



August 2009

THE PITTMAN PRESS

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HEALTHCARE GOOD FAITH ESTIMATE

A new law—[Health Care Consumer's Right of Information Act](#)—has been in effect since January 1, 2009. The purpose is to provide patients with reliable and understandable information about facility charges to help them make informed decisions about their health care. This bill (SB 1488) provides the right to request counseling on available financial resources, including eligibility for Medicare, in advance of

treatment as well as the facilities charitable policies for the uninsured. The law states, "The health care provider or the health care facility shall provide an uninsured person, prior to the provision of a *planned nonemergency* medical service, a reasonable estimate of charges for such service and information regarding the provider's or facility's discount or charity policies for which the uninsured person may be eligible. Estimates shall, to the extent possible, be written in a language comprehensible to an ordinary layperson."

It is understandable that in an emergency, your primary focus is on receiving care. However, you should take steps to read your health insurance policy and understand your benefits *before* there is an emergency. You should be familiar with topics such as pre-authorizations, co-payments and In Network and Out of Network facilities. Understanding your policy will help you to not only manage your care but also help to manage the expenses you will incur.



Upcoming Events

- August 11-15th—Bay County Fair & Youth Exposition—
www.baycountyfair.com
- August 24th—School is back in session in both Bay & Washington counties. Drive carefully and be aware of students waiting at bus stops. Watch your speed in school zones.

SCAM ALERTS—BUYER BEWARE

If it sounds too good to be true, it probably is! There seems to be a new story every week about someone falling victim to a scam, whether it were over the internet or cashing a check thought to be valid. If you receive an offer that sounds like it's your dream come true, it's best you research it first to be sure it's valid. [Consumer Affairs](#) provides an updated list of alerts around the country. Take a look to be sure you are not the next victim in the next story.



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Helping to keep your family safe!



“If your actions inspire others to dream more, learn more, do more and become more, you are a leader.”

-John Quincy Adams

For more inspirational quotes, go to: www.inspirational-quotes.com

A LOOK BACK IN AUTOMOBILE HISTORY

August 1st marks the anniversary of the first coast to coast trip made in an automobile. As you can imagine, driving an automobile that distance was difficult and a daring achievement. H. Nelson Jackson, a physician and businessman from Burlington, Vermont joined by Sewall K. Crocker, a mechanic, drove from San Francisco to New York. It took them 63 days and there were many challenges. The trip is detailed in ‘[Crossing the Country](#).’ It is an interesting piece of history.



Making this 2,500 mile trip today would take roughly 40 hours or about 4 days. You would certainly not encounter the road conditions they experienced back in 1903. Automobile safety and mechanics have changed significantly as well. Today's cars are equipped with anti-lock brakes, seatbelts, a windshield and wipers just to name a few improvements that didn't exist then. Government and consumer groups perform many safety tests and rate cars for their crash and rollover safety. It's important for you to do your research before buying a car your family will be driving or will be a passenger in. One good source is the Insurance Institute for Highway Safety at www.iihs.org.

Defects and Recalls are documented and published. However, the reports often don't reach the car owners that need this information. Websites such as www.safecar.gov provide resources to identify specific recalls as well as tips of being a safe driver. You owe it to yourself and your family to be informed. They are relying on you to keep them safe.

WHEN WILL AMTRAK RESUME SERVICE TO THE PANHANDLE

It was recently reported Amtrak has submitted its mandated report to Congress regarding its plan to resume service to the Florida Panhandle. The Passenger Rail Investment and Improvement Act of 2008 (Public Law 110-453) “reauthorizes the nation’s intercity passenger rail provider, Amtrak, and establishes new programs and policies to strengthen the US intercity passenger rail system.” In essence, Congress was requiring Amtrak to develop a plan to restore the rail service between New Orleans and Sanford, Florida. The 78 page report was submitted in July and outlines options for restoring service along with projected timelines and cost and the need for legislative action to provide additional funding if one of the options is chosen.

The route that affects our area is the *Sunset Limited*. In 1993, this route, which originates in Los Angeles, ex-

tended service east of New Orleans to Jacksonville, creating the first transcontinental Amtrak route. This brought rail service to the Gulf Coast region for the first time. In 2005, *Sunset Limited* service east of New Orleans was suspended due to Hurricane Katrina, which caused massive damage to rail infrastructure on the portion of the route between New Orleans and Mobile. The service remains suspended today because of the cost and challenges associated with restoring service to this route.

If you believe rail service is in the Panhandle’s best interest, you may call your elected officials and ask them to support reinstatement of this route.

To read the complete report, click [HERE](#), or go to our ‘Articles’ web page at www.pittmanfirm.com to view the report.

