

TABITHA'S TIPS AND TALKS

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The Just Us Explainer Series



What Specialists Actually Do...




And Why Skipping Steps Matters

Let's say this out loud first. Health insurance can feel burdensome. It can feel overly complicated. And most people would agree it should not be this hard. We agree with that too. But agreeing it should be easier does not change the reality of how the system works today.



Insurance follows rules, and healthcare follows structure. The smoother things go usually depends on how well those rules and structures are understood ahead of time. At Just Us, we cannot change the rules of the system. What we can do is help you be better prepared to work within them so they impact you less. That is what this series is about.

Lets Start With A Common Assumption Many people believe...

-  *“If I need a specialist, I should just make the appointment.”*
-  *“If my friend went there, I can too.”*
-  *“If the doctor is good, insurance should cover it.”*

Those assumptions make sense. They are logical from a patient point of view. Unfortunately, insurance does not operate on logic alone. It operates on structure.

What A Specialist Actually Is

A specialist is a doctor who focuses on one specific part of the body or one type of condition.



Common examples include...



Cardiologists for the heart



Neurologists for the brain and nerves



Pulmonologists for the lungs

Specialists are trained to go deep, not wide. They are experts in one area, not your entire health picture. That distinction matters when insurance is deciding what comes next.

What Specialists Are Not Meant to Do:

This is where expectations and reality often collide. Specialists are usually not responsible for:



- *Managing your overall health*
- *Tracking long-term changes outside their specialty*
- *Coordinating care between multiple doctors*
- *Deciding the next step outside their field*

Most specialists assume...



You have a primary care provider



Your PCP is managing the big picture



Your PCP is helping guide when a specialist is needed

This assumption is built into how the system works.

Why Referrals Exist... *(Even when they feel annoying)*

Referrals can feel unnecessary or frustrating. But they exist because insurance systems want to see that a concern was evaluated first, that a specialist is truly needed, that the correct type of specialist is being used, and that there is documentation supporting the visit.

This is not a judgment on your care.

It is how the system processes information.

With referrals...

-  *Insurance has context*
-  *Care decisions make more sense*
-  *Approvals are smoother*

When a referral is missing...

Insurance sees gaps. More questions get asked, appointments stall, and coverage may be denied.

Why Skipping Steps Often Backfires...

We see this all the time. Someone goes straight to a specialist, schedules a test or procedure, and assumes insurance will work itself out. Then they hear things like, “We need a referral,” “This was not approved,” “This provider is out of network,” or “You may be responsible for the cost.” This does not mean the care was wrong or unnecessary. It usually means the process did not match what insurance expects. Preparation reduces how often this happens.

How Your PCP and Specialist Work Together

Your PCP



- *Evaluates concerns first*
- *Tracks changes over time*
- *Helps decide when a specialist is needed*
- *Sends the right information*

Your Specialist



- *Focuses deeply on one issue*
- *Treats that issue*
- *Sends findings back*

When this loop works...

Care feels coordinated, fewer things fall through the cracks, and insurance issues are less common.

When it does not...

People get bounced between offices, families feel overwhelmed, and everyone assumes someone else is handling it.



Why This Matters More As We Age

As people get older, they begin to see more doctors, manage more conditions, and navigate a system that becomes more layered. What once felt simple can start to feel fragmented.

Without structure, symptoms are treated in isolation, important details get missed, and care becomes reactive instead of intentional.

Understanding how specialists fit into the system helps bring clarity and reduce that burden.

It also helps ensure that care is connected, not just completed. When each piece works together, outcomes tend to be smoother and easier to manage.



Caregiver Tip

It's common to feel unsure where to start. Many caregivers say,

☀ “We didn't know who to call first.”

OR

☀ “Everyone gave us different answers.”

That confusion is normal. Preparing ahead of time can make a big difference.

It helps you know where to start, ask better questions, and reduce stress during already difficult moments.

Why Just Us is Explaining This

We know this can feel like a lot. We also know that pretending the rules do not exist does not make them go away. At Just Us, our role is not to overwhelm you or lecture you. It is to help you understand how the system works before you are forced to navigate it under pressure. We cannot remove the rules, but we can help you be prepared to follow them with far less frustration.

If You're Reading This and Thinking...

"If I'm honest, I wish I had made an appointment In some situations, we can review your coverage and see if there are plans available to you now. Give us a call and let us take a look together.



One Last Thing!

If you found this helpful, interesting, or different from what you usually hear about insurance, please consider telling your friends or family about us. We are a small, local business competing with large companies that flood phones, TVs, and mailboxes with spam calls and ads. What helps us most is simple word of mouth, people telling people, "These are real humans who actually explain things." That kind of support is how we continue to grow, and it truly means more than you know.

STAY IN TOUCH

Below are some ways you and your loved ones can stay up to date with our upcoming events, educational seminars, and webinars. You can find our funny Tiktok's posted here as well!



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[OUR YOUTUBE](#)

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TABITHA SAYS:

If you're not following us on social media yet, you're missing out! We post valuable Medicare tips, behind-the-scenes insights, and updates to help you stay informed and empowered in your journey. Our goal is to make complex topics simple and give you the tools to make the best decisions for your future.

FIVE-STAR REVIEW



Stacey was a joy talking to and signing me up for Medicare insurance. She found the best plan that works for me and thoroughly explained everything. Highly recommended

Andrew G.



WE ARE HERE FOR YOU!

We know that planning for the future—whether it's healthcare, retirement, or long-term care—can feel overwhelming. These are big decisions, and sometimes, they're not the easiest to talk about. But you don't have to navigate them alone.

We're here to support you every step of the way. Whether you have questions, concerns, or just need guidance on where to start, our team is always ready to help. No pressure, no obligation—just honest, straightforward support tailored to your needs.



OFFICE LOCATIONS



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1210 Virginia Street E,
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IF YOU'D LIKE AN APPOINTMENT, FEEL FREE TO GIVE US A CALL , OR VISIT OUR WEBSITE

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