Silver Pages FOCUS

Tips for seniors on managing health care costs

ARA Content

Finding the Medicare coverage that best fits their needs and their pocketbooks is challenging for many seniors. Health care plans make changes to their coverage. People's health conditions change.

Not keeping on top of these changes can mean problems. Suddenly seniors may find they don't have needed coverage, their doctor no longer takes their plan, or they face steep medical or prescription drug costs.

That's why it's essential to review Medicare coverage and individual needs each year, and to use the Medicare annual open enrollment period to make changes to coverage.

Medicare annual open enrollment runs from Oct. 15 through Dec. 7, with new benefit choices effective the following Jan. 1.

"Getting started early is key," says Mary Dale Walters, senior vice president of the Allsup Medicare Advisor, a Medicare plan selection service.

"Choosing Medicare coverage is complicated, even when you have lots of information on the Web. It can be difficult to get current plan information and to get an apples-to-apples comparison of plans."

> *"Choosing Medicare coverage is complicated, even when you have lots of information on the Web. It can be difficult to get current plan information and to get an apples-to-apples comparison of plans." ~Mary Dale Walters, senior VP, Allsup Medicare Advisor*

Walters offers these tips for seniors to manage and lower their health care costs.

1. Be an informed consumer.

Millions of seniors, their families and caregivers will be pleased to know that for the third straight year the average basic Medicare prescription drug premiums will remain steady.

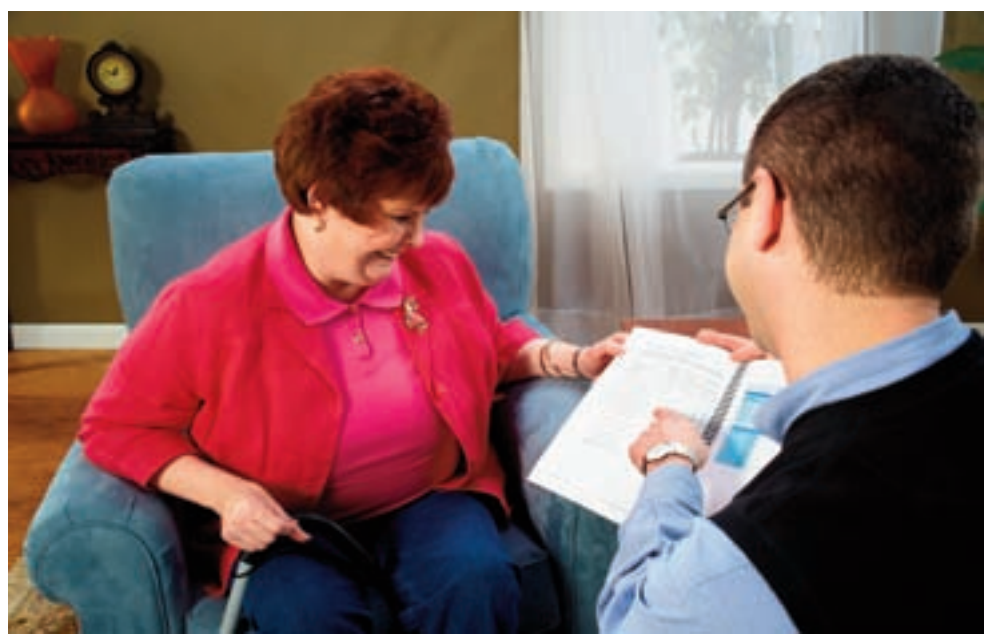
Since enacted, the Affordable Care Act has helped more than 5.4 million people with Medicare save more than $4.1 billion in out-of-pocket prescription drug expenses. These are significant results as the law closes the Medicare Part D donut hole coverage gap, according to the Centers for Medicare & Medicaid Services.

Seniors can capitalize on those savings by knowing exactly what they are paying for — shop around for better prescription prices and ask about costs. For additional savings, use generic medications.

Take advantage of Medicare preventive services, including many types of screenings, tests, shots, counseling, training and supplies now offered without co-pays or other out-of-pocket costs.

2. Ask for help.

In addition to guidance on retirement, estate and long-term care planning, seniors can rely on professionals to help them with health care choices. Walters points out this can include Medicare specialists such as Allsup or financial planners who often consult Medicare experts.



ARA Content

It's essential to review Medicare coverage and individual needs each year, and to use the Medicare annual open enrollment period to make changes to coverage.

"Health care planning is a quality of life and a financial issue," Walters says. "If you need assistance sorting through the overwhelming number of options, it' s important to know that help is out there for you — don't be afraid to ask."

Grace Hercules used Allsup to research her Medicare needs and found she could save more than $1,000 a year by switching drug plans. "I thought a mail-order prescription plan was best for me, but their specialists proved me wrong about this — and I am so happy," she says.

"People can probably do their own taxes, but when they pay a tax adviser they get better returns," Hercules adds. "It's getting the mindset that good help is available. It's really worth getting expert help and not having the aggravation."

3. Be proactive.

Having known and been around seniors, Hercules says she is saddened that so many settle for high costs or keep the same Medicare plan year after year because of a lack of understanding.

Just as seniors review their finances or taxes each year, Medicare annual enrollment is the ideal time to review health care coverage, Walters says. "It's OK to admit it's confusing and that help will be valuable. Look at all your Medicare options and take charge of your health care."

In addition to annual Medicare enrollment, special enrollment periods happen throughout the year for specific situations. For an evaluation of Medicare options, call an Allsup Medicare Advisor specialist at 866-521-7655, or go to medicare.allsup.com.

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Proper nutrition key for elderly

ARA Content

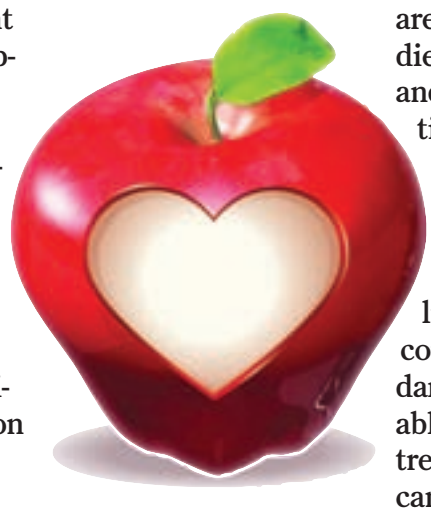
Americans are now living longer than ever before. In fact, one of the fastest growing segments is people over the age of 85 who will represent 20 percent of the population by the year 2040.

Because we are living longer, certain conditions specific to senior citizens are also on a steady rise. Dehydration, falls, fractures, cognition loss and attention deficits are now becoming more commonplace.

In a recent paper titled "Salt Appetite Across Generations" presented at a medical conference in Switzerland, Israeli researchers from the University of Haifa confirmed that in older people, a reduced sense of thirst results in a greatly increased risk of serious dehydration.

They also noted that the appetite for salt does not diminish with age and suggested that this be used to help sustain hydration and prevent the dangerous symptoms that result from dehydration.

Another study by Dr. Michael H. Alderman and Dr. Hillel W. Cohen of the Albert Einstein College of Medicine, published in the American Journal of Hypertension, identified significant risks to cardiovascular health and longevity from consuming any less than one or more than three teaspoons salt per day. Fortunately, most Americans - including the elderly - when left to their own choice consume right in the middle of this range.



Given this new evidence, assisted living caregivers should be very cautious before recommending a low-salt diet for the elderly. In older people, mild hyponatremia is the most common form of electrolyte imbalance in the blood. Indeed, several recent medical papers found a direct relationship between hyponatremia and unsteadiness, falls, bone fractures and attention deficits.

Falls are one of the most serious problems for the elderly and about a third of people older than 65 fall at least once every year. Fall-related injuries in the elderly are associated with numerous psychological and physical consequences and are a leading cause of bone breakage and hip fractures, which can lead to complications and permanent disability or death. More than 5 percent of all hospitalizations in people older than 65 years are due to fall-related injuries.

Sadly, the research shows that in assisted living facilities where almost all residents are given low-salt diets, the rate of falls and fractures are three times as great as in the normal home environment.

The implications of this research for liability claims incorporating legal damages are considerable. Mild hyponatremia in the elderly can no longer be considered as a simple nonthreatening condition.

Evidence clearly points to significantly increased attention deficits, loss of cognitive function, increased falls and fractures – a cascade of conditions resulting in a highly diminished quality of life and a reduced life span. It is a major threat that can be treated by simply adding salt back to the diet.

The evidence contradicting a low-salt regimen for the elderly is impressive and up-to-date. Those responsible for looking after the elderly should very carefully consider any broad, sweeping recommendations to administer a low-salt diet, for both medical and liability reasons.

A well-balanced diet, complete with salads, vegetables and fruit is the best approach to ensuring a healthy and active retirement.

Hobbies for the golden years

Metro

Whether retirement is on the horizon or has already begun, more free time equates to an increased opportunity to fill your days with enjoyable activities.

Individuals facing busy schedules are often forced to push hobbies to the sidelines, as more pressing things, such as a job, household responsibilities, and parenting tasks, are accomplished. Once retirement arrives, a newfound freedom in your schedule may occur, and there can be plenty of hours to devote to the hobbies and pastimes you find enjoyable.

According to research, hobbies can have many benefits. They may serve as an emotional outlet or a way to relax. Hobbies can keep the mind and hands active. They also allow for quiet time and mind wandering – which can free up creative thinking. Hobbies can also serve as a means to connecting with people and opening up new groups of friends.

There are many hobbies you can consider, depending on physical health and abilities. These may be hobbies you once enjoyed in the past or new activities to expand your horizons. And hobbies need not be crafty in the traditional sense, just about any activity -- even being a mentor – can be a form of a hobby.

Starting a hobby

When deciding on a hobby, you can first take an inventory of your skills and interests. If you have always been handy around wood and construction, perhaps a woodworking hobby will be enjoyable and also may work as a source of income revenue.

Other activities that require the use of the hands and mind include knitting, needlepoint, painting, puzzles, quilting, scrapbooking, and crocheting. These can keep the mind active and improve dexterity and fine motor skills.

Next, you may want to consider the costs surrounding a hobby. While something like taking photos may have relatively low costs, collectibles, exotic sports, sports cars, and travel could become expensive. It's important to weight the costs against your finances to ensure that you will be financially comfortable while engaging in this particular hobby.

Explore what your friends are doing. If you want to get into a new hobby, ask neighbors and friends what they do to keep busy – and try it out. You just may find that you're naturally inclined to do this type of activity and enjoy it.

Visit a local hobby shop or craft store and browse through the aisles. See where your attention is drawn and give that activity a try. From building model trains to cultivating an herb garden, there are dozens of ideas to try.

Other pastimes

A hobby can take the form of volunteer work, teaching, mentoring, joining a martial arts class, taking classes at a college, and even caring for a pet. If you are the type who likes to interact with other people instead of engaging in a solitary hobby, consider one of these types of activities instead.

Once a hobby is started, it is not set in stone. If you find you do not feel motivated to do this hobby, try something else. Remember, the days are now yours to fill, so maximize time spent with activities you can enjoy.

Metro

Sewing can be a hobby that seniors do after retirement when they have ample free time.

Recipes from Paula Deen and Diabetes in a New Light allow you to enjoy the holidays while sticking to your diabetes regimen

Brandpoint

With calorie-packed foods and sugary drinks often at the center of holiday gatherings, the season can be more challenging than festive for many Americans living with type 2 diabetes. But American cooking star Paula Deen, who has type 2 diabetes, is letting people know that it's still possible to enjoy all that the holidays have to offer while making smart decisions about healthy eating.

"Celebrating the holidays with my family and friends with a delicious Southern meal is one of my favorite traditions, and that won't change because of my diabetes," said Paula.

"You know, I still enjoy my favorite holiday foods, but I've changed the way my plate looks. I've been doublin' up on my greens and cutting back on the sodium and carbs. I've also added some of the diabetes-friendly recipes that we've made for Diabetes in a New Light™ to my holiday menu, and now my whole family will enjoy them too!"

Paula, along with her sons Bobby and Jamie, teamed up with Novo Nordisk on Diabetes in a New Light™ to lighten up some of their family's favorite dishes and to provide a resource to help people with diabetes and their families make healthier eating a regular part of their diabetes care, during the holidays and throughout the year.

The Gingered Butternut Squash and Green Apple Mash in a new light recipe is a delicious alternative to traditional mashed potatoes. (Find Deen's Gingered Butternut Squash and Green Apple Mash in a new light, a Diabetes in a New Light™ original recipe, on the next page.)

"Exercise is also an important part of managing your diabetes," adds Paula. "I used to hate exercise and hardly ever made time for it. I know we're all busy, but once you commit to adding a little physical activity to each day, before y'all know it, exercise will become part of your new daily routine, too. It's easy!"

"I normally walk on a treadmill for at least a mile a day and sometimes outside after dinner with my husband, Michael. Whenever I think about skipping a walk, I remind myself how good I feel afterwards."

You can find diabetes-friendly recipes from the Deens, along with tips and resources for managing your diabetes at DiabetesinaNewLight.com. You can also sign-up to receive a new recipe each month.

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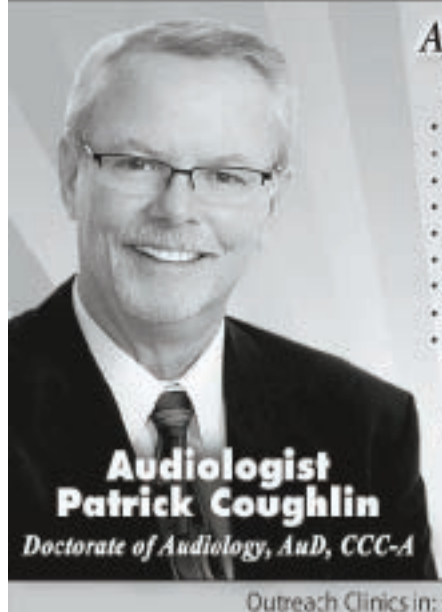

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Fighting fall allergies:

The best treatments to feel better fast

Brandpoint

Sneezing, stuffiness, a runny nose– these symptoms don't always indicate a cold but can be hallmarks of hay fever for one in five Americans who suffer from seasonal allergies.

Hay fever, also called allergic rhinitis, causes cold-like signs and symptoms such as an itchy nose, roof of the mouth, throat, eyes and ears, along with watery eyes, runny nose, congestion and sneezing. Unlike a cold, hay fever isn't caused by a virus; it is caused by an allergic response to outdoor or indoor allergens, such as mold, trees, pollen and pet dander.

"To help patients save money, I would recommend many of the store-brand non-sedating antihistamines, such as Cetirizine or Loratadine, which are sold at leading retailers and pharmacies.

These medications have the same efficacy as national brands and meet or exceed FDA quality standards, but cost significantly less than the brand names," says Dr. William Berger, professor of allergy and immunology at the University of California, Irvine.

You can find more information about the symptoms and treatments for allergic rhinitis at the American Academy of Allergy, Asthma and Immunology (www.aaaai.org), or the American College of Allergy, Asthma and Immunology (www.acaai.org).

Photo by Victoria Lusk

Dr. William Berger, professor of allergy and immunology, recommends store-brand non-sedating antihistamines, which are sold at leading retailers and pharmacies.

Is chicken soup the ultimate cold medicine?

Metro

There are many treatments for the common cold. Perhaps no solution is more utilized than a hot bowl of chicken soup. People have chased away chills and sniffles with rich broth and savory vegetables for centuries. But is chicken soup really the miracle medicine upon which so many rely?

Chicken soup has long been touted for its ability to treat a cold. As far back as the 12th century, Jewish philosopher and physician Maimonides recommended it for colds. Although it would seem that chicken soup being good for colds is simply an old wives' tale, there is really something substantial to the claims.

Any hot liquid or beverage can soothe throats that are sore from coughing or a postnasal drip from colds. Liquids in any form can help prevent dehydration and slow down runny noses, which exacerbate congestion and sinus pain. In 1978, researchers published a study in the journal Chest stated that sipping chicken soup or even just hot water could help clear clogged nasal passages.

Another benefit to chicken soup is its nutritional value. Most recipes for chicken soup include many different vegetables – from carrots to celery to leeks to even leafy greens, like spinach. The inclusion of the vegetables helps increase the nutritional value of the soup, particularly the antioxidants in the meal.

Antioxidants, such as vitamins and minerals in produce, can help improve the immune system response of the body. According to WebMD, adding fruit and vegetables of any kind to your diet will improve your health.

Some foods are higher in antioxidants than others. The three major antioxidant vitamins are beta-carotene, vitamin C and vitamin E. You'll find them in colorful fruits and vegetables – especially those with purple, blue, red, orange, and yellow hues. Therefore, be sure to add these colors to your cold-fighting soup.

Additional studies have shown that chicken soup is a great cold reliever. In 2000, researchers at the University of Nebraska exposed neutrophils, white blood cells that fight infections, but also may cause inflammation, to diluted chicken broth. These cells slowed their movement, which would help reduce some symptoms of colds. Although a family recipe was used for the study, other soups were tested, and most store-purchased chicken soups worked the same way.

The majority of the symptoms from colds are caused not by the cold virus itself, but by the body's response and fight against the invading virus. Many of these effects, like clogged noses and headaches, are some sort of inflammation. Therefore any food that can reduce inflammation may have cold-fighting benefits as well.

Although chicken soup may not eliminate all cold symptoms, it has enough beneficial properties to alleviate many complaints from colds.

Paula Deen and Diabetes in a New Light:

Gingered Butternut Squash and Green Apple Mash

A Diabetes in a New Light™ original recipe, continued from previous page

Makes: 4 servings (2 cups)
Prep Time: 10 minutes
Cook Time: 40 minutes
Difficulty: Easy
Ingredients:
1 (20-ounce) package cut and peeled butternut squash
2 Granny Smith apples, peeled, cored, and cut into quarters
1/8 tsp salt
1/4 cup orange juice
2 tbsp fresh ginger, minced and peeled
2 tsp packed dark brown sugar
1 tsp curry powder
3/4 tsp ground cinnamon
1/4 tsp grated nutmeg

Instructions:

Preheat the oven to 425 degrees F. Spray a large shallow baking pan with olive oil nonstick spray.

Combine squash, apples, and salt in the roasting pan; spray with olive oil nonstick spray and toss to coat.

Spread the squash mixture in a single layer in the pan.

Roast, stirring occasionally, until the squash and apples are tender and lightly browned (about 40 minutes).

Transfer the squash mixture to a food processor. Add orange juice, ginger, brown sugar, curry powder, cinnamon and nutmeg; pulse until smooth. Serve at once.

Per serving (1/2 cup): 120 calories, 0 g fat (0 g saturated, 0 g trans), 0 mg cholesterol, 370 mg sodium, 30 g carbohydrate, 6 g fiber, 1 g protein.

Making it lighter

*Roasting the squash and apples brings out their natural deliciousness.

*Instead of adding fat-laden butter and cream, mix in a little orange juice and big bold spices like ginger and curry powder.

*A bit of brown sugar adds a touch of sweetness.

This recipe has been reviewed by Diabetes Care and Education, a dietetic practice group of the Academy of Nutrition and Dietetics. Diabetes in a New Light™ is a trademark of Novo Nordisk A/S.

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15 N State St • Aberdeen, SD 57401 • (605) 225-3679

NUTRITION SERVICES
Avera St. Luke's Food & Nutrition Services
305 S State St • Aberdeen, SD 57401 • (605) 622-5092
Sanford Aberdeen - Outpatient Nutrition Services
2905 3rd Ave. SE • Aberdeen, SD 57401 • (605) 626-4380
Senior Meals Program
1303 7th Ave SE • Aberdeen, SD 57401 • (605) 225-0182

OPHTHALMOLOGY
Ophthalmology Associates
310 8th Ave NW • Aberdeen, SD 57401 • (605) 226-2108 • (800) 255-7448

ORTHOPEDICS
Aberdeen Orthopedics & Sports Medicine
201 S Lloyd St, Suite 110 • Aberdeen, SD 57401 • (605) 229-0205 • (800) 782-4798
Avera Medical Group Orthopedics Aberdeen
815 First Ave. SE • Aberdeen, SD 57401 • (605) 622-2570
Orthopedic Center of the Dakotas
701 8th Ave NW • Aberdeen, SD 57401 • (605) 226-2663 • (800) 765-2660

PHARMACIES
Jones Drug Prescription Center
816 6th Ave SE, Suite 1 • Aberdeen, SD 57401 • (605) 225-3010
Kessler's
615 6th Ave SE • Aberdeen, SD 57401 • (605) 225-6673
Plaza Pharmacy
201 S Lloyd St • Aberdeen, SD 57401 • (605) 225-6344
State Street Pharmacy
105 S State St • Aberdeen, SD 57401 • (605) 225-1945
United Clinic Pharmacy
3015 3rd Ave SE #110 • Aberdeen, SD 57401 • (605) 225-4001
Wal-Mart
3820 7th Ave SE • Aberdeen, SD 57401 • (605) 229-1519

RETIREMENT COMMUNITIES
Avera Mother Joseph Manor Retirement Community
321 9th Ave NE • Aberdeen, SD 57401 • (605) 622-5850 • www.averastlukes.org
Fifth Avenue South Apartments
506N S 1st St • Aberdeen, SD 57401 • (605) 225-9504
Bethesda Town Square
1425 15th Ave SE • Aberdeen, SD 57401 • (605) 225-7600
Carlyle Apartments
1901 3rd Ave SE • Aberdeen, SD 57401 • (605) 229-6331
Parkside Retirement Community
1324 12th Ave SE • Aberdeen, SD 57401 • (605) 225-7900
Sherman Apartments
2324 3rd Ave SE • Aberdeen, SD 57401 • (605) 226-3162
Primrose Retirement Communities
1701 3rd Ave SE • Aberdeen, SD 57401 • (605) 225-7626 • primroseretirement.com

SENIOR ACTIVITIES
Aberdeen Senior Center
1303 7th Ave SE • Aberdeen, SD 57401 • (605) 626-3330
Eagles Club FOE
316 S 2nd St • Aberdeen, SD 57401 • (605) 225-7244
Elks Lodge 1046
705 Circle Dr • Aberdeen, SD 57401 • (605) 225-1703
Foster Grandparent Program
112 N Main St • Aberdeen, SD 57401 • (605) 262-0708
Knights of Columbus
271 Main St • Hoven, SD 57450 • (605) 948-2148
Masonic Temple
503 S Main St • Aberdeen, SD 57401 • (605) 225-8981
Moose Lodge
410 9th Ave SW • Aberdeen, SD 57401 • (605) 225-5185
RSVP-Retired Seniors Volunteer Program
112 N Main St • Aberdeen, SD 57401 • (605) 262-0708
Yelduz Shrine Center
802 S Main St • Aberdeen, SD 57401 • (605) 225-4841 • www.yelduzshrine.com

SKILLED NURSING & REHABILITATION
Aberdeen Health & Rehab
1700 N Hwy 281 • Aberdeen, SD 57401 • (605) 225-7315
Avera St. Luke's Rehabilitation Center (Inpatient)
305 S State St • Aberdeen, SD 57401 • (605) 622-5700
Avera Mother Joseph Manor Retirement Community
1002 N Jay St • Aberdeen, SD 57401 • (605) 622-5850 • www.averastlukes.org
Bethesda Home of Aberdeen
1224 S High St • Aberdeen, SD 57401 • (605) 225-7580
Bowdle Nursing Home
8001 S 5th St • Bowdle, SD 57428 • (605) 285-6146
Golden Living Center
617 Bloemendaal Dr • Ipswich, SD 57451 • (605) 426-6622
Golden Living Center
1106 N 2nd St • Groton, SD 57445 • (605) 397-2365
ManorCare Health Services
400 8th Ave NW • Aberdeen, SD 57401 • (605) 225-2550
Sun Dial Manor
410 S 2nd St • Bristol, SD 57219 • (605) 492-3615
Wheatcrest Hills
1311 Vander Horck Ave • Britton, SD 57430 • (605) 448-2251

THERAPY
Avera St. Luke's Therapy Center
805 First Ave. SE • Aberdeen, SD 57401 • (605) 622-5878
Sanford Aberdeen Medical Center Therapy Services
2905 3rd Ave. SE • Aberdeen, SD 57401 • (605) 626-4380

TRANSPORTATION
Aberdeen Shuttle & Taxi
202 S Main Str Ste. 301 • Aberdeen, SD 57401 • (605) 725-2195
Aberdeen Taxi
929 S Main St • Aberdeen, SD 57401 • (605) 225-6280
Rideline
205 N 4th St • Aberdeen, SD 57401 • (605) 626-3333

TRAVEL
AAA Travel Agency
1715 6th Ave SE #6 • Aberdeen, SD 57401 • (605) 229-5000
Travel Leaders® Aberdak Tours
221 S Lincoln St • Aberdeen, SD 57401 • (605) 225-7555

WALK-IN CLINICS
Avera St. Luke's FastCare
500 N. Hwy 281 (Shopko) • Aberdeen, SD 57401 • (605) 622-4000
Avera St. Luke's FastCare
621 Sixth Ave. SE (Kessler's) • Aberdeen, SD 57401 • (605) 622-4000
Sanford Aberdeen Acute Care: Sanford Health Aberdeen Clinic
3015 3rd Ave SE • Aberdeen, SD 57401
Weekdays 5 – 9 p.m, Sat. 9 a.m. – 1 p.m, Sun. 1 – 5 p.m.
View www.sanfordaberdeen.org for wait times