



**motion picture  
pioneers  
assistance  
fund**

# SOCIAL SERVICES CORNER

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## THE IMPORTANCE OF ASKING YOUR DOCTOR QUESTIONS

**Question:** Many TV commercials for medication say to “Ask your doctor.” My doctor always seems so busy and I hate to disturb her with too many questions. What is the best way to ask my doctor all my questions?

**Answer:** The doctor is busy but your time is also valuable, as is your health. Furthermore, you are entitled by law, under the Patient’s Bill of Rights, to make informed decisions about your medical care. You cannot make these decisions without information.

With some health plans, you may not see the same doctor twice. That should not discourage you from asking questions. The best thing you can do is to prepare a list and tell the check-in clerk that you have questions for the doctor. The March 2011 issue of *Consumer Reports* published the findings from their survey of over 660 doctors, and they responded overwhelmingly that they like patients to have questions ready.

For your own health and safety, it is essential that you ask the doctor about drug interactions when he or she is prescribing something new. Do not assume that the doctor knows what you are already taking. Ask about any dietary restrictions that may accompany a new drug. These simple questions may offer your doctor an opportunity to pause and review your

medication list or talk about possible side effects. Tell the doctor about any new symptoms you have, especially if they are worrying you, if you are in pain or if your mood has changed recently. Also, when you pick up your prescription, you have the right to discuss it with a pharmacist.

Your health plan may offer a patient advocate or a medical social worker whose job it is to help you get answers. A friend or family member may be able to do this as well but may require your authorization. Your doctor’s office might have an advice nurse or online patient support as alternatives to meeting with a doctor. When you do ask, be polite and respectful. You and your doctor may disagree. You have a right to change doctors and get another opinion.

The Motion Picture Pioneers Assistance Fund also offers a brochure, “You and Your Healthcare Provider,” at no charge to industry members. Call (888) 994-3863, ext. 2370, to request the brochure or order it online at [www.wrpioneers.org](http://www.wrpioneers.org).

Sources: [www.healthcare.gov/law/provisions/billofright/patient\\_bill\\_of\\_rights.html](http://www.healthcare.gov/law/provisions/billofright/patient_bill_of_rights.html). *Consumer Reports*, March 2011.

## JOKE OF THE MONTH

**It’s not that I’m afraid to die. I just don’t want to be there when it happens.**

— Woody Allen, *The Friars Club Encyclopedia of Jokes*

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

### Go Green!

Receive *Social Services Corner* by email.  
Call (888) 994-3863, ext. 2370, or email [info@wrmail.org](mailto:info@wrmail.org).

**Do you or someone you know need our assistance? Call toll-free (888) 994-3863 or visit [www.wrpioneers.org](http://www.wrpioneers.org) to find out more about our assistance programs.**



The Motion Picture Pioneers Assistance Fund is a program of the Will Rogers Motion Picture Pioneers Foundation.



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**FPO**



## NEW CAR FINANCING: PLAN AHEAD TO DRIVE THE BEST DEAL



There is something inherently American about buying a new car. However, for most of us, buying a new car is costly and we can't do it without financing.

Financing is a fancy word for taking out a loan on a car. Loans come in all shapes and sizes. Here are some important considerations when arranging financing:

**1) The length of the loan.** The longer the term, the longer the lender gets your money. However, a long-term loan means lower payments. What the lender might not tell you is that with a short-term loan, you won't be paying on a car that's depreciated from its original value. Common loan length is 60 months, and that's a long time in the life of a car. If you can afford it, try for a 36- to 48-month loan.

**2) The terms of the loan.** Your credit score and other credit liabilities influence the interest rate you will be offered. Before applying for financing, check

your credit through the three credit bureaus: Equifax, TransUnion and Experian. This gives you a chance to correct errors or outstanding liabilities so that you'll be offered lower interest rates.

**3) Who is offering the financing.** Dealerships will steer you toward their financing, but you're not obligated to use it. Be aware that they make money on financing and on other things they may try to sell you while you're there, such as insurance, car alarms and extended warranties. Banks and credit unions also offer new car financing and have no need to up-sell you. There are also online lenders, but again, buyer beware.

Plan ahead and be prepared! At a dealership, financing will be discussed after you select a car and agree on a price. By this point, you may be tired and already emotionally attached to the car, so your defenses will be down. So if you can walk into a dealership with a prearranged loan, you may spare yourself some time and hassle, and drive home a deal.

Sources: [www.edmunds.com/car-loan/car-financing-options.html](http://www.edmunds.com/car-loan/car-financing-options.html); [www.clarkhoward.com](http://www.clarkhoward.com); [www.kbb.com/car-advice/articles/six-steps-to-financing](http://www.kbb.com/car-advice/articles/six-steps-to-financing).

## NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

### Children's Defense Fund: [www.childrensdefense.org](http://www.childrensdefense.org), (800) CDF-1200

This child advocacy organization supports programs and policies that improve the lives of all American children. Its Web site offers an office locator and information about after-school reading, college scholarship and lobbying programs.

### March of Dimes: [www.marchofdimes.com](http://www.marchofdimes.com), (914) 997-4488

Founded by Franklin D. Roosevelt in 1938, this charity supported the development of polio vaccines. Since 1958, it has supported the prevention of premature births, birth defects and infant mortality. Its Web site provides information regarding prenatal care, giving birth, baby care and more.



### QUOTE OF THE MONTH

“ No man is great if he thinks he is. ”

— Will Rogers

To view our entire National Resource Directory, please visit [www.wrpioneers.org](http://www.wrpioneers.org).