

# Episode 17: Questions To Ask Before Your Surgery



*Note: This is a machine transcription. Please excuse any punctuation or other weirdness:)*

## **Intro:**

Having a surgery planned, or elective is concerning. There are so many questions and concerns.

I know I had a total knee replacement surgery a year ago, and while my surgeon and the facility where I was having the procedure were awesome in providing prep documents and answering my questions, I was still anxious.

I remember creating these scenarios about what could happen and wanting to ask additional questions to put my mind at ease but being hesitant to do so.

Don't hesitate and ask the questions you need. This is happening to you...be your own advocate and remember that a well-informed patient tends to be more satisfied with the outcome or results of a procedure.

## **Get Savvy...Demystifying Healthcare – 30 second commercial**

*Are you tired of the high cost of healthcare? Are you overwhelmed trying to navigate a complicated healthcare system?*

*Welcome to Get Savvy...Demystifying Healthcare weekly podcast where we take complicated healthcare topics and make them simple.*

*Imagine if you could stop feeling paralyzed with fear and frustration and instead be empowered to make smart healthcare decisions for you and your family.*

*Get Savvy with your host, Sandy Kibling, a healthcare professional changing how healthcare knowledge is shared.*

## Podcast

Hi and thank you for joining today for Episode 17 questions to ask before your surgery.

There are two types of surgeries: 1) Emergent surgery ex: appendicitis and you are rushed to surgery to remove the appendix and 2) Elective or Planned...you are having a total knee replacement and you are electing to do this and can plan the time frame you would like to have this done.

This will be our focus in this podcast.

### What we will discuss:

1. You're Thinking About an Elective Surgery – Questions to Ask
2. The Cost of Surgery - Options for Managing Your Out of Pocket Cost
3. You've Planned Your Surgery – Now What?

Many will undergo surgery each year. It is important to be informed about the surgery being recommended, as an elective or planned surgery.

All surgeries have risks and benefits. It's important to understand them before deciding whether the procedure is appropriate for you.

Let's dig in!

### Your Thinking of An Elective Surgery...Questions To Ask

The following are important questions to review with your healthcare provider before surgery. Ask your healthcare provider to explain the answers clearly and ask for further explanation if you are having trouble understanding an explanation and/or any medical terms.

Some people find it helpful to write their questions down ahead of time or ask to record the visit so you can review later and or with a supporting partner or care giver.

As a reminder, I am not providing clinical but rather practical advice. I worked at a large health insurance company and worked with many physicians and hope this information provides some enlightenment for you!

## **Why Is The Surgery Needed?**

Reasons to have surgery may vary from relieving or preventing pain or improving body function. Ask your healthcare provider to specifically explain why this procedure is being recommended for you and make sure you understand how this may improve your medical condition and meet your goals.

For me when I made a decision for my total knee surgery, I was tired of living with the pain, shouting out my husband to slow down, or grabbing the car door as I exited the car to minimize the pressure on the knee that was bone on bone. I wanted relief and to live without pain. I was told your too young or wait it out, which for me was not an option so I made a list of my questions to discuss with my surgeon.

## **What are my alternatives to surgery? Are there other treatment choices available based on my current medical condition?**

In some cases, medicine or nonsurgical treatments, such as lifestyle changes, may be as helpful in improving a condition. Your healthcare provider should clearly explain the benefits and risks of these choices so that you can make an informed decision about whether or not surgery is necessary.

Example: Sticking with our Total Knee Surgery the process may be 1) Pain relief cream usually with Lidocaine to numb the knee to provide some relief 2) Steroid injections which may or may not work and 3) Surgery.

If you decide to try these there may be a period of "watchful waiting" which is a period of time your healthcare provider will monitor your condition and observe changes and the progression of a condition. Example: x-rays may be taken yearly to observe the status of a knee and when it becomes bone on bone and surgery is now the better option.

## **What are the benefits of the surgery and how long will they last?**

It is important that your healthcare provider outline the specific benefits of having surgery for you. You should also ask how long the benefits typically last. Some benefits only last a short time, and could possibly need a second operation, while others may last a lifetime.

Also, ask your healthcare provider about published information regarding the outcomes of the recommended procedure. This will allow you to make an informed decision and have realistic expectations about the surgery.

For my knee surgery I wanted to know how long it would last and if I needed a revision what were the possibilities especially since I was having it at a younger age then typically advised.

## **What are the risks and possible complications of having the operation?**

Surgery always carries some risks, so it is important to weigh the benefits against the risks before surgery. Ask your healthcare provider to outline the possible complications, such as infection and bleeding, and possible side effects that could follow the procedure.

You should also discuss pain and the threshold of pain you may experience and ways to manage any pain that may follow the procedure.

## **Weigh the odds if you do not have the operation?**

If you decide, after weighing the benefits and risks of the surgery, not to have the surgery, what will happen? You need to know whether the condition will worsen or if there is a possibility that it may resolve itself. How does this impact your quality of life, goals, travel, and living with pain daily? Should I get a second opinion?

In certain cases, some health plans may require you to have a second opinion before undergoing elective surgery. Your healthcare provider should be able to supply you with the names of qualified individuals who also do the procedure.

## **How Can I Review A Provider I am Considering?**

Ask your primary healthcare provider, your local medical society, or health insurance company for information about the healthcare provider or surgeon's experience with the procedure.

Ask about the healthcare provider or surgeon's credentials and whether he or she has any additional certifications or experience in doing the procedure.

Make certain the healthcare provider or surgeon is affiliated with an accredited healthcare facility. When considering surgery, where it is done is often as important as who is doing the procedure.

You can also review physicians using the following tools:

Zocdoc – has search options where you can search by location, specialty, or condition. You can review stars on overall rating, wait time and bedside manner. This is one of my favorites. If people take the time to write a review, then they are typically passionate about sharing, good or bad.

Healthgrades and Vitals boast that they have up to 10 million patient ratings. You can search by provide, location or procedure.

Now there are many other questions, I have some great resources I will provide in the show notes if you are wanting more details, make sure and check those out.

## The Cost Of Surgery - Options for Managing Your Out of Pocket Cost

When you hear that you need a procedure like a colonoscopy or a hip surgery, one of your first thoughts is probably can I afford it? The cost of your medical procedure may even determine whether you get it or not. This also impacts your quality of life if you are living with chronic pain and limited activity that may have adverse effects on your overall health.

You're not alone. Many Americans have trouble affording the medical procedures they need. Patients with health insurance worry about how they'll afford their deductible, while uninsured patients are concerned about whether they'll be able to pay for the total cost of your medical procedure out-of-pocket. In fact, according to the American Bankruptcy Institute, health care costs are the #1 reason while people file for medical bankruptcy.

While there are many moving parts that affect the cost of healthcare in the U.S, one thing is certain—if you need care should be able to get it, without worrying about how you are going to pay.

So let's take a closer look at how you may be able to reduce the cost of your medical procedure while still getting high-quality care.

Because health plans vary in their coverage of different procedures, there may be costs you will be responsible for. You will need to know what the specific costs of the operation will be and how much your insurance or health plan will cover. This information is not typically available to the healthcare provider.

Before you have surgery, discuss the costs with someone from the finance department at your healthcare provider's office. These costs may include the following:

- The surgeon's fee for surgery - their time and expertise.
- Hospital fees (if you need hospitalization) or ambulatory surgical center fees (for outpatient services). Check with the hospital's business office regarding these rates. Your healthcare provider or surgeon should be able to give you an approximate idea of how long you will be in the hospital.
- Separate billing for other services. You will also be billed separately for the professional services of others who might be involved in your care, such as the assisting surgeon, anesthesiologist, and other medical consultants.

Check with your health plan before surgery to be certain of what portion of the costs you will be responsible for. If your anticipated costs present a problem, discuss other financial solutions with your healthcare provider before the surgery.

## Have your medical procedure done at an outpatient facility

What is an outpatient facility? It is a medical facility that performs procedures that do not require an overnight stay in a hospital or care facility. It may be referred to as an Ambulatory Surgery Center. They may include preventive, diagnostic, or treatment services.

A couple decades ago, most medical procedures had to be performed as an inpatient (hospital) procedure at a hospital. This included at least one overnight stay and a subsequently higher medical bill.

Now you have more affordable options. In fact, Kaiser Health News found that over two-thirds of operations performed in the U.S. occur in ambulatory surgery centers. Without the high cost of running a hospital to factor into your medical bill, outpatient facilities can provide the same healthcare services at a much lower cost.

As an example, on average total knee facility costs in Illinois. HOPD: \$19,404 and an ASC: \$14,727

You may be wondering whether outpatient facilities are as safe as hospitals, the reality is that they are safe for most people and most procedures. They are easier on the budget and just as safe as hospitals. It might sound too good to be true but it's not. You can save thousands of dollars just by having your procedure done at a standalone facility. I will attach a resource where you can read more about outpatient centers.

As always consult with your physician as they understand your conditions and help you understand the best options for you.

## Stay In Network and Timing of Your Surgery

If you have health insurance, you can save a lot of money by knowing what your insurance will pay for—and what they won't. One of the most important benefits to be aware of is what your insurance covers for both in-network and out-of-network care.

Checking ahead of time to make sure your surgeon and facility are in-network are essential. This can be a call to your providers office and or health insurance company.

Two additional things to keep in mind:

- 1) **RAP** – Radiologists, Anesthesiologist and Pathologists round so you may not know who your anesthesiologist is until the day before and in fact may only meet him/her just prior to your surgery. In some cases, the provider may be out of network resulting in an expensive bill for you. You can try calling the facility the day before to confirm. You may also be protected should this happen with the No Surprises Act...a law that went into effect 1/1/2022 protecting you from out of network bills. More on that in Episode 7: No Surprises Act...Just Say No To Out Of Network Bills.

2) Time of your surgery – schedule this if possible once you have met your deductible As a reminder a deductible is the amount you pay for covered health care services before your insurance plan starts to pay at 100%. Example: with a \$5,000 deductible, you pay the first \$5,000 of covered services yourself. Once paid your insurance should pay at 100%. This is also why ASC and surgeons are particularly busy at the end of the year so schedule well in advance.

### **Research Options for A Fair Price**

Make sure you research facility costs as these may vary. They vary because of the negotiated rates that facility has in their contract with the health insurance companies. In my physician consulting role I work with health insurance companies on behalf of groups renegotiating contracts everyday with insurance companies and I can tell you for certain that these rates do vary and you no doubt want to find the most affordable option while getting quality care.

#### Fair Health Consumer

- Go to [fairhealthconsumer.org](http://fairhealthconsumer.org). Their mission is to help you understand your healthcare costs and health coverage and bring transparency to healthcare costs overall.
- Is the data reliable? The cost estimates are based on claims for medical and dental services paid for by private insurance plans, by the country's largest insurers.
- The database includes more than 38 billion private health care claim records and 37 billion Medicare claim records for 10,000 services in all areas of the United States, dating back to 2002.

#### Turquoise Health

Another pricing tool which allows you to browse by procedures, by provider or by insurance company and location. Until 2021, hospitals were not required to publish rates for services. The landscape has changed, and consumers now have more power. Shop from over 500 healthcare services listed directly by hospitals to find the care you need.

#### **Other options:**

- Ask your providers office and facility if they have a discount for self-pay
- If you are struggling to pay you can still ask for a discount and a payment plan
- Prescriptions can be expensive, and many doctors prescribe the brand name of the drug without thinking much about it. If you're insured, you may only have a small prescription co-pay. If you don't have health insurance and need medication, you could be faced with the choice between paying hundreds to thousands of dollars per month...or going without your prescription.

I covered more details about pricing in Episode 11: Pricing Your Procedure Tips for Reducing Costs

## **You've Planned Your Surgery – Now What?**

### **The Day Before Surgery**

You will likely get calls from the facilities and perhaps the anesthesiologist the night before. A representative from the facility where you are having your surgery may call reminding you to not eat and drink after a period of time and reminding you to use the surgical wash soap the night before to make sure your clean and reducing infection.

You may also get a call from your anesthesiologist. As a reminder, you can schedule well in advance your surgeon and the facility where you will have your surgery. You cannot schedule in advance RAP – Radiologists, Anesthesiologists and Pathologists as these specialties round and they may not know their schedules 3-5 days in advance of a patient they are caring for.

Your anesthesiologist may call the night before confirming the process for your surgery and asking if you have any questions. It is important to advise if in the past you had any adverse effects from anesthesia in previous surgeries. If you don't get a call the night before, you should get a visit from your anesthesiologist prior to your surgery.

Make sure you ask all your questions and if applicable advise of any adverse conditions or concerns you may have. This is important so your anesthesiologist can adjust accordingly.

I know had a bad experience with anesthesia in 2000 and shared this with my anesthesiologist. He asked questions about my experience and said he would take this into consideration. My experience for my total knee surgery was amazing with no adverse effects.

### **Arriving at the Hospital**

You will be instructed to arrive at the hospital usually 1-2 hours prior to your scheduled surgery time. Make sure you plan accordingly and arrive as advised. A hospital or Ambulatory Surgery Center (ASC) are busy and schedule surgeries in advance and in consideration of the time it takes to prep a patient and the duration of the surgery it is important to meet this timeline so you are not rushed and that this doesn't impact the surgeon's schedules and other patients.

### **Pre-Operative Care**

Once you arrive and check in, the admitting nurse will call you back and bring you into a pre/post-op room. You are permitted to have one - two visitors with you. This may vary based on COVID protocol and the process for the facility where you are having your surgery, but I believe some of these more restrictive requirements have gone away as of this recording. Once at the facility your nurse will complete your admission assessment, start an IV and answer any questions you may have about your procedure.



Your anesthesiologist, the doctor who will keep you asleep and monitor your vital signs during your procedure, will come into your pre-op room to talk to you before your surgery. He/she will describe the process and this is also a good time to ask any questions you may have and or address any concerns you may have based on past experience if applicable. You may be given general anesthesia, IV sedation, regional anesthesia or local anesthesia. Your nurse will give you pre-surgery medication into your IV and you may start to feel relaxed and drowsy.

## **During Your Surgery**

When it's time for your procedure, operating room staff will come to your pre-op room to get you. When you reach the operating room, you'll be moved onto an operating table. Your vitals will be monitored during your procedure – you'll wear a heart monitor, an automatic blood pressure cuff and a clip on your finger to measure your oxygen levels.

At this time, you'll receive the anesthesia that will put you to sleep. After you are asleep, a tube may be placed in your mouth to help you breathe.

If spinal anesthesia is planned for your procedure, the nurses will help you into a sitting position. The anesthesiologist will numb the skin on your back so he can inject medication into your spine. You will not be able to feel or move anything below your waistline – the feeling will return gradually after surgery.

## **Recovery**

When you wake up, you will be in the post-anesthesia care unit (PACU), which we also call a recovery room. A nurse will be with you continuing to monitor your blood pressure, pulse, breathing, pain level and incision or dressing.

Once you are fully awake, you'll return to the pre/post-op room where you started. If you need to stay overnight, you'll be taken to an inpatient room on the second floor. If you are ready for discharge, your nurse will go over your care instructions, medications and follow-up appointment.

I hope this information has provided some value to you as you are planning a surgery for yourself or a loved one. Make sure you check out the resources as well as the transcript that always provide in the show notes for those who prefer to have a printable copy to read.

In our next episode, we are going to discuss value based care – the care you deserve. Often in the podcasts I talk about providing you with knowledge to navigate the healthcare system and options for affordability. In the next episode I want to talk about a change in perspective and a health care shift that is long overdue and results in quality outcomes for you

Until then...Get Savvy!