

# SURVIVOR NEWS

Newsletter for Resilience and Rebuilding

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## SURVIVOR SPOTLIGHT



### Survivor Spotlight: Frank Driscoll

My medical records indicate that the EMTs called into the UVMMC Trauma Center that I was an older male, non-responsive and a “GCS 3” – evidently they did not have much confidence for a quick recovery.

I had been hit by a truck. I was running, at mile 16 on the last 20 mile run I needed to finish in preparation for my first marathon – a celebration for my 70th birthday in 3 weeks.

Though I certainly needed a hefty amount of rehab to relearn how to properly walk, talk, dress myself, and engage in coherent conversations, it was quickly clear that full recovery from a serious TBI was a hope, not a goal. My neurosurgeon was ecstatic with the progress I achieved in my first 8 weeks of rehab when I met with her for an assessment, and in the same sentence she also reminded me that full recovery is not likely achievable, and that I should expect to achieve no more than 85% to 90% improvement in cognitive skills over the long term.

On the upside, though, I certainly wish that somebody had taken a video of my first attempt to put the linen sheets on my hospital bed as part of my occupational rehab – it would likely have garnered thousands of laughing TikTok viewers, watching me as I tried to fit a pillow case onto a mattress!

Yet I am very fortunate.

Yes, I needed to shut down my consulting business and stop leading bike tours – occupations I relished. I do not “manage” projects with non-profits anymore – and instead have become a great note-taker and meeting scheduler.

And yes, I did run that marathon exactly one year later. I still bike ride; I prune a vineyard each winter – yet after a few challenges to relearn the gist of it, it is now back on track. I manage the sugar bush for my son’s maple business – and we both agree that I oftentimes need a few repetitive instructions before getting all of my work successfully completed. I still thoroughly enjoy cutting and splitting my firewood. Yearly backpacking in the Alps resumed after a 2 year hiatus.

Life is different, yet just as enjoyable and still filled with the things I like doing.

There are two things that continuously push me forward.

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## Managing Insurance and Health Care Costs

By Shannon Keniston and Gina Slobodzian



A major medical event can be hard to manage for patients and their families. There are many things to understand, including how to pay for medical care. UVM Health Network customer service representatives can help answer questions and offer solutions to help you manage the cost of care.

If you have health insurance, here are some ideas to help you understand and manage your insurance benefits.

- Know the health plan benefits and review your explanation of benefits, sometimes called an EOB. Most insurance companies have information on their websites, or you can call and speak to someone who can answer your questions.
  - Contact your insurance carrier if you have questions about how they processed payments and adjustments on your bill.
  - Review your billing statement and compare that to your EOB.
- If you have extra coverage, in addition to your health insurance, such as critical illness or hospital indemnity plans, review the benefits and file for those claims.
  - Some common terms you will see are:
    - Co-insurance: The amount you must pay after your insurance has paid its portion. In many health plans, patients must pay for a portion of the allowed amount. For example, if the plan pays 70% of the allowed amount, the patient pays the remaining 30%. If your plan is a preferred provider organization (PPO) or, your co-insurance costs may be lower if you use the services of an in-network provider on the plan's preferred provider list.
    - Deductible: The amount a patient pays before the insurance plan pays anything. In most cases, deductibles apply for each person on the plan, up to a certain amount during a calendar year. With preferred provider organizations (PPOs), deductibles usually apply to all services, including lab tests, hospital stays and clinic or doctor's office visits. Some insurance plans waive the deductible for office visits. Some plans have service-specific deductibles.
    - EOB: A statement sent to you by your insurance after you receive care from a health care provider. The EOB lists the amount billed by the provider for the service, the total amount allowed by the insurance company for the service, the amount paid to the provider and any co-payment, deductibles, or coinsurance due from you. The EOB may provide information about the medical benefits activity of an individual or family.
    - In-network: A group of doctors, hospitals and other healthcare providers preferred and contracted with your insurance company. You will receive the most benefits if you receive care from in-network providers. Depending on your insurance plan, your benefits may be reduced or not covered at all if you receive services from providers who are not in-network.
    - Out of network: A doctor, hospital or other healthcare provider who is not part of an insurance plan, doctor, or hospital network.

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## Continued: Managing Insurance and Health Care Costs

Customer Service Representatives can help by:

- Answering billing and insurance questions
- Filing or refiling health insurance
- Helping apply for financial assistance or health assistance programs.
- Listening and assisting with care concerns
- Providing itemized statements of charges or other billing documents
- Assisting in setting up an interest free payment plan and discussing payment options



UVM Health Network has an online patient portal called MyChart, which offers many billing features. Questions and requests can be sent to Customer Service through MyChart. You can see your billing statements and prior payments. You can make a payment through MyChart or set up a payment plan. We offer a 24/7 pay-by-phone system which can be used by calling the number on your statement.

Customer Service is the liaison between most offices within the hospital and our patients. Customer Service Representatives are available Monday through Friday between the hours of 8:30am to 4:00pm by calling 802-847-7618 or toll free 800-639-2719.

## 200 Sites and Growing!

The Trauma Survivors Network Program has over 200 sites in the United States and Australia to provide support for traumatic injury patients and their families. It is amazing how much the Trauma Survivors Network was grown since it began in 2008.

Both then and now, the TSN is focused on

- Bring together trauma survivors and families to connect with one another and share support and information about the recovery process
- Enhance survivor skills and self-efficacy to manage day-to-day challenges
- Establish a network of state-of-the-art, hospital-based peer support programs and other resources for trauma survivors and their families
- Train health care providers to deliver the best care and support to patients and their families and friends
- Build a community of advocates dedicated to improving prevention efforts, trauma outcomes and trauma systems



Learn more about the reach of the Trauma Survivors Network by following them on Facebook: [Facebook.com/TraumaSurvivorsNetwork](https://www.facebook.com/TraumaSurvivorsNetwork) or Instagram @TraumaSurvivors

## Continued: Survivor Spotlight

The first is rehab. Though I had great support from my family, friends, and the medical profession, I am absolutely convinced that the therapists who got me out of bed on the first day I became conscious set me on my path for recovery. I continue to think of them often; I honor them in any conversation that fosters it. I know that in challenging me to take those first steps, they led me to become (mostly) the person I used to be.”

Second, I encourage any patients I visit at UVMHC and all of my friends, to keep their eyes on The Goal. No matter how large or small, a plan and a goal to recover something – anything - is the first step to become the person you want to be in spite of the fact that not everything will be achievable. And may not be ever again.

I generally do not use mottos or adages, but I do believe that the one spoken by basketball hall-of-famer Jimmy V is appropriate for all of us healing from trauma: “Don’t give up. Don’t ever give up”.

## Meet the Trauma Team

### Diana Olechna, Case Manager

I am a Trauma RN Case Manager who joined the UVMHC Trauma Services in June 2023. Prior to this, in July 2019, I was hired as a Per Diem RN Case Manager for UVMHC and floated to all areas of the hospital to coordinate discharges for Case Managers who were off. Trauma Case Management offers continuity of care from the Emergency Department admission to discharge home or to continue rehabilitation in another setting. Every day is unique, with new challenges for our patients and their families and adapting to their recovery, physically and emotionally, following trauma.

I have several years of experience in Nursing with complex care coordination for discharge planning and Nursing Leadership. I have a Bachelor’s degree in Nursing (BSN) from Indiana University and a Master’s Degree in Nursing (MSN) from the University of Maryland.

My husband, Dennis and I moved to Vermont in 2012 with our golden retrievers, from Rockville, Maryland. Originally from Massachusetts, we have lived and worked in Syracuse, New York, South Bend, Indiana, Washington, D.C., Berlin, Germany, and Rockville over the span of many years. I thoroughly enjoy supporting our trauma patients and their families during a time of sudden unexpected hospitalization and often life changing injuries. I love the teamwork and collaboration of the Trauma Team to provide quality care and achieving excellent outcomes. My experience with acute care surgery, neurosurgery, orthopedics and acute rehabilitation, renal transplantation align with the needs of our patients.



### FOR RESILIENCE AND REBUILDING

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## Upcoming Events

The Brain Injury Alliance of Vermont is back with their webinar Wednesdays! You can also check their website for more events: [biavt.org/advocacy/events/](https://biavt.org/advocacy/events/)

- January 17 at 11 am. “Overview of BIAVT Services and Programs as well as Q&A”
- February 7 at 11 am. “Vt Medicaid Brain Injury Program (BIP)”
- April 10 at 11 am. “Vermont Adaptive Ski and Sports– Who we are and How to get involved”

The recordings of previous webinars and trainings are also available on the BIAVT website.

**Have you joined our Facebook support group? Scan the QR Code!**

