

THE VILLAGES HEALTH

**Colony Care Center**  
280 Farnier Place, 674-1710

**Pinellas Care Center**  
2485 Pinellas Place, 674-1720


**Belleview Care Center**  
5051 SE 110th Street, 674-1730

**Santa Barbara Care Center**  
1575 Santa Barbara Blvd., 674-1740

**Mulberry Grove Care Center**  
8877 SE 165th Mulberry Lane, 674-1750

**Lake Sumter Creekside Care Center**  
1050 Old Camp Road, Building 100, 674-1760

**MEDICAL CAMPUS**  
**Specialty Care Center**  
1400 N. U.S. Highway 27/441, Building 810, 674-8731  
**The Villages Regional Hospital**  
1451 El Camino Real, 751-8000  
**Urgent Care:** 751-8863



# america's healthiest hometown

Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement for North central Florida, speaks to Villagers during a recent "New to Medicare" seminar at the Brownwood MedicareStore. The event was part of UnitedHealthcare's annual National Medicare Education Week in The Villages.

# Learning Medicare Facts Before Open Enrollment

Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida, offers answers to frequently asked questions.

I've been paying into Medicare for many years through my paycheck at work. Does this mean my health care costs will be completely covered once I'm enrolled in Medicare?

This is one of the more common Medicare myths — that Medicare is "free." Like all health insurance, Medicare requires most beneficiaries to pay for some of their care through cost-sharing. Medicare costs vary widely for individuals based on their specific situation and the type of plan they have. But when you start researching your coverage options, there are five main "cost" words you should understand.

**Premium:** The fixed amount you pay for your coverage, typically on a monthly basis. Most people have their Part B premium automatically deducted from their Social Security check.

**Deductible:** The amount you have to pay out of pocket before your plan will begin paying some of your health care costs.

**Co-payment or co-pay:** The fixed amount you pay each time you use a service or purchase a product.

**Coinsurance:** The per-

centage you pay when you and your plan split the costs of a service or product. So if you have a 20 percent coinsurance, your plan will cover 80 percent of the cost of the treatment or service, and you'll pay the remaining 20 percent.

**Benefit period:** Applies to Part A (hospital coverage) only and begins the day you enter a hospital or skilled nursing facility and ends when you have been in the hospital or facility for 60 days in a row.

Costs will vary by plan, so it's important to take this into consideration as you're looking into your coverage options. Some people prefer to pay a higher monthly premium in exchange for lower costs when they access care. For others, a low monthly premium is more appealing. Take time to determine what works best for you.

**What services are available through Medicare Advantage plans that aren't available through original Medicare?**

According to the Centers for Medicare & Medicaid Services, almost 1 in 3 Medicare beneficiaries today has chosen a Medicare Advantage plan. One of the primary reasons these plans have become so popular is that they offer beneficiaries access to benefits and services they won't find with original Medicare — oftentimes while saving them money.

Many Medicare Advantage

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**PETE CLARKSON**  
CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida

**COMING OCT. 11**  
Villages Health physicians offer answers to pertinent medical questions.

plans coordinate their members' care, which can improve health outcomes by ensuring that members receive the care they need at the right time in the most appropriate setting. For example, care coordination can help members transition smoothly to their homes after a hospital stay and avoid unnecessary readmissions to the hospital.

Medicare Advantage plans often offer enhanced access to primary care services that can help members maintain or improve their health. For example, many Medicare Advantage plans cover an annual physical — above and beyond the annual wellness visit available through original Medicare — to encourage members to build relationships with their primary care physicians and get their recommended screenings and other preventive care services. And some plans actively reach out to their members throughout the year to remind them to schedule their annual checkup and important screenings. For older adults who keep a busy schedule, those reminders can be a helpful way to remember to make their health a priority amidst everything else going on in their life.

Some plans offer benefits that help seniors and other Medicare beneficiaries maintain their health and enhance their well-being, such as gym memberships and vision, dental and hearing care.

And most Medicare Advantage plans include prescription drug coverage, giving members access to medications without having to pay a separate premium for a stand-alone Part D plan.

— *Compiled by Larry D. Croom, Daily Sun Ombudsman*

## MEET A DOCTOR

Answers provided by **SUE SCHUELER**, advanced registered nurse practitioner, Pinellas Care Center.

**1**  
**Villages Health primary care centers don't look like most doctor's offices. What does that mean to patients?**

Just think how many times you've gone to a doctor's office and you probably get a little nervous with some butterflies in your stomach. You go into this cold, bland, sterile environment and you sit and you sit and you sit. And then you go in the exam room and you sit and you sit. We don't want that to happen. Sometimes, there is a gap and patients have to wait. For instance, if we have an emergency before them, it's going to take a little longer. But for the most part, we try to get them in at an approximate time, meet their needs, take care of them and make them feel comfortable. We know their names and know who they are. It's like a big family here. So if they come in and they're not so anxious and not so upset, then they can focus more on the real reason for being here.

**2**  
**How important is it to have 30-minute visits with patients?**

It's very important. I've been doing this for many years and in other practices I've worked in, it's almost like somebody's got a stopwatch. You know what your schedule is and you know that you've got to be in and out of that room in 10 or 15 minutes. You can't always provide good care in that period of time. And as a provider, that's extremely frustrating. So it's much better to have an appropriate amount of time to take care of the patient's needs, give them a chance to ask their questions and then answer their questions so they're not going out the door saying, 'Oh my gosh, I didn't even get to ask half the things I wanted to.'

**3**  
**Does having a variety of services — audiology, X-ray, lab work, etc. — under the same roof with primary care reduce stress for patients?**

I hope it does. That's certainly the whole purpose of it, to be able to come in and get their lab work and their X-rays done. And we get a much faster response on the results. That way, patients don't have to wait and wonder and worry, because patients do worry.

## ASK A DOCTOR

**How will you feel if you are on the ground floor of a health care initiative that is picked up and used in other communities?**

**ANSWER PROVIDED BY DR. EDWIN MENOR, GENERAL SURGEON, Specialty Care Center**

That would be fantastic. That's why I moved here. I think that philosophy is great, where you have all the primary care physicians and a specialty center. You communicate with them. I need to know what the patient's medications are and what the problems are. So when you talk to the primary care doctor, they fill you in. Medicine is a team approach. I do what I do best and you do what you're best at.

**What does it mean for you as a doctor when you get a patient who is active and into their health?**

**ANSWER PROVIDED BY DR. MICHAEL VOGT, Belleview Care Center**

It makes my job easier if somebody's active. Activity helps every aspect of your life. So almost certainly, an active person is more healthy than an inactive patient. So we're kind of starting a step above where I would start with a patient who is not so active.

**What is your favorite thing about being a doctor?**

**ANSWER PROVIDED BY DR. MARIEL GONZALEZ MENDOZA, Pinellas Care Center**

That I get to know people in a way that not everybody can get to know them. They can put their trust in me and say things to me and share things with me that they would not share with anyone else. I think that's the best part of being a doctor.

## DID YOU KNOW?

**Dr. Jack Hocutt**, a former doctor for the U.S. Olympic Luge Team who now serves as a primary care physician at the Colony Care Center, is a fan of both baseball and golf.