

# 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. Brooks Betts, a physician at the Colony Care Center, is a big fan of the Turner Classic Movies channel and the 1942 hit film “Casablanca,” starring Humphrey Bogart and Ingrid Bergman.

## Fixing health care: All about Dr. Ashok Ojha

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.

### With a cardiology background, what made you decide to become a primary care doctor?

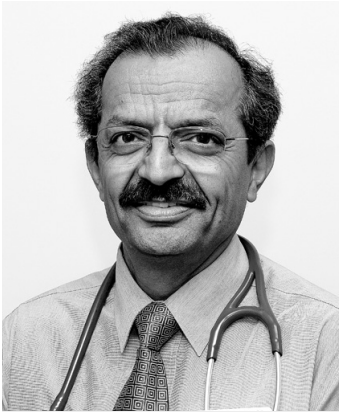
Even when I was doing cardiology, I wanted to take care of the entire patient. I like to not just be focused on one aspect of the patient, but the whole patient. That’s what has kept me in primary care for all these years.

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

The satisfaction of actually helping somebody, of making a difference for patients. It’s the appreciation of when you’ve helped somebody. Just a ‘thank you’ is the kind of appreciation that you’re looking for. That’s what keeps me going.

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

Yes. Once you have patients who are more engaged in their health care, more engaged in the decision-making, most often patients will make the right decision. You just have to give them the options. We try and make those recommendations based on evidence and not just opinion. A lot of medicine is opinion-based, but you try and put the science and then the odds of medicine, if you want to call it that, together and arrive at what would be a good decision for the patient. But if you give patients the options, give



**Care Center:** Santa Barbara  
**Age:** 55  
**Undergraduate:** Science College at Patna University (India)  
**Medical school:** Patna Medical College (India)  
**Internship/residencies:** Patna Hospital (India); Warrington General Hospital, Leeds General Infirmary, St. James Hospital (England); Highland Hospital (Rochester, New York)  
**Fellowship:** Cardiology (England, 3 years)  
**Board Certified:** American Board of Internal Medicine

them the pros and cons of whatever suggestion you have and whatever intervention you have, most people will make the right decision.

### Creating America’s Healthiest Hometown

## Why is it so important to have more time to spend with patients?

*“I think it gives me greater time to get my message across to them. I’m at ease and the patient is at ease. I’m not holding the doorknob or looking at my watch, thinking that, ‘I don’t have the time. I can’t do this today. You’ll have to come back and see me.’ So it makes the flow of the conversation much easier and I can just deal with whatever problems they have. It helps me to get to know them, too.”*

**Dr. Smita Ojha,**  
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

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



George Horsford / Daily Sun

Isabel Benitez, left, an operational manager at UnitedHealthcare’s Lake Sumter Landing MedicareStore, talks with sales manager Eric Hennon recently. The UnitedHealthcare team is preparing for National Medicare Education Week, which begins Monday and runs through Sept. 21. This year marks the second time the event has been held in Florida’s Friendliest Hometown.

# Medicare Q&A

## UnitedHealthcare’s Clarkson offers pertinent information for beneficiaries

### How do I know if I’m eligible for Medicare?

Medicare eligibility might seem straightforward, but many people get confused when trying to figure out when they will personally be eligible for coverage. You are eligible for Medicare if you are 65 years old and have been a U.S. citizen or legal resident for more than five consecutive years. Some people also qualify for Medicare if they have a disability. In order to qualify, you need to have been receiving Social Security disability insurance for more than 24 months. Others may also qualify immediately because of a special situation, such as people with end-stage renal disease (this is also sometimes called chronic renal failure or stage 5 kidney disease), or amyotrophic lateral sclerosis (also called ALS or Lou Gehrig’s disease).

### I’m going to turn 65 next year and feel totally unprepared to enroll in Medicare. Where should I start?

First, it’s great that you’re thinking about Medicare before you turn 65. After all, Medicare is not one-size-fits-all and it’s important to take time to learn about all of your coverage options before it’s time to enroll. There are several good resources available to help you get started. I recommend you check out [medicaremadeclear.com](http://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 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. Whichever resource you choose, make sure to review information about your initial enrollment period, or IEP. Take time to understand the coverage options available to you – Original Medicare (Parts A and B), Medicare Advantage (Part C), prescription drug coverage (Part D) and Medicare supplement insurance. Choosing the right Medicare plan for you can have a significant impact on your health – and pocketbook.

### Can I sign up for Medicare coverage through healthcare.gov?

In short, no. Healthcare.gov, like all of the health insurance marketplaces (also called exchanges), is for individuals under the age of 65 and small businesses to research and buy health insurance coverage. But it’s important to know that Medicare plans are not sold through the exchanges. So this fall, if you decide that you want to make a change to your Medicare coverage during the open enrollment period (Oct. 15-Dec. 7), remember that you cannot review your options or enroll in a new plan on healthcare.gov. Instead, check out the plan finder on [medicare.gov](http://medicare.gov) to compare your options. Or visit the website for the plan you’re considering for information on how to sign up.

### 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, there is cost-sharing in Medicare. 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, keep in mind that there are five main “cost” words you should know.

- Premium:** The fixed amount you pay for your coverage, typically on a monthly basis.
- 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.
- Coinurance:** The percentage you pay when you and your plan split the costs of a service or product.
- Benefit period:** Applies to Part A 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.



**Pete Clarkson,**  
CEO of North/  
Central Florida for  
UnitedHealthcare  
Medicare & Retirement

### National Medicare Education Week

**Medicare overview presentations**  
**Monday:** 2:30-4 p.m.  
**Thursday:** 6:30-8 p.m.  
**Location:** Savannah Center  
**RSVP:** Call 866-629-5270, 8 a.m.-5 p.m. weekdays, or visit [nmew.com](http://nmew.com)

**Medicare workshops Wednesday**  
New to Medicare (10-10:45 a.m.)  
**Location:** The Villages Health’s Pinellas Care Center Cafe, 2485 Pinellas Place  
**Friday:** Medicare Advantage (9-9:45 a.m.)  
**Location:** Lake Sumter Landing UnitedHealthcare MedicareStore, 1049 Lake Sumter Landing  
**RSVP:** Pick up a ticket at any UnitedHealthcare MedicareStore in The Villages.

**Medicare resources**  
[medicaremadeclear.com](http://medicaremadeclear.com)  
[medicare.gov](http://medicare.gov)  
800-MEDICARE

### Coming Sept. 21

A glance back at National Medicare Education Week.