



We hear a lot about how the U.S. health care system is broken or unsustainable or hard to navigate. It can be overwhelming. So what's a parent to do? Stick to the basics, and you can make sure your child is healthy and safe without breaking the bank.

Health Insurance

An ounce of prevention is worth a pound of cure, the old saying goes—and good health for children begins in the womb.

A pregnant woman needs and deserves prenatal care from the moment she learns she is pregnant. The State Child Health Insurance Program (SCHIP) provides free or low-cost health insurance for children up to age 18 as well as for pregnant women. The program is designed for families who earn too much to qualify for Medicaid but not enough to afford insurance on their own. Requirements and provisions vary by state. Check insurekidsnow.gov for links to your state's SCHIP resources, or call 1-877-KIDS-NOW (543-7669).

Most county health departments have prenatal and other health care services available on a sliding scale or at no cost, regardless of whether the mother has insurance. Many pregnancy resource centers offer health services and/or free childbirth and parenting classes. Hospitals and the Red Cross (www.redcross.org) also offer cardiopulmonary resuscitation (CPR) and first aid courses, which help new parents be prepared for any childhood injuries.

Choosing and Working with a Pediatrician

A pediatrician should be selected before a child is born. Interview pediatricians: ask for their qualifications, philosophy of care, and office and on-call policies. Make sure that you are comfortable with your selection. After the child is born, check your choice by watching the doctor's interaction with your child. Your child's doctor will see your newborn as early as the day he or she is born, in the hospital. Pay close attention to all bills that come from your health care provider and call the office if there are any discrepancies or if you have any questions.

Many pediatricians' offices provide a nurse advice phone line. When your child is sick, a call to the advice line can help you determine if you should take her to see the doctor or treat her at home.

Vaccinations and Medications

The American Academy of Pediatrics recommends that children be vaccinated beginning at birth. But even if a family has private insurance, often only \$500 is available for "well baby care" per year, and doctor's visits add up quickly. Immunizations are available at county health departments for little or no cost to the parents. Contact information for health departments may be found on county websites or in the telephone book.

In addition to vaccinations, it is also important to have some basic medications on hand at home—and generic medications work just fine. Medications to have in your cabinet include infants' acetaminophen and infants' ibuprofen (for high fevers), diaper rash cream (just in case), and infants' allergy relief (antihistamines such as diphenhydramine) in case of an allergic reaction. Some parents also find natural remedies effective for quelling aches and pains. Commonly-used natural remedies include vanilla extract rubbed on baby's gums for teething pain and a saltwater flush for sinus pain. (Remember: never give a product containing honey to babies under 12 months.)

Many doctors' offices will provide free samples of commonly-used medications. If you need a prescription medication, ask your doctor if a generic medication is appropriate. Many pharmacies offer generic versions of commonly-prescribed medications at a very low cost. If a generic medicine is not appropriate for you, ask your doctor for free samples of the prescription medication. Some drug manufacturers also provide financial assistance if you are having trouble paying for your prescription. Contact the drug maker for details.

Shop around for the best deal. Medications are available at grocery stores, pharmacies and at some warehouse club stores. (Never buy medication from an individual or a questionable

source like email solicitors.) Manufacturers' and drugstore coupons can be found in newspapers, online, and also sometimes in drugstores.

If you have an insurance plan that requires a co-pay for prescriptions, ask your doctor for a three-month prescription instead of monthly for any longer-term medications. Generally, a three-month prescription costs less than a one-month prescription purchased three times. Also, check to see if you can decrease your cost by sending prescriptions to a mail-order pharmacy linked to your insurance plan.

If your child is prescribed a medication, make sure to follow all dose instructions and finish all prescriptions. Do not share medications with anyone. Watch your child closely for any type of allergic reaction. Drug allergies are relatively common in children, especially to penicillin, amoxicillin, amoxil, and augmentin. Mild reactions include skin rashes, or hives, which look like pink or red raised, itchy areas on your child's skin. These rashes may come and go within several hours. Serious reactions include wheezing, difficulty breathing or swallowing, or swelling in the mouth or throat. If you think your child may be having a mild reaction, call your doctor immediately. If your child is having a serious reaction, take your child to the emergency room or dial 911. If your child has an allergy, make certain that it is marked on all of his or her medical records, and be sure to tell your pharmacist.

Safe and Healthy Home

Use child safety locks on cabinets to keep all medications, vitamins, cleaning supplies, and similar items far away from little hands and mouths. Keep the phone number of the national poison help hotline (1-800-222-1222) on each of your phones. Most poison control offices provide free stickers and magnets with the hotline number on them. Check www.poisonprevention.org for information on your local poison control office.

With all the dangerous substances locked away, focus on the basics. Hand washing, for example, is vital for illness and disease prevention—for both you and your child. You should wash your hands before cooking or eating, after a bathroom visit or diaper change

Hotlines

National Domestic Violence/Child Abuse/Sexual Abuse Hotline
800-799-SAFE (7233),
800-787-3224 TTY
www.ndvh.org

National Sexual Assault Hotline
800-656-HOPE (4673)
www.rainn.org

National Poison Control Hotline
800-222-1222
www.aapcc.org

National Suicide Prevention Hotlines
800-SUICIDE
(784-2433),
800-273-TALK (8255),
800-799-4889 TTY
www.hopeline.com,
www.suicidepreventionlifeline.org

National Drug & Alcohol Information Treatment & Referral Hotline
800-662-HELP (4357)

and after being out in a public place. When taking care of a sick child make sure to wash your hands as often as possible. Hand washing can be made fun for kids by using special soaps or silly songs. Singing the ABC song while washing hands provides enough time for a thorough cleaning. Posters, coloring sheets and activities are available for children at www.scrubclub.org (click on "Downloads").

When children are sick, teething, or otherwise uncomfortable, you can try simple and inexpensive remedies. For infants, cold medicines are not even available for purchase. Humidifiers can be extremely useful to prevent colds during the dry winters and make a baby more comfortable. Saline nasal mist, which is inexpensive and available over-the-counter, can help a congested baby. Heating pads may be made using uncooked rice and a clean sock. Fill a sock with uncooked rice, tie the end of the sock, and heat in the microwave until warm (not scalding hot!). It will stay warm for up to an hour. Cold teething rings or cold, wet washcloths

provide comfort to a baby who is cutting teeth. Frozen treats are soothing to a child who has fallen and hit his or her mouth. Remember to take care of yourself. You need to stay in good health so you can care for the children who depend on you. You are also setting examples that will shape their future health into adulthood. No pressure—that's just parenting! ●

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