

# CHAPTER 16

# CHOOSE SERVICES

## When You Need Help

### WHAT'S AHEAD

- 16.1** Health Care Providers
- 16.2** Legal Service Providers
- 16.3** Government Assistance

## LESSON 16.1

# Health Care Providers

## GOALS

- ▶ Describe how to choose a doctor and hospital.
- ▶ Explain differences among dental and eye care professionals.

# KEY TERMS

- internist
- family practitioner
- obstetrician/  
gynecologist (OB/GYN)
- pediatrician
- board certified
- accreditation
- dentist
- ophthalmologist

# How to Choose a Physician

- ▶ **Primary care physicians**
  - ▶ Internist
  - ▶ Family practitioner
  - ▶ Obstetrician/gynecologist (OB/GYN)
  - ▶ Pediatrician

# How to Choose a Physician **(continued)**

## ▶ Competence

- ▶ Ask other health care professionals
- ▶ Check credentials
- ▶ What hospital does the doctor use?

## ▶ Compassion

## ▶ Ability to communicate

# How to Choose a Hospital

- ▶ Does the hospital meet national quality standards?
- ▶ How does the hospital compare with others in the area?
- ▶ Does the hospital have experience with your condition?

# Dental Service Providers

- ▶ **Dentist**
- ▶ **Dental hygienist**
- ▶ **Specialists**
  - ▶ **Pedodontist**
  - ▶ **Orthodontist**
  - ▶ **Oral surgeon**
  - ▶ **Periodontist**
  - ▶ **Endodontist**
  - ▶ **Prosthodontist**

# Eye Care Professionals

- ▶ **Choosing the right provider**
  - ▶ Ophthalmologists
  - ▶ Optometrists
  - ▶ Opticians
- ▶ **Filling your prescription**



# CHECKPOINT 16.1

- What steps should you take when you are choosing a doctor?
- Why is it important to understand differences among dental and eye care professionals?

# CHECKPOINT 16.1 ANSWERS

- What steps should you take when you are choosing a doctor?
- Identify competence, communication, and compassion as important qualities in a doctor.
- Investigate these qualities by asking friends and relatives, checking credentials, and talking to potential doctors.

# CHECKPOINT 16.1 ANSWERS

- Why is it important to understand differences among dental and eye care professionals?

Knowing the difference between dental and eye care professionals helps you get the level of dental or vision care that is appropriate for your condition without paying for care you may not need.

## LESSON 16.2

# Legal Service Providers

## GOALS

- ▶ Identify situations when you need a lawyer and when you don't.
- ▶ Describe how to choose a lawyer and locate sources of low-cost legal services.

# KEY TERMS

- contract
- will
- contingency fee
- legal aid
- public defender
- mediator
- arbitrator

# What Lawyers Do

- ▶ When you need a lawyer
- ▶ When you don't need a lawyer
- ▶ About fees
  - ▶ Flat fees
  - ▶ Percentage fees
  - ▶ Contingency fees

# How to Choose a Lawyer

- ▶ Get recommendations
- ▶ Ask questions
- ▶ Working with your lawyer

# Sources of Low-Cost Legal Services

- ▶ Legal-service plans
- ▶ Legal aid
- ▶ Public defender
- ▶ Legal clinics
- ▶ Mediation or arbitration
- ▶ Small claims court



## CHECKPOINT 16.2

- What kinds of legal matters could you reasonably handle yourself? When would it be wise to hire a lawyer?
- What steps would you follow to select a lawyer? What are some less expensive ways to obtain legal services?

# CHECKPOINT 16.2 ANSWERS

- **What kinds of legal matters could you reasonably handle yourself? When would it be wise to hire a lawyer?**
- **With legal software or paper forms, individuals can typically prepare simple, routine legal documents such as wills, estate plans, or purchase agreements.**
- **Hiring a lawyer is wise when legal papers are more complex, such as ownership transfer or situations having significant consequences, such as defending yourself in court or going through a divorce.**

## CHECKPOINT 16.2 ANSWERS

- What steps would you follow to select a lawyer?  
What are some less expensive ways to obtain legal services?
- Seek recommendations from friends and relatives.
  - Check credentials (bar association).
  - Interview recommended lawyers to find out about fees, services, and experience related to your legal needs.
  - Less expensive ways to obtain legal services include legal aid, attending legal clinics, public defender, and submitting your claim for mediation or arbitration.

## LESSON 16.3

# Government Assistance

## GOALS

- ▶ Describe various welfare programs.
- ▶ Discuss two major social insurance programs.

# KEY TERMS

- welfare
- poverty line
- Temporary Assistance for Needy Families (TANF)
- food stamps
- Supplemental Security Income (SSI)
- Women, Infants, and Children (WIC) Program
- Head Start
- National School Lunch Program
- public housing
- Social Security
- unemployment compensation

# Welfare

- ▶ Temporary Assistance for Needy Families (TANF)
- ▶ Food stamps
- ▶ Supplemental Security Income (SSI)

# Programs for Families with Children

- ▶ **Women, Infants, and Children (WIC) Program**
- ▶ **Head Start**
- ▶ **National School Lunch Program**

# Housing

- ▶ Department of Housing and Urban Development (HUD)
- ▶ Public housing
- ▶ Federal Housing Administration (FHA)



# Social Security

- ▶ Programs established by the Social Security Act of 1935
  - ▶ Old age, disability, survivors, and health insurance
  - ▶ Unemployment compensation
  - ▶ Workers' compensation

# How to Apply for Government Benefits

- ▶ Bring documents
- ▶ Waiting periods
- ▶ If you are turned down

## CHECKPOINT 16.3

- What kinds of government assistance are available to people in financial need?
- How do Social Security programs help people gain some economic security?

# CHECKPOINT 16.3 ANSWERS

- What kinds of government assistance are available to people in financial need?
- TANF
  - Food stamps
  - Supplemental Security Income
  - WIC
  - Head Start
  - National School Lunch programs
  - HUD
  - Other agencies and programs

## CHECKPOINT 16.3 ANSWERS

- How do Social Security programs help people gain some economic security?

Social Security programs provide some economic security by replacing part of the income lost as a result of retirement, death, disability, job-related injuries, or unemployment.