



ICSSS

Indian Community Senior Support Services

Medicare - New Enrollment begins October 15th.

Pramod Wasudev MD

Medicare new enrollment begins October 15, 2013 and ends on Dec 7, 2013. If you are already enrolled in Medicare and you are not happy with the existing plan you have chance to change. You as Medicare participant are affected minimally by "Affordable Care Act" (Obamacare). Your donut hole for prescription drugs will gradually shrink and you're out of pocket expenses will be minimal, also if you are in donut hole you will receive 52.5 % discount on brand names. Log on www.Medicare.gov for more details. **BE AWARE OF SCAM ARTISTS.** They will use all sorts of tricks to convince you that they are au-

thentic people representing Medicare. **Medicare will never, ever call you.** You can call 800-633-4227

Remember. You have two basic options for Medicare:

I. Traditional Medicare. (Original Medicare). This has three parts, only Part A and Part B are offered by Federal Government and Part D (Drug coverage) is offered by private insurance companies.

Part A is for Inpatient hospital care, Skilled nursing facility, Hospice care and Home health. There is no monthly premium, but there is deductible of \$1,184 for 1 to 60 days of admissions during each

benefit period (one year). If you need to stay for additional 61 days to 90 days then you need to pay \$296 coinsurance per day during each benefit period (one year)

Part B is for outpatient care, doctors office visits, preventive care and DME It has an annual premium of \$104.90 if your adjusted growth income is under \$ 85,000 for single and \$ 170,000 for joint. Premium goes up proportionately depending on your earnings above \$85,000. There is also an annual deductible of \$147.00 for all members. Unless you have some Medigap coverage after paying all the deductible you still have to pay 20 % ...

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About Vaccines and the Flu Vaccine.

Jayesh Patel, MD, DTM&H; Infectious Disease Consultant at Skyline Medical Center and Hendersonville Medical Center.

Getting vaccinated is an individual and social responsibility. Staying healthy is in your best interest and not causing illness in others is your social moral obligation. Vaccinations are for the most part, used to prevent illness from contagious infections. If you take a cholesterol lowering medication, you may reduce your personal risk of getting a stroke or heart attack. If however you take a vaccine like the influenza (Flu) vaccine, you

protect yourself from getting ill from the Flu, but additionally, if you don't get ill with the flu virus, you are not going to spread the flu virus to your loved ones who are in contact with you at home and outside, so not only are you protecting yourself, you are protecting others! No other medicines or health care measures have this significant benefit or are as cost effective as vaccines.

There are two main types of vaccines, live and non-live. In the live vaccines, mostly used for viral infections, a much weakened strain of the germ is used to cause an infection in the recipient of the vaccine but, as the germ is very weak, it usually does not make the person ill. In the non-live vaccines, there is no live germ in the vaccine.

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...(called coinsurance) of any additional amount approved by Medicare and Medicare will pay remaining 80%.

Part D covers prescription drugs. There are numerous plans offered by private insurance companies and can get confusing. Please remember the following:

*There are two ways to get coverage; through Traditional Medicare and through Medicare Advantage plans.

*There is a separate monthly premium (except is some Medicare Advantage plans). Average premium for part D was \$30 per month in 2013-some higher and some lower....contd. on web site.

Medicare Supplemental Insurance (Medigap). These policies are sold by private insurances and cover the gaps not covered by Traditional Medicare, for example copayments, coinsurance and deductibles.

* There is a monthly premium.
* Medigap policies are standardized and have nearly 10 different plans starting with letter A, B, C-----L, M, N. All plans offer the same basic benefits-some cover only 50% of the copay...for details see web site.

II. Medicare Advantage Plans also called Part C. This is offered by private health insurance companies (not by Federal Government) and get very confusing. Several of our friends in the Indian community are on "Health Springs" which is a Medicare Advantage plan.

* These plans have been very attractive during the past few years and nearly 28% of Medicare beneficiaries have taken advantage of these plans.

* This is one stop shop and cover Part A, Part B most cover drugs and cover many copayments and deductibles.... contd.

For details please see our web site www.icsss.us

References and Web sites:

Medicare and You 2014 book published by Center for Medicare and Medicaid Services.

www.Medicare.gov/your-medicare-costs/costs-at-a-glance

Kiplinger's Retirement Report. Vol.20- No. 9-Sept. 2013

Kiplinger's Retirement Report. Vol.20- No. 10. Oct. 2013.

www.Medicare.gov. or call 1-800-633-4227

www.medicare.gov/find-a-plan

www.medicarenewswatch.com for award winning Medicare Advantage plan.

www.naic.org. National association of Insurance Commission for Medigap plans.

www.shiptalk.org for State Health Insurance Assistance Programs or call. 877-801-0044

About Vaccines and the Flu Vaccine. **—Continued from Page — 1**

...Live vaccines often provide greater and longer lasting immunity. Vaccines work on the principle that your body's immune system is led to believe that it is getting challenged by the real infection so it mounts a defense to fight the infection. By having mounted this "defense against the vaccine", your body becomes experienced and makes proteins called antibodies and new types of cells

called lymphocytes which can be used by your body to fight off infection when you are exposed to the real germ in the future and so you are unlikely to get ill or if you do, it is a much milder illness. Vaccines, like anything you put in your body, can have side effects or cause illness but when used appropriately, the benefits of vaccines to the person and society vastly outweigh the risks.

Let us now go over the Flu vaccine, the most administered vaccine and possibly the most misunderstood vaccine in the community.

Disease caused by some viruses such as Measles and Mumps have only one strain (or variety) of the virus and receiving a course of the vaccine gives many years ...

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...or even lifelong protection but this is not the case for the Flu vaccine. This is because the Flu illness is caused by many different strains of the Influenza viruses (Influenza A, B and many variations among them) so getting immunized or vaccinated using one strain only protects against that strain of Influenza virus and will not provide protection against the many other strains or varieties of Influenza viruses. In addition to having many different circulating varieties of Influenza viruses in humans, there are new strains being added from mutation of Influenza viruses that otherwise only infect birds and pigs (that is why we call it Avian Flu or Swine Flu). As a result, we have to get vaccinated with many different flu vaccines in our life time. The Center for Disease Control and Prevention is given the responsibility of predicting which strains of the flu viruses are likely to be circulating in the United States in the coming Flu season. Once the three or four commonest likely strains have been declared, the vaccine manufacturers then take over the task of producing these new vaccines to protect you from this three or four strains every year. After that, it is your responsibility to get vaccinated to not only protect yourself but people around you.

It is important to prevent the Flu as it can be a very disabling illness even in healthy people and in some such as the frail elderly, it may lead to death. Common symptoms of the Flu

are fever, body aches, headache, severe fatigue, mild runny nose, sore throat, cough and sometimes vomiting and diarrhea though vomiting and diarrhea may be more common in children. The commonest severe complication of the Flu is pneumonia which can kill, especially in the elderly or those with heart, lung, liver or kidney problems. During the flu season which in the United States may run from October to May (though it can vary each year), there are other viruses circulating that also cause flu like illness and are mistaken for the Flu. They usually cause milder illness than true Influenza and the sufferer may feel they got the Flu even though they got their Flu vaccine but the Flu vaccine does not protect you against these other viruses. The Flu vaccine is about 60 percent effective in preventing Flu caused by the Influenza viruses and effectiveness varies from year to year. If a vaccinated individual does come down with the Flu even after vaccination, it is usually a milder illness that lasts a shorter duration.

What kinds of Flu vaccines are there?

Injectable Influenza vaccine (the Flu shot), is a vaccine that does not contain any live virus. It does not cause Flu as there is no live virus in the vaccine. Side effects are usually mild and short lasting and may include soreness, redness or swelling where the shot was given, mild fever and

mild body aches.

There are a few different types of Flu shots made by different manufacturers. Some shots provide protection from 3 types of Flu viruses (trivalent) and some newer vaccines that provide protection against 4 types of Flu viruses (quadrivalent). If your health care provider feels it is appropriate for you, opt for the vaccine that protects against 4 virus strains.

Those with severe egg allergy may have a severe reaction to the Flu vaccine as eggs are usually used to make the traditional Flu vaccine. There is now a new Flu vaccine (FluBlok) available that does not use eggs and can be taken by egg allergic persons.

As the standard Flu vaccine is less effective in the elderly compared to younger people, there is now a high dose Flu vaccine available for those above the age of 65 years. The side effects noted earlier are more common with this higher dose vaccine but worth the extra protection in the elderly who are the most vulnerable to the severe complications of the Flu. The currently available high dose vaccine for 2013 season provides protection against 3 strains of the Flu virus.

Influenza Nasal Spray Vaccine:

This type of vaccine contains weakened type of live viruses.

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Side effects from the nasal spray can include runny nose, wheezing, sore throat, cough, headache, body aches and fever. If they occur, they are much milder than from Flu. This vaccine provides protection against 4 Flu strains.

When should you get the Flu Vaccine?

In the United States, from last part of September through the month of October is the best time to get your seasonal Flu vaccine. It takes about 2 weeks after the immunization for your body to fully respond and be protected by the vaccine. You will be protected by the vaccine for several months through the flu season.

Who should get the Flu vaccine?

It may be simpler to ask who should not get the vaccine. Generally, every one over the age of 6 months should get vaccinated every year. If you are in one of the categories below, because of higher risk of getting infection or higher risk of complications, you must make all efforts to get vaccinated:

+ All children aged 6 months through 59 months

+ All persons aged 50 years and over

+ Adults and children who have lung conditions (including asthma), heart, kidney, liver, neurologic, blood disorders, or metabolic disorders (including diabetes mellitus)

+ Persons who have weak immune system problems (including immunosuppression caused by medications or by HIV infection)

+ Women who are or will be pregnant during the influenza season

+ Children and adolescents (aged 6 months through 18 years) who are receiving long-term aspirin therapy and who might be at risk for experiencing a severe condition called Reye's syndrome after influenza virus infection

+ Residents of nursing homes and other long-term care facilities

+ American Indians/Alaska Natives

+ Persons who are morbidly obese

+ Anyone who lives in close contact with above categories of people so as not to transmit infection to them

+ Household contacts and caregivers of infants less than 6 months old as infants under 6 months cannot receive the vaccination

+ Health care personnel

Who should not get the Flu Vaccine?

+ Children under the age of 6 months as the vaccine is not approved for use in this age group

+ Those with prior severe reaction to Flu vaccine. For those with egg allergy, the FluBlok brand of vaccine may be safe.

+ Those who are currently moderately or severely ill with or without fever should wait until they recover before taking the vaccine.

+ Prior problem of the very rare condition Guillian-Barre Syndrome within 6 weeks of a previous Influenza vaccination.

So, if you do not belong to the very small group of people above who should not get the Flu vaccine, and you have not already taken your Flu vaccine this season, go get one now and take your friends with you to get vaccinated also. After all, if you hang out with your friends and if they don't catch the Flu, they can't give it to you!

You can obtain more up to date from the CDC website like I did at <http://www.cdc.gov/>

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Publisher: ICSSS-Nashville, TN