



LIVING WELL IN MOHAVE

A Quarterly Health Newsletter Keeping Our Community Healthy & Informed

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Volume 3



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Prevention: What It Means and Why It Matters

Public Health programs across Mohave County help residents stay healthy through prevention, education, and community services.

This issue focuses on understanding prevention, evaluating health information, and addressing key health insurance terms that often get confused and misconstrued.



Healthy People in Healthy Communities.

TRANSLATION STATION

Health jargon, simplified so it actually makes sense.

Deductible

What you pay first before your insurance starts helping.

(Example: If your deductible is \$1,000, you may pay most costs until you reach \$1,000.)

Premium

The amount you pay each month to have insurance.

(Example: You may pay \$150 every month, even if you don't go to the doctor.)

Prior Authorization

Your insurance must approve a service before you get it.

Explanation of Benefits (EOB)

A statement that shows what your insurance paid and what you may owe.

Health Insurance, Decoded

Health insurance can feel confusing, even if you have coverage. Many people struggle to understand common terms, which can make it harder to use benefits and avoid unexpected costs.

This quarter's Translation Station breaks down a few key terms in plain language to help you feel more confident when using your insurance.

Understanding these terms can help you make informed decisions, avoid surprise bills, and get the most out of your coverage.

Need help?

You're not alone. If you have questions, reach out to a local health insurance navigator or your healthcare provider, they can help you understand your options and next steps.

When you get care:

- Copay**
A set fee (like \$25) for a visit
- Coinsurance**
A percentage of the bill (like 20%)
- In-Network vs. Out-of-Network**
Staying in-network usually costs less

Know your limits and paperwork:

- Out of Pocket Maximum**
The most you'll pay in a year for covered services
- Prior Authorization**
Some services need approval before you get them
- Explanation of Benefits (EOB)**
A summary of what your insurance paid—this is **not** a bill

Examples provided are for general informational purposes only and do not represent any specific individual or situation.

Why Prevention Matters

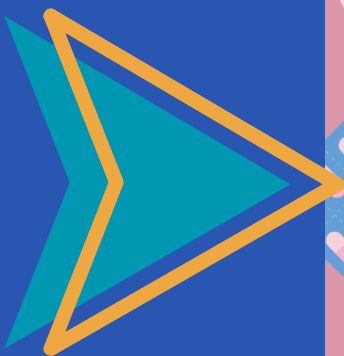
Preventing illness is often easier, less expensive, and less stressful than treating health problems after they occur. Public Health focuses on prevention strategies that help communities stay healthier over time.

Examples of prevention strategies include:

- Vaccinations
- Health screenings
- Nutrition programs
- Disease monitoring
- Health education



Healthcare treats illness. Public Health helps prevent it. Together, these systems work to protect both individuals and the broader community. If you have questions about any of these items, we encourage you to speak to your healthcare provider or email your public health nurses, they are here for you.



Mohave County
Department of Public Health
Count On Us.

Ask a Nurse@Mohave.gov

Mohave County residents can email Public Health nurses for trusted, local guidance on health questions, concerns, and available services.



Community Conversations About Vaccines

Over the past several years, conversations about vaccines have become more complex. Many families have questions or concerns, and those discussions are important. Public Health encourages residents to review reliable information, ask questions, and speak with healthcare providers when making health decisions.

Talking with Your Healthcare Provider

When deciding if vaccines are right for you or your family, having an open conversation with your healthcare provider can help you feel more informed and confident about your choices.

You may consider asking what the vaccine protects against, its benefits and possible side effects, and whether it is recommended based on age, health, or lifestyle.

It can also be helpful to ask what could happen if you wait or choose not to vaccinate, and what to expect after receiving it. Your provider can help answer questions and guide you based on your individual needs.

Finding Reliable Health Information

Health information is easier to access today than ever before. People may see health advice on television, websites, social media, and in everyday conversations.

Learning how to evaluate information is an important health literacy skill.

Questions to ask when reviewing health information:

- Who produced this information?
- Are scientific or medical sources cited?
- Are both benefits and risks explained?
- Can the information be verified through multiple sources?

Prevention vs. Treatment

MYTHS

vs

FACTS

COMMON MISUNDERSTANDINGS



MYTH:

Public Health is the same as healthcare.



FACT:

Healthcare is individual treatment.
Public health focuses on prevention, protection, and community-wide well-being.



MYTH:

Prevention is optional.



FACT:

Prevention reduces emergency response costs, hospital utilization, and long-term public expense.



MYTH:

Community health means “community problems”.



FACT:

Community health means community strengths, resources, and solutions. It’s about what’s working and how to build on it.



About This Newsletter

This Health Literacy Newsletter is brought to you by the Mohave County Department of Public Health. It was created in response to feedback from residents who shared that health information can feel overwhelming, insurance is confusing, medical terms aren't always explained clearly, while time with providers often feel limited. Your voices helped shape this effort and continue to guide the topics we share.

To receive this newsletter in your inbox, email Dani at lagand@mohave.gov or visit health.mohave.gov and select "Living Well in Mohave" from the Quick Links menu.



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