



MEDICARE NEWS

January 2019 Edition

My goal with this newsletter is to:

1

KEEP YOU INFORMED

I will be sharing current articles about the changes in Medicare

2

ANSWER YOUR QUESTIONS

I'm available to answer issues specific to you

3

STAY CONNECTED

I want to make Medicare coverage as simple as possible

858-935-9120

Medicare Plans May Cover More Than You Think

Many Seniors may be unaware of just how many underutilized benefits are available through Medicare. Our personal health care can be rather complex and include medications, procedures, hospital stays and therapies, just to name a few. And many of us may worry about how we are going to pay for things like assisted living, medical equipment or in-home care. Here are three of the most surprising things that Medicare *may* cover, that could make life easier today.

Home Health Care

There are many seniors today who turn to home health care as a way to receive the support and assistance needed to live safely and comfortably in their own homes. There are many types of services needed and it can be confusing to know which ones will be covered. However, Medicare has created a home health care benefit for those who could receive more cost-effective care outside of nursing homes and hospitals. Which could cover more home health care costs than people think. Plus, this type of home care comes with no copay.

Another surprising fact about this home health care is that seniors don't have to be hospitalized to qualify. There are too many people who assume that just because they haven't been in the hospital, Medicare won't cover their home care needs. ***Seniors do still need to be deemed "homebound" and have a declaration from a doctor indicating their condition requires at home care.*** And this all starts with a discussion with your doctor.

Thanks for Your Referrals!

"We try hard to recognize every referral but if we missed anyone, please let us know.

Just send us a quick email so that we can acknowledge you.

We want all of you to know that it is our privilege to serve you.

The greatest compliment you pay us is the referral of your family and friends.

Thank you!!!"

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Birthdays!

January

Bradley Johnson

Randy Jones

Feliza Reed

Jack Monger

Ismene Vassiliadis

Vickie Wartner

Majorie Belmonte

Cole Willoughby

Martin Chitwood

•••

Medical Equipment

Medicare Part B covers "durable medical equipment" for seniors who need it. This means older adults who may need a little extra help getting around can often get the assistance they need without paying an arm and a leg. This includes, but is not limited to: walkers, wheelchairs, hospital beds, canes, crutches, oxygen tanks and equipment as well as blood glucose monitors. Typically, Medicare pays for 80% of the approved cost of these devices, once seniors have met the Part B deductible. This is something that can save the average senior thousands of dollars in medical costs. Check with your doctor for places to get equipment, as some Medicare plans require you to do so.

Chiropractic Care

There are many seniors today that visit a chiropractor regularly to help them maintain good overall health and relieve the aches and pains that come with aging. Chiropractic care has become a major part of the overall wellness plans for many seniors today. And those who have Medicare Part B can have their chiropractic care costs covered. Chiropractic care treats subluxations of the spine, and seniors with Medicare don't need an x-ray to prove they have this type of subluxation in order for Medicare to cover these costs. There are also plans known as Medicare Advantage Plans that can provide additional chiropractic care benefits to those who see their chiropractor more frequently.

California...It's a Great Place To Live

New beginnings and a clean slate are common thoughts when it comes to the new year. And living in Southern California brings with it many opportunities to make this year unique from last year. If last year didn't go as planned, here's our chance to craft this year into one that brings us joy.

As I was looking at what's going on in January in SD County, I couldn't help but notice some really unusual ways to spend our time. I thought I'd list some here for your perusal. Grab a friend and make way for a great 2019!

- Become a Master Composter... Learn the art and science of composting in this 5-week course that includes lectures, demonstrations, and a field trip. Sundays, January 13 - February 17, 10am - 1pm. Encinitas residents receive preferential registration. Bring a buddy from Encinitas and their registration fee is waived. Details and to sign up: www.solanacenter.org



- Kombucha...what is it? This extremely healthy beverage is unusual in our time but our ancestors commonly drank it. In this workshop, all your questions will be answered while you sample and learn how to make it.

Saturday, January 19th at 10:30 a.m. at Homebrew's Kombucha Hands-On Workshop located at 2903 El Cajon Blvd., San Diego, CA 92104. Details and to sign up: <https://www.thehomebrewersd.com/shop/product/kombucha-workshop/>)

- Miso Making Workshop...In this hands-on workshop, you will learn all about miso, a fermented bean paste that originated in Japan many centuries ago. Learn, Taste, Do and Eat this workshop has it all. Saturday, January 12, 2:30pm – 5:30pm. Located at City Farmers Nursery 3110 Euclid Ave, San Diego, CA 92105. Details and to sign up: <https://www.universe.com/events/diy-miso-making-workshop-tickets-san-diego-PJ7ZQ0?ref=kpbs>

[Our Eyes are the Windows to the Soul but What About Our Internal Organs](#)



Growing older can be a time of discovery. After all, scores of us are now redefining what retirement can be. But even with all the potential for more quality years, no one said growing older would be easy. And as we age our eyes can have more issues.

There's no doubt seniors are more prone than younger folk to have chronic eye disorders such as glaucoma, cataracts and macular degeneration, and with all three of these conditions, ***early detection is critical.***

However, what a lot of us don't realize is that an eye exam can also uncover symptoms of significant health problems — including carotid artery blockages, hypertension, high cholesterol, and diabetes. An annual eye checkup is a simple, low-stress way to keep tabs on our eyes and our overall health. Here are some the things our doctors will be looking for:

Age-related macular degeneration (AMD). This is the leading cause of blindness among seniors but early detection and treatment can slow its progress significantly. Treatments to slow this disorder include laser surgery, medication and/or dietary supplements.

Glaucoma. Glaucoma (caused by too much pressure in the eye) has been called, “the silent thief of sight”. This is because too often it goes unnoticed before too much damage is done to save the vision. When caught early, it can often be managed to prevent vision loss.

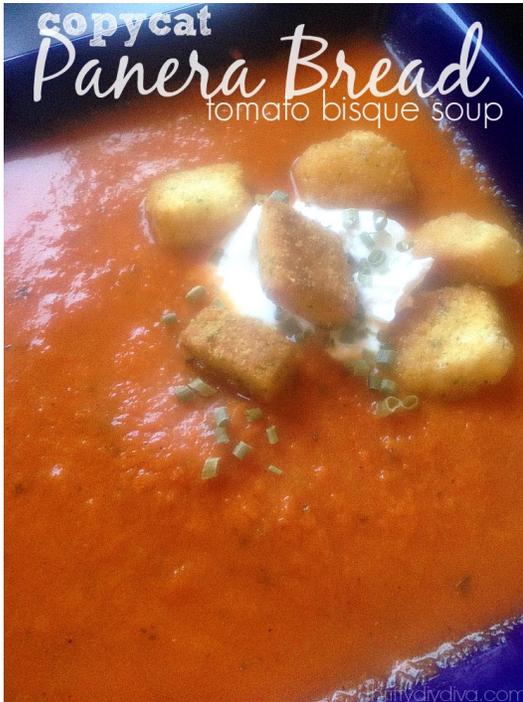
Cataracts. Cataracts are a nearly unavoidable part of aging. Over time, the lens in the eyes can become cloudy and yellow. But, updating our prescriptions can often delay surgery, which is easy and low-risk.

Diabetic retinopathy. This affects diabetic patients and when it goes undetected, can rob sight. The tiny blood vessels in the eye that feed the retina become damaged and allow fluids to seep into the eye. Treatment includes changes in diet and exercise, as well as surgery.

Refractive errors. Vision changes can worsen with age. A yearly checkup will help keep vision sharp with updated eyewear prescriptions.

Given all these advantages, it just makes good sense to keep that yearly appointment with the optometrist.

[Copycat Panera Bread Creamy Tomato Bisque Soup](#)



This warm and creamy soup is perfect for these cooler months. It can be served as a main dish or a side and it is often prepared to accompany a grilled cheese sandwich. It's simple to make and d-e-l-i-s-h! Serves 4

Ingredients

- 2 tablespoons olive oil
- 4 garlic cloves, minced
- 1 large yellow onion, diced
- 1 tablespoon dried basil
- 1/2 teaspoon dried oregano
- 2 (28 oz) cans peeled tomatoes
- 1 cup chicken or vegetable stock
- 2 tablespoons sugar
- 1/2 cup half and half
- Sea salt and freshly ground black pepper, to taste

1. In a heavy-bottomed pot (or Dutch oven), cook over medium-high heat the olive oil, garlic, and onion, stirring as needed, until translucent - about 8 minutes.
2. Halfway through the 8 minutes add the basil and oregano to allow the flavors to come out.
3. Add the tomatoes (with juice), chicken stock, and sugar. Bring to a low simmer. Cook uncovered, for 15 minutes or until it has thickened.
4. Turn heat off and add the half and half and season to taste with salt and pepper.
5. Using an immersion blender (or carefully transfer soup to a blender—placing the blender pitcher in the sink before pouring, seems to work best), puree soup until there are no large chunks left.

Original Recipe can be found at *Thrifty DIY Diva...* <https://www.thriftydiydiva.com/copycat-panera-bread-creamy-tomato-bisque-soup-recipe/>

[Renew Active Gym Membership](#)

A new fitness program to help you live your best life. Welcome to Renew Active™ from UnitedHealthcare, available with select Medicare Advantage plans. Designed around you and your goals, Renew Active offers access to participating fitness locations, both local and national options with group fitness classes. Also included at no additional cost are online brain exercises to help keep both your body and your mind active. To find a gym in your area, go to www.MyRenewActive.com

[Medicare Made Easy](#)

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