How to Evaluate Health Plans

What should you know about selecting a health plan?

As much as possible.

Choosing a health plan is one of the most important decisions you can make for yourself and your family. Health plans today often determine which doctor or hospital you can use in the event of sickness or illness, which tests, treatments and medications you can have, and how long you can stay in a hospital or other health care facility. Cost, certainly, is another major factor that varies widely among plans.

While evaluating the quality of a health plan can be challenging and time consuming, it's important to know what you're getting into before you sign on the dotted line... You don't want to wait until you have to use your health plan to find out that the doctor you want to see, or the treatment you need to have, isn't going to be covered.

To help you make a wise and informed decision, ask the following questions about each plan you are considering.* By carefully comparing the answers, you should find it easier to choose the right health plan for you.

**Coverage**
- Is the expense of a second opinion covered?
- Will the plan cover preexisting conditions?
- What happens if we're out of town and need medical help—must I call for approval before seeing a doctor or going to the hospital or emergency room?
- Is a fair and open appeals process available if the plan refuses to pay for a treatment or service?

**Access**
- Can I choose my own family doctor and gynecologist?
- Will I be limited in the number of times I can visit the doctor?
- Can I choose any hospital if I am sick or need treatment?
- Will I be allowed to change my doctor if I am not satisfied with the one I have?
- How long will I have to wait to get an appointment with a specialist?

**Restrictions**
- Will my doctor have access to all FDA approved medications or

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*The following are Aurora Health Care hospitals: Hartford Memorial Hospital, Lakeland Medical Center, Milwaukee Psychiatric Hospital, St. Luke's Medical Center (including St. Luke's South Shore), Sheboygan Memorial Medical Center, Sinai Samaritan Medical Center, Two Rivers Community Hospital, Valley View Medical Center, West Allis Memorial Hospital.
The Balancing Act: 
Learning to Care for Loved Ones While Taking Care of Yourself

If you take care of someone who is suffering from memory loss or dementia, you need to take care of yourself as well. To help you ease the burden of juggling the many aspects of your life, a series of workshops has been planned for family caregivers. Feel free to come to any or all of the programs. The series is free, but advance registration by phone is needed.

Third Annual Series for Caregivers
Sponsored By:
Sinai Samaritan Geriatrics Institute, Jewish Family Services, Jewish Community Center
All workshops to be held at: Jewish Community Center Fishman Gallery/Ross Wing 6255 N. Santa Monica Blvd.
Free 6:30-8 p.m.
To register, call Sally Keil, Jewish Family Services, 390-5800.

October 28
Diagnosis of Alzheimer’s Disease, Dementia, Memory Loss: What Does It All Mean?
Speaker:
Dr. Piero Antuono, Dementia Research Center, Froedtert Memorial Hospital

November 4
Agencies, Agencies — How Can They Help?
Panel of Representatives:
Jewish Family Services, Jewish Community Adult Day Care Center, Sinai Samaritan Geriatrics Institute, Milwaukee County Department on Aging, Alzheimer’s Association, Visiting Nurses Association

November 11
Group Home, Nursing Home, Assisted Living — What’s Best?
Panel of Representatives:
Badger Center, Jewish Home and Care Center, Chai Point, Jewish Family Services, New Perspectives

How to Evaluate Health Plans
continued from page 1
will my doctor have to choose from a limited list of drug options?
• Are plan doctors provided financial incentives or disincentives in relation to their practice patterns?
• Are prescription medications covered?

Expenses
• What is the monthly premium?
• What is the deductible?
• Is there a co-pay per doctor’s visit?

• Is there an extra charge for seeing a doctor outside the plan’s provider network?
While Freedom 55/65 cannot recommend any specific companies or health care plans, we are happy to help you become better informed about your options. Other good sources of information include the State Office of the Commissioner of Insurance, 1-800-236-8517, the Medigap Hotline, 1-800-242-1060, or your county’s Department on Aging.

If It’s Not My Heart, Then What Is It?

Have you ever experienced mild discomfort in your chest and immediately wondered, “Is it my heart?” While all chest pain should be checked out by a doctor, such pains often end up being diagnosed as “non-cardiac” with no explanation of any real problem.

Rest assured, you’re probably not imagining things. In many cases—in fact half of the 150,000 to 180,000 cases of non-cardiac chest pain each year—the esophagus is the probable cause.

Esophageal problems have a variety of symptoms ranging from difficulty swallowing to heartburn pain several hours after eating, pain without exercise, and pain that wakes you during sleep.

If your doctor suspects an esophageal problem, one or more of the following tests may be ordered to help establish a diagnosis:

- EGD, an endoscopy procedure that visualizes the interior of the esophagus.
- Esophageal Manometry, a measurement of muscle pressure that provides the movement of food down the esophagus.
- Bernstein Test, a test in which a mild acid is dripped into the esophagus, alternating with water, to try to re-enact the symptoms.
- A pH recording of the acidity of the esophagus.
- Psychological testing if indicated.

If an esophageal problem is found, treatment will depend on the diagnosis and may include antacids, calcium channel blockers, nitrates, anticholinergics, H2 blockers and/or a stress reduction routine.

If you have questions or concerns about chest pain, be sure to call your primary care doctor.

Let the Games Begin!

Freedom 55/65 salutes all participants in the Wisconsin Senior Olympic Games, scheduled for September 4-10. Freedom 55/65 has been a proud sponsor of these games for the past eight years.

The idea is to promote physical and social wellness for anyone 55 years of age and older. A variety of events are planned including golf, shuffleboard, cycling, archery, tennis, track and field and more. Athletes compete on every skill level.

If you can’t join the fun this year, plan ahead for 1997—either as a participant or spectator. For more information, call Senior Olympic Headquarters, (414) 821-4444.
Ask the Expert

Hearing Loss

"What did you say?" "Can you turn up the volume?" "Could you speak a little slower?" "Huh?"

If you or someone you love has been asking a lot of these questions, it may be time to ask your doctor about the possibility of hearing loss.

According to the American Speech, Language and Hearing Association, one of every 11 Americans experiences loss of hearing. To help you understand this common problem, Paul M. Fleming, MD, FACS, a specialist in otolaryngology/head and neck surgery at The Sheboygan Clinic, answers the following questions:

Q. What are the symptoms of hearing loss?
A. One of the most common signs of hearing loss is difficulty communicating in crowds, in church, or when the speaker is not directly in front of the listener. Sometimes, hearing loss is accompanied by dizziness or ringing in the ears. While it may be natural for people to think they can't hear because of the ear ringing, in reality, the opposite is true. It is the hearing loss that is responsible for the ringing in the ears. This ringing is called "tinnitus."

Q. What causes hearing loss?
A. Loss of hearing can be due to something as simple as earwax accumulation. It also can be due to a defect of the eardrum or of one of the tiny bones behind the eardrum that conducts sounds to the inner ear. The most common cause of hearing loss, especially in the elderly, is deterioration of the organ of hearing in the inner ear or of the hearing nerve itself. This inner ear defect is called "neurosensorv hearing loss," or "nerve hearing loss."

Neurosensorv hearing loss can be caused by a congenital problem, poor circulation, excessive noise exposure throughout life, infections, or by the natural aging process. Unfortunately, neurosensorv hearing loss usually is permanent and seldom will improve with medicine or surgery. Prevention, therefore, is one of the keys to good hearing.

Q. How can hearing loss be prevented?
A. No matter what your age, there are several things you can do to help prevent or reduce loss of hearing.

First, avoid prolonged exposure to loud noise. If surrounding noise makes it necessary for you to shout to be heard, you should either avoid it or use earplugs or muff for protection. If your ears ring after exposure to noise, the sound levels are too great and you should use protection. Even hobbies such as woodworking, snowmobiling, shooting and loud music can cause permanent hearing loss.

Another way to reduce your risk of hearing loss is to avoid prolonged use of certain medications. Drugs that can cause hearing loss include high doses of aspirin (more than six per day), quinine, certain antibiotics, and anti-inflammatory medicines such as Advil and Motrin. Consult your doctor if this is a concern.

Finally, be sure to obtain prompt medical treatment for disorders such as infections of the ears or sinuses. If you notice sudden hearing loss, especially if it is accompanied by dizziness, see your doctor immediately. Early treatment can frequently help you regain hearing.

For more information about hearing loss, medication, treatment and hearing aids, please call:

The Sheboygan Clinic
Department of Otolaryngology
457-4461, Extension 1415

St. Luke's Medical Center
Audiology Department
649-7772

Sinai Samaritan Medical Center
Audiology Department
219-6247

See page 5 for additional information on Living with Hearing Loss
Community Calendar

West Allis Memorial Hospital
8901 W. Lincoln Ave.
Milwaukee

To register, call 328-6800.

How Does Medical Billing Really Work?
Tuesday, October 8 at 9:30 a.m.
Thursday, October 10 at 1:30 p.m.
Tuesday, October 22 at 9:30 a.m.
Tuesday, November 12 at 1:30 p.m.
FREE Workshops
Speaker: Freedom 55/65 Coordinator

The Flu Shot — Is It For Me?
Monday, October 14 at 2:30 p.m.
FREE Lecture
Speaker: Mary Rotar, RN, Infection Control

Blood Pressure — All You Need To Know
Thursday, November 21 at 2:30 p.m.
FREE Lecture
Speaker: Alfonso Tiu, MD

Milwaukee Heart Institute
Sinai Samaritan Medical Center
960 N. 12th Street, Milwaukee

To register, call 219-7400.

The Lowdown on Hearty Ethnic Eating
Three Thursday Sessions:
October 10, 17 and 24 at 5:30 p.m., $25

Aurora Health Center
W231 N1440 Highway 164
Waukesha

To register, call 219-7400.

Stress Survival Series
Three Monday Sessions
November 4, 11 and 18 at 7 p.m.
$20 includes Stress Survival Kit Booklet
Presented by: Milwaukee Heart Institute Staff

St. Luke’s Medical Center
2900 W. Oklahoma Ave.
Milwaukee

Sleep Disorders Seminar
Monday, September 23 at 7 p.m.
FREE Lecture
To register, call 649-6572.

How Does Medical Billing Really Work?
Friday, October 11 at 1 p.m.
FREE Workshop
Speakers: Freedom 55/65 Coordinators
To register, call 1-888-5-FREEDOM.

Preparing To Write Or Review Your Will
Tuesday, October 15 at 2 p.m.
FREE Workshop
Speaker: Kelly Sachse, Director of Planned Giving
To register, call 649-7122.

St. Luke’s South Shore
5900 S. Lake Dr.
Milwaukee

To register, call 769-4000.

Dialogue With A Doctor
Partnering with your Physician
Tuesday, September 17 at 7 p.m.
FREE Lecture
Speaker: Robert Brown, MD

Managing Your Medications
Thursday, October 17 at 7 p.m.
FREE Lecture
Speaker: David Kaiser, MD

Managing Your Blood Pressure
Thursday, November 14 at 7 p.m.
FREE Lecture
Speaker: Jack Tertadian, MD
Put It In Writing

Freedom 55/65 invites you to attend a free workshop on advance directives. By filling out an advance directive — a Power of Attorney for Health Care or Living Will — you can be assured that your wishes for health care will be followed if you become incapacitated. This workshop will help you learn about the two different forms and provide an opportunity to ask questions, complete the forms and have them witnessed.

Space is limited. Please call to register at any of the following locations:

**Aurora Health Center, Waukesha**
Thursday, October 24 at 6:30 p.m.
To register, call 896-6000.
Note: completion and witnessing of forms is not available at the session.

**Lakeland Medical Center**
Thursday, September 19 at 1 p.m.
To register, call 271-2838.

**Laurel Oaks Retirement Community**
1700 W. Bender Rd.
Tuesday, October 8 at 2:30 p.m.
To register, call 219-7253.
Sponsored by Sinai Samaritan Medical Center

**St. Luke’s Medical Center**
Wednesday, September 18 at 1 p.m.
To register, call 649-6994.

**St. Luke’s South Shore**
Thursday, October 3 at 10 a.m.
To register, call 769-4000.

**West Allis Memorial Hospital**
Tuesday, September 24 at 1:30 p.m.
Tuesday, October 29 at 10:30 a.m.
Thursday, November 21 at 1:30 p.m.
To register, call 328-6800.
West Allis sessions limited to 10 persons.

Monitor Your Cholesterol

Freedom 55/65 is offering a full lipid panel (total cholesterol, HDL, LDL and triglycerides) for $15 (payable at the time of the screen). A 12-hour fasting is required prior to the screen. Screenings are offered from 7 a.m. to noon at the following sites. You must call to register for an appointment.

**St. Luke’s Main Campus, October 7**
Call 649-7111.

**Aurora Health Center, Waukesha, October 7**
Call 896-6000.

**Sinai Samaritan Medical Center, Milwaukee Heart Institute, October 18**
Call 219-7400.

**Aurora Health Center, Kenosha, St. Luke’s Cardiac Care Services, October 7**
Call 697-6680.

Striders Health & Wellness Events Scheduled

Striders, mall walkers sponsored by Freedom 55/65 and Southridge and Bay Shore malls, are once again invited to "get in step" at the annual *Striders Health & Wellness Event*.

Join us for a variety of wellness activities, educational opportunities and a mall walk with Gordon Hinkley (presented by Blue Cross & Blue Shield United of Wisconsin - Value Plus). Also, meet special guest Bob Greene, Oprah Winfrey's personal fitness trainer.

The *Striders Health & Wellness Event* is scheduled for October 21 at Bay Shore Mall and October 22 at Southridge Mall. Both events start at 8 a.m. and end promptly at 10 a.m.

For more information, call 1-888-5-FREEDOM.
Take Charge of Your Life

Diabetes Update
By: Elaine Mason, RN, BSN
Diabetes Educator
Hartford Memorial Hospital

Most of us probably know someone who has diabetes. This chronic disease has been known for thousands of years and now affects over 14 million Americans. It is not curable, but thanks to medical advances and preventive education, today, people with diabetes can live a long and healthy life.

There are two forms of diabetes. Type I generally occurs in children through young adults. Type II is more common in individuals who are over 35, overweight, inactive, of Native American or Hispanic origin, and who have a family history of diabetes.

With diabetes, the body either does not produce enough of the hormone insulin, or does not properly utilize insulin. This results in ineffective use of blood sugar (glucose), which causes the following symptoms of the disease:

- Fatigue
- Blurred vision
- Dizziness
- Itchy or dry skin
- Increased thirst
- Frequent urination
- Slow-healing cuts or sores
- Numbness or tingling in hands or feet
- Frequent infections (bladder, vaginal, etc.)

It is important that diabetes be properly diagnosed and treated. Blood sugar that continually runs higher than normal increases the risk of developing complications such as heart disease, kidney damage, eye damage and decreased sensations and healing in legs and arms.

Treatment for diabetes may include medications that work with the body to produce more insulin or to assist cells to use it more effectively. Insulin may be prescribed to reduce blood sugar levels. Diet, exercise and other lifestyle modifications also are important in the management of diabetes.

If you have symptoms of diabetes, see your primary care physician without delay. People with diabetes can take charge of their health by working closely with their health care professionals and by becoming better informed about their condition.

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Living with Hearing Loss

Tips for Loved Ones from The Sheboygan Clinic

If you live with someone who has hearing loss, you know it affects your life as well as your loved one. While hearing loss may be difficult to accept, life will be easier if you learn how to cope with the reality. Here are some tips to help you be a better communicator:

- Talk slowly. Consider your own confusion when today’s teens rattle off a few fast sentences.
- Learn to speak distinctly and enunciate carefully. Shouting is not necessary.
- Avoid having a conversation in background noise, such as in crowded places or near a blaring television or radio.
- Face the person you are talking to rather than turning your back. Don’t start walking away until you are finished speaking.
- Agree on a signal you can use in company when your hard-of-hearing spouse is talking too loud. People with hearing loss often cannot hear their own voices well enough to judge loudness.
- Last but not least, have a heart. Try to be patient when you have to repeat yourself. Remember, hearing loss is worse for the afflicted person than for anyone else.
For Our Friends With Sight Limitations...

*Freedom 55/65 News* is now available on audiocassette tapes for visually impaired members of the program. If you know of someone who could benefit, please tell them about this new service. Audiotapes can be checked out from any Freedom 55/65 office.

Call Us Toll-Free!

A new toll-free number is now available for the Freedom 55/65 program. The number is 1-888-5-FREEDOM. Please use this number whenever you need to call the program from somewhere outside your area code.

You're Invited!

*Enjoy Gershwin’s Of Thee I Sing*

MILWAUKEE SYMPHONY ORCHESTRA
ZDENĚK MACAL MUSIC DIRECTOR

Take a step back into the jazz era! You are invited to hear a glorious Gershwin score in its original Broadway orchestration. Freedom 55/65 and the Milwaukee Symphony Orchestra are pleased to offer all Freedom 55/65 members and guests a 25% discount on tickets to a special performance of Gershwin’s *Of Thee I Sing*, featuring popular Milwaukee actor Norman Moses.

*Of Thee I Sing* will be performed Sunday, October 27, 7:30 p.m. in Uihlein Hall, Marcus Center for the Performing Arts.

Tickets must be ordered by October 4. For more information, call the Milwaukee Symphony at 291-6010.

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Number of tickets:

- **Orchestra** @ $24.00 = $_____
- **Center Loge (D-K)** @ $20.25 = $_____
- **Back Loge (L-N) / Center Balcony** @ $12.75 = $_____

Ticket total: __________________________

Total amount enclosed: $______________

Ticket price is less 25% discount plus $1.50 facility fee. Please make checks payable to Milwaukee Symphony Orchestra. Mail your check, this completed form and a self-addressed, stamped envelope to:

Audrey Baird, Director of Group Sales
330 East Kilbourn Avenue, Suite 900, Milwaukee, WI 53202-6623
Hypothyroid Screenings Offered

While thyroid disease is a very common medical condition, it can be difficult to diagnose in older adults because symptoms often overlap with the natural aging process or other chronic diseases.

Warning signs of hypothyroidism, the most common thyroid disorder, include the following:

- Tiredness, depression, forgetfulness
- Dry, course hair, dry skin and brittle nails
- Puffy face and eyes, swollen ankles
- Unexplained weight gain
- Cold intolerance
- Abnormal menstrual periods and constipation

If you have any of these symptoms, tell your doctor.

Hypothyroidism, which results from low production of thyroid hormone, affects nearly every cell in the body. Left untreated, the condition can lead to heart disease, increased cholesterol levels, reproductive disorders and other serious consequences.

With proper diagnosis and treatment, nearly all effects of hypothyroidism are reversible. Effective treatment can be managed with a synthetic thyroid hormone called "levothyroxine" for about $10 per month.

A well-established test called the "TSH assay" is nearly 100 percent accurate in the detection of hypothyroidism. St. Luke's Medical Center and Sinai Samaritan Medical Center are pleased to offer this test as a free community service at the following screenings:

Thursday, September 12, 3 - 8 p.m. and
Saturday, September 14, 9 a.m. - 1 p.m.
Sinai Samaritan Medical Center
Outpatient Health Center
To register, call 342-7676.

Monday, September 23, 8 a.m. - 4 p.m.
St. Luke's Medical Center
Endocrine-Diabetes Center
To register, call 649-5694.

Please Make a Note of It!
The Freedom 55/65 number at Sinai Samaritan Medical Center has been changed. The new number is 219-7253.

Sharp Increase in “Sharps” Leads to New Disposal Program

As the number of home health care patients rises, needles, syringes and lancets are increasingly being mixed in with household garbage and recyclables. These “sharps,” as they are commonly called by health care professionals, pose a real risk to those who have to handle them—including family members assigned to trash duty and unsuspecting garbage collectors.

Accidental “needlestick” injuries demand expensive testing, cause long-term emotional stress and increase the risk of exposure to infectious diseases.

To reduce such health risks, the State of Wisconsin has adopted rules for the safe packaging, treatment and disposal of sharps, and all Aurora Pharmacy sites have become registered Sharps Collection Stations. This means that you may purchase a puncture resistant, leak-proof Sharps container at any Aurora Pharmacy. When your filled container is returned to the pharmacy for proper and safe disposal, you will receive a new container free of charge.

To find out the Aurora Pharmacy location nearest you, call toll-free, 1-888-5-FREEDOM.
Grand Opening Scheduled
Karen Yontz Women's Cardiac Awareness Center

The Karen Yontz Women's Cardiac Awareness Center, St. Luke's Medical Center, will celebrate its Grand Opening, September 17, toasting a mission of community "awareness" of the incidence of heart disease in women.

The Pfister Hotel's Grand Ballroom will set the stage for an informative presentation, *Falling Through the Cracks: The Health Crisis Facing American Women*, given by Dr. Nancy Snyderman, medical correspondent for *Good Morning America*. Medtronic Corporation is the exclusive sponsor for Dr. Nancy Snyderman's key note address.

Please join us for an evening certain to empower women and their families with the necessary tools to become the best decision makers regarding optimum heart health.

For more information on this gala celebration or for services offered at the Karen Yontz Women's Cardiac Awareness Center, please call the Karen Yontz Heartline at 1-800-788-8380.

Remember... One Heart, One Chance, To Choose the Best Women's Heart Care.

The Karen Yontz Women's Cardiac Awareness Center at St. Luke's Medical Center is central to your lifeline.

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**Shoo the Flu - Get the Shot!**

Influenza season will soon be upon us. The best way to fight the "flu" is to prevent it — through immunization. Flu shots are recommended for all people 65 and older. You can get your yearly vaccination from the Visiting Nurse Association of Wisconsin (VNA), October 7 through November 16, at neighborhood grocery stores, drug stores and shopping malls. Over 300 *Shoo the Flu* clinics will be offered Monday-Saturday. The cost is $10 and Medicare is accepted. For a flu shot clinic schedule or more information, call the VNA *Shoo the Flu Hotline* at 328-4450 in Milwaukee, or 1-800-548-7580 outside Milwaukee.

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Published quarterly by Aurora Health Care for members of Freedom 55/65. Please call with your comments or suggestions or mail to Freedom 55/65, Aurora Health Care, P.O. Box 343910, Milwaukee, WI 53234-3910.

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