

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.

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Did you know?

Dr. Aya Olejeme, of the Belleview Care Center, knew she wanted to become a doctor at age 12 when she started volunteering at the hospital where her father worked.

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

Pertinent Information For Beneficiaries

I'm being bombarded with information about my Medicare options. What's your best piece of advice for seniors during the open enrollment period?



Clarkson

If you're feeling overwhelmed by all the options and information you're receiving, you're not alone. Unfortunately, this can cause many beneficiaries to fall into a state of paralysis and simply do nothing during the open enrollment period, which ends Dec. 7. In fact, UnitedHealthcare did a survey in 2013 and found that more than 60 percent of Medicare beneficiaries have never shopped for a health care plan that might better suit their needs. We were shocked – and disappointed – that the percentage was so high.

So my single best piece of advice would be to break this process down into small steps that are easier to manage. For example, rather than feeling like you need to review every single piece of mail you're receiving, separate the mail into categories – must-reads like your Annual Notice of Change and other letters you might have received from your current plan, and then optional reads like promotional fliers and brochures from other insurers. Then set aside time on a regular basis to sit down with the information and do some reading.

I find it easiest to just compare the premiums for different plans and go with

whichever one has the best benefits for the lowest premium. Is there any risk to following this approach?

Medicare plans can be complicated, so simply comparing premiums is seemingly one of the quickest ways to

find a plan that fits your budget needs. But as with many things in life, if something seems too good to be true, it probably is.

The problem with picking a Medicare plan based solely on premium is that there are so many other factors that should be considered when determining if a plan is a good fit for you, not the least of which is the other out-of-pocket costs that will affect how much your plan will cost you. The premium is just one of them.

Consider also the copays, coinsurance and deductible. Other important factors that can influence whether a plan will meet your needs include the network of doctors, hospitals and pharmacies, the prescription drugs included on the formulary, and the benefits the plan covers, such as gym memberships, hearing aids, and vision, dental and hearing care.

So in short, I would strongly discourage you from making your decisions based on premium alone. I'm afraid the short-term gain you'll get from the ease of your decisions could potentially result in the long-term pain of being enrolled in a plan that's not well-suited for your health and budget needs.

Same-Day Appointments Priority For Medicare Advantage Patients

Florida's Friendliest Hometown is among the elite when it comes to same-day appointments for Villages Health Medicare Advantage patients.

That's because UnitedHealthcare, the Villages Health's exclusive Medicare Advantage partner, recently identified 10 cities or markets across the country where it could partner with the medical providers in its networks to provide same-day appointments. Pete Clarkson, CEO of North/Central Florida for UnitedHealthcare Medicare & Retirement, said those other markets include places like San Diego and Dallas, as well as some other Midwestern cities. He said The Villages is the only market in Florida that is participating.

Dr. Elliot Sussman, chair of The Villages Health, said the

way the program works is that Medicare Advantage patients that call between 8 a.m. and noon will be seen that same day. Those who call between noon and 5 p.m. will either be seen that afternoon or the next morning – within a 24-hour period. And he added that those who are in emergency situations still should call 911.

Clarkson said that he sees it as an honor to work so closely with a health system that puts such importance on patient access.

"I think it demonstrates the commitment that The Villages Health system has made, in terms of a coordinated-care model, a patient-centered medical home concept and the care centers that are located throughout The Villages," he said.

– Larry D. Croom,
Daily Sun ombudsman

Villages Health Adding Saturday Hours

Villages Health patients are going to see a new benefit come their way in January – Saturday appointments.

Villages Health patients with acute care needs will be able to see a medical provider on Saturdays at the Santa Barbara Care Center, located at 1575 Santa Barbara Blvd. near The Villages Regional Hospital. The clinic's Saturday hours will be from 9 a.m. until 2 p.m. and the phone number is 352-674-1740.

"Health care doesn't stop because it's the weekend," said Dr. Joe Hildner, chief medical officer of The Villages Health. "There are people who have acute-care needs, a new problem

like abdominal pain or something that just started today and can't wait until Monday to be seen."

Hildner said he's proud of the after-hours care that has been provided in the past and will continue to be provided, such as telephone or online support from an on-call medical provider. But he added that being able to see patients on Saturdays truly is a step up in treatment options.

"We're here to deliver patient-centered care," he said. "And the patient-centered answer is, 'let's see you today.'"

– Larry D. Croom,
Daily Sun Ombudsman



Amy J. Correnti / Daily Sun

Wendy and Bob Steele, of the Village of Gilchrist, enjoy a recent walk together near the Mangrove executive golf course. The Steeles say they are thrilled to have a Medicare Advantage plan and physicians who make patient-centered care a priority.

Getting Peace of Mind

Villages Health Medicare Advantage patients say plan helps them stay healthy

By **LARRY D. CROOM** / DAILY SUN OMBUDSMAN

THE VILLAGES

The decision to choose a UnitedHealthcare Medicare Advantage plan was a simple one for Villages Health patients Bob and Wendy Steele.

"It's an easy button," said Bob Steele, of the Village of Gilchrist. "Having moved around in my career for the last 15 to 20 years and always having to try and find a new doctor or a new specialist, the Medicare Advantage program here is just so easy."

Bob Steele, who sees Dr. Jack Hocutt at the Colony Care Center, said he also likes the fact that referrals are handled very quickly.

"The phone rings and the other office is on the line scheduling an appointment for you," he said. "And the folks where we go are just so friendly and outgoing and very attentive to all of our needs. It's just a great process."

Wendy Steele said she's a huge fan of her Medicare Advantage plan and The Villages Health. She said that before moving to Florida's Friendliest Hometown about 15 months ago, she was struggling to find a specialist who could help her with a thyroid issue that she's battled for many years.

"I was given the names of two specialists to call on my own," she said. "They were not taking new patients and I needed to see someone pretty soon. So after 31 phone calls – on my own – the only reason someone took me is because I was crying on the phone."

Enter Dr. Brooks Betts at the Colony Care Center.

"My primary care physician just said, 'OK, here's the doctor. Someone will call you,'" she said. "I was like, 'yeah right. They're kidding.' But no, someone actually called me within 24 hours. It was wonderful and just amazing. I've never experienced anything like that, ever."

That experience, Wendy Steele said, is quite important to her.

"I like warm and fuzzy, that's my thing," she said. "And I'm treated like that. That's the

way I like to live my life. It's like a family and being very family-oriented. I love it."

Wendy Steele said she's aware of many different benefits that her Medicare Advantage plan offers, such as nurse navigators, having a Villages Health doctor take care of her if she's admitted to The Villages Regional Hospital, same-day appointments and preventative dental and hearing aid coverage, to name a few. And while she said she hasn't used those benefits yet, she's glad to know they are there for her when she needs them.

"That takes the pressure off of me," she said. "I'm one who if I'm not worrying about myself, I'm worrying about someone else. So to take that stress away from me – wonderful."

Carole and Cecil Clausen, of the Village of Gilchrist, decided the same Medicare Advantage plan was right for them because they enjoy having their care largely coordinated in one place.

"I like to have someone in charge of it," Carole Clausen said. "If I need to go a specialist, they can recommend. You're not looking through the phone book or the Internet. You talk to your doctor and they make all of the arrangements."

Cecil Clausen, who sees Dr. Robert Aisenstat at the Pinellas Care Center, said having a Medicare Advantage plan brings him peace of mind.

"You don't have to go through a whole lot of rigmarole to try to figure out what you've got to do," he said.

Carole Clausen, who sees



George Horsford / Daily Sun

Barbara DeClerk works out with weights recently in front of her Village of Country Club Hills home. DeClerk says she likes having a Medicare Advantage plan because she knows she will be well taken care of, no matter what the health circumstance might be.



Carole Clausen



Cecil Clausen

Dr. Helene Aisenstat at the Pinellas Care Center, said the extensive list of benefits was refreshingly overwhelming when she first signed up.

"I thought there was a hitch," she said with a smile. "I kept telling my husband, 'there's something wrong here because they're offering too much.' A year later, we're rejoicing."

Carole Clausen said one of her favorite benefits is the importance placed on preventative care, which really highlights one of the core values of

Medicare Advantage.

"They had us come in for our wellness check, just to make sure that everything is good," she said. "You don't get that with a fee-for-service plan like you do with an Advantage plan."

Barbara DeClerk, a Village of Country Club Hills resident who sees Dr. Ashok Ojha at the Santa Barbara Care Center, agreed.

"I won't have to be taking pill after pill after pill," she said. "I'm only on one medication now and I want it to stay that way. I want to see my grandchildren grow up and go to college."

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.