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AMERICA'S HEALTHIEST HOMETOWN A weekly report on The Villages' efforts to become "America's Healthiest Hometown" compiled by

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Did you know?

Dr. Christine Stopyra, a primary care physician at the Lake Sumter Creekside Care Center, is a huge fan of the 1997 hit movie "Good Will Hunting," which she believes should have beat out "Titanic" for the "Best Picture" Academy Award for 1997.

Medicare Q&A

Pertinent information for beneficiaries

I plan on working past the age of 65 and have employer-sponsored health coverage. Do I still need to enroll in Medicare?

If you continue to work after you turn 65, you have a few options when it comes to Medicare. What's best for you will depend on your personal situation.

For some people, it makes sense to enroll in Original Medicare - Part A, and, possibly, Part B - when they turn 65, even if they are still working, because their employer-sponsored health coverage can be combined with Medicare.

The most important thing to do is talk to your human resources department or benefits administrator before you turn 65 to find out your employer's requirements.

Keep in mind that there can be penalties for late enrollment in Medicare, which can increase the Part B premium payment. And that penalty is permanent – you'll continue to pay it as long as you're enrolled in Medicare. You also could face a penalty on your Part D prescription drug coverage if you don't enroll when you're first eligible.

When you talk with your HR department, ask whether your current prescription drug coverage is considered "creditable coverage" – coverage that is as good as Medicare. If it is, you probably have nothing to worry about but should keep records of the time peri-

ods you were covered. If it's not, you may want to sign up for Part D coverage when you turn 65 to avoid the penalty that increases your monthly premium when you enroll later on.

It's important that you don't try to navigate these decisions on your own. Transitioning from employersponsored coverage to Medicare can be complicated, so take advantage of support your company offers to help you with your decisions.

I'm going to turn 65 next year and need to enroll in Medicare. Where should I start?

Medicare is not one-sizefits-all and it's important to take time to learn about all of your coverage options before it's time to enroll. There are



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

several good resources available to help you get started.

I recommend you check out medicaremadeclear.com. UnitedHealthcare created this educational website to help make Medicare easier to understand. You'll find a wide variety of information about enrollment, coverage options and more - plus resources to make learning about Medicare a little more engaging, including videos, plan comparison worksheets and quizzes.

Medicare.gov is another good website. Or you can call Medicare directly at 1-800-MEDICARE to speak with a representative 24 hours a day, seven days a week.

Another great resource is your local SHINE (Serving Health Insurance Needs of Elders) office through the Florida Department of Elder Affairs.

I have diabetes. Is there a special kind of Medicare plan for people like me?

If you have a chronic condition such as diabetes, chronic heart failure or end-stage renal disease, you may qualify for a certain type of Medicare Advantage plan called a Special Needs Plan. These plans are designed to help you live a healthier life and lower your health care costs.

"Special needs" is in the name because these plans provide more comprehensive and specialized support to help members manage their conditions. Some plans offer a health care team to help coordinate members' care and make sure they're getting the treatments and medications they need.

If you think you could benefit from a Special Needs Plan and want to know if you're eligible, you can explore the options available in your area using the plan finder on medicare.gov.

Dr. Laura Pratesi, center, talks with Richard and Paula Hoffman, of the Village of Largo, during Saturday's patient-appreciation fair at The Villages Health's Colony Care Center. Pratesi, a doctor of audiology, also treats patients at the Pinellas Care Center.

A show of appreciation

Villages Health hosts first of six events to thank patients for support

By LARRY D. CROOM / DAILY SUN OMBUDSMAN

miles were aplenty Saturday as several hundred Villagers flocked to the Colony Care Center for the first of six Villages Health patient-appreciation fairs.

Villagers mingled with their medical providers while enjoying games such as bag toss, spill the milk and high striker, a popular strongman attraction that brought rounds of applause every time a contestant swung a sledgehammer hard enough to ring a bell. And with Medicare open enrollment beginning Oct. 15, many visitors also took the opportunity to learn more about their options from UnitedHealthcare representatives.

"We had a lot of people asking about Medicare Advantage and a few asking how to become a patient, because they came with a neighbor or a friend," said Autumn Tripp, Colony Care Center manager, who fielded a variety of different questions throughout the two-hour event. "We had two tents set up with UnitedHealthcare to help them with discussions on Medicare Advantage and they both have been very busy."

Inside the Colony Care Center, visitors were able to get a variety of free screenings, such as blood pressure, body mass index, body fat percentage and basal metabolic rate. Snacks and refreshments also were served as The Villages Ukulele Club provided live entertainment.

"This is just one more step in building our relationships, said Sheri Harwood, project manager for the patient-appreciation fairs who also serves as the Creekside Care Center manager. "This is a 'thank you' to them for having faith in us and partnering with us and letting us walk with them in their health care challenges."

Dave Mueller, a resident of Freedom Pointe who sees Dr.

Christopher Pead at the Santa Barbara Care Center, said he enjoyed the chance to run questions by different doctors

at the event. "I think it's neat because people can learn about the different services and all that they have here," he said. "And the fact that they had the entertainment in there kind of blew my mind. You don't see that at doctor' offices," he added with a smile.

Colony patient Sharon Emerson agreed, adding that she really enjoyed the chance to thank all of her medical providers, including her primary care physician, Dr. Uyen

Anh Nguyen. "I think this is phenomenal," said the Village of Charlotte resident, who moved here from Lancaster, Pennsylvania and became a Villages Health patient shortly after the Colony Care Center opened in December 2012. "Patti (Bonner) and Pam (Iserloth), the receptionists at the front desk, and all of those who welcome us, you couldn't ask for a more welcoming environment. And as far as the medical care, they just make everything easy."

Dr. Laura Pratesi, an audiologist with The Villages



UnitedHealthcare's Nelson Behar speaks with guests during the customer appreciation fair at the Colony Care Center. Behar and his UnitedHealthcare colleagues were on hand to explain Medicare options to beneficiaries who had questions in advance of the open enrollment period, which begins Oct. 15 and ends Dec. 7.

Upcoming patient-appreciation fairs

(10 a.m.-noon)

Mulberry Care Center (Oct. 11), 8877 S.E. 165th **Mulberry Lane**

Entertainment: The Villages Twirlers and Drum Corp Lake Sumter Creekside Care Center (Oct. 18), 1050 Old Camp Road, Building 100

Entertainment: The Villages Precision Golf Cart Drill Pinellas Care Center (Oct. 25), 2485 Pinellas Place

Entertainment: Still Kickin' Bluegrass Band, Latin Belleview Care Center (Nov. 1) 5051 SE 110th

Street in Belleview Entertainment: Singer George Robinson Santa Barbara Care Center (Nov. 8), 1575 Santa Barbara Blvd.

Entertainment: 4 Valves Trumpet Club

Health, said she thoroughly enjoyed the time she spent with many different visitors.

"I think it's wonderful to get to see patients outside of the clinic," she said. "And it's a wonderful way to make patient education a fun experience."

Dr. J. Stephen Long agreed. "I've been standing inside for awhile now and running into a lot of folks that I recognize," he said. "We've been having a nice time and my wife (Pam) came along, so I got to introduce her to some of my patients as well."

For Dr. Joe Hildner, chief medical officer of The Villages Health, the day quickly proved to be a rewarding one.

"I grew prouder and prouder each time somebody came up and told me what doctor they go see," he said. "I saw many patients today and every one of them wanted to come up and tell me how happy they were with their doctor. It was really a time for us to appreciate our patients, but they were coming just to tell us how much they appreciate what they're getting here."

Creating America's Healthiest Hometown What is your personal philosophy on health care?

I'm more from an evidence-based perspective of how I approach health care. So if something gives you a true benefit, I continue doing that. If something does not give you a benefit, I don't want to do it. So I try to practice evidence-based medicine and take care of medical illnesses the way they have to be taken care of. But I'm not just blindly following guidelines. I try to adjust whatever needs to be done,

according to the patients. So it's a patient-care, patient-centered type of medicine."

> Dr. Mirko Roethlisberger, Lake Sumter Creekside Care Center

