

# Healthcare News

October 2019



## Health Topic of the Month: National Physical Therapy Month

When recovering from an illness or injury, you might use physical therapy (PT) to help you regain motion and reduce pain. Physical therapy can also help you avoid future injuries, control chronic problems like heart disease, and adapt to a cane or wheelchair.

### Who are Physical Therapists?

Physical therapists enter the profession by obtaining a Doctor of Physical Therapy degree. In addition, all states require that physical therapists be licensed. Physical Therapists are a highly skilled and highly educated group of professionals looking to help patients live comfortable lives. The demand for physical therapists is on the rise; as the number of Baby Boomers age into Medicare, the need for physical therapists will increase.



### When is PT Used?

Physical therapy is commonly used for the following purposes:

- Relieve pain
- Improve movement or agility
- Prevent disability or surgery
- Rehabilitation after a stroke, accident, injury, or surgery
- Work on balance to prevent a slip or fall
- Manage a chronic illness like diabetes, heart disease, or arthritis
- Control your bowels or bladder

People of all ages need the services provided by physical therapists. Because accidents, injuries, and illness increase as people age, physical therapy is more common in older populations. However, physical therapists help treat children, teenagers, and adults.

### Where Can You Get Physical Therapy?

You'll find physical therapy centers in most hospitals and medical clinics. Generally, physical therapy centers will have a variety of specialized equipment to help the most challenged patients. For those who are homebound, physical therapists will also visit your home. Generally, the work you do in a physical therapy center is not the only time you will perform your physical therapy; you learn the proper way to stretch, move, and gain strength from the physical therapist. Once you learn a new technique, you are responsible for practicing the therapy on your own.

## Medicare Choices

The Annual Enrollment Period (AEP) for Medicare is upon us! From October 15 to December 7, you have a chance to review and change your Medicare Advantage plan and your Medicare Prescription Drug Plan. The “open enrollment” period gives you the opportunity to sit down with a Medicare broker or agent and review your current medical treatments and medications.

An annual review of your Medicare health plan options is key in keeping costs low while finding out about new benefits that can help improve your wellbeing.

Below you will find a basic outline of your Medicare health plan choices. Plan options vary from county to county and state to state, so be sure to call your health insurance carrier or your broker to verify coverage.

### Original Medicare with PDP

If you have the red, white, and blue card with dates next to “Part A” and “Part B,” then you have Original Medicare. Having Original Medicare means that hospital stays are covered (Part A) and doctor visits (Part B) are covered at 80%. Many people have to pay for Part B out of their Social Security check.

Original Medicare does not come with any drug coverage. To get drug coverage, you also need to purchase a Prescription Drug Plan (Part D). Not all drug plans cover all drugs, and not all drug plans cover drugs in the same way. A prescription drug plan that was comprehensive and affordable

for you five years ago, could be insufficient for your medical needs today. The only time to add or change your Part D Prescription Drug Plan is during the AEP (a.k.a. open enrollment) from October 15 to December 7.

### Original Medicare with Supplement with PDP

When turning 65, some people choose to buy both a Medicare Supplement and a Prescription Drug Plan. The Medicare Supplement covers the 20% that Original Medicare doesn't cover for doctor's visits. (And as mentioned above, the Prescription Drug Plan covers drugs.) Medicare Supplement plans are generally referred to as a Plan—Like Plan G, Plan F, or Plan N. (Not to get them confused with Part A and Part B of Original Medicare.)

### Advantage Plan

Instead of using Original Medicare with a Supplement with a Prescription Drug Plan, some people choose to have an Advantage Plan. What's the Advantage? Advantage plans are HMO plans that manage your care and often give you additional benefits like dental coverage, gym memberships, over-the-counter purchase credits, and vision.

Medicare is a complex set of rules, plans, parts, and options. And plans change every year. In fact, there is an overwhelming amount of information. Contact your broker to discuss your options this Annual Enrollment Period.

## Caring for a Long-Distance Relative

Not many of us live within five miles of our parents. And most of us have an aunt, uncle, cousin, or sibling that needs some sort of care. Worrying about a long-distance relative is natural, but there are some easy, affordable ways to feel safe knowing the loved one is alive and well.

You can rely on your relative's friends and neighbors—but only so much. Friends and neighbors are great for an occasional wellness visit or monthly chat over coffee. Anything that requires more than a simple hello should be left to a service company or paid provider.

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Become familiar with the state Medicaid system. In California, the Medicaid system is called Medi-CAL. It's worth applying for Medicaid/Medi-CAL even if you think your relative might not qualify. The qualification rules are complex and often come with special rules to help as many people qualify for the benefits as possible. In addition, your relative might partially qualify. This can be especially helpful in the event of a high medical bill or dental bill.

Contact local charities and churches. Most cities and towns have services for the elderly provided through local charities, churches, synagogues, and temples. These services can often help with rides to the doctor, light housecleaning, meal delivery, and social visits.

Contact city and county aging services. For the services that aren't covered by charities, you might be able to find a city or county office that can offer care of some kind. In addition, these municipal services will help you piece together the network of free and paid providers to give you broad care coverage.

Set up an alert system. For a low monthly cost, you can use a service to ensure that your relative can quickly call 911 in the case of a medical emergency.

Use Alexa or Siri. Google, Amazon, and Apple all offer at-home devices that can provide entertainment and socialization for someone at home. Your relative can use the speaker on Amazon Alexa or Google Home to call friends and family. These devices also offer music, audiobooks, games, and word puzzles.

Reinstall a landline. If you have a relative that just isn't that good with a cell phone, use the landline. Landlines don't run out of batteries, and your relative is much less likely to turn off the ringer.

Use delivery services. If you want to ensure your relative is eating well, use any one of the many delivery services available for groceries. Amazon offers "Amazon Fresh" and "Prime Pantry" for food delivery, Instacart offers grocery shopping and delivery, and many local stores will gladly deliver for a fee.

## Home Safety Equipment



**Fire Extinguisher:** Make sure you have one in the kitchen...and by the fireplace.

**Exit Route Map:** Everyone should have two exit options out of their bedrooms, generally one window and one door.



**Window Hammer/Chain Ladder:** If you are relying on a window as a possible exit, be sure there is an easy way to break the window in case of an emergency. If the bedroom is on the second floor, each room should also have a chain ladder to get safely down.



**First Aid Kit:** Antibiotics, gauze, medical tape, thermometer; a good first aid kit can be a simple set of basic necessities.



**Emergency Kit:** Flashlight, radio, candles—with just a few simple items, you will be able to stay safe and informed in the case of an emergency.



**Smoke Alarm/CO2 Alarm:** Put a smoke alarm in all bedrooms, the kitchen, and your main corridors. Put your CO2 detector in a central location far from windows or outside doors. Change your smoke alarm batteries annually. Change the entire CO2 unit every 3–5 years.



**Call List:** Keep a list of important numbers. You might not always have your cell phone handy; write down the numbers for the local hospital, doctors, poison control, emergency vet, family members, and babysitters.

## Food on the Go

Keeping a few handy snacks in the car will help you control hunger during the day and avoid the fast-food lanes. Buy a small cooler and keep the following items in your car in the case of a snacking emergency.

### **Granola Bars:**

they last a long time and always taste good.

### **Bottle for water:**

fill it up at a water fountain or faucet.

### **Dried fruit:**

a little natural sugar will boost your day.

### **Nuts:**

perfect for quick protein.

### **Mints:**

because who wants stinky breath?

