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Q. What is not covered by Part A & Part B ?

A. Medicare does not cover everything. If you need certain services that Medicare does not cover, you'll have to pay for them yourself unless you have other insurance or you're in a **Medicare Health Plan** that covers these services.

Even if Medicare covers a service or item, you generally have to pay your deductible.

Some of the items and services that Medicare does not cover include :

Long - term care (also called Custodial Care)

Most Dental Care

Eye examinations related to prescribing glasses

Dentures

Cosmetic surgery

Acupuncture

Hearing aids and exams for fitting them

Routine foot care

Source : The Official U.S. Government Site for Medicare.

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Subject: **Medicare - Traveling outside the U.S.**

Thanks to Dr. B. Dixit & R. Kulkarni for sharing the information on Supplementary Plan (Medigap) that offer Foreign health coverage expenses.

Club55NKJ

From: **Dixit, Balwant N**

Here is some information that may be applicable to the question:

Medigap plans: These are often called *Medicare Supplementary (or Complementary) plans* and are offered by private insurance carriers. *In such plans, Medicare is the primary insurance carrier, and the Supplementary Plan will cover the costs of services that Medicare does not. As long as the doctor accepts Medicare, they will accept such a plan. With this type of plan, when one sees a doctor, one will be required to show Medicare A & B card as well as the Supplementary Insurance card. This type of plan involves coordination of care, so the insurance and billing process is a little harder to manage administratively. If you decide to travel internationally, you should consider purchasing a Medicare Supplementary Plan, sold by private insurance companies that offer foreign coverage up to a certain amount and under certain emergencies.*

.....Balwant Dixit

From: **ravindrakumar kulkarni**

Nanda

Since I still travel outside the USA quite a lot, I had further explored this issue to find out whether gap insurance provide any coverage outside the USA.

Some of the gap insurance do provide some coverage outside the USA up to a limit with deductible e.g. One of the AARP polices give maximum lifetime emergency coverage outside the USA up to US\$ 50K with 20% deductible (mainly hospitalization). Routine Doctor's visits and regular medications are not covered.

One has to check one's gap insurance policies to find out what coverage one has prior to taking overseas trip.

Ravi

Subject: How To Trick Your Mind To Fall Asleep When It's Busy? - Claude Butler

Thanks to Nana Chitnis for sharing the information.

Club55NJ

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Attn: नंदा पडते,

स.नमस्कार

काही दिवसापूर्वी, "ज्या कोणास झोप व्यवस्थित लागत नाही, अशा व्यक्तीसाठी "औषधाविना" दुसरे काही उपाय महित असल्यास

कुपया सुचवावे" असे आपण इ-मेलद्वारे लिहिले होते. माझ्या वाचनात खालील लेख आला. तो कोणास उपयुक्त वाटल्यास पहा.

कळावे.

आपला,

नाना चिटणीस,

(सिनीयर सिटीझन, पार्लिन, न्यू जर्सी)

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[How To Trick Your Mind To Fall Asleep When It's Busy?](#)

-Apr 15, 2015

Claude Butler:

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Tips to Counter Insomnia:

1. Monitor Caffeine Intake: If you're reading this at 2 am, drink a lot of water to flush your body to improve your chances of getting some sleep. [Caffeine](#) is one of the top contributors to insomnia. Try to avoid any kind of caffeine after noon or towards evening, as this can prolong your brain to stay awake through the night. Substitute your caffeine with something more healthy.

2. Prepare a Pre-bed routine: Preparing yourself to sleep ahead of time will give your body more time to relax before a sound sleep. Try getting into [relaxation mode](#) at least an hour before you sleep. Avoid any stressful task, and enjoy reading or book or light exercise like yoga or meditation. You could also just listen to soft music. Keep the light dim and figure out a relaxation routine for yourself before bedtime!

3. Live in the present: Try to live in the present. We often tend to think about our future which stirs up stress and anxiety, which are one of the main contributors to insomnia. Try not to obsess about what the next day has to hold. It seems easy to do but becomes strangely difficult in a world where we've become dependent on a prepared mindset for success. Find some way to keep your mind busy by observing the immediate moment rather than fixating on the future. Do something [less stressful](#) like listening to the sound of nature or counting sheep. I would suggest that you write down the next day's schedule or plan things in order of priority on a piece of paper, so it reduces stress. In case you're still not able to sleep, get up and go into another room with dim light and do something relaxing. The act of getting up and out of bed can help to stop those running thoughts, as lying in bed with a busy mind teaches the body that the bed is a place to continue to be awake and think, and this is what we want to avoid.

4. Inhale through your left nostril: This yoga technique can reduce [blood pressure](#) and calm you. Lie on your left side, resting a finger on your right nostril to close it. Start slow, deep breathing in the left nostril.

HIRING A HEALTH AIDE

No one with a need for a home health aide should be afraid to seek necessary care. But how do you ensure that your loved one is in safe hands. Chief of geriatrics at the Northwestern University Feinberg School of Medicine, offers these questions to ask when vetting home-care agencies.

1. How do you recruit home health aides, and what are your hiring requirements?
2. Do you do criminal back-ground checks on prospective aids? How about drug screening?
3. Are health aids certified in CPR, or do they have -related training?
4. Are the aides insured and bonded through your agency?
5. What competencies are expected of the aide? Lifting and transfers? Personal care skills (bathing, dressing, toileting)? Training in behavioral management, cognitive support?
6. How do you assess what the aide is capable of doing?
7. What is your policy on providing a substitute home health care aide in the event a regular care provider cannot perform the services in your contact?
8. If there is dissatisfaction with a particular home care provider, can he or she be replaced "without cause"?
9. Does the agency provide a supervisor who is responsible for regularly evaluating the quality of home care?
10. Does supervision occur over the telephone, through progress reports or in person at the home of the older adult

Source: AARP Bulletin

Dear all,

If you are interested pl. read the following article. Thanks to Dr. Dixit for sharing the information.

Club55NJ

----- Forwarded message -----

From: **Dixit, Balwant N**

Subject: How to Use a Life Insurance Policy to Pay for Long Term Care

Dear Shree Padte:

I thought you may be interested in this article on "How to Use a Life Insurance Policy to Pay for Long Term Care" (http://www.agingcare.com/Articles/use-a-life-insurance-policy-to-pay-for-long-term-care-157309.htm?utm_source=Newsletter&utm_medium=Email&utm_campaign=Newsletter%20-%20May%2016,%202015) . Please read the COMMENTS also since they indicate how complex and frustrating it could get for some who try to get help to provide needed care to those who have limited resources.Dr. Dixit

Assist America

What is Assist America? Assist America, a global emergency travel assistance plan, helps you when you have a medical emergency more than 100 miles from home and are not sure where to turn. I found out that Assist America will not provide services if a patient needs to be transported from one medical facility to another medical facility of similar capabilities, but Assist America will transport a patient from a medical facility to the patient's residence. Assist America services are accessible 24 hours and free of charge to members. A single phone call activates Assist America services 24 hours/day, 365 days/year and is available from any location in the world — no exceptions. Communication specialists are available in any language — from Arabic to Zulu. There are no costs and minimal restrictions. Assist America pays for all the services it provides. There is no financial cap on any of the Assist America services. (<http://www.assistamerica.com/>)

My experience with Assist America: My wife, Vidya, during our short vacation Washington (DC) last year suddenly came down at the Lincoln memorial with intense pain in her left leg; she could not even stand up and nearly collapsed. A park ranger came and tried to help but realized the situation was serious. She called DC EMS and Vidya was taken to George Washington University Hospital (GWUH) emergency room. Initially admission was declined since Vidya's insurance plan rejected the emergency room coverage as well as in-hospital stay. I had to sign papers agreeing to pay the bills in case our claim was rejected. I knew that since *Vidya was never employed in the USA she does not have Medicare A & B coverage on her SS#*, although her "UPMC for Life"

insurance ID card lists her SS#. I suggested to the admitting nurse to try my SS# since her Medicare A & B is on my SS#. It worked. Vidya was admitted for emergency care and given pain control medication. X-ray and a few other tests were necessary for a diagnosis. After four days in hospital my wife, Vidya, was transported by a fully equipped EMS ambulance with the help of Assist America from Washington DC to Pittsburgh (246 miles). A private medical transport company would have cost between \$3,600 and \$4,000. What happened to Vidya can happen to anyone anywhere. One must be prepared with all the information to deal with such situations. I learned a lot. Unexpected adversity provides a great learning experience, but it has its own cost!

Which Health Insurance Plan provides Assist America as a benefit? Not all Health Insurance carriers provide Assist America as a benefit. More than 300,000 companies and schools do. One should call the host insurance carrier for more information.

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Ravi

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Q. Does Medicare cover some or full cost of Medical expense while traveling overseas ?

A. Medicare generally does not cover health care while you are traveling outside the U.S. There are some exceptions, including cases where Medicare may pay for services that you get while on board a ship within the territorial waters adjoining the land areas of the U.S. Medicare may pay for inpatient hospital, doctor, or ambulance services you get in a foreign country in these rare cases :

1. You live in the U.S. and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists.

Medicare may cover medically necessary ambulance transportation to a foreign hospital only with admission for medically necessary covered inpatient hospital services. You pay 20% of the Medicare approved amount and the Part B deductible applies.

Source : Medicare & You- Medicare Handbook

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Source: AARP Bulletin

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Subject: **LONG TERM CARE INSURANCE**

Dear All,

Following are thoughts we received from some of our group members on Long Term Care Insurance.

Hi Nanda,

Here are my thoughts -

1. It is a very expensive Insurance Coverage to buy. I was quoted a price of some \$8,000 per year when I was 50. I have to keep paying it till I die. Considering a life expectancy of

75, I would pay \$200,000 towards Insurance even if I do not use a penny out of it. For a couple, that would be around \$300,000 to \$350,000 considering some discount.

2. It covers around \$400,000 to \$500,000. That means it will protect your assets to that extent if you need Long Term Care.

3. Chances of Both the partners needing LTC are slim. That means, you are paying \$350,000 to cover \$450,000 expense. And again, no one of you may need it.

Therefore, In my opinion, it is just a waste. If you need LTC, then consider it as your bad luck and pay for it out of pocket. Insurance agent will always scare you and explain you how it protects your assets!!!

Regards,
Rajiv Pendse

Nanda, hereis my opinion : If your liquid worth is greater than \$1 million, you will be better off by being self-insured, i.e. not buying Long Term Care Insurance. Some policies provide maximum lifetime benefits of 250K to 350K. These amounts can be safely covered if your liquid net worth is over \$1 MM. This will also avoid Frustrations associated with (occasional / frequent) non-payment of benefits by insurance companies.

Regards,
Uday Gogate

One must consider personal financial situation as well as health status of each individual. If non-home assets are above about \$700,000, a couple can self-fund most nursing home stays without depleting assets. It is those whose wealth ranges from about \$150,000 to \$700,000 who have the greatest need for conventional long-term care insurance.

Koparkar

I thought it is necessary. It is up to individual.

It is needed when a person gets older-bedridden,nursing home bound,long term sickness etc. It can wipe out your savings.
Get a good agent/company, see if they can put death benefit, the way to cash unused portion for the person who is left behind etc.
That is life.

Surekha Khedekar

BMM vritta published 3 parts articles on LTCI written by Ashok Amberdkar.
Please go on bmm online site & you will find in BMM vritta.

Vidya Hardikar Sapre

Vijay Pathare, Avinash Agate & Nitin Ashtekar also given some suggestions.

Thanks for sharing the thoughts.

Warm Regards,
Club55NJ

Note : Consult your Financial/Tax/Insurance lawyer or agent before taking any decision.

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Here is more information from AARP on this following link:
[Medicare Inpatient vs. Outpatient Under Observation and Hospital Costs - AARP](#)
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Dear all:

Here is the information from Medicare on 'Observation codes' which are paid by Medicare and HMO Medicare plans as well as some commercial plans. Physician cannot just admit you as inpatient upon your request. If the patient is 'under observation' then he is admitted as per guidelines described in this link. The link is a bit too much in detail, but I wanted to provide detail information to those who wish to know of these circumstances. Scroll down a couple of pages and you will see information of Observation codes (99217-99219)

<http://www.cms.gov/Regulations-and-Guidance/Guidance/Transmittals/downloads/r1466cp.pdf>

Hope this helps,

Regards,
Shakun Panse

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This was on NBC Nightly News -- thought we should send it to all Our friends on Medicare as fair warning. Basically, if I understand it correctly, do not let the hospital admit you with the words, "Under Observation." Insist on "In-Patient" designation. Otherwise, you will be responsible for the hospital expenses. It might be wise to inform family members too.

<http://www.nbcnews.com/video/nightly-news/54026469/#54026469>

Thanks to Prakash Mahajan sharing the news.

club55NJ

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Regarding Medical Advanced Directive/Living Will

Get A form,from your Doctor,or download,fill it ,sign it in front of 2 witnesses---simplest way or/ obtain a State specified form (e.g caringinfo.org) ,more legal way or sign in front of a lawyer or get it notarized etc- google it or... Most of the documents can be executed without a lawyer, different standard are available on line. for eg. <legalzoom.com> for legal matters. You can select, fill out, sign & get them notarized to have a legal document.

MORE IMP,is that your family members,doctors should have the copy & you should always keep some copies ready to give to Emerancy Room or OR before any scheduled surgery

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Gastroenterology

Q: At what age is colonoscopy recommended?

A: Screening colonoscopy is recommended beginning at age 50 or sooner if there is a family history of **colon cancer**. This painless examination is effective in preventing colon cancer which is the second leading cause of cancer-related deaths in the US.

Q: Is acid reflux harmful?

A: Heartburn is the most common symptom experienced when stomach acid refluxes into the esophagus. Patients with long-standing symptoms are at risk for developing a precancerous condition called Barrett's esophagus. This condition is diagnosed with an upper endoscopy and requires lifelong surveillance.

Q: What can I do to prevent constipation?

A: Adequate intake of dietary fiber is the most important strategy to manage constipation. You should consume at least 25 grams of fiber per day to keep bowel movements soft and regular.

- **Dr. Anish A. Sheth, MD (Gastroenterologist)**

Hepatitis B

Do you have a higher risk of getting Hepatitis B/

Do you meet the criteria :

1. Under 60 years of age with diabetes?
2. Have a job that exposes you to human blood or other body fluids?
3. In household contacts of people infected with hepatitis B?
4. Have chronic liver, kidney disease or HIV infection?
5. Traveling to countries where hepatitis B is common?

If you answered "yes" to any of these questions, the Centers for Disease Control & Prevention (CDC) recommends that you receive a Hepatitis B vaccination.

Club55NJ

Spring Allergy

Spring has sprung and with it comes brighter days, beautiful blossoms and agonizing allergies. Flowers bloom, trees sprout leaves, and grass

begins to grow and for millions of people come serious allergy symptoms : a runny nose, sneezing, itchy and watery eyes, and a constant feeling of ick that won't go away until spring turns to summer.

Following are the Q & A from allergy experts published in "WebMD" magazine Mar/Apr. 2013s,

Q 1... How do I know if my misery is caused by allergies, not a cold?
An allergy to springtime pollen can affect your throat with nasal drip. But so can a cold. Once your doctor suspects allergies, he or she can refer you to an allergist for a skin test to confirm an allergic reaction and identify your problem pollens.

Q 2... So I have spring allergies. Now what?
Treating spring allergies is not a one-size-fits-all proposition. Over the counter (OTC) allergy medicines help treat the symptoms of spring allergies. If nothing on the pharmacy shelves does the trick, talk to your doctor about prescription allergy medicine and allergy shots for long term relief.

Q 3... Should I just move to a region where there is no pollen?
There is almost nowhere in the United States where pollen doesn't exist.

Q 4... Should I cut down the trees in my yard and rip up my grass?
Once pollen is released, it's light enough to travel by air - and travel it does. With the average oak tree, for example, producing billions of grains of pollen, all the greenery growing in your neighbor's yard is undoubtedly close enough to do you in.

Q 5...What are the most common springtime allergy culprits?
Trees like Oak, Maple, Elm, and Hickory that are the major pollen producers. Trees generally bring the first round of attack in early spring. The second punch comes when grass starts to grow.

Q 6... Do allergy shots really help?
You start with frequent injections and slowly taper down over three to five years. The results can be impressive. Allergy shots might be right for you if spring is intolerable.

Q 7.... How long does does spring allergy season last?
From start to finish spring allergy season runs about six to eight weeks. Cold and rainy springs mean lower pollen counts, and

warm and dry springs mean higher ones.

Q 8... Do you have any non medicine ideas for reducing spring allergies?

Keep your windows shut during the spring. Change your air filters in the spring if you have air conditioning so you can run the fan for fresh air, and help keep a lot of the pollen out.

Q 9... What types of nasal sprays can I use?

Saline nasal rinses are great at washing away the pollen that's irritating your nose. This is a good option too, so talk to your doctor.

Regards,
Club55NJ

Top 8 Cholesterol-Lowering Foods

Walnuts

While most varieties of nuts boast health benefits, the unique fat make-up of walnuts makes them particularly helpful when it comes to lowering cholesterol. Rich in polyunsaturated fats and the only nut source of plant-based omega-3 fatty acids, walnuts are a star food for cardiovascular health. Harvard researchers found that adding walnuts to the daily diet, even for the short term, creates dramatic drops in cholesterol. Study participants averaged a 10-point drop in total cholesterol and a nine-point drop in LDL, or the “bad” cholesterol.

How much is good? Although some studies test larger amounts, a handful a day, or about one ounce is a beneficial amount.

Steel-Cut Oats

Of all the whole grains, oats sport the highest amount of soluble fiber. And studies show that just five to 10 grams of this soluble fiber can lower both total cholesterol and LDL or “bad” cholesterol. Does it matter what type of oats you eat? Probably not when it comes to soluble fiber. But steel cut oats have the lowest glycemic index because they’re processed the least. Like dry cereals made with oats or oat bran? Read the label carefully since some provide as much fiber as oatmeal and other have nary a whiff.

How much is good? 1/3 cup of dry oats offers up 1.4 grams of soluble fiber, a good start toward a daily goal of

five to 10 grams.

Black Beans

Among legumes, black beans hold the prize as richest source of soluble fiber; each cup provides nearly five grams of this potent cholesterol-lowering agent. In fact, beans may hold the record for most soluble fiber among the whole plant kingdom; a 1/2 cup of cooked black beans carries nearly twice the soluble fiber of oats. Early studies in animals suggest that most of this soluble fiber is concentrated in the inner part of the bean (not the skin).

How much is good? Start with 1/2 cup per day and work up to a cup of black beans or any kind of bean to make the biggest impact on cholesterol.

Apples

Over the last few decades many reports suggest that polyphenols, antioxidant compounds found in apples and apple juice, may help inhibit the oxidation of LDL or “bad” cholesterol. Oxidation of LDL cholesterol is what leads to plaque buildup in arteries. Apples are also a good source of soluble fiber and have roughly the same cholesterol-lowering abilities as oats. If you’re counting, one small apple harbors one gram of soluble fiber. Don’t like apples? Many fruits sport comparable levels: 1/2 medium grapefruit, 1/2 large pear, 3 prunes, 2 dried figs, and one cup of strawberries.

How much is good? Dare we say "an apple a day" is a good place to start. Better yet, maybe the new mantra should be an apple at every meal.

Salmon

High levels of omega-3 fatty acids, or what researchers refer to as fish oils, make salmon a shoe-in when it comes to improving levels of HDL, or “good” cholesterol. In a study from the Western Human Nutrition Research Center, HDL levels shot up 10% when volunteers (all with normal lipid levels) ate a salmon-rich diet for 20 days. Another study found that men with high triglyceride levels can lower blood fat (a vehicle for transporting fat to cells) by 24% with supplements of fish oils, particularly oils found in fatty fish like salmon.

How much is good? The American Heart Association advises eating fish twice per week, particularly fatty varieties

like salmon, sardines, mackeral, and albacore tuna.

Barley

Cooking with barley may be uncharted waters for some, but this whole grain contains the same type of soluble fiber found in oats, making it a super healthy grain option. So it comes as no surprise that multiple studies document cholesterol lowering benefits to barley. Pearled barley, the variety found most commonly in supermarkets, is minimally processed and contains most of the bran and endosperm. For even higher levels of fiber (but longer cooking times), you might want to try hulled or hullless barley, both different varieties of the whole grain.

How much is good? Each 1/2 cup of cooked pearled barley contains about one gram of soluble fiber, a small step toward a daily goal of five to 10 grams.

Olive Oil

Rich in heart-healthy monounsaturated fats, olive oil is always a good choice in healthy cooking. And so nutritionists and cardiologists have long encouraged using it in place of butter and other animal fats. Yet newer studies suggest the oil contains a powerful mix of antioxidants that can lower LDL, or “bad” cholesterol. When possible, opt for the extra-virgin variety; minimal processing helps keep more of its antioxidants intact.

How much is good? Two tablespoons of olive oil per day. The FDA recommends using it as a replacement for other fats like butter.

Flaxseed

Rich in plant-based omega-3 fats, both flaxseed and flaxseed oil are used to reduce total cholesterol and LDL, or “bad” cholesterol. Studies are limited, however, and results are mixed. Still, one recent report suggests the cholesterol-lowering abilities of this little brown seed are more pronounced in men, lowering their cholesterol level nearly 10%. And many use the seed to promote good digestion and relieve constipation. And just one tablespoon of ground flax contains 16 grams of omega-3 fats. For women, preliminary research hints that 10 to 30 grams of flaxseed (about 1 to 4 tablespoons) may offer some protection against breast cancer.

How much is good? Experts aren’t making any firm recommendations,

but 1 to 2 tablespoons per day seems like a good place to start. Keep in mind, seeds need to be ground in order to be digested.

Limiting Foods that Cause Cholesterol

If you want any or all of these cholesterol-lowering foods to do their job effectively, it makes sense to also limit foods that can raise cholesterol. On that list: any animal products with large amounts of saturated fat, including whole milk, ice cream, and fatty red meats. It also includes processed foods (donuts, chips) that contain harmful trans fats, aka partially hydrogenated oils. A two-pronged effort of including foods that lower cholesterol and limiting foods that raise it will put cholesterol numbers into a healthy range

Creating a family health history can help you, your children, your grandchildren recognize and ward off health risks.

If your family members had Cancer, Alzheimer's disease, Heart attacks or other conditions, you may be prone to them, too.

Health problems that begin at a young age - cancer before age 50 or coronary artery disease before age 55 for men and age 65 for women - mean other family members are at higher risk.

1. Get the Information : Make a list of all your family members. Include parents, siblings, children, aunts, uncles, cousins, nieces, nephews, grandparents, and great-grandparents. Find out ages at which heart attacks, strokes or find out how the deaths occurred. Ask if and when health problems, such as asthma and diabetes, developed.

2. Get Organized : Arrange this information in a useful format. List details and dates for illnesses, surgeries. File these with other paper medical records. Take note of people who got sick at young ages or had diseases that are usually associated with a different gender.

3. Get Healthier : Share this history with your children, siblings and other relatives. Most important share this history with your primary care doctor. Being alert for symptoms, getting genetic tests or screenings for diseases, and making lifestyle changes.

Common Health Conditions that Run in Families : Alzheimer's disease, Arthritis, Asthma, Cancer, Depression, Diabetes, Heart disease and stroke, High blood pressure and cholesterol

Note : Above information is in summary form from AARP news bulletin
Regards,
club55nj

Subject: Sciatica: Causes, Symptoms & Diagnosis

If you have a moderate to excruciating pain that you feel in your back, buttocks & legs and want to know more about this pl. click the following link.

Club55NJ

<http://ask.healthline.com/health/sciatica#.UapSZtlcvIo.email>

What is Sepsis?

Sepsis is a life-threatening condition that arises when the body's response to an infection injures its own tissues and organs. Sepsis may lead to multiple organ failure and death, especially if not recognized early and treated promptly. It remains the primary cause of death from infection.

There is not a single test that can diagnose sepsis. It's symptoms can be very similar to those caused by the original infections. The diagnosis sometimes is overlooked.

WHO'S AT RISK :

Sepsis often is triggered by a bacterial infection. It also can be caused by viral or fungal infections. Pneumonia is the infection most likely to lead to sepsis.

The risk for sepsis is highest among adults age 65 and older, particularly those in the hospital who get IV lines, urinary catheters or other invasive devices. If you have any type of infection - an infected cut, a urinary tract infection, the flu - it can progress to sepsis.

WARNING SIGNS :

Go to the emergency room if you or loved one also has two or more of the following symptoms

...

1. Rapid Heartbeat a rapid heartbeat that exceeds 90 beats/minute.
2. High or low temperature a body temp. below 96.8 F and fever 100.4 F
3. Rapid breathing Respiration rate of 20 breaths/minute or higher.
4. Mucus ... Foul - smelling, discolored mucus
5. Mental confusion It's interfering with circulation, cause mental confusion.
6. Mottled skin Blue skin or if you press on the skin, there might be delay before it returns to its normal color.

PREVENTING SEPSIS :

If you are 65 years old or older should get a pneumonia vaccination every five years.

Getting an annual flu shot along with washing your hands several times a day reduces your risk for sepsis.

If you have a cut, scrape or burn and are taking care of it yourself, wash it several times a day with soap and water and apply an antibacterial ointment. call your doctor immediately if there is PUS, increased or streaking redness or if the wound feels warm

Note : Published in Bottom Line ,March 2013, (inside information from the best experts)

Club55NJ

Your Health & fitness

Vitamin D keeps aging bodies limber. People ages 70 to 79 with highest levels of vitamin D were the least likely to have trouble walking and climbing stairs. The vitamin repairs muscle, which helps maintain health.

Avoid drinking coffee when taking drugs. In some cold and allergy medicines or certain antibiotics, the caffeine in coffee can heighten stimulants' side effects, which can include weakness, nausea and irregular heartbeat.

Two-minute yoga practice is an effective overall stretch. Doing the Downward Dog pose everyday uses the strength of your arms and legs to stretch your spine, hips, hamstrings and calves. It also strengthens your arms and abdominals.

Club55NJ

Red wine is good for your gut

Men who drank two glasses of red wine (a total of nine ounces) a day had higher levels of beneficial bacteria in their gut and lower levels of "Clostridium", a bacteria linked to bowel disease and colon cancer.

Note: Study by Spanish researchers published in The American Journal of Clinical Nutrition, reported in Men's Health

club55nj

FYI

Hi,

I grew up thinking that a lot of food believes like banana is 'cold' and should be avoided during afterbirth etc are fallacies. I started feeling stiffness and pain in hand joints, knees etc a few years ago. I wanted to avoid medication as much as possible. So started aqua therapy in warm water pool and avoided certain food. **Limit** citrus fruits and food items, tomato, green chillies and **completely avoid** tamarind. I also swallow methi seeds first thing in the morning followed by eating a piece of dry coconut (yes, coconut in moderation is not bad for heart anymore!). I still follow the food therapy but do not do aqua exercises any more and am pain free for last couple of years. I also avoid high impact exercises such as jogging, climbing and prefer biking, yoga and even treadmill.

Well, I do not know if these does and don't s of food has any scientific backing but it has worked for me in combination with avoiding certain exercises so thought of sharing it.

Good health to all my fellow group members,
with regards,
Meena Deodhar
(Club55nj)

what to expect in the HOSPITAL

No one plans to be admitted to the hospital, unless it is for an expected event, such as in some cases of surgery. Hopefully you won't ever have to go to the hospital unexpectedly, but if you do, it's important to know what to expect and to plan for it accordingly - ahead of time.

THINGS TO KEEP IN MIND

Diabetes educators often ask their patients, "who is in charge of your diabetes?"

The answer is: You are! Today more than ever, with diabetes or without, you need to take charge of your own health.

STEP TO TAKE

Prepare a detailed list of all of the medicines you take.

1. the name of your medicine
2. the dose you take
3. when you take it
4. any over-the-counter medicines
5. any vitamins, herbs or dietary supplements
6. write down any allergies you have
7. any allergies to medicines
8. detailed history of all your health issues
9. include recent lab work, your A1C, cholesterol.any other results

EXPECT THE UNEXPECTED

If you are in the hospital because of an illness, due to infection or to have surgery and the stress of being in the hospital can raise blood glucose levels, for these reasons, insulin is often needed to control your blood glucose during your hospital stay.

NUTRITION

You may find the hospital's meals to be very different from the food you eat at home. Night before surgery or because of your medical condition, you will not be able to eat or drink anything. These factors can affect your blood glucose, your diabetes medication or insulin to be adjusted.

You may not feel like it in the hospital, try to be active in your care and learning more. Your family members can also help by being second set of ears to absorb new information. This can be an opportunity to learn more and to connect with resources in your community

Target blood glucose range during your hospital stay :

For people staying in the intensive care unit : 140 to 180 mg/dL

For people staying on the floor units : 110 to 180 mg/dL

Blood glucose levels in this range will help your incisions to heal and reduce your risk for infection.

club55Nj

Medicare Part B - Diabetes Care

Q. What diabetes testing supplies are covered by Medicare Part B

- A. .Blood glucose testing monitors
 - . Blood glucose test strips
 - . Lancet devices
 - . Lancets
 - . Glucose control solutions

Q. What are some of the upcoming changes to Medicare Part B?

- A. Medicare Part B will launch a National Mail Order Program, beginning on July 1, 2013. This new program may limit where you can get your diabetes testing supplies. If you have been getting them from certain mail service providers, you will likely need to find another soon.

Q. Can I still get my diabetes testing supplies at my local pharmacy after July 1, 2013?

- A. Check with your local pharmacy ...
 1. Help to keep your out-of-pocket costs low with direct billing to Medicare and your supplemental insurance.
 2. Greater selection of brands than those approved through mail order.
 3. Can purchase 90 days worth of diabetes supplies at a time.
 4. Any paper work to fill out.

Medicare generally pays 80% of your covered diabetes testing supplies. Your qualified supplemental insurance typically covers the remaining 20% of your costs.

NOTE : above information published in diabetes & you at Walgreens Pharmacy Summer 2013

Club55NJ

Use of lemon

1. Lemon being a citrus fruit, fights against infection. It helps in Production of White Blood Cells and antibodies in blood which attacks the invading micro organism and prevents infection.

2. Lemon is an antioxidant which deactivates the free radicals preventing Many dangerous diseases like stroke,cardiovascular diseases and cancers.

3. Lemon lowers blood pressure and increases the levels of HDL (good Cholesterol) .

4. Lemon is found to be anti-carcinogenic which lowers the rates of colon, Prostate and breast cancer. They prevent faulty metabolism in the cell, Which can predispose a cell to becoming carcinogenic. Also blocks the Formation of nitrous amines in the gut.

5. Lemon juice is said to give a glow to the skin.

6. A few drops of lemon juice in hot water are believed to clear the Digestive system and purify liver as well.

7. The skin of lemon dried under the sun and then ground to make powder Can be applied to the hair for a few minutes before bath which relieves Head ache and cools the body.

8. Applying lemon juice to acne dries the existing ones and prevents from Getting more.

9. Lemon juice acts as a natural hair lighter and skin bleach which Reduces the pigment melanin and prevents the risk of chemical allergic Reactions which is common with hair dyes and bleaches.

10. Lemon juice is given to relieve gingivitis, stomatitis, and Inflammation of the tongue.

11. Lemon juice is used to prevent common cold.

12. Lemon juice is given to prevent/treat urinary tract infection .

13. Lemon juice is applied to the sites of bites and stings of certain Insects to relieve its poison and pain.

14. Lemon juice relieves colic pain and gastric problems.

15. Lemon juice soothes the dry skin when applied with little glycerin.

16. Lemon juice used for marinating seafood or meat kills bacteria and Other organisms present in them, thereby prevents many gastric-intestinal Tract infections.

17. Lemon juice with a pinch of salt (warm) every morning lowers Cholesterol levels and brings down your weight.

18. Lemon juice is the best drink to prevent dehydration and shock in case Of diarrhea.

19. Lemon juice can also be used as a mouthwash. It removes plaque, whitens The teeth and strengthens the enamel.

20. A table spoon on thick lemon syrup everyday relieves asthma.

21. Lemon juice relieves chilblains and itchy skin.

22. Gargling lemon juice relieves throat infection and also used as a Treatment for diphtheria.

23. Lemon juice is an excellent treatment for dandruff and greasy hair.

24. Lemon juice, applied over the face, removes wrinkles and keeps you young.

25. Lemon juice helps to prevent and cure osteoarthritis.

Forever Young

1. REFUSE TO TAKE IT SLOW :

Do not let your grandkids get up and mow the lawn for you and get you a glass of water. Get up and do it yourself.

2. TAKE A DAILY WALK :

Even if your pace is gentle and the distance is short, the time spent on your feet will help keep your bones strong.

3. READ THE NEWSPAPER WITH YOUR MORNING BOWL OF OATMEAL :

Keeping your mind engaged could ward off the brain changes that lead to Alzheimer's and other forms of dementia, while the whole grains in your bowl help prevent heart disease.

4. DOWNSIZE YOUR PORTIONS :

Overeating leads to obesity and diabetes, which can shorten your lifespan. An overstuffed plate has also been linked to memory loss in people age 70 and older.

Note ; Health news from WebMed

Subject: Medicare vs Medicaid – Comparing the Difference

Medicare and Medicaid are often confused. What is the difference between them? Pl. click the following link.

<http://www.medicaremadeclear.com/about/medicare-vs-medicaid/#.UakGPOZ9jQQ.email>

[Club55NJ](#)

Insomnia

Hi

There is a magic wand to cure insomnia. It is called YOGA--NIDRAA. But it requires that you have to be an adept in the practice of meditation. It is a kind of Self-Hypnosis that works with Auto-Suggestion. But it is totally SAFE.

I have practiced VIPASSANAA for last 40 years. During the early years of this practice I have carried out actual experiments on it. (Not because I could not sleep, but because I wanted to test and research Yoga-Nidraa.)

By the way, losing sleep is NOT such a BAD thing. Vipassanaa itself provides Deep Relaxation and reduces requirement of duration of sleep. Just a few hours of sleep is good enough and one feels FRESH after getting up.

Duration depends on how good is your Vipassanaa practice.

As a side benefit, people who practice Vipassanaa never get constipation. Procedures performed during its practice affect our Central Nervous System. They "tune-up" our Limbic system which controls bowel movements within our body.

By the way, I am NOT a religious person at all. I look at "Adhyaatma" as Cognitive Science. During my tenure of 40 years as professor of Elect. Engg. and Computer Sc., Artificial Intelligence, Neural Nets, Brain Research, Cognitive Science were topics of my research interests.

Inferences mentioned above are based on my actual Cognitive research on "Adhyaatma."

Anil
(Dr. Anilkumar Bhate)

Q. I heard that when you are in the hospital under " observation ", Medicare won't pay your bills. Is this true ?

A. Not. If you are admitted to the hospital for observation, you are not officially classified as an inpatient, but you get the same care , and Medicare still picks up most of the tab. This rumor comes from a mass email that distorts some facts about observation status. Medicare covers it under Part B, so it may or may not cost you more than if you were in inpatient covered under Part A. However, Medicare will not pay for rehab care in skilled nursing facility unless you have first spent three days as an inpatient not observation. This situation is different from what the email claims.

Q. I am concerned about the level of care my mother receives in a facility. Where can I learn about regulations concerning staffing, training and other requirements?

A. Whether your mother lives in a senior independent living community, assisted living facility, group home, memory facility or skilled nursing facility, you are wise to monitor the level of care she receives. Contact your local Area Agency on Aging (eldercare.gov) to learn about state licensing and requirements.

Source : AARP Bulletin
