

[All Articles](#)

How to Navigate the Healthcare System: What Patients Should Know

Knowing how to navigate the healthcare system is a skill nobody teaches, yet everyone eventually needs. This guide walks through how to evaluate the health information you find, what common insurance terms mean, and which questions to ask before you make a decision.

Why Healthcare Information Can Feel Overwhelming

Healthcare information is difficult for reasons that have nothing to do with how smart or organized you are. First, sources disagree. Search any symptom or treatment and

you'll find credible-looking advice pointing in opposite directions. Second, medical information assumes knowledge most people don't have. Third, the timing is bad. These decisions usually come during when you have the least time and energy to research them.

Each of these problems has a workaround, and the rest of this guide walks through them: how to judge whether a source applies to you, what the most common insurance terms mean, and what to ask before you decide.

How to Evaluate Health Information and Recommendations

You can evaluate most health information with four quick checks. Look at who published it, whether other credible sources agree, and how recently it was updated. Then ask the most important question: does this apply to your specific situation?

- **Check the source.** Government health agencies, major medical organizations, and established health systems hold their content to clinical review standards.
- **Look for agreement.** Be cautious with a claim that only appears in one place. If several credible sources say the same thing independently, it's likely accurate.
- **Check the date.** Guidelines and treatment recommendations change. If an article is several years old, look for something newer before acting on it.
- **Ask whether it applies to you.** An article written for the general public doesn't account for your health history, your medications, or your other conditions.

When something you've read might change a decision, always bring it to your care team.

CONTENTS

Why Healthcare Information Can Feel Overwhelming

How to Evaluate

THE GUIDE LINE | MONTHLY NEWSLETTER

Get guidance on benefits, coverage, and care, plus patient stories and the latest from Solace.

Solace

How Advocacy Works ▾

Find an Advocate ▾

Resources ▾

M-F

6am-5pm

PST

(240)

693-3281

Sign in →

Get Started

Questions to Ask Before Making a Healthcare Decision

Comparing Your Healthcare Options

Beyond Cost

When to Ask for Clarification (or a Second Opinion)

A Note on Open Enrollment

How a Solace Advocate Can Help

FAQ

Health insurance has its own vocabulary, and most explanations assume you already speak the health insurance 101 language. This section covers the six terms you'll run into most often — a quick health insurance terms explained primer.. Each one links to a fuller definition in our glossary.

- **Prior authorization:** approval your insurance requires before it will cover certain treatments, medications, or services.
- **Deductible:** the amount you pay for covered care each year before your plan starts paying its share.
- **Copay:** a flat fee, like \$25 for a visit or prescription, paid at the time of care.
- **Coinsurance:** the percentage of a covered bill you pay after you've met your deductible.
- **Out-of-pocket maximum:** the most you'll pay for covered care in a year. Once you hit it, your plan

covers the rest.

- **Explanation of benefits (EOB):** the statement your plan sends after a claim, showing what was covered and what you may owe. It looks like a bill, but it isn't one.

Questions to Ask Before Making a Healthcare Decision

Having the right questions to ask your doctor before agreeing to a new treatment or test helps you understand your options and the tradeoffs between them. Bring this list to your appointment and write the answers down so you can review them at home.

- **What is this treatment or test for, and what do you expect it to change?**
- **What are my other options, including waiting?**
For some conditions, waiting and monitoring is a standard approach.
- **What are the risks and side effects, and how common are they?**
- **What will recovery involve, and how will it affect my work and daily routine?**
- **Will my insurance cover this, and does it need prior authorization?** If your provider isn't sure, check with the billing office or your insurance company before scheduling.
- **How will we know whether it's working, and when should I follow up?**

Comparing Your Healthcare Options Beyond Cost

Cost matters, but it won't tell you which option is right. A cheaper facility may have longer wait times or be out of network. A more expensive one isn't necessarily better at the procedure you need. When you compare providers or treatments, also weigh the factors below.

What to compare	What to look for
Quality and outcomes	Publicly reported measures like complication rates, readmission rates, and patient experience scores. Medicare's Care Compare tool is a good starting point.
Experience with your condition	How often the provider or facility treats cases like yours. For complex care, volume tends to align with better outcomes.
Access and logistics	Appointment availability, location or telehealth options, and whether the provider is in your plan's network.

When to Ask for Clarification (or a Second Opinion)

If your doctor explains something quickly or uses terms you don't recognize, ask them to go over it again in plain language. Appointments are short, and providers sometimes forget which words are second nature to them but new to you.

A second opinion makes sense after a serious diagnosis, or before a major treatment that would be difficult to undo. Providers expect this and won't be offended. Our guide on how to get a second opinion covers when to seek one and how to ask. And if the opinions you gather don't agree with each other, Solace's founder shares what helped his family sort through four conflicting recommendations during his mother's cancer care.

A Note on Open Enrollment

Most changes to your coverage can only happen during open enrollment, a set window each year. Before it opens, look back at how your plan performed for you. Did any claims get denied? Did a medication cost more than you expected? Is there a provider you'd like to see who isn't in your network? Your answers should be comparison criteria for next year's plan.

How a Solace Advocate Can Help

A Solace patient advocate handles the work described in this article, and much more. They research your options and organize them so you can compare plans or providers side by side. They call your insurance company, wait on hold, and get the answers in writing. Before an appointment, they help you decide what to ask. Afterward, they follow up on referrals, results, and paperwork. If a claim is denied, your advocate manages the appeal and keeps track of its deadlines. And if insurance is your biggest obstacle, an advocate works

specifically on problems like denied claims, billing errors, and slow prior authorizations.

Your medical decisions stay with you and your care team. Your advocate's job is to make sure you go into those decisions with the full picture.

Solace advocacy is covered by Medicare and many insurance plans. If you have qualifying coverage, you can be matched with an advocate at little-to-no cost. If your insurance doesn't cover advocacy yet, free help exists and is worth using:

- Your State Health Insurance Assistance Program (SHIP) offers free, unbiased Medicare counseling.
- Hospital social workers and patient relations departments can help you navigate care within their system.
- Veterans can get free benefits and claims help from accredited Veterans Service Officers (VSOs).

An advocate can turn complicated decisions into clear next steps.

See if you qualify →

FAQ

How can I tell if health information I find online is trustworthy?

Start with the source: government health agencies, major medical organizations, and established health systems hold their content to clinical review standards. Then

check whether other credible sources agree and how recently the page was updated.

What questions should I ask before agreeing to a treatment or procedure?

Ask what the treatment is meant to accomplish, what your other options are (including waiting), and what the risks and recovery involve. Then ask whether your insurance covers it and whether prior authorization is required. Finally, ask how and when you'll know whether it's working.

When should I consider getting a second opinion?

Consider one after a serious diagnosis, before any major or hard-to-reverse treatment, or whenever the explanation you've received doesn't quite add up. Second opinions are a routine part of medicine, and providers expect patients to seek them.

What is a patient advocate, and how is one different from a case manager?

A patient advocate is a professional who works on your behalf to handle healthcare logistics: insurance issues, appointment preparation, and care coordination. A case manager typically works for a hospital or insurance company, so their scope is defined by that organization. An advocate works for you.

How do I compare healthcare options beyond just the price?

Look at quality and outcomes data, the provider's experience with your specific condition, and how well the

care team communicates with you. Practical access matters too: appointment availability, location or telehealth options, and whether the provider is in your network. The right option is the one you can actually get to, afford, and stick with.

REFERENCES



THE GUIDE LINE |
MONTHLY
NEWSLETTER

Get guidance
on benefits,
coverage, and
care, plus
patient stories
and the latest
from Solace.

Solace

Solace puts an advocate in your corner—someone who's spent years in healthcare, knows the system, and takes on the toughest parts of your care. Don't do this alone.



Eligibility varies by plan. Advocates do not provide medical or legal advice or services. Must be 18 years or older.

Follow us on



Contact Us

24/7 Live
Chat
(240) 693-
3281

6am to 5pm PT

Resources

Articles
Medicare
Guides
FAQs
Glossary

Company

About Us
Patient Stories
Careers **We're
hiring!**
Newsroom
Refer a Patient
For Payers

Recruiting

For corporate roles:
recruiting@solace.health

For advocate roles:
advocate@solace.health

© 2026 Solace. All rights reserved.

[Privacy Policy](#)

[Terms of Service](#)