

# 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?

Karen Doyle, a physician assistant at the Lake Sumter Creekside Care Center, is a huge fan of the 1974 comedy "Young Frankenstein," which was directed by Mel Brooks and starred Gene Wilder, Madeline Kahn, Teri Garr, Marty Feldman and Peter Boyle.



Peter Travers / Daily Sun

Dr. Joe Hildner, left, talks with guests during a recent customer-appreciation fair at the Colony Care Center. Hildner, chief medical officer of The Villages Health, says he and his colleagues are excited about extending patient-centered care to include Saturday hours at the Santa Barbara Care Center, beginning in January.

## Villages Health Taking Saturday Appointments Starting in January

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

THE VILLAGES – The Villages Health is getting ready to embark on a new concept – Saturday appointments.

Beginning in January, the Santa Barbara Care Center, located at 1575 Santa Barbara Blvd. near The Villages Regional Hospital, will be open Saturdays from 9 a.m. until 2 p.m. It's a move that excites Dr. Joe Hildner, chief medical officer of The Villages Health.

"You hear that in The Villages, every day is Saturday," he said with a smile. "But the fact is, one of those Saturdays actually is Saturday. And like most doctor's offices, we have not been open and we need to be."

Hildner said that while his staff has been available through a variety of methods such as telephone and online during weekends and off-hours, they realize that health care needs don't take a break after normal business hours.

"There are people who have acute care needs, abdominal pain or something that just started today and can't wait until Monday to be seen," he said. "Until now, it's been, 'Well, you know, maybe we can call something in to help you until we see you Monday. Or maybe we should get you to an urgent care center or to an ER or something like that.' But we're here to deliver patient-centered care and the patient-centered answer is, 'Let's see you today.'"

Hildner added that while Saturday hours are definitely a step up, he and his colleagues are quite proud of the access they've already been providing to patients – regardless of time of day.

"When you call after hours, even if it's 3 in the morning, you will get someone who

works in the very care center that you see your doctor in," he said. "But we are striving to improve that, and until we have opened this acute care clinic on Saturdays, you could call us and we would be there for you and we would decide together what's the right thing to do. But now we can do a little better by actually seeing you."

Along those lines, Dr. Elliot Sussman, chair of The Villages Health, said Saturday appointments have been on the organization's radar for quite some time.

"Although we have phone coverage and on-call coverage every evening and all throughout the weekends, we realized we wanted to provide more to our patients and it was right for us to do that," he said.

Hildner added that it's important for residents to keep in mind that Saturday appointments are only for established Villages Health patients with acute concerns.

"It isn't just to go over your cholesterol or your blood pressure or whatever," he said. "But if it's something that needs to be seen today and shouldn't wait until we're open on Monday, then we're going to be able to say, 'Come on in.'"

Sussman said he believes the availability of Saturday appointments will be a reassuring measure for patients.

"It really does mean that The Villages Health is doing all it can to walk the walk as well as talk the talk of being patient-centered," he said.

*The Villages Health's Santa Barbara Care Center is located 1575 Santa Barbara Blvd., near The Villages Regional Hospital. Beginning in January, Saturday appointments will be available from 9 a.m. to 2 p.m. for Villages Health patients. Call (352) 674-1740 for more information.*

### Creating America's Healthiest Hometown

#### Can you offer any advice on staying healthy?

*"There is no secret fountain of youth. What there is, is the knowledge that we can make every effort to maintain our vigor as long as possible. And the components are activity, healthy diet, good weight and activity. Many studies have shown that daily exercise and even mild activity can lead to a healthier and longer life. I often tell patients that it is my observation after being in health care for over 30 years that the Grim Reaper has a tough time with moving targets. Keep moving, exercising and eat healthy!"*

**Dr. Saul Rosenblum**, medical director, Santa Barbara Care Center



George Horsford / Daily Sun

Pete Clarkson, CEO of North/Central Florida for UnitedHealthcare Medicare & Retirement, speaks to a gathering of Villagers during a recent seminar on Medicare. Clarkson says it's important for area residents who want to make changes to their Medicare coverage for 2015 to do so today, which is the final day of the open-enrollment period.

# Medicare Open Enrollment Ends Today

## UnitedHealthcare's Clarkson offers last-minute tips

### What are the differences between Medicare Advantage and Medicare supplement plans?

This is one of the most common questions I get from Medicare beneficiaries. Understanding the differences between Medicare supplement and Medicare Advantage plans and knowing which option is best for you can be confusing. And you'll sometimes hear Medicare Advantage referred to as a Medicare supplemental policy, which only adds to the confusion.

Generally speaking, original Medicare covers about 80 percent of a beneficiary's Part B health care costs, leaving the remaining 20 percent for the beneficiary to cover out of his or her pocket. Medicare supplement insurance is designed to fill in that gap in original Medicare coverage. This is why it's sometimes referred to as Medigap. Medicare supplement is private health insurance that helps pay some of the costs that original Medicare doesn't cover, like co-payments, co-insurance and deductibles.

Many people find Medicare supplement plans appealing because they can minimize their out-of-pocket health care costs, making their spending more predictable. Medicare supplement plans also allow beneficiaries maximum flexibility in the doctors and hospitals they can access for care. There are no networks, and referrals are not required. People who have a Medicare supplement can visit any health care provider that accepts Medicare patients.

Medicare Advantage, at its essence, is an all-in-one plan. It combines your Part A and Part B benefits into one plan, and most also include prescription drug coverage. Some people like the convenience and simplicity of wrapping all of their coverage into one plan and having just one insurance card to carry in their wallet.

Medicare Advantage plans usually offer additional benefits beyond what you'll find in original Medicare, such as hearing aids, gym memberships and hearing, vision and dental care. These extra benefits can help Medicare Advantage members maximize their health and also save some money. And some Medicare Advantage plans are available for no monthly premium, meaning members get additional benefits without having to pay more than their standard Part B monthly premium.

Another key differentiator of Medicare Advantage plans is that they usually have a network of doctors and hospitals where their members can access care. This network structure allows the plans to coordinate their members' care, which is designed to improve health outcomes by ensuring members receive the care they need at the right time and in the most appropriate setting. If you access care

### MedicareStores open today

Today marks the end of the annual Medicare open enrollment period. Those who still want to make changes to their coverage or those with questions can visit any of the UnitedHealthcare MedicareStores that are located in each town square – Spanish Springs (979 Del Mar Drive, 674-7160); Lake Sumter Landing (1049 Lake Sumter Landing, 391-5262) and Brownwood (2617 W. Torch Lake Drive, 674-1240). Those stores will be open from 9 a.m. to 1 p.m. today. UnitedHealthcare offers the only Medicare Advantage plans that are accepted by The Villages Health.

outside of the network, you'll typically have to pay a higher cost.

Perhaps the simplest way to think about the difference between Medicare supplement and Medicare Advantage is that you add Medicare supplement to your original Medicare coverage, whereas Medicare Advantage takes the place of your original Medicare coverage.

### I saw something about Florida's health insurance exchange enrollment deadline being Feb. 15. Does that apply to me if I'm on Medicare?

If you're enrolled in Medicare, today is the deadline for the open-enrollment period. So if you're thinking about making a change to your coverage for 2015, you must take action by today unless you qualify for a special election period due to circumstances such as losing your plan or moving out of your plan's service area. Medicare plans are not sold on state health care exchanges or [healthcare.gov](http://healthcare.gov), so the exchange enrollment deadlines you might be hearing about don't apply to you.

### What are some of the benefits that Medicare beneficiaries should look for in plans that can help them stay healthy or improve their health?

Health reform has brought some changes to Medicare that are designed to help beneficiaries live a healthier life. For example, Medicare Part B now covers more preventive health services, including an annual wellness checkup, obesity screening and counseling, and smoking cessation counseling. Many preventive screenings, such as colonoscopies and mammograms, are now available for no out-of-pocket cost.

People who choose a Medicare Advantage plan can find even more benefits and

services that can enhance their health and well-being. For example, our hearing, vision and dental health are important to our overall health as well as our ability to live a full life and stay engaged with our friends, family and community. Original Medicare doesn't typically cover routine hearing, dental and vision care, but many Medicare Advantage plans do, allowing members to get regular teeth cleanings, eye and hearing exams. Some plans even cover hearing aids. Another benefit available with some Medicare Advantage plans that tends to be popular with members is a gym membership. Staying active and fit is one of the best things we can do as we age, so the ability to access a gym and exercise classes for no additional monthly premium can be a very attractive part of a Medicare Advantage plan.

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

According to the Centers for Medicare & Medicaid Services, almost one in three 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 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.

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.

Most Medicare Advantage plans include prescription drug coverage, giving members access to medications without having to pay a separate premium for a standalone Part D plan.

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