



better you

Winter 2023



Medicare Edition

Inside Medicare: Dollars are in the Details

It's important to look before you leap into Medicare.

Make sure to check that your trusted CHI Health provider is on the plan you choose, and pay close attention to deadlines to avoid financial penalties.

Every year, you can change your Medicare health plan for the following year during Medicare Open Enrollment, which runs from October 15 - December 7.

It's easy to get overwhelmed by the complexities of Medicare, but help is available. Find answers to your questions online or talk to an expert by phone.



Age 65 – Medicare is the Federal government health insurance program for those age 65 and older. You don't have to be retired or collect Social Security to receive Medicare.

Before Age 65 – You may also become eligible before age 65 if you have a permanent disability or end-stage renal disease.

Medicare questions?

Connect with resources to choose a plan that includes your trusted CHI Health care provider.

CHIhealth.com/Medicare



Online

[Medicare.gov](https://www.Medicare.gov)



Call

800-Medicare
(800-633-4227)

Myth: I'll be notified when it's time to enroll in Medicare.

Fact: You generally have to remember to enroll on your own. Penalties may apply if you fail to enroll in parts B or D, and those penalties follow you for the remainder of your life.

Myth: Medicare is free.

Fact: Some parts of the program may be offered at no cost; however, enrollees are expected to cover some premiums, deductibles and out-of-pocket expenses.

Myth-busting Medicare

Myth: I won't qualify for Medicare because my health is poor.

Fact: Medicare cannot reject you because you're sick or have a preexisting condition. Your acceptance into Medicare is guaranteed regardless of your health, once you reach the age of 65 (unless you qualify by disability).

Fit after 60

Aging can come with unwelcome changes. Suddenly, exercise is a little harder on the body and your diet isn't working like it used to. This could be a sign it's time to check in with your doctor.

Get Checked

"It's a good idea to schedule a physical or wellness exam each year," said Jake Schlemmer, MD, CHI Health internal medicine provider. "However, if you notice changes in the way you feel, be proactive. We can take a closer look at your blood work, evaluate your sleep as well as other factors that contribute to your overall health."

Schlemmer says by age 50, both men and women can experience gradual hormonal changes, shifts in thyroid function and bone loss.

Move More

Just because your body slows down, doesn't mean you have to.

"Keeping your joints strong and mobile helps to prevent falls and other injuries. You may need to make some



changes to the movements you do, like avoiding high impact workouts - but don't sit still. Make exercise a priority."

Weight training, pilates, yoga, swimming and walking are all great low impact workouts that can help boost your hormone levels and maintain mobility.

Dr. Schlemmer recommends working out for a total of 150 minutes over the course of a week. That's just 30 minutes a day, and exercising with a friend can make the time fly and keep you accountable.

Eat Better

Watching what you eat is an important factor in staying healthy - even more

so as you age. A balanced diet looks like:

- Lean proteins like fish and poultry
- Red meat in moderation
- Fruits and vegetables
- Healthy fat like avocados, nuts, & olive oil
- Avoiding processed foods or simple carbs with "added sugars"
- Opting for complex carbs like whole grains, oats, beans, lentils

Talk to your doctor about taking multivitamins with vitamin D to help reduce the risk of falls, and calcium supplements to promote healthy bones.

Counting on your heart?

Add a provider to the equation

Unlike your age, your heart health is more than just a number.

"Knowing your health numbers helps, to a certain extent, monitor your risk for heart disease and stroke," says Jose Friesen, MD, CHI Health cardiologist.

But just knowing your numbers isn't enough. Providers and patients working together are proven more effective.

"Finding that ideal balance between major risk factors, your numbers and modifiable elements like diet, exercise, alcohol, smoking, and stress is our goal. And we get there by creating a uniquely personalized and integrated approach for each patient."

Take a short quiz at [MyProviderMatch.com](https://www.myprovidermatch.com) to find a provider that is right for you.



Ideal numbers for most adults*



Blood Pressure
120/80 mmHg
or less



Body Mass Index
18.5-24.9 kg/m²



Fasting Blood Sugar
100 mg/dl or less



Total Blood Cholesterol
200 mg/dl or less

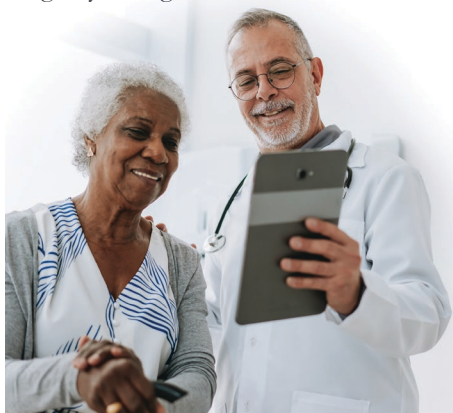
*Talk with your provider about what numbers are right for you.

Healthy life hack: Don't skip your annual exam.

When you see your provider for regular checkups, screenings and immunizations, you avoid issues down the road that may lead you to serious problems, ER visits and hospital stays.

“It’s very important to focus on preventative health care. There are things that can be caught and treated early,” said Heather Morgan, MD, CHI Health geriatrician.

Beyond the usual checks on blood pressure, cholesterol, blood sugar and weight, you might need to be screened



for things like diabetes and heart disease. By age 65, a bone mineral density test is important to make sure you aren’t at risk of fractures. Additionally, regular screenings for common cancers are critical as we age.

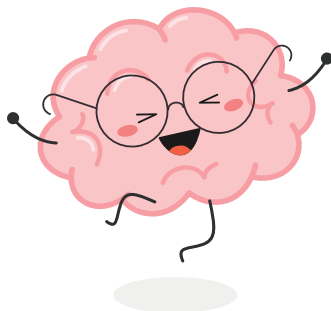
“Many cancers are treatable when caught early, before symptoms appear. It is important to be seen for a preventative visit and have screening tests completed,” Dr. Morgan said.

“By age 50 that means prostate cancer screenings for men and mammograms for women. If you’re a smoker, lung cancer screenings are critical, and everyone should have a colonoscopy at least once by age 50 to find and remove pre-cancerous polyps.”

Not sure where to start? That’s why an annual visit is so important. Providers can look at your medical and family history and see what you need. Plus, it’s a great time to ask questions and address any other nagging issues you may have, like sleeping issues or anxiety.

Keep your brain young!

- Move your body, exercise regularly. “Exercise is a wonder medication. It’s been shown to decrease your risk of dementia, and improve your ability to function and navigate life,” said Dr. Morgan
- Get outdoors more
- Reduce caffeine intake
- Listen to music and read
- Connect with others: prioritize friendship and volunteer
- Say “NO” to things that don’t bring you joy
- Create something: write, paint, knit, finish a puzzle!
- Spend time with a pet. If you don’t have one, visit a shelter
- Learn to breathe deeply



Life-saving vaccines: Are you up-to-date?



The best way to avoid possible hospital stays or complications from serious illnesses is to make sure you’re protected against them. Here are the most important immunizations to talk to your doctor about:

Pneumonia: Adults over 65, yearly vaccine

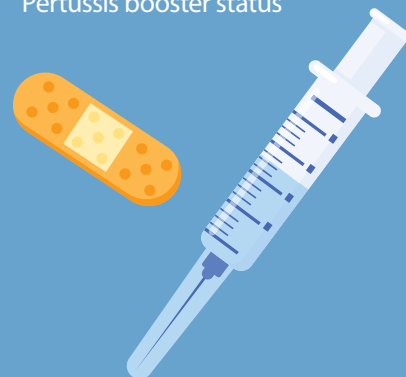
RSV: Adults over 60, one vaccine every two years

Shingles: Adults over 50, two doses, 2-6 months apart

Influenza: Anyone over 6 months old, yearly vaccine

COVID-19: Ask your doctor about your COVID-19 vaccination and booster status

Tdap: Ask your doctor about your Tetanus, Diphtheria and Pertussis booster status





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Keep your brain young!

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CHIhealth.com



Learn your heart risk. And if needed, help from the most experienced cardiology experts in the region is just a click away.
Go to: CHIhealth.com/HearRisk

Take the test!



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