

TAKE ONE FREE

HEALTH & WELLNESS



springing
to life
page 8

What's the advantage to Medicare Advantage?

BY MEIR HOROWITZ

For many years, Syms Clothing was a landmark for shoppers in New York. Although, like so many once successful businesses, the rise of Internet shopping marked its end, Syms had a slogan that still rings true. "An Educated Consumer is our Best Customer".

With that in mind, I want to give all of our Medicare beneficiaries- and those facing the many questions that your Medicare eligibility brings- a little education that we hope will make the answers to those questions a little easier.

A brief history: On July 30, 1965, President Lyndon B. Johnson signed into law legislation that established the Medicare program as an extension of retirement benefits offered to seniors.

In 1980 Congress passed a bill that gave rise to the Medicare Supplement plans (also known as Medigap) that allowed beneficiaries to purchase additional coverage from private insurance companies that would pick up expenses that traditional Medicare did not cover.

(To this day, there is NO cap on the potential out of pocket expense for an individual who has ONLY Part A & B of Medicare)

The 90s saw the creation of the Medicare Advantage system- AKA Part C of Medicare. Also administered by private insurers, these plans effectively replace Part A & B with a program approved by Medicare that has many other features.

Which brings us to the subject of this article ... Is there an advantage to Medicare Advantage?



CONTRIBUTED PHOTO

Meir Horowitz

As with most questions in life, there is no single right answer that fits all people.

In broad strokes, a Medigap or Medicare Supplement plan provides a high level of peace of mind in exchange for a monthly premium. Once your Part B deductible is met (currently \$233), your Supplement will pick up the unpaid portion of the doctor or other provider bill not paid for by Medicare.

But , if you are in relatively good health, it is like a car insurance policy for a very careful driver. You are paying a monthly premium for something you rarely if ever need. Here in Sullivan County that premium ranges between \$160 and nearly \$300.

By contrast, a Medicare Advantage plan generally has little or no monthly premium- and a

number of 'bells and whistles' that make it attractive to a growing segment of the Medicare population. A built in Part D drug plan at no added cost. A vision and hearing aid allowance, dental benefits and free 'Silver Sneakers' gym membership- to name a few.

See the chart for a quick side-b-side comparison.

In conclusion, this is an individual decision that will depend to a large degree on your health , your budget and your personal preferences. We strongly suggest that you consult a knowledgeable health insurance professional before making that decision.

We can provide the tools you need to point you in the right direction.

The consultation is FREE.... The advice may be PRICELESS.

Meir Horowitz is an Independent Medicare Agent at MEH Associates. He can be reached at 845-428-5101 or at mhinsures@gmail.com.

PLAN FEATURES	MEDICARE ADVANTAGE PART C	MEDICARE SUPPLEMENT
Medicare Part A Hospital Coverage	Yes	No, but it provides out-of-pocket expense coverage
Medicare Part B Medical Coverage	Yes	No, but it provides out-of-pocket expense coverage in addition
Medicare Part D Prescription Drug Coverage	Usually included	Must purchase separately
Out-of-pocket expenses covered (deductibles, copays, coinsurance)	Medicare Advantage REPLACES deductibles and co-insurance with FIXED allowances called "copays" for every service.	Yes—how much coverage you have depends on the policy you choose
Other coverage included (vision, dental, hearing)	Yes--most plans include additional coverage.	No, but you can buy separate coverage.
Provider network	Yes—your costs are lower when you visit in-network doctors and hospitals. (Some plans allow you to see doctors and hospitals outside the network, for a higher copay).	No—you can choose any doctor or hospital you'd like that accepts Medicare
Free programs and services	Often includes no-cost programs and services not covered by Original Medicare- e.g. Silver Sneakers	Often includes no-cost programs and services
Offered through	Private insurers	Private insurers

Health & Wellness

'Looking forward to a healthy Spring and Summer'

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'There is hope'

A story of recovery

STORY AND PHOTO BY JOSEPH ABRAHAM

When it comes to the opioid epidemic, there's often much attention on what's been lost. For example, how Sullivan County has the highest opioid overdose death rate in New York State, or how 15 percent of all County deaths in 2021 could be attributed to the opioid crisis.

But as South African theologian Desmond Tutu once said, "Hope is being able to see that there is light despite all of the darkness."

That hope can be found in the members of the Sullivan County Drug Task Force, and community partners who are working tirelessly to make things better. It can also be found in the individuals who have overcome addiction and had a successful recovery.

In January, NPR reported on a 2020 CDC and National Institute on Drug Abuse study that found 3-out-of-4 people, or 75 percent, who experience addiction eventually recover.

Lifelong Smallwood resident Jessica Foschino, a senior account clerk in the Civil Division of the Sullivan County Sheriff's Office, is one of those people. Having been sober for nine years, Foschino has taken the time to help others in their battles with addiction, a process she knows isn't easy.

Her story

Jessica, the youngest of six siblings, said things got really bad after the passing of her mother in 2010.



Jessica Foschino is sharing her story to let people know they can recover.

"There really wasn't a day that I didn't stay high," she said. "It was the worst time of my life, a very dark time. I got into some trouble along the way, because people in active addiction do that. They make really bad decisions."

But throughout that dark period, she had people along the way who encouraged her.

"I did not want to get sober. They made me go. So I'm pro-mandation because it worked. My brothers and my family thought I was going to die. My brother called me while I was in the detox. He said, 'You're going to die.' And I said, 'I don't really care if I do.' And I meant it. I really felt that way."

After a month worth of treatment, Jessica came home and entered into a 12-step program.

"I feel like it's so helpful. I have a humongous network of sober women that when I first came in, said, 'Oh, let's help this little girl' because when you first get sober, you don't know which way is up and which way is down, and you have people that were sober for like 30 years that came and brought me into the program and helped me a lot. They are very, very, close friends."

She still goes to meetings three-to-four days a week and says they keep her very grateful.

"Everybody's recovery is different.

I don't think about drugs every day. I'm way entirely too grateful for the things I have now in life," Jessica said. "There's no comparison from where I was to where I'm at, and to be able to be happy and feel good and appreciate things like beautiful days ... the sunrise ... because you don't [enjoy] those things when you are actively using drugs, nothing is beautiful."

Getting involved

Just like many others have done for her, Jessica has sponsored peers in 12-step programs, letting them know what she did on her path to recovery, and that it's possible.

She also did an interview with

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Sullivan County Community Health Coordinator and Wellness Coordinator Christine Panos, sharing her story of recovery, which can be found on the County's YouTube channel.

Jessica also recently completed Hope Not Handcuffs' angel training. The Hope Not Handcuffs Program was brought to Sullivan County by the county's Drug Task Force in September 2021. To date they have over 30 "angels" trained in Sullivan County.

Hope Not Handcuffs – Hudson Valley, a program of the Tri-County Community Partnership, is aimed at bringing law enforcement, community organizations and volunteers together to find viable treatment options for individuals seeking help to reduce dependency with any substance, including heroin, prescription drugs, and alcohol.

Anyone seeking help in fighting substance use disorders may walk into any participating police

department and they will be connected with a volunteer "angel" who will help them complete paperwork and place a call to the appropriate provider for treatment assistance.

For more info about the program, visit www.tricounty-communitypartnership.org/hopenothandcuffs.

When asked about what motivates her to volunteer, Jessica said, "If I can, as a sober person, just show someone they can [recover] and that there's a better way, and can help one person then it's worth it. People need to know that there is hope."

Deputy Commissioner of the Division of Health and Human Services, Wendy Brown, who co-chairs the Drug Task Force with District Attorney Meagan Galligan said, "Jessica's story and successes are an inspiration to us all. A constant reminder that there is always hope and people who care and are ready to help."



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Stroke of Genius: a little knowledge goes a long way

When Hollywood icon Bruce Willis went public in early April about his battle with aphasia, he elevated awareness for his disorder as well as increased conversations about stroke, one of the main causes of aphasia. This month, National Stroke Awareness Month, is an excellent opportunity to continue these discussions and the education that can help more people prevent strokes from happening—or from causing debilitating physical damage or death if they do occur.

“Understanding what a stroke is—and acting on what you know—can have a major impact on preventing or sustaining the life-altering effects from a stroke,” said Dr. Kavneet Kaur, Medical Director of Neurological Services and Stroke Program at Garnet Health, which operates a stroke center at Garnet Health Medical Center in Middletown and one at Garnet Health Medical Center – Catskills. “Some people refer to a

stroke as a ‘brain attack,’ which represents a vivid and accurate concept of what happens during a stroke.”

A stroke occurs when the flow of blood in the brain is disrupted by a clot (ischemic stroke) or when a blood vessel bursts, causing excessive blood accumulation in or around the brain (hemorrhagic stroke).

“Because it interrupts brain function, a stroke can cause temporary or permanent issues, ranging from inability to speak, memory loss and aphasia, to pain, paralysis and more,” said Dr. Kaur. “We encourage everyone to know your risk factors and make changes that can help prevent a stroke.”

Stroke prevention

Preventing a stroke starts with knowing your risk factors. This includes ones you cannot change, such as:

- Race/ethnicity—African



CONTRIBUTED PHOTOS
Kavneet Kaur, MD.

Americans and Latinos have a higher stroke risk, for example.

- Age—The chance of stroke doubles every 10 years after age 55.
- Sex—Men have a higher risk of stroke than women; however, women are more likely to die of a stroke.

- Personal or family history of heart disease.
- Personal or family history of stroke.
- Having had a transient ischemic attack (TIA). Also called a “mini stroke,” this condition interrupts blood flow usually for five minutes or less.

There are risk factors of stroke that you can control by adjusting your lifestyle. These include:

- High blood pressure

- High cholesterol
 - Diabetes
 - Smoking
 - Obesity
 - Eating a diet high in saturated and trans fats and/or sodium
 - Drinking too much alcohol
- You can help lessen these risk factors by:
- Eating a “heart healthy” diet
 - Engaging in a regular exercise routine
 - Quitting smoking
 - Limiting alcohol intake
 - Having regular wellness visits with your healthcare provider
 - Taking medications as prescribed.

Of course, the very best strategy is one that is personalized for you. So, talk to your primary care provider or specialist about your individual stroke risk and changes you can make to help lower that risk.

Lowering risk of stroke damage
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be prevented. But survival and, possibly, less severe physical and mental impact come down to three words: Every second counts.

“The faster you act to get yourself or someone experiencing a stroke professional help, the better their chance of survival and partial or complete recovery,” said Dr. Kaur.

How do you know if a person is having a stroke or “mini stroke”? Use this phrase: BEFAST, which is explained in the graphic below. If you think you or someone you are with is having a stroke, call 9-1-1 immediately or go straight to your nearest emergency department.

Remember, every second counts. If an emergency department isn't close by, call 9-1-1. EMTs can do a great deal to help a stroke victim during transport to the hospital.

Certainly, the thought of having a stroke can be frightening. But your knowledge can be empowering! Preventing a stroke or stroke damage all comes down to what you know, how you act on that knowledge and how quickly you get yourself or a loved one help.

Kavneet Kaur, MD, is the Medical Director of Neurology Services, Garnet Health Doctors; and the Medical Director of the Stroke Program at Garnet Health.

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LOSS OF BALANCE, HEADACHE OR DIZZINESS

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FACE
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ARMS
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SPEECH
SPEECH DIFFICULTY

TIME
TIME TO CALL FOR AMBULANCE IMMEDIATELY

BEFAST explains some of the symptoms associated with someone having a stroke.

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Clockwise from bottom left: Rock Hill's Bradley Kenney took first in the male 10 and under category at the 2021 R4; Starting them early! Yovanni Fields took his baby

along for the run.; Several business that donate to great causes set up shop at the R4, like Brittant Beckmann's Bakery. And they're off! Runners begin the Turtle Trot's

scenic Kenoza Lake course. R4 age group winners walk up to receive their medals from race volunteers.

For good health, for good causes

STORY AND PHOTOS BY JOSEPH ABRAHAM

Summer is on its way and as is tradition, there are several running events scheduled that will allow you to compete with the region's best or achieve that personal record you've been striving for.

While running isn't for everyone, you can also sign up to walk most of these events, which supports good health.

The best part of these races are that they raise money for several important causes.

Here's a glimpse at some of the races on the docket this summer

30 years of R4

The Rhulen Rock Hill Run and Ramble is set for Saturday, June 18.

The event, which turns 30 this June, benefits three organizations: The Trevor Loughlin Foundation, which issues grants throughout the year to patients battling blood cancer and other acute catastrophic illnesses, as well as the Leukemia and Lymphoma Society and DKMS (We Delete Blood Cancer).

For information about the R4, visit www.rockhillrun.com.

Step out of your shell

The Turtle Trot, a beautiful race staged in Kenoza Lake,

honors race director April Ackermann's father who passed away due to pancreatic cancer and her cousin Brenna Darling who died too young.

Proceeds benefit families struck with catastrophic illnesses. For more info on the race, currently slated for Saturday, July 9, visit <https://runsignup.com/Race/NY/Jeffersonville/TurtleTrot10Kand5K>.

Take me to the River ... Run

For several decades the mission of the Delaware Youth Center has been to promote educational and recreational opportunities for people in the area so they could socialize and meet each other. A large focus of the DYC's programming is children.

Each year, the DYC River Run is one of the largest and most vital fundraisers for the facility, allowing them to operate it and keep it

open for another generation of Callicoon-area kids.

For more info on this year's race, currently scheduled for Sunday, July 24, visit www.delawareyouthcenter.org/the-river-run.

Conquer the Monster

The Monster Classic returns to Resorts World Catskills on Sunday, August 7, and will once again benefit several causes including local veterans.

Last year's race raised over \$11,000 for the Sullivan County Veterans Coalition.

The race, put on by the Monticello Rotary Club, is co-chaired by Orshii Boldis and Les Kristt. For more info about the club and this year's race, visit www.monticellonyrotary.org.



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What to know about cat reproduction

Pet owners must take many things into consideration in their quest to keep animals healthy and happy. One of those considerations involves animal reproductive health.

Veterinarians as well as animal welfare organizations urge pet owners to spay or neuter their

pets, not only to provide various health benefits, but to help reduce overpopulation in pet communities.

Cat pet parents must be especially diligent in their quest to squelch reproduction to help control cat populations. According to The Spruce: Pets, female cats that

are not spayed will come into estrus (heat) as early as age four months. The animal health resource BondVet says a cat can go into heat as often as every two to three weeks. Generally, though, cats are seasonal breeders, indicates the United Kingdom-based RSPCA, which means heat cycles slow down in autumn. Another thing to note is that cats do not enter menopause like people and other animals. That means a female cat can continue to reproduce well into her senior years.

Cats can become pregnant even during the first estrus cycle. A feline's pregnancy lasts around 63 to 65 days, or about nine weeks. A cat also can be impregnated again very quickly after giving birth, as nursing kittens will not prevent a subsequent pregnancy. The average litter size is three to six kittens, so it's easy to see just how many kittens can be born of one cat if she's left to her own reproductive devices. Females also can

be mated by more than one male or even one of their male relatives.

While there is still some debate among veterinarians as to the best age at which to spay or neuter cats, the general consensus seems to be the earlier the better, particularly if cats have access to other cats that are not fixed. This can occur as early as age six to eight weeks, while standard spays and neuters occur at five to six months of age. Vets who advocate for spaying before the first heat say it nearly eliminates the risk of mammary cancer, and spayed cats will not develop ovarian and uterine cancers, according to PetMD.

Physiologically and behaviorally, cats are built to reproduce as frequently as possible. Pet owners must put a stop to that to protect against overpopulation and to reduce unwanted behaviors like inappropriate marking, aggression and other issues.



Left to their own devices, cats will reproduce without discretion. Spaying and neutering cats can help reduce cat overpopulation.

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Mindful musings:

Spring cleaning with deeper meaning

BY NICOLETTA LAMARCA SACCO

I froze when I heard my mom tell a friend on the phone, “My daughter is making me do death cleaning.” I was shocked and I also felt ashamed. I hoped she was joking—if she wasn’t, I thought, then the death after doing the cleaning could be my own.

Gallows humor can be a way of coping with the stress of growing older. Right?

I thought so. At least until my husband offered to help by driving my mom to a doctor’s appointment, offered his arm as she got into the car, and remarked, “you seem to be in pain.” “I am,” she responded. “I admit I don’t know what it’s like to be in my eighties,” he said. “That’s right. You don’t,” she remarked. Things are getting more challenging, and there’s lots of stuff getting in the way. We really have to get down to decluttering now.

But how do we start? I wondered, anxiety rising faster than steam from my mother’s beloved teakettle.

The tense exchanges we started having last winter were not only about my parents’ physical health and wellness. We adult kids in our fifties with parents in their eighties are trying to figure out ways to help, and truly do not know how to ask or even broach the topic.



Some of us are a car ride, others a plane ride away, and we get into close quarters when we’re together for a few days trying to look at calendars, make schedules, give rides, speak to doctors, and yes, stare down closets and accomplish the dreaded spring cleaning. Even death cleaning, if anyone in the family calls it that and... goes there.

I discovered this expression is real—death cleaning reflects a real activity with books, manuals, and youtube videos dedicated to it.

In Swedish, the exercise is *döstädning* — a combination of the word “*dö*” (which means death) and “*stään*” (which means cleaning), Magnusson explains in the book. “Death cleaning is not about dusting or mopping up; it is about a permanent form of organization that makes your everyday life run more smoothly,” she explains.

Magnusson, an artist, embarked on the book after dealing with the deaths of her parents and husband and tried to figure out what to do with

CONTRIBUTED PHOTO

LaMarca-Sacco’s mother with her dolly looking like a dolly herself, circa 1942. This is one of the dozens of photos she found during *Spring Cleaning with Meaning*, February 2022.

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their possessions. Magnusson, a Swede, writes about the Swedish idea of *döstädning*, which translates to death cleaning. *Dö* means death in Swedish and *städning* means cleaning. The thrust of the book is to slowly begin decluttering so your death isn't such a burden for those you leave behind. It's similar to other trendy thoughts on home organization and approaches to life, like *hygge*, which caught on last year [2018].

I was looking for ways to help clear some space to get rid of clutter. We did it at our house and got more use from newfound storage, and less stress from having space for the things we use most. I knew a certain amount of great stuff that was no longer needed could be donated. The veterans based near the town where I grew up, Cliffside Park, NJ, were always sending out postcards soliciting extra housewares, clothing, unwanted small appliances.

When we received the notices alerting us their van was going to be in our area and asking if we would place things on the curb for them, I wondered if they would be sold to raise funds for vets? Recycled into veterans' apartments for their use? Moving and decluttering does yield usable items, well-loved, a little shabby, maybe out of style, but definitely usable. Win-win.

I suggested to my mother that we tackle the closets in the basement together. I knew this would be no easy task. "Tomorrow," she would say rather unhelpfully. I didn't recognize this version of my mother, a dynamo who always tackled tasks in front of her, to-do lists to the left

and right, and other things delegated to me in real time with aplomb. I realized there was less procrastination than resignation to neat, memory-filled closets filled with decades of memories.

Then I went to the basement, opened the 1970's era pocket doors and found out why: there were stacked avocado-lidded storage bins filled with crochet hooks and yarn, quilting pieces, batting, batik supplies, googly eyes and dried-up tubes of glue, spools of rattail and pop-sicle sticks, needles in packages and sets of buttons with 1960s prices (59 cents, 69 cents) still attached...this is a small sample of the hundreds of packrat things saved from dedication since childhood to needlework and textile arts and a lifetime of careful and expert teaching of art and art history.

Don't get me started on the book collection from travels, curiosity and study as a lifelong learner. "Books are the worst. You can't donate them. No one wants them-not even libraries!" my mom complained. I can attest to the fact that in Roscoe, where I live, donations to the library are not allowed. When we moved upstate in December 2019, we searched for months and finally found a used bookseller to buy some but mostly accept donations of my 25-plus years of teaching collection of childrens' storybooks, dictionaries, and volumes of test prep still in good condition.

Then in January 2022, our hands were forced because my mom had a fall and subsequent hip replacement operation. I helped remove trip-

ping hazards, rearrange furniture, declutter and unstuff bookshelves around corners to make room for my mom to make her way around using a walker and now, thankfully, a cane. "Tomorrow" became today in a hurry.

My mind is more clear since doing a major spring cleaning, but it wasn't easy to do it so quickly. The idea behind *döstädning* is to plan ahead with mindfulness in order to have less stress later, but sometimes it just isn't possible. I wonder what professional organizers do? They can come in as third parties with no attachment to objects of sentimental value, add things to the "keep," "donate," and "trash" piles we've all heard of and gain momentum, even setting aside a fourth pile, "sell online," for those who hope to make back a few bucks to turn around and use to pay the professional organizer's fee in the end.

I am grateful that everyone involved in this particular round of spring cleaning escaped the "death" in death cleaning but came away with some treasures from the past. The most precious items I found are the photographs, which are irreplaceable links to people I remember, but captured before I knew them, in their youth.

My head and heart feel a lot better now that we at least got this round of organizing started at the house I grew up in. Relief and nostalgia are wonderful stressbusters. I am happy to enter the spring season with these gifts.

LaMarca-Sacco is a graduate student living in Roscoe with her husband, Steven, and their dogs, Pupcake and PomPom. Their children are grown.

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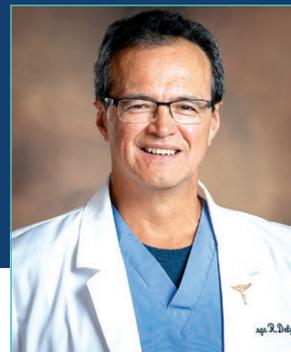
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Advocating for better access to quality mental health care

BY M.LORI SCHNEIDER

Over the last two years, the collective distress of the pandemic has shed light on the importance of mental health as an essential part of overall health. This May, for Mental Health Awareness Month, NAMI Sullivan County, NY, the local affiliate of NAMI, the National Alliance on Mental Illness is raising awareness and advocating for improved access to affordable, quality mental health care for everyone. More than ever, mental health cannot be ignored.

By coming Together for Mental Health, we can amplify our message from a few voices to a harmonious chorus of advocates emphasizing the need for adequate mental health care funding, access to quality care and effective mental health crisis response in all communities. NAMI believes that accessing mental health care and treatment should be as easy as going to the doctor for a broken arm.

As the mental health impact of the pandemic continues and affects more people, we have an opportunity to meet people where they are with systematic changes that reimagine crisis response systems to provide help. On July 16, the new 988 mental health and suicide crisis number will launch nationwide. NAMI is work-



CONTRIBUTED PHOTO
NAMI Sullivan County, NY is taking part in the Ribbon Campaign to raise awareness.

ing tirelessly at the local, state and federal levels, and calling for adequate funding for crisis response teams and services in every community. The goal is to provide a mental health response for a mental health crisis that treats people with dignity and respect.

NAMI Sullivan knows that getting help during a crisis can save lives – and so can getting care before reaching a crisis point. We support a

coordinated care approach that combines physical and mental health care services to identify symptoms earlier and connect people with care. Together, we can help create a mental health support system that doesn't leave anyone behind and provides access to the right support at the right time.

“Over the last two years, NAMI Sullivan has provided continuous support both virtually and in-person as our community endures grief, trauma, uncertainty and isolation,” says NAMI Sullivan President, Agahuda Khanii. “We will continue as long as necessary to meet people where they are with resources and support groups to get through these challenging times. By joining Together for Mental Health, we can build better communities where no one feels alone in their struggle.”

Especially during difficult times, the NAMI community is here to help you. NAMI Sullivan is taking part in the Ribbon Campaign to raise awareness for Mental Health during May, place Mental Health Awareness ribbons in locations throughout the county.

If you would like to display a ribbon outside your home or business to show your support, or for information about the services NAMI provides, or to get a referral for Clinical Services, please call (845) 794-1029.



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