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Understanding Medicare Dual Eligible Special Needs Plans



CONTRIBUTED PHOTO

BY MEIR HOROWITZ

The Medicare Advantage world continues to evolve and expand. More than 42 percent of today's beneficiaries choose Medicare Advantage – an increase of near-

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ly 32 percent over the past few years. And with that continued evolution comes a new variety of plan known as Dual Special Needs or DSNP.

Much like a hybrid car that runs both on gas and electric power, a DSNP plan is fueled by a combination of Medicare and Medicaid.

These plans help people with the highest needs cover out-of-pocket costs they may otherwise be responsible for under traditional Medicare programs.

A Medicare Special Needs Plan (SNP) is a type of Medicare Advantage (Part C) plan that provides extended Medicare coverage. These private plans help coordinate care and benefits between Medicare, which is a federal program, and Medicaid, which is a state program. The insurance company that administers the plan oversees the claims and payments.

D-SNPs are the most complex of the different SNPs in terms of both coverage and eligibility requirements. However, they also offer the most comprehensive benefits because those who qualify have the highest need.

- What does a Dual Eligible

Special Needs Plan cover?

D-SNPs are Medicare Advantage plans, so they cover all the same services that many Medicare Advantage plans offer. These include:

- \$0 monthly premiums
 - Care coordination services
 - Medicare Part D prescription drug coverage
 - Some over-the-counter supplies and medications
 - Transportation to medical appointments
 - Telehealth
 - Vision and hearing benefits
 - Fitness and gym memberships
- With most Medicare Advantage plans, you pay a portion of your plan cost out of pocket. With a D-SNP, Medicare and Medicaid pay all of the costs.
- Medicare pays for a share of your medical costs first, then Medicaid pays any costs that may be left over. Medicaid is

Meir Horowitz

known as the second payer for costs that are not covered or only partially covered by Medicare.

- Who is eligible for Medicare Dual Eligible SNPs?

While federal law sets Medicaid income standards, each state has its own Medicaid eligibility and coverage limits. Plan coverage varies by state, but there are some plans that include all Medicare and Medicaid benefits.

To be considered for any of the SNPs, you first must be enrolled in Medicare parts A and B (original Medicare), which cover hospitalization and other medical services.

There are a variety of D-SNPs available. Some are Health Maintenance Organizations (HMO) programs, and some may be Preferred Provider Organizations (PPO) programs. The plans differ based on the insurance company you select and the area where you live. Each program may have different costs.

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



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What to expect at a veterinary dental cleaning

Oral health is as important for companion animals as it is for their owners. Left unchecked in pets, periodontal disease can lead to pain, trouble eating and other issues.

Pet owners are urged to brush their pets' teeth to help remove bacteria that can lead to tartar buildup. If oral hygiene is ignored, pets can develop tooth decay and other issues.

People know from experience what to expect when they go to a dentist for a cleaning, but a pet's oral cleaning may be an unknown — and that can induce anxiety. Most cleanings follow a similar pattern and recognition of that pattern can give pet owners an idea of what to expect at a veterinary dental cleaning.

Anesthesia

One of the main differences between a dental cleaning for a person and one for a pet is the use of anesthesia. According to Kulshan Veterinary Hospital, pets do not willingly open their mouths to give veterinary dentists access to perform cleanings. Anesthesia ensures that the animal will remain still and the vet can remove any plaque and tartar that has built up. If a tooth needs to be extracted, sedation ensures that will go smoothly.

Pre-testing

Since anesthesia will be used, vets often will run lab work and an EKG to determine if a pet is healthy enough to receive anesthesia. Testing ahead of time also helps the vet make the best decisions regarding which types of anesthetics to administer and in what quantities.

Examination and cleaning

The vet will conduct a thorough

examination of the pet's mouth, noting any abnormalities. A dental probe is often used to evaluate bleeding gums and detect pockets in the gums where food can accumulate and potentially lead to decay.

After the examination, VCA Hospitals says tooth scaling will be performed, using both ultrasonic and hand scalers to remove plaque and tartar above and below the gum line. Teeth will then be polished to remove any microscopic scratches that can

snag bacteria and lead to subsequent build-up.

Monitoring

Throughout the procedure, a pet's vital signs are monitored and IV fluids are administered to keep the animal comfortable and safe. Before the pet is brought out of anesthesia, dental x-rays also may be taken to check for problems not visible to the naked eye. The pet also will be monitored after anesthesia in the recovery room.

At home

When the pet is released to go home, it is important for pet owners to keep up with dental cleanings. Do not use toothpaste designed for humans, as there are special animal-safe products for this purpose. Depending on what was done during the cleaning, the vet may prescribe antibiotics and/or pain medications.

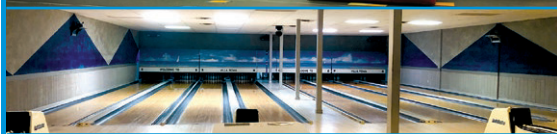
Dental cleanings are an important component of overall pet care. Consult with a vet to learn more about pet dental cleanings.



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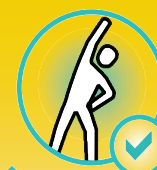
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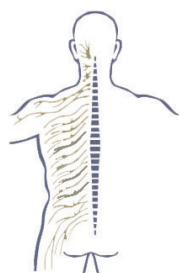
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On the river be certain to wear a life jacket.

Ensuring your summer isn't a bummer

BY JOSEPH ABRAHAM

Put on sunscreen

It's the time of the year we've all been waiting for. Summer weather means quality time outdoors with family and friends, a trip to a far off destination or maybe just some R&R with a staycation in the Catskills. Wonderful experiences and great memories are ready to be made.

However, it only takes a few bad decisions or unplanned disturbances to turn your plans upside down. Here are some things to do to keep the bad vibes away this summer.



CONTRIBUTED PHOTO
Remember to use sunscreen!

According to the Skin Cancer Foundation, in the U.S., more than 9,500 people are diagnosed with skin cancer every day. More than two people die of the disease every hour.

The Skin Cancer Foundation recommends a water-resistant, broad-spectrum sunscreen with an SPF (sun protection factor) of 30 or higher for any extended outdoor activity. They further report that regardless of SPF, it's critical to apply one ounce 30 minutes before going outside and reapplying it every two hours or immediately after swimming or sweating.

Other tips include avoiding the sun in the middle of the day, when ultraviolet rays are at their highest. Wearing protective clothing, like long sleeves, slacks and/or a wide-brimmed hat can also be helpful.

The sun is an important part of the life process, and some sunlight offers positive health benefits, but moderation and having the right protection against its harmful effects is key.

Hydration

While we can all enjoy a little bit of summer heat, no matter what adventures we get into this summer, from a brisk hike, kayaking on the lake or even working in our own garden, make sure to have some water close by.

This is good to do, not only in the summer, but year-round. Harvard Health reports that while there's not a general rule for how much water to drink that applies to everyone, they do say to drink if you are exercising or sweating heavily, you should drink 2-3 cups of water per hour.

Furthermore, aside from situations where exercise is involved, there are many people who qualify as being chronically dehydrated.

According to the National Library of Medicine, who cited a Lay Press statistic, "75 percent of Americans are chronically dehydrated. While this is not supported by medical literature, dehydration is common in



CONTRIBUTED PHOTO
Always bring water to stay hydrated

elderly patients. It has been reported to occur in 17 percent to 28 percent of older adults in the United States."

They also say that dehydration is a frequent cause of hospital admission.

It's also important to be mindful of your body when out in hot weather for an extended period of time. Symptoms associated with heat exhaustion include: a headache; dizziness and confusion; loss of appetite and feeling sick; excessive sweating and pale, clammy skin; cramps in the arms, legs and stomach; fast breathing or pulse; a high

temperature of 38C or above; and being very thirsty.

No matter your age, it's critical to take a break from time to time, make sure you aren't over exerting yourself and ensuring you are drinking enough water/staying hydrated.

Water safety

Getting out on the river or lake is a popular summertime activity. Some tips from friendsoftheriver.org include: Telling someone where you are going, when you expect to return, and where to call if you don't; Never boat alone; Wear a properly-fitted Personal Flotation Device at all times; Know your swimming limits; Be prepared for extremes (hypothermia, heat exhaustion and dehydration); Wear protective footwear and clothing; Carry and know how to use a first



CONTRIBUTED PHOTO

So be prepared and make smart decisions on the water this summer.

Check for ticks

Concluding our list of summer

aid kid, etc.

Last summer, there were a string of drownings at the beginning of summer in the Catskills. While accidents can always occur, many of the situations first responders and park rangers have told us in response to these tragic events on the water, is that there are several instances that are avoidable.

health tips back on land, ticks can be some of the trickiest things to avoid, as it may take you a while to know you have one on or in you. The best method against these little buggers who like to reside in shady, moist areas at ground level, is prevention, as tick-borne illnesses can be quite unpleasant.

Last summer, Sullivan County Public Health reported that while Lyme Disease remains the prevalent tick-transmitted disease in the County, they were seeing a dramatic rise in the number of cases of anaplasmosis, another tick-borne illness. For example, in all of 2019, Sullivan County had 653 cases of Lyme and 32 cases of anaplasmosis. In the first half of 2021, there had

been 322 cases of Lyme and 32 cases of anaplasmosis.

Lyme Disease and anaplasmosis both can be transmitted through the bite of the black-legged tick, or deer tick. They can cause symptoms such as fever, muscle aches and pains, headache and sometimes insomnia.

There are a number of ways to protect yourself against ticks. For tips on how to do so, or more information on ticks in general, call Sullivan County Public Health at 845-292-5910, ext. 2243 or visit the County's website.

*This article was not written by a health professional. Check with your doctor when seeking medical advice.



CONTRIBUTED PHOTO
When hiking be sure to protect yourself from ticks.



Mindful musings: Modern Conveniences

STORY AND PHOTOS BY NICOLETTA LAMARCA SACCO

When I was in middle school, they broke ground at the top of my block for a new 7-11. A new world of slurpees and two-for-a-dollar candy bars would be within walking distance of my house. We try to get a slurpee on my dad's birthday, 7/11. He makes sure to remind the store clerk that the whole chain celebrates him all year long. We share a quirky sense of humor. We are even entertained by the response-usually a blank stare and shrug of the shoulders, followed by a, "OK, sir, why not?"

Musing over old photos while cleaning out many books and boxes at my parents' over the winter, my dad, AKA the birthday boy this month, shared stories about the old buildings that had once stood in town. My grandmother, Mary Murray, would hardly recognize the conveniences of kitchens today. A child of Irish immigrants who was orphaned at 14, she went to live with her aunt in Boston. She worked as a nursemaid and was sent to the Boston Cooking School, then returned to Cliffside Park to work in a yellow brick duplex that still stands around the corner from where I grew up.

Her aunt had a copy of the original 1896 Fannie Farmer Boston Cooking School Cookbook. The book is well-known for publishing standardized units of measurement for the American kitchen.

Chapter one begins: "How to build a fire." I haven't taken modern kitchen appliances for granted since having that cookbook passed down to me at our wedding shower in 1993. I can't imagine building a fire for cooking all

the family meals...indoors.

My dad told me about ice delivery on a horsecart, having an icebox where the block of ice was stored all week in the shade with a tray underneath to catch drips. I remember as a child in the 1970s, people used to refer to a refrigerator as an icebox, but I had never seen one myself.

We found a picture of my dad's childhood friend Mark. "Here's a story about modern conveniences," my dad said. "Mark's grandmother was accustomed to doing all the laundry by hand as she had done in Italy. When they got a new washing machine, she was insulted and refused to use it! She felt the family thought the machine could replace all her hard work with a mere new-fangled contraption. I could just see and hear the older lady stomp off in a huff.

My dad was the last of the siblings in his family and the only one born in the hospital. He had three older sisters, all born at home. They were 16, 15, and 11 years older than he. The age gap, sadly, was due to the childhood deaths of several siblings whose pictures are all that's left. As we turned the pages, my dad described the woodframe house, still there on Palisade Avenue, where his cousin Arthur Murray lived. "Not THE Arthur Murray, the famous dancer, of course..." he said a tinkle of mischief and laughter in his voice. One of my dad's older siblings who died was also named Arthur. A beautiful baby, he sits up in the black and white picture; it is clear that he had eyes of a pale color like my



Howard LaMarca with a traditional banana split at Nifty's in Roscoe with vanilla, chocolate, strawberry hard ice cream scoops, crushed cherry topping and whipped cream.



Howard LaMarca's First Communion at Epiphany Church in Cliffside Park, NJ, 1943.

dad's.

When his sisters got married, my dad was still in grade school. He became an uncle at 10, which made him very proud. While his mother attended to her first

grandchild's birth, my dad was sent to stay with cousins in far-away Monroe, NY to a cabin with an outhouse.

Every time I drive from Roscoe to Cliffside Park now, of course I

pass the exit for Monroe on the way up and down the Quickway. I am mindful of the changes in my dad's lifetime: the expansion of highways, convenience of technology, and frequency of travel that we regularly utilize. My grandparents, aunts and uncles would be surprised.

When my dad was turning seven or eight, he decided to ask some friends over for his birthday. He never mentioned anything to his mother, who was surprised to see

several little school friends show up at the house. So his mother sent him down Anderson Avenue to the ice cream parlor for a half gallon of Neapolitan ice cream (strawberry, vanilla, and chocolate) and served it with cookies.

To this day, a banana split can really hit the spot for his July birthday.

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



Howard LaMarca, left, with daughter and author of this piece, Nicoletta.

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- Second Place, Best News or Feature Series, 2020
- Third Place, Best Small Space Ad, 2021
- Third Place, Art Photo, 2021
- Third Place, Best Small Space Ad, 2021
- Third Place, Best Obituaries, 2020
- Third Place, Best Special Glossy Section, 2020
- Third Place, Best Classified Section, 2020
- Third Place, Best Public Service or Non-Profit Section, 2020
- Honorable Mention, Best Large Space Ad, 2021
- Honorable Mention, General Excellence, 2020
- Honorable Mention, Best Stand-Alone Magazine, 2020
- Honorable Mention, Best Special Section, Niche Publication, 2020
- Honorable Mention, Best House Ad Campaign, 2020
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How's your heart health?

BY MITUL PATEL, MD
CARDIOLOGIST
GARNET HEALTH DOCTORS



CONTRIBUTED PHOTO
Mitul Patel, MD

Science and technology have come a long way when it comes to the treatment and care of patients with heart disease. Yet, despite all of the advancements in modern medicine, heart disease still remains the number-one killer in

the U.S. for both men and women.

Why? Simply stated, patients do not have a simple way to discover or monitor the disease themselves. There is no recommended self-check for heart disease like there is for breast cancer. Nor is it something that you can actually see transform in front of your eyes like an irregular mole. A visit to the doctor has always been – and still is -- necessary if someone wanted to have their heart health checked. But, in today's busy world, many "de-prioritize" it.

Garnet Health is always looking out for the residents of Sullivan and Orange counties. From diagnoses to treatment, the expert providers and Cardiovascular Services team at Garnet Health are here to help as you embark on your heart-health journey.

One of the ways Garnet Health is helping people check their heart health is with an online heart health risk-assessment tool. It's a free and easy-to-use questionnaire developed by medical experts that can get you started on the right foot toward good heart health. It only takes a few minutes to complete and allows you to learn about your heart health risk, and discover if your heart's

"age" is higher or lower than your actual age.

After completing the online assessment, you'll receive a personalized report outlining important information about your heart health, including your 10- and 30-year risk of cardiovascular disease and your cardiovascular disease risk factors.

Avoiding risk factors and maintaining good blood pressure and cholesterol are key to a healthy heart.

That means, get your blood pressure and cholesterol checked regularly, and get screened for diabetes. These three things in particular make up the equation for increased risk of heart disease, including coronary disease, a build-up of plaque in the arteries of your heart.

If you aren't maintaining a healthy lifestyle then making positive changes is important – even at a young age. These include: eating healthy, quitting smoking, exercising and taking action at the first sign of distress.

- A healthy diet -- and one that is individualized for your specific needs -- is very important for your heart's health. If you're diabetic you will need to cut back on sugar by avoiding excess carbs like breads, rice, and pasta. If it's determined that your cholesterol is too high, cut back on high saturated fats. For those with high blood pressure, lowering sodium is a key dietary change for you.

- The importance of quitting smoking cannot be stressed enough. It may not be easy to do, but quitting is paramount to keeping your heart healthy. Talk to your primary care doctor to see if assistive prescription medications may be right for you. Nicotine patches or gum can be helpful, as can oral medication. Garnet Health also offers smoking cessation programs to help you stop smoking.

Visit www.garnethealth.org/events to sign up.

- Don't wait to establish a relationship with a cardiologist. Be pro-active and

start when you are healthy. And, if you are experiencing symptoms, get help immediately. Keep in mind that symptoms of heart-related issues are not always specific. At Garnet Health we frequently see patients in the emergency department after they already had an issue and have reached an emergency state.

Accessible care to get you on the journey to heart health

The Peter Frommer, MD, Heart Center at Garnet Health Medical Center, has been recognized for outstanding cardiac care, from emergency care and diagnostics to treatment and rehabilitation. It is our goal to provide the best and most accessible cardiac care in the Hudson Valley.

Garnet Health continues to grow. We are expanding our Cardiac Rehabilitation Program at Garnet Health Medical Center – Catskills. This clinically supervised program is designed to improve a patient's overall cardiovascular health after a serious cardiac episode. Patients receive comprehensive, personalized care to help them recover, regain strength and mobility, reduce risk factors for future heart problems and ultimately restore their quality of life.

Proceeds raised from Garnet Health Foundation – Catskills' 43rd annual Golf Classic, which will take place July 13, at the Villa Roma Resort in Callicoon, will benefit the expansion of the cardiac rehabilitation program at the Harris Campus of Garnet Health Medical Center – Catskills. The Cardiac Rehab team will use the funds from this year's tournament to purchase state-of-the-art exercise equipment to support patients on their road to recovery.

End heart disease before it even begins. Take advantage of the online heart health risk-assessment tool. It's a great first step in your heart health journey. Then make an appointment with one of our cardiologists at 845-333-8909, because the best way to navigate this course is together.

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Thriving Families Grief Support Program assists local children and caregivers in our communities

BY KRISTIN M. PALMIERI, MA, LMHC, LPC
BEREAVEMENT COUNSELOR HOSPICE OF ORANGE & SULLIVAN COUNTIES

During the COVID-19 pandemic Hospice of Orange & Sullivan Counties adapted to the community's needs by offering its Thriving Families Grief Support Program, virtually, at no cost, for all community members. The Thriving Families Grief Support Program offers children and families the opportunity to share what they are feeling during their grief journey collectively.

Grief is more than a natural reaction to loss; it is an ongoing process by which one transitions into a new phase of life, having the emotional support during this transition makes it easier. Thriving Families Grief Support Program is designed for children ages 6-to-18. The therapeutic team of social workers and licensed mental health counselors encourage expression through discussions, crafts, stories, and relaxation techniques. Care packages of craft supplies are mailed to each child's home. Adults meet the following evening after the children have met, as a group, to discuss their children and learn ways to support them through their grief.

The program is made up of several series throughout the year, with each series focusing on a different topic, such as grief, anger, etc., and each series consists of three workshops. There is still an opportunity to join the ongoing summer series. The program schedule and more information are available on the Hospice of Orange & Sullivan Counties website at www.hospiceoforange.com. To register for the Thriving Families Grief Support Program please call Hospice of Orange & Sullivan Counties Bereavement Counselor at (845) 561-6111 to explore participation in the program and schedule an intake session.

The Friends of Hospice of Orange and Sullivan Counties, works to inform our community about Hospice Services and the importance of end-of-life care. The Friends of Hospice financially supports Thriving



CONTRIBUTED PHOTO

Grief is an ongoing process by which one transitions into a new phase of life. Having the emotional support during this transition makes it easier.

Families Grief Support Program.

Helpful Ways Parents Can Support Their Children During Grieving

As a parent it is important to allow all feelings. Validate feelings of sadness and anger. Tell your child it is okay to cry. It is okay to feel sad. Normalize their experience.

Encourage talking and not acting out. Maintain house rules and stick to a routine. Increase your child's ability to exercise. Whether it is going to the park or playing outside. Exercise helps stress flow through us. Exercise is linked to better mental health.

Provide security. Many children become anxious or may display separation anxiety. They become worried that their caregiver is going to die next. Reassure your child you are there for them. If your child is physically in school, it is a good idea to reach out to a teacher or guidance counselor and create a plan, so that if your child is having a hard day, there is a plan in place for them to talk about

their feelings with an adult in a safe space. This builds skills into the child to be able to self-regulate their emotions and feel more in control.

Educate younger children with the science, remind them that death is not necessarily traumatic, it is when a person's body stops working. Emphasize the biology and minimize the feeling of emotional abandonment. If children are told someone is sleeping, or went away, the child's tendency will be to worry at night, not want to sleep, and fear separations. This perspective could easily cause nighttime anxiety. Be simple, gentle, and honest with children.

It is helpful to include children in memorials and funerals and have them participate at their comfort level. Children often prefer to draw a picture or select an item to present to the casket or front table as part of their personal contribution. Prepare children for what to expect at the memorial/funeral and explain to them that people express their grief in different ways. Plan and assign a family-friend/ caring adult to be responsible for the child during the ceremony – so the grieving parent can focus on their own grief, and the child can regulate their involvement according to their comfort. Adults surrounding children influence and model grieving for the children. Demonstrating healthy expressions of grief will encourage children to do the same. Anyone experiencing struggle coping with grief is encouraged to seek help. Help could be an adult support group or individual bereavement counseling. A healthy caregiver equates to a healthy child.

Remember together and cry together. Share good memories about the person who died, and how the person will be remembered. Reminisce, look at pictures together. Model the natural sadness that is experienced as the family remembers together. Consider making a visual memorial.

Health benefits of a good laugh



METRO CREATIVE SERVICES PHOTO

Most people have heard the adage that “laughter is the best medicine.” There are many indications that laughter can be beneficial to the mind and body, and that the perks of laughter and humor are far-reaching.

Various professionals have studied the clinical benefits of laughter, including Dr. Lee Berk and Dr. Stanley Tan at Loma Linda University in California. Here is what these experts say in regard to the benefits of a few good belly laughs.

Boosts immune system

A 2016 study titled “The Laughter Prescription” and published in the American Journal of Lifestyle Medicine found that the amount of laughter a person experiences is related to the immune system’s ability to fight off infections, among other benefits. The study references additional research that indicated spontaneous (not forced) laughter boosts the immune system by increasing natural killer (NK) cell activity. Levels were measured after participants watched a one-hour humorous video. NK cells are lymphocytes with a unique ability to kill a broad spectrum of cancerous and virus-infected cells, according to the National Institutes of Health. Laughing out loud improves immune system function and increases heart rate and oxygen levels.

Lowers blood pressure

Individuals who laugh often have lower blood pressure than those

who laugh less often. Lower blood pressure reduces the risk for stroke and heart attack.

Helps heal the brain

Laughing can help reverse symptoms of grief or depression by increasing the pleasure-enhancing neurochemicals in the brain, according to the Dr. Sears Wellness Institute. A good laugh also may help people recovering from chronic illnesses by helping to alleviate fear and anxiety that could otherwise preoccupy the mind.

Suppresses stress hormones

Drs. Berk and Tan found that the stress hormones epinephrine and cortisol decrease following laughter. Laughter may help people feel less stressed and overwhelmed.

Provides a small body workout

Hearty laughter can exercise the diaphragm, contract the abdominals and even work the shoulders and muscles in the face. Laughter also gets the heart pumping at a rate that burns a similar amount of calories per hour as walking slowly.

Provides natural pain relief

Research suggests that laughter decreases inflammation that may contribute to pain. Researchers at the University of Maryland found that laughing also increases blood flow, which may help to reduce pain as well.

Finding ways to laugh more is an easy and fun way to improve overall health.

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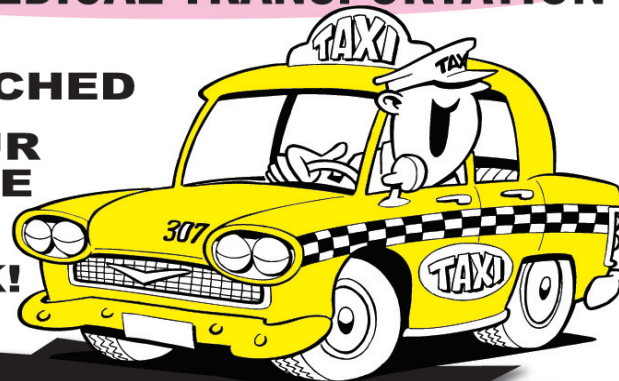
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