

# 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](mailto: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 [thevillageshealth.com](http://thevillageshealth.com).

**Did you know?**

Dr. Ashok Ojha, a primary care physician at the Santa Barbara Care Center, is a big fan of the 1972 Francis Ford Coppola blockbuster movie “The Godfather,” which starred Marlon Brando, Al Pacino, Robert Duvall and James Caan.

## Fixing health care: All about Dr. Mirko Roethlisberger

Primary care doctors, specialists and other medical providers have been recruited as part of an initiative to revamp health care right here in Florida’s Friendliest Hometown. The Villages Health is bringing in family doctors, care providers and specialists who will work as a team, all in the best interests of serving patients. This weekly feature will introduce these innovative medical providers who have joined this effort.

**Why did you decide to become a doctor?**

I always wanted to be a doctor or a pilot. Those were my two dream jobs ever since I was little. I remember when I was 4, I already had a doctor’s suitcase with a stethoscope, an otoscope and ophthalmoscope and a reflex hammer. I just liked the science around that. I did like piloting a lot, too, and I used to fly single-prop engines. But in the Swiss system, because I wear glasses, I could not do commercial piloting. So that kind of eliminated the pilot part.

**What led you into the field of primary care medicine?**

Once I did the internal medicine residency, I loved the broad aspects of it. I didn’t want to just treat the heart or the lungs. I love seeing a diversity of patients – part cardiology, pulmonology, primary care, preventative medicine. So I really thought that in primary care, I probably would be the happiest, just because of the broad range of it.

**Can what’s happening here change health care across America?**

I think it will. Ultimately, the care everywhere has to



**Care Center:** Lake Sumter Creekside  
**Age:** 46  
**Undergraduate/medical school:** University of Berne (Switzerland)  
**Internship, residency:** Community Hospital of Langenthal (Switzerland); University of Rochester (New York)  
**Board Certified:** American Board of Internal Medicine

get closer to what that philosophy is here. This kind of office sprouting up everywhere will take over the health care, especially if you can get better outcomes doing it cheaper. I think that is what the goal is.

### Creating America’s Healthiest Hometown

#### What is your personal philosophy on health care?

*“If I can do something to help prevent a disease, or to help maintain a disease that you have in the best possible manner – to get your quality of life as good as it can be – that’s it. I’m not a pill-pusher. I’m not a herbal medicine pusher. If you need it, I’ll recommend it. You make the decision. I always ask this question to patients over and over again, ‘How’s your quality of life?’ You tell me that something hurts, how bad does it hurt? Is it quality-of-life impairing? I will help you with that. If it’s not that big a deal, I’m definitely not shoving a pill down your throat.”*

**Dr. Christine Stopyra,**  
Lake Sumter Creekside  
Care Center



### Villages Health to host patient-appreciation fairs

The Villages Health is preparing to hold a series of patient-appreciation fairs at its six primary care centers. The events are open to the public and will feature live entertainment, along with refreshments and snacks. Games such as bag toss, spill the milk and ring toss will be held. There also will be giveaways and a dunk tank manned by various Villages Health providers. Area residents are invited to attend any of the events, regardless of which care center they call home. And those who want to learn more about The Villages Health and Medicare/Medicare Advantage plans also are encouraged to attend. Each patient-appreciation fair will last from 10 a.m. to noon. The first one will be held Saturday at the Colony Care Center, located at 280 Farner Place. The remaining five events will take place at:  
■ Mulberry Care Center (Oct. 11), 8877 S.E. 165th Mulberry Lane;  
■ Lake Sumter Creekside Care Center (Oct. 18), 1050 Old Camp Road, Building 100;  
■ Pinellas Care Center (Oct. 25), 2485 Pinellas Place;  
■ Belleview Care Center (Nov. 1) 5051 SE 110th Street in Belleview; and  
■ Santa Barbara Care Center (Nov. 8), 1575 Santa Barbara Blvd.

– Larry D. Croom / Daily Sun ombudsman



**Photos by George Horsford / Daily Sun**  
Pete Clarkson, chief executive officer of North/Central Florida for UnitedHealthcare Medicare & Retirement, explains the different facets of Medicare Advantage plans to a group of area residents during the recent National Medicare Education Week that was held in The Villages.

# Medicare Q&A

## UnitedHealthcare’s Clarkson offers information for beneficiaries

### What is a Medicare Advantage plan?

Medicare Part C plans usually are called Medicare Advantage plans. These plans are offered by private insurance companies that have a contract with the government. Medicare Advantage plans cover everything that original Medicare (Parts A and B) covers. And they usually cover additional benefits and services. For example, some plans provide coverage for routine vision, hearing and dental care, gym memberships, wellness services and a nurse phone line. Many include prescription drug coverage as well. Medicare Advantage plans can be a good option for people who appreciate the convenience of having all of their Medicare coverage combined in one single plan. They also can offer some financial peace of mind because they have what is called an out-of-pocket maximum, which is the most a member would pay out of pocket on covered services in a given year.

### I’m looking into Medicare Advantage plans and noticed that many of them have a provider network. How does this work?

The network for Medicare Advantage plans is similar to the networks that many individual and employer-sponsored health care plans have. It’s essentially a selection of hospitals, doctors and other health care providers that accept the plan. By working with a limited set of health care providers, Medicare Advantage plans can better coordinate their members’ care and collaborate with the providers in their network, with the goal of improving the care that members receive. When you’re exploring your Medicare coverage options, it’s important to review the doctors and hospitals included in a Medicare Advantage plan’s network. While emergency care usually is covered at any hospital, many plans will cover hospital or physician services only when members receive care from providers in the plan’s network.

### I’m not eligible for Medicare yet, but I’m helping my spouse sign up for the first time. What can I do to help?

Medicare is complex and can be confusing, so it’s great that you want to help your spouse. Just as if you were selecting your own coverage, I recommend the following steps:  
■ Review the enrollment periods to make sure you understand when your spouse’s initial enrollment period, or IEP, begins and ends. The IEP begins three months before the month of a person’s 65th birthday, includes the birthday month, and ends three months after the month of their birthday.  
■ Research the coverage options. Compare plans to find the one that best suits your spouse’s needs. The plan finder on [medicare.gov](http://medicare.gov) can be a good tool to help with the comparison process. After entering your ZIP code, medications and other personal details, the plan finder will show all of the options available in your area. Take advantage of resources that can help make this process less overwhelming. [Medicaremadeclar.com](http://Medicaremadeclar.com) and [medicare.gov](http://medicare.gov) are good online resources. But if you’d prefer to talk to someone face to face, you could visit your local Serving Health Insurance Needs of Elders office or set up an appointment with a licensed sales agent.



Al and Marcia Membrino, of the Village of Gilchrist, listen to a recent Medicare overview presentation that was hosted by Pete Clarkson, chief executive officer of North/Central Florida for UnitedHealthcare Medicare & Retirement, at Savannah Center as part of National Medicare Education Week.

### I’ve always used my spouse’s health care benefits through his job. He’s planning to retire this year and will enroll in Medicare. Will I be covered under his Medicare plan?

Medicare eligibility and coverage is based on the individual – it does not work the way many employer-sponsored health care plans do where coverage is available for the whole family. So when your spouse enrolls in Medicare, you’ll need to find other health insurance coverage until you turn 65. Some options you can explore are employer-sponsored coverage of your own, if you still are working, or individual plans sold on [healthcare.gov](http://healthcare.gov).

### Do I have to purchase a standalone prescription drug plan or is that included with my other Medicare coverage?

That depends. Prescription drug coverage is not included with original Medicare (Parts A and B), but it often is included in Medicare Advantage plans (Part C). It also can be purchased separately as a standalone plan. When you’re choosing a Part D plan – whether it’s part of a Medicare Advantage plan or not – be sure to look at the formulary. This is the list of drugs covered by that plan. The formulary can change from year to year, so even if you have a Part D plan that you are happy with, remember to review the plan’s formulary annually to ensure that your prescriptions still are covered.

– Answers provided by Pete Clarkson, chief executive officer of North/Central Florida for UnitedHealthcare Medicare & Retirement