



MEDICARE NEWS

June 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

What Medicare Parts A & B DO NOT Cover

Part A: Hospital Insurance

Part A covers the costs of being in a medical facility/hospital. Medicare Part A is no cost to you as long as you or your spouse worked at least 40 quarters (10 years) in the United States and paid into Medicare.

Part B: Medical, Doctors & Tests Insurance

Part B covers doctor's services, durable medical equipment, out-patient care, lab tests and radiological testing, such as MRIs and CT scans. With Part B you pay a monthly premium. You are required to enroll in Part B if you don't have "creditable coverage" from another source, such as an employer or union plan. If you do not have creditable coverage, you may have to pay a penalty if you don't enroll when eligible.

Parts A & B = Original Medicare

Parts A & B are considered original Medicare and will cover 80% of your Medicare covered medical expenses. You are responsible for the other 20% of the costs of medical services. **But beware!** There is NO cap on your 20% out-of-pocket expense. (Example: If your medical bills for a year were \$100,000, you would be responsible for \$20,000.)

Part D: Prescription Drugs

Part D (also known as Prescription Drug coverage), is administered by private insurance companies. Part D is required unless you have a prescription drug plan from another source, such as VA benefits or Tricare.

Thanks for Your Referrals!

Steve F
referred
Jim McK

Laurie P
referred
Oscar B

*“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 privi-
lege to serve you.*

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

Thank you!!!”

Birthdays!

June

Pamela N
Teresa S
Judy C
Michael G
Ruth L
Teri F
Frances P
Patricia F
Scott M
Michael R
Arlene B
Judy W
Wendy G
Daniel R

Parts A & B DON'T Cover:

Parts A & B do not cover routine eye and dental costs, dentures or implants, cosmetic surgery, acupuncture or hearing aids.

But the largest and most important item that original **Medicare DOES NOT cover is Long-Term Care**. If you are diagnosed with a chronic condition that requires ongoing personal-care assistance, the kind that requires in-home or assisted-living facility help, **Medicare will cover none** of those costs. This includes help with everyday activities such as bathing, eating, dressing, ambulating from a bed to a chair or from a chair to a bed, etc. (unless prescribed by your doctor and performed in a Skilled Nursing Facility, usually after a hospital stay). Other things that are not covered are cooking, cleaning, grocery shopping, or laundry.

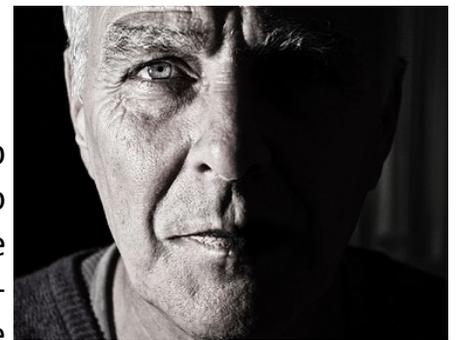
According to Medicare.gov, at least 70% of people over the age of 65 will need Long-Term Care at some point in their lives. Looking into a Long-Term Care policy, for these future expenses is a prudent choice. These policies can come in the form of a life insurance policy with a Long-Term Care rider (addon) or can be a specifically designed Long-Term Care annuity (versus an annuity with a chronic care rider) or even a life settlement, which will convert an old life insurance policy into a set amount of funds.

Call me for more information on Long-Term Care coverage at 858-935-9120.

Depression IS NOT a Normal Part of Growing Older

It seems like just yesterday that mom lit up when we brought the grandchildren over. So why does she hardly smile and seem irritable around the kids now? Has my husband/wife always been a lifelong baseball fan? So why are they turning down box-seat tickets? Sudden changes in mood and interest are more than just advancing age. The National Institute of Mental Health (NIMH) reports that elderly depression is not only widespread but “a serious public health concern.” Recent research suggests that as many as 15% of elders – that’s 6.5 million Americans suffer from depression, and still more, 25%, report that they suffer from persistent feelings of sadness.

To add to the issue, many health practitioners are unprepared to detect signs of depression. To make matters worse, seniors themselves often ignore or hide their debilitating mental conditions. Older adults are more sensitive to the stigma of mental illness than any other group. They tend to think of mental health treatment as leading to mental hospitals or nursing homes and this isn’t the case.



Warning Signs of Depression

While it's natural to experience some grief in the face of major life changes, clinical depression doesn't go away by itself, it lasts for several months, and needs to be treated by a professional. If you suspect that your parent, loved one, or yourself is suffering from depression, pay attention to these health indicators:

Irritability - Sudden mood changes can suggest depression. Is there irritation by small things or crankiness where there used to contentment and happiness.

Loss of Self-Regard - Many experts say that one of the most obvious signs of depression is noticed when we show a lack of pride in our personal appearance. Perhaps it's something as simple as bathing or maybe it's those extra touches that were always done before leaving the house, but have now gone by the wayside.

Social Withdrawal - Isolation is a common choice when someone is feeling depressed. We tend to take on the "hermit mentality," shutting out others and avoiding social situations.

Increased Pain - One of the greatest myths about depression, is that it's only in the mind. In fact, depression amplifies physical pain.

Recent Illness or Surgery - Recovering from major illness or surgery are much more likely to develop a depressive episode, and some go on to have a depression disorder. In fact, research shows that 15% of people who are discharged from a hospital left with symptoms of depression.

Recent Loss - Depression in bereavement is common. Seniors have a much higher risk than younger people of plummeting into depression after the loss of a loved one.

While 50% of depressed seniors will eventually recover on their own without any intervention, you should not hesitate to help a loved one or yourself who is exhibiting the signs of depression.

Where to Find Help?

Most older adults see an improvement in their symptoms when treated with anti-depression drugs, counseling/therapy, or a combination of both. If you are concerned about a loved one being depressed, offer to go with him or her to see a health care provider to be diagnosed and treated.

If you believe something physical is prompting this change, contact the primary care physician or specialist for help in how to manage the physical symptoms.

The Substance Abuse and Mental Health Services Administration, SAMHSA's National Helpline, [1-800-662-HELP \(4357\)](tel:1-800-662-HELP), (also known as the Treatment Referral Routing Service) or TTY: [1-800-487-4889](tel:1-800-487-4889) is a confidential, free, 24-hour-a-day, 365-day-a-year, information service, in English and Spanish, for individuals and family members facing mental and/or substance use disorders. This service provides referrals to local treatment facilities, support groups, and community-based organizations. Callers can also order free publications and other information.

[California... It's a Great Place to Live](#)

25th Annual Taste of Gaslamp - Join us for San Diego's original culinary tour! On Saturday, June 15, 2019, the Gaslamp Quarter will be showcasing the excellent dining options. General Admission

tickets are \$35 pre-sale (\$45 day-of) and allow you to sample 25+ different restaurants from 1:00 to 4:00 PM on a self-guided walking tour with a Karl Strauss beer garden. Tickets are available online in advance, and day of at the check-in located at 538 L Street. <https://www.gaslamp.org/events/taste-of-gaslamp/>

Nighttime at the San Diego Zoo - From June 16 through September 2 stay after dark and celebrate summer during Nighttime Zoo. Both young and old alike will want to join in the fun, with larger than life performances, interactive games, music, and costume characters. And, of course, meetings with our keepers and their animal friends add to the excitement. <https://zoo.sandiegozoo.org/nighttimezoo>

Whether you like Beer or Wine, there's something special for all of us this month. Check out the following websites for information on the **San Diego International Beer Festival**, with its nearly 200 breweries represented from around the world... <https://sandiegobeerfestival.com/> **or the University of San Diego Wine Classic**, The "Can't Miss" Event of the summer... <https://marketing.sandiego.edu/wineclassic19/>



[Broiled Tilapia Parmesan](#)

Here's a flavorful recipe for this light fish that is easy and done in minutes! The fish is broiled with a creamy cheese coating for an impressive flavor and texture.

1. Preheat your oven's broiler and grease or line your pan with aluminum foil.
2. In a small bowl, mix together the Parmesan cheese, butter, mayonnaise, and lemon juice.

Ingredients

1/2 cup Parmesan cheese
1/4 cup butter, softened
3 tablespoons mayonnaise
2 tablespoons fresh lemon juice

1/4 teaspoon dried basil
1/4 teaspoon ground black pepper
1/8 teaspoon onion powder
1/8 teaspoon celery salt
2 pounds tilapia fillets

- Season this mix with dried basil, pepper, onion powder, and celery salt. Mix well and set aside.
3. Arrange fillets in a single layer on the prepared pan. Broil a few inches from the heat for 2 to 3 minutes. Flip the fillets over and broil for a couple more minutes. Remove the fillets from the oven and cover them with the Parmesan cheese mixture on the top side. Broil for 2 more minutes or until the topping is browned and fish flakes easily with a fork. Be careful not to over cook the fish. For a video and the recipe <https://www.allrecipes.com/recipe/50644/broiled-tilapia-parmesan/>

[Medicare Made Easy](#)

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