

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.

Contact The Villages Health at 352-674-1700 or visit the website at thevillageshealth.com.

Did you know?

RN Leslie Kirschke, a nurse navigator with The Villages Health, is a big fan of the 1998 romantic comedy "There's Something About Mary," which stars Cameron Diaz, Matt Dillon and Ben Stiller.

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

Pertinent information for beneficiaries

Why is this year's Medicare Open Enrollment Period important?

This year – perhaps more than any year in the past – it is important to pay attention to your Medicare coverage options during the open enrollment period, which started Oct. 15 and runs through Dec. 7.

That's because of the Affordable Care Act. Some of the core components of the health reform law went into effect this year. On Jan. 1, 2014, the individual mandate requiring all Americans to have health insurance went into effect, and millions of Americans gained access to new health insurance options through healthcare.gov and the state exchanges.

Although Medicare plans are not sold on the state exchanges, beneficiaries should be aware that the Affordable Care Act has brought some changes to Medicare, from more preventive care benefits to changes in costs. Beneficiaries need to understand these changes so they're prepared to evaluate their coverage options and select a plan that will meet their needs.

Perhaps the most important thing to keep in mind is that, for most Medicare beneficiaries, the open enrollment period is the only opportunity to make changes to their Medicare coverage for the year ahead.



Clarkson

I've heard people talking about getting their ANOC. What exactly is the ANOC and is it really that important to look at it every year?

ANOC stands for Annual Notice of Change. Medicare Advantage and Part D plans send an ANOC to their members every fall to make them aware of any changes in their plan's benefits and costs that will go into effect in January. It's important that you spend some time with that document. It's not the most exciting thing you'll read, but it's definitely one of the most important. So if you haven't looked through it yet, please block off some time, pour yourself a cup of coffee and dig into it.

It's also important to remember that plans aren't the only thing that can change year to year. Your health status or budget could change as well, impacting the plan that works best for you. It's important to keep these changes in mind as you review your ANOC.

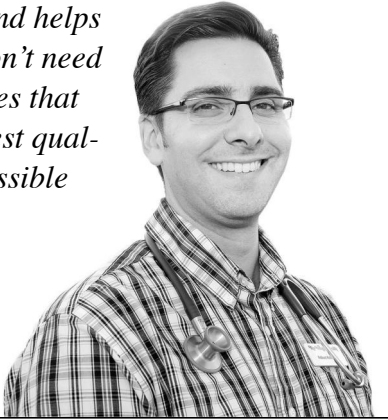
And if you need some help or have questions, there are plenty of resources available to you. You could set up a meeting with the local SHINE (Serving the Health Insurance Needs of Elders) office, for example, and bring your ANOC with you to the meeting. A SHINE counselor can walk you through it.

Creating America's Healthiest Hometown

How important is primary care and having a doctor that knows you well?

That's critically important, particularly in a health-care system like ours where there's tons of moving parts and many different providers and subspecialists that will be involved with your care at various times. It can be confusing and frankly, it can get unsafe if things are duplicated and unnecessary tests are done. If you have a primary care physician that knows you, that helps you navigate the system, shows you the way, escorts you where you need to go and helps you avoid where you don't need to be, I think that ensures that you're getting the highest quality care and the best possible outcome."

Dr. Robert Reilly,
medical director,
Lake Sumter Creekside
Care Center



Care Centers in The Villages

Primary care

The Villages Health Colony Care Center
280 Farner Place, 674-1710

The Villages Health Santa Barbara Care Center
1575 Santa Barbara Blvd., 674-1740

The Villages Health Pinellas Care Center
2485 Pinellas Place, 674-1720

The Villages Health Mulberry Grove Care Center
8877 S.E. 165th Mulberry Lane, 674-1750

The Villages Health Lake Sumter Creekside Care Center
1050 Old Camp Road, Building 100, 674-1760

Specialty care

The Villages Health Specialty Care Center
1400 N. U.S. Highway 27/441, Building 810
674-8731



George Horsford / Daily Sun

Dr. Paul Daluga, right, looks over a patient's file with Certified Medical Assistant Jennifer Shannon recently at the Mulberry Grove Care Center. Daluga says he's a big fan of Medicare Advantage, calling it an insurance option 'whose time has come' and one that eventually will save billions of health-care dollars.

Creative benefits

Medicare Advantage: Preventive care that helps patients in many ways

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

THE VILLAGES

Dr. Joe Hildner has seen firsthand the difference Medicare Advantage can make for patients.

"I've been doctoring for a long time now and I am delighted at this point in my professional evolution to have discovered a whole new dynamic in how doctoring can be better and how patients' expectations can be exceeded," he said. "I'm just a better doctor. The care that I'm rendering is better and I'm prouder of what I get done in a typical day. And the patients are just happier with it."

Hildner said one of those patients is his father, Frank, a retired interventional cardiologist, who'd been putting off his wellness visit – an opportunity to discuss preventive services that keep patients healthy – until his Medicare Advantage provider sent him a \$15 gift card for scheduling the exam.

"That was all it took," Hildner said with a chuckle. "I've never had a relationship where the insurance company was actually that genuinely interested in helping the patient get the care they need. It's fresh. It's special and the patients love it. It's just a better way."

That "better way" also proved to be beneficial for another of Hildner's patients, an 88-year-old man who was quite hard of hearing and also battling several other health issues. His daughter recently became his caregiver and when she turned 65, she immediately signed both of them up for Medicare Advantage.

"One of the first things that she took advantage of was his hearing-aid benefit," Hildner said. "When we had recommended he get in touch with an audiologist, his answer always was, 'I don't have that kind of money.' But with Medicare Advantage, he can finally

have a hearing aid without having to come out of pocket for thousands of dollars."

Hildner said the quality of life for both the man and his daughter have greatly improved.

"Now when she calls him on the phone, he can hear her," Hildner said. "He puts it on speaker phone and they're able to communicate. Something as simple as that changed everything in terms of her life and the stresses that she has in helping him function and his quality of life and ability to communicate."

Dr. Robert Reilly, medical director of the Lake Sumter Creekside Care Center, said he had a similar experience with a recent patient that was hospitalized in an intensive care unit in Hawaii and needed the help of nurse navigator – a registered nurse that is available to help make sure that things are going well for patients as they transition from the hospital to a rehabilitation facility or home to a caregiver, among other things.

"We were able to arrange a transfer of that patient from Hawaii to The Villages Regional Hospital," Reilly said. "I was on the phone with their physicians in Hawaii and the nurse



Amy J. Correnti / Daily Sun

Dr. Robert Reilly works with Certified Medical Assistant Brandie Penley recently in the huddle zone area of the Lake Sumter Creekside Care Center. Reilly says the Medicare Advantage preventive care concept is a very forward way of thinking – one that he believes will be 'the paradigm that sets the trend for everybody else.'

navigator (Carol Reid) was on the phone with the hospital there. It was just unbelievable. We got the patient back to the hospital here and I was able to go there to see him."

Dr. Paul Daluga, a primary care physician at the Mulberry Grove Care Center who also sees Medicare Advantage patients at The Villages Regional Hospital, is another fan of the nurse navigator program.

"They can make sure that the patient is appropriately getting their medicines, or make sure that they are safe at home," he said. "They can also make sure that the family or the caregivers are OK and they're not being overwhelmed."

Along those same lines, Daluga said another huge benefit for Medicare Advantage patients is having a Villages Health physician oversee their care while they are hospitalized at The Villages Regional Hospital.

He said that care – something patients greatly appreciate – also includes a visit from the patient's regular primary care doctor, who then will work hand-in-hand with the hospitalist.

In fact, Daluga added, he witnessed that appreciation firsthand recently when Dr. Helene Aisenstat, a physician at the Pinellas Care Center, paid a visit to one of her hospitalized patients.

"Dr. Aisenstat came real early in the morning to see her and she kind of tiptoed in and said, 'Hello, how are you?'" Daluga said. "The patient was like, 'Wow. Dr. Aisenstat came by to see me.' She was really pleased with that."

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.