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AMERICA'S HEALTHIEST HOMETOWN

A weekly report on The Villages' efforts to become "America's Healthiest Hometown" compiled by Daily Sun Ombudsman Larry D. Croom. Email larry.croom@thevillagesmedia.com. Or call him at 753-1119, ext. 9366.

Contact The Villages Health at 352-674-1700 or visit the website at the villageshealth.com.

Did you know?

Barbara Messimer, a nurse navigator with The Villages Health, is a fan of the television show "Judge Judy," a reality court show presided over by retired Manhattan Family Court Judge Judith Sheindlin.

Medicare Q&A: Pete Clarkson, CEO of North/Central Florida for UnitedHealthcare Medicare & Retirement

Pertinent Information For Beneficiaries

What if my plan is discontinued for **2015**, but I don't choose new coverage during the open-enrollment period?

If your plan is closing in 2015, your Clarkson decisions during the enrollment period are especially important. But fortunately, you get some extra time to make them. People who are losing their plan qualify for a special election period that begins Dec. 8 and ends Feb. 28. The effective date of the new plan you select depends on

when you enroll. So let's say you haven't yet decided on a new plan by Dec. 7, which is the last day of the open-enrollment period. You could take advantage of your special election period and enroll in a new plan later in December. The effective date of your new plan would be Jan. 1, 2015. If you wait until January to enroll in a new plan, you will be enrolled in original Medicare as of Jan. 1, and the effective date of your new plan will be Feb. 1. Same goes for those who might wait until February to enroll - the effective date for their new coverage would be March 1.

While the extra time that the special election period allows is valuable, don't forget about your prescription drug coverage. If you're enrolled in a Medicare Advantage plan that includes drug coverage, and that plan is closing in 2015, you will lose your prescription drug coverage if you don't enroll in another Medicare Advantage Part D plan or a stand-alone Part D plan by Dec. 31, 2014. Experiencing a gap in your prescription drug coverage can result in penalties



that raise your premium when you re-enroll later on.

With changes coming to Medicare Advantage because of health reform, is it safe to stick with this option?

Decisions about

health care are extremely personal, and ultimately you should make a choice that you feel comfortable with based on your own health care needs and preferences. That being said, all indications are that Medicare Advantage is not just a stable program but a growing one. According to the Centers for Medicare & Medicaid Services, nearly 16 million people are enrolled in a Medicare Advantage plan. That's almost 1 in 3 Medicare beneficiaries. And earlier this fall, CMS projected that between 2010 - when the Affordable Care Act was enacted – and 2015, enrollment in Medicare Advantage plans will increase by 42 percent.

Medicare Advantage plans have become so popular for the simple reason that they allow beneficiaries to access additional benefits and services beyond those available with original Medicare, and often for no additional monthly premium. Medicare Advantage is also designed to help enhance beneficiaries' health and well-being by doing things like coordinating their care, offering programs to help them manage chronic conditions and encouraging healthy lifestyles.

So, while health reform has brought some changes to Medicare Advantage plans, they'll continue to be an important option for millions of beneficiaries.



From left, Barbara Messimer, Leslie Kirschke and Carol Reid, all nurse navigators with The Villages Health, leave the Santa Barbara Care Center recently. The three registered nurses work closely with Medicare Advantage patients who need an extra level of care or those who are transitioning from the hospital to a rehabilitation facility or home to a caregiver.

Charting a Course For Excellence

Nurse navigators provide extra level of care for Villages Health's Medicare Advantage patients

By LARRY D. CROOM / DAILY SUN OMBUDSMAN

THE VILLAGES

Leslie Kirschke sees herself as the guide to all the services her patients might need.

"It can be in a hospital or a skilled nursing facility, but we are that central person and we are the communicator between them," said Kirschke, one of three nurse navigators who works with Villages Health Medicare Advantage patients. "We try to see that those bridges and that communication is open. Whatever they need, we try and either do it ourselves or connect them with a resource in the community to make it happen."

Nurse navigators are registered nurses who are available to help make sure things are going well for patients as they transition from the hospital to a rehabilitation facility or home to a caregiver, among other things. Their services are one of the many benefits available to Villages Health patients who have Medicare Advantage.

Carol Reid, a nurse navigator who works out of both the Colony and Pinellas care centers, said she sees her role as having two main parts. The first involves working with patients who have several chronic or complex medical

care team," she said. "We're working with people to try to achieve the goals that the physician has set for them, whether it has to do with their diabetes, their cholesterol or their blood pressure."

Reid, who has been a health care professional for 38 years, said the second part of her job involves working with patients after they've been discharged from a hospital stay.

"We follow them for at least 30 days to try and prevent any kind of re-admission for the same reason they were in there," she said. "So we make sure that they have all of the services that they need, that they understand any new meds and they come in for their follow-up appointments. We just try to keep them healthy so they don't end up going back into the hospital."

Barbara Messimer, a nurse "We're an extension of the navigator with 40-plus years of health care experience, said she thoroughly enjoys her role and feels like she truly is able to make a difference in her patients' lives.

Coming Nov. 30

■ Medicare Advantage patients share their stories.

■ UnitedHealthcare's Pete Clarkson answers pertinent Medicare questions.

recent case when she teamed up with another nurse navigator to help an elderly patient with health issues who was living alone.

"He couldn't manage on his own anymore, so we worked together with the doctor and with the family, and they came from up north and made arrangements to bring him up there with them," said Messimer, who works with patients from the Santa Barbara and Lake Sumter Creekside care centers. "Now we feel good that he's safe. He's with family and he's going to be getting good care."

Kirschke, who has 30 years of health care experience and works out of the Belleview and Mulberry Grove care centers, said she feels like she makes a difference in the lives of every patient she sees.

"We might see a change in their health status, and more importantly in that quality of life," she said. "They know that somebody's listening to them and addressing those issues. It can be giving a caregiver relief, some help in the She said that feeling never home or giving that patient was more evident than on a transportation to the clinic.

It's just all the little things that add up to making a difference in their care."

Kirschke added that patients appreciate knowing they have someone they can call who will provide results.

"It's that one-on-one personal touch," she said. "I might not be able to take care of it with that phone call, but we're going to get back to them and we're going to follow through. The system is so complex that you actually need somebody to navigate it."

Messimer agreed, adding that she enjoys working with patients on preventive care to help them avoid issues as they move forward.

"Once the horse is out of the barn, you really pay the devil to get him back in," she said. "But if you can keep that door shut, you're going to be OK. That's what we do when we work with our patients. We show them ways that they can prevent themselves from getting into trouble, from having flare-ups of their lung disease or having their bodies fill up with fluid if they've got a heart problem. We teach them and educate them and monitor them so that disaster is headed off."

UnitedHealthcare offers the only Medicare Advantage plans that are accepted by The Villages Health. For more information, visit any of the MedicareStores that are located in each town square or speak to a representative at any care center.

Dr. Joe Hildner,

chief medical officer,

The Villages Health

Creating America's Healthiest Hometown

ing a hip. Let's see if we can prevent that

stroke in the first place. Let's make

you don't get that disease that we

can prevent. The patient and their

sure we get you immunized so

primary care doctor are really

the drivers of trying to optimize

wellness instead of just fixing

things once they get broken.

It's just a better way to go to

the doctor."

Primary care

What Excites You About Medicare Advantage?

The whole drive is, let's get you well.

Let's see if we can keep you from break-

The Villages Health Colony Care Center 280 Farner Place, 674-1710 The Villages Health Santa Barbara Care Center 1575 Santa Barbara Blvd., 674-1740 The Villages Health Pinellas Care Center 2485 Pinellas Place, 674-1720 The Villages Health Mulberry Grove Care Center

8877 SE 165th Mulberry Lane, 674-1750 The Villages Health Lake Sumter Creekside Care Center 1050 Old Camp Road, Building 100, 674-1760

Specialty care

The Villages Health Specialty Care Center 1400 N. U.S. Highway 27/441, Building 810 674-8731

"They know that somebody's listening to them and addressing those issues. It can be giving a caregiver relief, some help in the home or giving that patient transportation to the clinic. It's just all the little things that add up to making a difference in their care."

—**Leslie Kirschke**, nurse navigator