

Get Covered: A Guide To The Health Insurance Marketplace

Here's a quick look at the most important things to know about the Health Insurance Marketplace.

- The Marketplace helps uninsured people find health coverage.

- When you fill out the Marketplace application we'll tell you if you qualify for:

- Private insurance plans. When you use the Health Insurance Marketplace you may be able to get lower costs on your monthly premiums and out-of-pocket costs. When you fill out your Marketplace application, you'll find out how much you can save. Most people who apply will qualify for some kind of savings. If you don't qualify for lower costs, you can still use the Marketplace to buy insurance at the standard price. Plans cover essential health benefits, pre-existing conditions, and preventive care.

- Medicaid and the Children's Health Insurance Program (CHIP). These programs provide coverage to millions of families with limited income. If it looks like you qualify, we'll share information with your state agency and they'll contact you.

- Most people must have health coverage in 2015 or pay a fee. If you don't have coverage in 2015, you'll have to pay a penalty of \$325 per adult/\$162.50 per child, or 2 percent of the gross in-

come (whichever is higher). Maximum penalty is \$975 per family. The fee increases every year, but some people may qualify for an exemption from this fee.

- You're considered covered if you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.

- If you're eligible for job-based insurance, you can consider switching to a Marketplace plan. But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.

- Important: The new open enrollment period began Nov. 15, 2014, for coverage beginning in January 2015.

- Ready to apply, enroll, or have questions?

- Visit HealthCare.gov

- Call the Health Insurance Marketplace call center at 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.

- For Navigator assistance at no cost, contact Jennifer Grassrope at (605) 469-5363 or jgrassrope@rocsinc.org/.

November Is Home Care & Hospice Month

Vital care happens at hospitals and care facilities, yet sometimes the best care environment is home. November is National Home Care & Hospice Month, a time to celebrate and raise awareness about the high quality of care offered in patients' homes. Avera@Home, which recently celebrated its first anniversary, brings together home health and hospice services under one name throughout the Avera region.

Through 16 locations, Avera@Home serves an average of 1,000 patients per month, with an average of 8,200 visits per month. Home health offers a full range of skilled nursing, therapy, home health aide and homemaker services.

Delivering health care services in the home has many advantages, including continuity of care from the hospital to home, medication reconciliation in the home, shorter hospital stays and prevention of re-hospitalization. Hospice is specialized care for patients dealing with a terminal illness. A qualified team of doctors, nurses, social workers, clergy and volunteers delivers care for the body, mind and spirit. Avera's hospice care provides care both in the home, assisted living, residential hospices or in long-term care facilities.

Goals include medical, emotional and spiritual support as well as pain and symptom control, helping improve quality of life for patients and their families at end of life. During this era of health care reform, the focus is starting to shift toward keeping people healthy and out of the hospital setting.

"It's an amazing time for home health and hospice services," said Sandy Dieleman, President and CEO of Avera@Home. "While most segments of the health care industry are shrinking, home health care is growing."

"A typical home health experience doesn't look like what it used to. Technology that facilitates collaboration between hospitals, physician partners and nurses is amazing and continues to advance on what seems like a daily basis," Dieleman said.

According to a recent study by the American Association of Retired People, 90 percent of baby boomers want to stay in their own home as long as possible, yet home and hospice services are often underutilized.

"Given the choice, most people would prefer to be at home as opposed to a care facility," said Jean Hunhoff, Regional Director for Avera@Home. "The services we provide at Avera@Home help people do just that. There's something to be said about healing in a home environment. It's familiar, comfortable and safe. It's also much easier for the patient's family."

Avera@Home has home health and/or hospice care in the following communities: Aberdeen; Creighton, Nebraska; Estherville, Iowa; Gregory; Hartington, Nebraska; Marshall, Minnesota; Milbank; Mitchell; O'Neill, Nebraska; Parkston; Pierre; Sioux Falls; Wessington Springs; and Yankton To learn more, call 605-668-8327, or go to AveraAtHome.org/.

The Center To Host Memory Screening

The Center, 900 Whiting Drive in Yankton, will host a Memory Screening on Tuesday, Nov. 18, running from 12:30-3 p.m.

Call The Center, 665-4685 and make your appointment for this free screening.

Winning The Hunger Game

BY MICHAEL ROIZEN, M.D.,
AND MEHMET OZ, M.D.

King Features Syndicate, Inc.

"The Hunger Games" may provide you with a good moviegoing experience, but if you're trying to maintain or achieve a healthy weight, feeling hungry can be a game-losing strategy. That's why we say: Aim to shed a pound a week, and make sure you eat five to nine servings of fruits and veggies every day. You'll change your eating habits for a lifetime, and your weight won't bounce up and down, something that's hard on your metabolism, insulin regulation and cardio system.

We also know that you can never have too much help when it comes to managing your weight. That's why you have www.sharecare.com and www.myclevelandclinic.org at your fingertips. Plus, here's more info from the Institute of Food Technologists on controlling your hunger and binge eating.

1. Become a lean-protein pro. Add one serving of protein (a poached egg, three egg whites or 3 ounces of lean chicken or tuna) to breakfast and snack on one serving midafternoon.

2. Get 100 percent whole-grains: These tasty carbs digest slowly, contain lots of fiber and help stabilize blood sugar levels.

3. Go nuts! Snacking on 12 walnut halves (with heart-friendly anti-inflammatory omega-3s) or 23 almonds (they equal 1 serving) protects your brainpower, quells hunger and improves your love life.

4. Hummus a happy tune — chickpeas, as well as lentils and dried peas and beans, are fiber-rich and packed with protein; it's one more way to help tamp down cravings.

Now you can head to the movie theater and just say "no" to sugary, fatty concessions!

TIME TO CHECK OUT ... THE CHECKOUT

IM-pulse buys (think Instant Messaging) are sent your way whenever you wheel a grocery cart into the checkout lane or stroll up to a cash register to pay for a gallon of gas. "Hey, Sugar Brain, pick me! Pick me! Unwrap me now and scan the empty wrapper. Come on. You know you want me!" And the message is getting through! Around 90 percent of you comply! No wonder the quick-snack business is a billion-dollar industry (and a zillion-calorie obesity machine).

One business analysis firm found that the typical American woman (men are worse) devours more than 14,300 calories in grocery store impulse purchases annually, packing on an extra 4.1 pounds each year. That means you'll be almost 25 pounds heavier in six years, all due to the checkout lane. And the problem is everywhere, whether you're buying duct tape at the hardware store or picking up a prescription at the pharmacy — 90 percent of the edibles around you will be junk food, and 60 percent of the beverages will be sugar bombs. No wonder the Center for Science in the Public Interest points to the snack-food industry as a major contributor to North America's obesity epidemic.



OZ AND ROIZEN

Dr. Mehmet Oz and Dr. Michael Roizen

Smart steps: When you're shopping, make it a habit to bring a healthy snack (fruit or nuts) for you and your kids. Keep it in hand as you head for the register. Offer your child sitting in the cart a book to read (distraction is good) and repeat "I'm not IM-pulsive anymore!" Then you'll avoid those extra 25 pounds.

CPAP DOESN'T HAVE TO CRAMP YOUR STYLE

In "The Mask," mousey Stanley Ipkiss (Jim Carey) discovers his inner flame and wins the heart of the luscious Tina (Cameron Diaz). Seems his ghoulish green mask didn't interfere with his love life at all; in fact, it improved it! Well, the same can be said for CPAP — the continuous positive airway pressure device used to relieve sleep apnea.

Obstructive sleep apnea happens when the throat relaxes, allowing fat and sagging muscles to obstruct the airway. This causes breathing to stop and start throughout the night. Sleep apnea can cause or aggravate heart disease, high blood pressure and liver problems, and damage brain cells. Erectile dysfunction affects up to 64 percent of men with OSA. (OSA affects about 24 percent of men; 4 percent of women.)

Enter CPAP! If you use it, you can help prevent or reduce those health threats. Combine CPAP with weight loss, smoking cessation and avoiding excess alcohol and drugs, and you'll see huge health improvements. Unfortunately, some studies find that 83 percent of folks who are prescribed CPAP use it fewer than four hours nightly. One reason is people that worry that the nasal mask, headgear and motor will turn off a bedtime.

A new study should help put those worries to bed: Guys who regularly use CPAP (either before or after a roll in the hay) report the same sexual quality of life as those who aren't using it. And dodging health complications can make things get better between the sheets! So breathe easy and sleep well. CPAP may unmask your romantic superpowers!

GET THE LEAD OUT!

Marauding Huns. Invading Visigoths. What really caused the fall of Rome? Some historians suggest it wasn't outsiders, but lead poisoning. Lead was used extensively in the upper classes' plumbing, utensils, even makeup, and the aristocracy suffered from poor decision making, erratic behavior, a low birth rate and early death — all symptoms of lead poisoning.

Today, a new source of lead poisoning in the U.S. is menacing the 19 mil-

lion folks who go to indoor shooting ranges annually. When fired, lead-based bullets and primers shed a cloud of toxins. Poor sanitation and inadequate ventilation let lead dust hang in the air and settle on surfaces, contaminating workers and shooters. The dust also settles on range-visitors' skin, clothing and hair, and in car interiors. It's then transported home, where it exposes family members to dangerous levels.

There are around 16,000 to 18,000 indoor firing ranges in the United States. But only 201 were inspected in the past decade, according to a report from the Washington state newspaper The Columbian. That explains the more than 2,000 police and firing range workers who were found to have elevated blood lead levels from 2002 to 2012. Almost 3,000 more folks also were affected just by visiting ranges.

So before you spend time in a range, ask how often it cleans its HEPA air filters and washes down the entire area, and if any workers have ever tested positive for elevated lead levels. If they cannot assure you the area is clean and safe, shoot right out of there!

CHICKEN LITTLE IS SPREADING EBOLA — TAKE COVER

If Chicken Little were a reporter for CNN and squawked, "Every day at least 175 people are hit by the Ebola virus and 80 people die, every single day in the U.S.," that should qualify as a runaway epidemic — and a reason to worry. Especially, if that onslaught had been going on for years with no end in sight! And if the Centers for Disease Control and Prevention confirmed that more than 33,000 American citizens would die from Ebola in 2015, it would be horrendous, right?

But guess what? Those are not — and will never be — the North American Ebola numbers. Those are the tragic numbers of gun shootings and deaths right here in the U.S. every year.

Many of you have guns, and that's your right as Americans. But laws could be passed that would curtail civil gun violence. Simple things like assault-weapons bans. Hunters don't use them to go deer hunting, but gangs sure find them handy when dealing drugs and fighting police. Making those bullets as hard to come by as oxycodone and tougher rules about background checks on gun buyers would help, too.

So don't panic about an Ebola epidemic that doesn't exist here. Turn your attention to epidemics that are well-entrenched and spreading! Gun injuries are numero uno, but don't get us started about preventable flu deaths (one year it totaled 49,000 people) and health-care-related infections (75,000 who had these died in 2011)! Let's worry about the epidemics we have.

Mehmet Oz, M.D. is host of "The Dr. Oz Show," and Mike Roizen, M.D. is Chief Wellness Officer and Chair of Wellness Institute at Cleveland Clinic. To live your healthiest, tune into "The Dr. Oz Show" or visit www.sharecare.com.

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and Mehmet Oz, M.D.

Avera Supports Great American Smokeout

One of the best things you can do for overall good health is to quit smoking, or never start in the first place. That's why Avera supports the Great American Smokeout on Nov. 20.

The American Cancer Society marks the third Thursday of November each year to encourage smokers to make a plan to quit for good or quit smoking for that day. By quitting — even for one day — smokers take an important step toward a healthier life.

"We know that smoking harms nearly every organ in the body," said Michael Peterson, MD, Medical Director of Cancer Services at Avera Sacred Heart Hospital. "Smoking contributes to many types of cancer, most specifically lung cancer, the top cause of cancer deaths for both men and women," Dr. Peterson said.

Smoking also contributes to lung conditions such as chronic obstructive pulmonary disease (COPD), heart attack and stroke. The Centers for Disease Control and Prevention (CDC) has

estimated that adult smokers lose an average of 13-14 years of life because of smoking. Each year, smoking causes early deaths of about 480,000 people in the United States, the CDC reports.

Yet it's not easy to quit smoking. Nicotine is a drug that is as addictive as heroin or cocaine. Over time, a person becomes physically dependent on and emotionally addicted to nicotine.

The American Cancer Society recommends choosing a quit day, and coming up with a quit plan. Helpful resources exist for both the emotional and physical aspects of nicotine addiction. Resources for the emotional addiction include quit-smoking programs, support groups, support of family and friends, self-help books, pamphlets or online information. Resources for the physical addiction include nicotine replacement therapy, prescription medications, and other options, such as acupuncture. Here are some tips for a successful quit day:

- Tell your family and

friends about your plans to quit and ask for their support.

- Get rid of all cigarettes and ashtrays in your home, car and at work.

- Stock up on oral substitutes — sugarless gum, carrot sticks, hard candy, cinnamon sticks, coffee stirrers, straws or toothpicks.

- Keep active — try walking, short bursts of exercise, or other activities and hobbies.

- Drink lots of water and juices.

- Avoid situations where the urge to smoke is strong.

- Avoid people who are smoking.

- Drink less alcohol or avoid it completely.

- Change your routine: Take a different route to work, drink tea instead of coffee, try new foods, etc.

The following resources are available:

- Your primary care practitioner can recommend programs, nicotine replacement therapy or prescription medications.

- The South Dakota Quit-Line, 1-866-SD-QUITS (1-866-737-8487), offers free coaching and free cessation medication. Learn more at sdquitline.com.

- Avera Corporate Health Services offers smoking cessation support groups and health coaching. To learn more, call 605-322-3875.

- Avera Heart Hospital of South Dakota offers tobacco counseling. Learn more by calling 605-977-7000.

- Avera Health Plans offers an eight-week tobacco cessation program that includes weekly group sessions at no expense to health plan members.

To learn more, call 605-322-4789.

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