safe and reliable way to do it. Increase your physical activity—whether it’s walking briskly, jogging, or playing sports. There are no shortcut pills to a leaner body. ■

TIME
to **THINK...**

About
“**Miracle**”
Drugs

The article mentions that many studies that back up manufacturers’ claims about their weight-loss supplements have been funded by the companies themselves. Do you think that such studies are less reliable than studies conducted by independent researchers? Why or why not? Share your opinion with the rest of the class. Be sure to include the reasons you hold that opinion.

Health Skills Application



1. Accessing Information. Investigate a type of health-related product, such as a piece of sports equipment or a sports drink. Choose three similar products in that category and compare costs, quality, and any other appropriate factors. After you have done your research, decide which item you would purchase and explain why. (LESSON 1)



2. Practicing Healthful Behaviors. Identify those actions you presently take that could be considered preventive care. What additional actions could you take to protect yourself from disease? (LESSON 2)



3. Advocacy. Create an awareness campaign to help educate older adults in your community about the problem of health fraud. You may wish to create a poster, newsletter, or videotape to present your health message. (LESSON 3)



4. Accessing Information. Interview the manager of a local restaurant. Find out what state and local health laws the restaurant must follow. Share the information with your class. (LESSON 4)

CAREER Corner

Public Health Specialist

Are you interested in a career in health education and wellness? Do you have a real concern for the welfare of your community? If so, then a career as a public health specialist might be a good choice for you.



To enter this profession, you need a bachelor's degree with a specialization in a biological, medical, or physical science; food science or technology; chemistry; nutrition; engineering; epidemiology; or another related scientific field. For more information on this and other health careers, click on Career Corner at health.glencoe.com.

BEYOND the Classroom

Parent Involvement

Interpersonal Communication. Sit down with your parents, and discuss their choice of health insurance plans. Talk about the plan's coverage, costs of premiums, choices in physicians, and any out-of-pocket expenses your parents might incur. If your parents have no insurance, discuss with them what you have learned about health insurance plans in class.



School and Community

Community Health Services. Research a health service for people of all ages that is available in your community. Identify its purpose, funding, and programs. Find out what volunteer opportunities, if any, are available at the organization. Summarize your findings in a one-page report that you present to the class.

After You Read

Make another tri-fold Foldable like the one you made at the beginning of the chapter. Design it as a brochure to advise consumers about the importance of comparison shopping.



► **EXPLORING HEALTH TERMS** *Answer the following questions on a sheet of paper.*

Lesson 1 *Match each definition with the correct term.*

advertising	media
comparison shopping	online shopping
health consumer	warranty

1. Anyone who purchases or uses health products or services.
2. The various methods of communicating information.
3. A method of judging the benefits of different products by comparing several similar factors for each one.
4. Using the Internet to buy products and services.

Lesson 2 *Fill in the blanks with the correct term.*

health care system	preventive care
health insurance	primary care physician
medical history	specialist

5. The _____ includes all the medical care available to a nation's people, the way they receive care, and the method of payment.
6. Actions that prevent the onset of disease or injury are known as _____.
7. _____ is a plan in which private companies or government programs pay for part or all of a person's medical costs.
8. Complete and comprehensive information about your immunizations and any health problems you have had to date is your _____.

Lesson 3 *Replace the underlined words with the correct term.*

consumer advocate	health fraud
fraud	malpractice

9. Deliberate deceit or trickery is malpractice.

10. When a health care professional fails to meet accepted medical standards, he or she is guilty of consumer advocacy.
11. A person or group whose sole purpose is to take on regional, national, and even international consumer issues is a health fraud.

Lesson 4 *Answer each question with the correct term.*

epidemiology	public health
---------------------	----------------------

12. What is a community-wide effort to monitor and promote the welfare of the population?
13. What is the scientific study of patterns of disease in a population?

► **RECALLING THE FACTS** *Use complete sentences to answer the following questions.*

1. List two internal factors that can influence your buying decisions.
2. List three techniques advertisers use to persuade consumers to buy their products.
3. How are ingredients listed on a product label?
4. Describe the health care that is provided by emergency rooms and urgent care centers.
5. What is a deductible?
6. Why do health care professionals have new patients fill out a medical history?
7. List the steps to follow before you try to return a product.
8. What should you do if you have an unresolved problem with a health care provider?
9. Which government office can recall a dangerous product from the marketplace?
10. What is the focus of state, county, and city health departments?



- Identify the federal government's principal agency for cancer research.
- List three ways you can advocate for public health.

▶ WRITING CRITICALLY

- Persuasive.** Write a persuasive advertisement telling others why they should use a particular health product and how they would benefit from it. Research a product using sources such as the

Internet, product information, or recommendations from experts to include supporting evidence telling why using the product could be beneficial.

- Expository.** Write a news article that could be published in the school or local newspaper exposing a health fraud. Define and explain health fraud in your article, and inform others about the particular types of products that consumers should be cautious of. Inform your readers about what precautions they can take to avoid being a victim of health fraud.

Standardized Test Practice



Read the paragraph below, and then answer the questions.

Two families have medical insurance policies through different employers. Both insurance policies contain different costs for different items. The Lopez family pays \$250 a month for its plan, and the insurance company will pay 85 percent of the cost of a hospital stay. A family member pays \$20 for each doctor visit. This insurance plan does not cover any vision costs.

The plan the Perez family has costs \$410 a month, and the company pays for all of a hospital stay. A family member pays \$15 for each doctor visit. The plan will pay the entire cost of an eye exam and \$100 toward a pair of glasses or contact lenses.

- Pedro Lopez has to have his gall bladder removed, and his hospital stay costs \$4000. Before the surgery, he needed three doctor's appointments, each of which costs \$93. The insurance company pays according to the policy. Which function describes what Pedro has to pay to have his gall

bladder removed? (Hint: The variable C is Pedro's cost, H is the cost of the hospital, and D is the cost of each doctor visit.)

- A** $C = H + D$
- B** $C = H + 3D$
- C** $C = 0.15H + 3D$
- D** $C = 0.15H + 3(\$20)$

- Melisa Perez has an eye exam and needs glasses. The glasses cost \$395, and the exam is \$95. How much does she have to pay?

- F** \$195
- G** \$300
- H** \$395
- I** \$490

- In one year, both families had the following medical expenses: a hospital stay that cost \$12,000, 14 trips to the doctor, four eye exams at \$100 each, and two pairs of glasses at \$300 each. Which policy would be the best to have under these circumstances? Justify your answer.