



List of Suggested Activities for CSTs & Matched Family

(Topics include Healthcare, Finances, & Laws/Government)

Healthcare Related Activities:

- Input Healthcare Contacts into Phone

Sit down with the client to add all of their doctor's (and children's doctor's) contact information to their phone. Suggested to start each contact with "Dr." and list what kind of doctor they are after their name (eye doctor, kid's doctor, etc.). This way, the client will be able to search their contacts by "Dr" and see the list of all family doctors and what they do.

- Understand Your Rights As A Patient

Ask the adults in your family if you can sit down with them and tell them about two very important rights that they have as healthcare patients: the right to confidentiality and the right to an interpreter.

Tell them:

Until you speak English comfortably, always ask for an interpretation service when you make a doctor's appointment. Remind the front desk that you need an interpreter when you arrive for your appointment. You have the right to an interpreter for hospital stays, ER visits, and clinic appointments as well. If they cannot get you an interpreter, but you want to proceed with the visit anyway, you can use Tarjimly for free, which will provide you with a live person on the phone with you and the doctor. (Interpretation services are required by law to be HIPPA compliant, however, Tarjimly is not HIPPA compliant at this time, but the patient can use any interpreter they desire.)

It is incredibly important that you are able to communicate your needs and thoughts with your doctor (or your children's doctor) and that you can understand what your doctor is telling you. Doctors expect and want you to ask questions so that they know they are providing you with the best care and that you understand your options or tasks for getting better. It is not always a good idea to have your children translate for you, and it is not acceptable for them to repeatedly miss school to accompany you to doctor (or other) appointments.

See more on securing interpretation services below.

Confidentiality is also your right. No healthcare provider (doctor, nurse, nurse practitioner, etc.) can tell your husband or wife, other family, friends, employer, or anyone else about your health history or current issues without your permission. Your doctors may ask to share your information with another doctor (like a specialist). They may want to send your X-rays or medical chart(s) or records to another doctor, who also must keep them confidential. This is normal, but you will have to give your permission for your health records to be shared. What you say to your doctor stays between you and your doctor.

- Plan for Medical Interpretation Services

Sometimes patients are denied interpretation services because demand outweighs supply, the office forgot to ask the patient, or there wasn't enough time to secure an interpreter. If your family was not offered translation/interpretation at any of their recent medical visits (which is their *legal right at any location which accepts Medicaid*), call those doctor's offices, as well as any new doctor's offices, to ask/remind them about your family's legal right to medical interpretation. Kindly but firmly remind the office that it is the law and that they may need to plan ahead to have a Dari or Pashto interpreter, since they are hard to access. Further, ask them to make a note in the client's file that "The patient requires HIPPA Compliant Interpretation in _____ language". Call ahead for each upcoming appointment to prepare them. Do this for every doctor/medical office the family plans to use which accepts Medicaid.

For those who do not accept Medicaid (free clinics, doctor friends seeing them for free, etc.), make sure each adult in the family has Tarjimly on their phone and knows how to use it (practice with them!), because an RAA interpreter will not always be available, and we want to set the family up for self-sufficiency.

- Easy Access to Important Family Information

Work with your client to add themselves and *all* of their family members' full names as separate contacts in their phone. Save as "favorites" or star them. Add the correct

spelling of their full names, their full birthdays (in the “company” section of the contact information, or somewhere else) any phone numbers associated with them, and their full address, including apartment number and zip code. This way, when someone asks them for their (or their family member’s) birthday, address, or how to spell their family’s names, they have it on hand. This will be useful at the doctor or elsewhere (schools, transportation, work). It can be stressful to have to remember the right English words on the spot, to say their full address, and especially to write or type it, so this way, they can search for it in their phone contacts and show it (or screenshot and send it) to the person who needs the information.

If you have a better idea of how to record this information in a way that is always with them, that is fine, but RAA has learned that this is a common issue for new refugee families, and this is a pretty easy way to handle it.

- Understand Your Insurance Plan

Sit down with the adults in your family and talk through these questions:

- Does everyone in your family have healthcare coverage?
- If no: Do you need help finding a new insurance plan or free clinics -
If yes, see the RAA healthcare resources.
- What is the name of your insurance?
- What costs are you responsible for, and how and when do you pay them? -
- When does your plan expire and do you know how to re-enroll?
Put re-enrollment dates in your calendar now.
- Do you fully understand how to use your insurance plan?

The answer is undoubtedly no, as would be for many established Americans, so just do your best to troubleshoot the most important aspects of their insurance with them.

- Understand and Write Down Your Health History

Sit down with your matched family and tell them what a health history is and why it’s important to know yours. Perhaps give an example of something hereditary in your family that you know about, and why it’s helpful for you or your doctors to know this. They may come from a country where health history is not as strongly discussed as it is in the U.S.

Because health history forms are incredibly difficult for English language learners to fill out (clients have left doctor’s appointments because they can’t do this form), create one for/with them:

Find examples of a health history form online (just Google “health history example form”). Print it out or download one onto their phone. *Fill one out for each adult in the family, at least.* Save it to their phone or print it out for them so that they will have it with them when they go to the doctor. This way, they can show the doctor’s office an

example of their health history form and/or use it to fill out that office's form. Most health history forms are similar and they will accept the one your family shows them or help transfer the information.

This will save them (and maybe a volunteer) so much stress at the next medical appointment!

- **Make an Emergency Care Plan**

If you have not already discussed this when filling out the [Important Phone Numbers List in the Volunteer Resource Folder](#), answer the following questions on a notecard or small piece of paper and put it on their refrigerator or another obvious place, *and take a photo of it with their phone or upload it to their phone as a note*, so that when an emergency happens, they will be ready to handle it.

1. What is the closest emergency room to your house that takes your insurance?

2. What portion of the bill will you be responsible for paying?

3. What are the directions to get there (ambulances can be very expensive, so drive the injured person if that's a safe option) or what is the address so that you can put it into a map app on your phone?

4. Where will you park (there are designated areas)?

5. Where is the main entrance where you can drop off the person in need of emergency Care?

- **Reading Medicine Labels & Using the Pharmacy**

Plan a time to sit down with your family, a Tarjimly or other interpreter, and discuss medicine labels and pharmacies. Bring an example of a prescription and over the counter medicine from home to show them the difference and discuss the labels/information written on the different medicines. Try to choose something they might use, like Children's Tylenol.

Tell them:

While you are new to the U.S., it is best to go to stores with pharmacies, so you can ask any questions you have. You may ask your RAA volunteers, but they are not doctors, and they may not know the answer. If you have any questions about how to use a particular medicine (which is normal!), either a prescription (Rx) or over-the-counter medication (OTC), you should wait in line at a store's pharmacy counter to ask the pharmacist who works in the store. Not all stores have pharmacists, but all stores with pharmacies will have a pharmacist, so let's find one of these near you where it would

work to buy your medicine.

Remember, it is the pharmacist's job to answer these questions, and you have a right to ask. You can use a translation app to help you, so open it ahead of time.

If you are unsure which medicine to buy for yourself or your child, you should also wait in line to talk to the pharmacist. It's important to note that medicine is often different for young children (for example, children's Tylenol is in liquid form). Even if it's safe for older children to take an adult medicine, they may be required to take a smaller dose, so be sure to read the instructions or ask the pharmacist.

Pharmacists expect questions about medications. Don't hesitate to ask them, because you or your family's health may depend on it.

Ask them:

Do you have any current medications that you need help understanding or reading the label on?

Can I help you save the pharmacy's address and phone number into your phone so that you can provide them to your doctors (who will always ask) and remember where to call and go for your medication, when needed?

****Please also tell them it's important to keep a list of all medications they are currently taking because doctors will often ask this when prescribing medications.**

- Discus Women's Healthcare Needs

At a time when you can sit down alone with a female adult client (and female interpreter, ideally), ask them:

Do you feel comfortable talking to your doctor about your needs as a woman, whether these needs are about family planning or getting a mammogram? If not, would you like to switch doctors? We can help you find a new doctor who takes your insurance or talk to another healthcare provider privately about your needs, free of charge? (See the RAA resource list under Healthcare: Women's Health, Appointments, or contact RAA for help with this.). All volunteers will keep your needs confidential, and they won't know what you spoke with the healthcare provider about. Your healthcare decisions are your private choice, even from any of your family members.

- Understanding Emotional Health (Emotional is a preferred word to "mental")

Sit down with your client and tell them:

In American culture, most people believe that being emotionally, or mentally, healthy is not something to be embarrassed about. In fact, taking care of your emotional health is considered a smart and valuable thing to do for men, women and children.

For example, most of the RAA staff, and many of us volunteers, have seen a therapist or counselor to talk about stress or emotional concerns. Emotional health has a significant impact on your physical health just as physical health can have a significant impact on your emotional health. According to many therapists (or counselors), mental health simply means dealing with stress. Stress can come from something traumatic in the past that happened to someone, an illness or something overwhelming that is happening in your life, a difficulty that someone deals with, or from small, daily difficulties or stressors. We all have stressors in our lives, and sometimes we need help handling them, or just someone to talk to about them. RAA has an emotional health counselor who works specifically with refugees, and you can talk to her, or, RAA can help you find someone else to talk to. Anything you discuss with a therapist/counselor is confidential, unless you plan to hurt yourself or others.

If you have something to share about mental/emotional health in you or your family's experiences, or how you deal with stress, tell them (if you feel comfortable).

Please ask them:

Do you want to talk to anyone about any stress in your life? Do you want me to help you connect with a therapist?

Contact RAA if needed.

Finances Related Activities:

- Create a Budget

Sit down with your matched family and talk to them about budgeting. Tell them that this is a normal activity that many American adults do, and then, create a budget like [this one](#) with them (print it and help them fill it out, or make one for them). Note what things would cost without their benefits/subsidies, stating that this is why it's important to renew all benefits according to the proper schedule.

- Create a Subsidies and Benefits Calendar

Ask your client if they understand all of the subsidies and benefits that they get, financially, or if they'd like help with that. If yes, take out a piece of paper or start an electronic document listing all of the subsidies they currently receive, when they run out, and how to renew them, including the necessary websites and passwords. Put dates on their calendar (and the team's calendar, if you have one) to renew the subsidies so that they don't miss the dates and have to spend money that they didn't budget for. Talk to them about how misunderstanding how their subsidies and benefits work can cost them money.

- Teach them about the U.S. System of Credit

Ask your matched family if they understand what it means to have or build credit in

the United States, and if their countries have a system of credit (some Muslim countries do not).

Tell them:

Credit is borrowing money with the understanding that you will pay it back. People of all major religions and cultures use credit in the United States, and it is not considered wrong/unethical/"haram" unless you do not pay it back or you participate in credit fraud. It is almost impossible to live in the U.S. without using credit.

You can build good credit, or have bad credit. If you have good credit, you show that you are financially responsible, and it will open doors for you to build wealth and purchase the things that your family needs and wants. The easiest way to build credit is by using a credit card. When you use a credit card, you are borrowing relatively small amounts of money that you will need to pay off each month. If you borrow money and pay it off on time, you will build your credit. If you do not pay it off on time and in full, you will have to pay interest on the amount that you owe (this is the only way that a credit card should cost you money). While you need a credit card, and should consider getting 1-2 soon, you don't want to have too many, because that can lower your credit. You can also build good credit by paying your bills (utility, rent, etc.) on time each month.

Next, talk to them about what a credit report and a credit score are. Then, ask them if they understand the difference between credit cards and debit cards. Explain all these terms to them (see the bottom note for help with this.)

Ask them:

Does it make you feel nervous, excited, or both to start building credit in the U.S.? If your religion forbids you from borrowing money, do you know how other people of your religion deal with the credit system in the U.S.? It might be helpful to talk to them about this.

Laws & Government Related Activities:

- Important Laws & Rights

Ask your client:

Did you know that everyone who lives in the United States is responsible for knowing the laws, and that ignorance is not a justification for breaking the law? Would you like to learn about some common laws (and rights!) that may be very important to you and your family?

If yes, please, tell them about these laws & rights in particular:

- Discrimination, on the basis of race, color, religion, sex, or national origin, is illegal in the U.S. If you feel that you have been discriminated against (in the

workplace or another area) you have the right to take legal action based on the anti-discrimination laws in your state.

- *If you are accused of a crime, you are innocent until proven guilty in an official court of law. You have the right to remain silent when you are arrested or charged with your crime (so that you do not incriminate yourself), and the right to due process.*
- *Refugees and all legal residents of the U.S. have the right to move about the country, to any new community they choose. When you move, you just fill out a change of address form (called a USCIS form), and find a new school for your children. It is illegal for your children not to attend school unless they are homeschooling, which requires its own paperwork to be legal.*
- *You have the right to all emergency care services, including emergency hospital visits, the fire department, and more.*
- *You cannot neglect or abuse your children, and child discipline cannot be overly physical. If your child is found with marks or bruises indicating harm, you will be held legally responsible (abuse). Likewise, if you are not providing for your child's basic needs (food, shelter, clothes, hygiene, medical care, etc.), you will be held legally responsible. School, medical and police officials are trained to identify marks and behaviors associated with abuse and neglect. Bruises, scrapes, and dirty clothing from normal childhood activities are not considered indicators of abuse or neglect, for example. (For more on this subject, see the Mandatory Reporting Q&A found in the Volunteer Resources folder).*
- *You cannot leave young children unsupervised, though age requirements vary by state. The Florida Department of Children and Families suggests not leaving - children under 12 years of age unsupervised at home.*
- *Women and men are equal under the law. Wives are equal to their husbands, and neither spouse can keep the other from accessing family money, getting an education, working, driving, or any other basic activity. Everything owned in a marriage is owned by both partners.*
- *Florida law requires children age 5 and under to be secured properly in a federally approved child restraint device. Children ages 0 through 3 must be in child restraint device of a separate carrier or a vehicle manufacturer's integrated child car seat. All passengers must wear a seat belt. For assistance properly installing a car seat, please visit your local fire department.*

- How to Interact With the Police

Ask your client if they have ever been pulled over by a police officer, or if they know what to expect if that happens. Then, ask them to watch [this video](#) with you (ideally in their language). Ask them if they have any questions about the police in the United

States.

- **Understanding the Difference Between State & Federal Laws** Start a conversation with your client about how state laws are sometimes different from federal laws. Tell them:

The United States is interesting because we have local, state and federal laws, because our nation is split up into 50 states, and each state has different cities. Some laws that are different depending on what state you live in are driving age requirements, marriage equality, and firearm (gun) possession.

Choose two states (Florida and another state) and compare the laws. Ask them what they think about this, and if they have any questions about local or state laws that might affect their family.