

S O U T H W E S T F L O R I D A ' S

Health & Wellness[®] MAGAZINE

August 2020

Lee Edition - Monthly

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BACK TO SCHOOL?

HEALTH INSURANCE

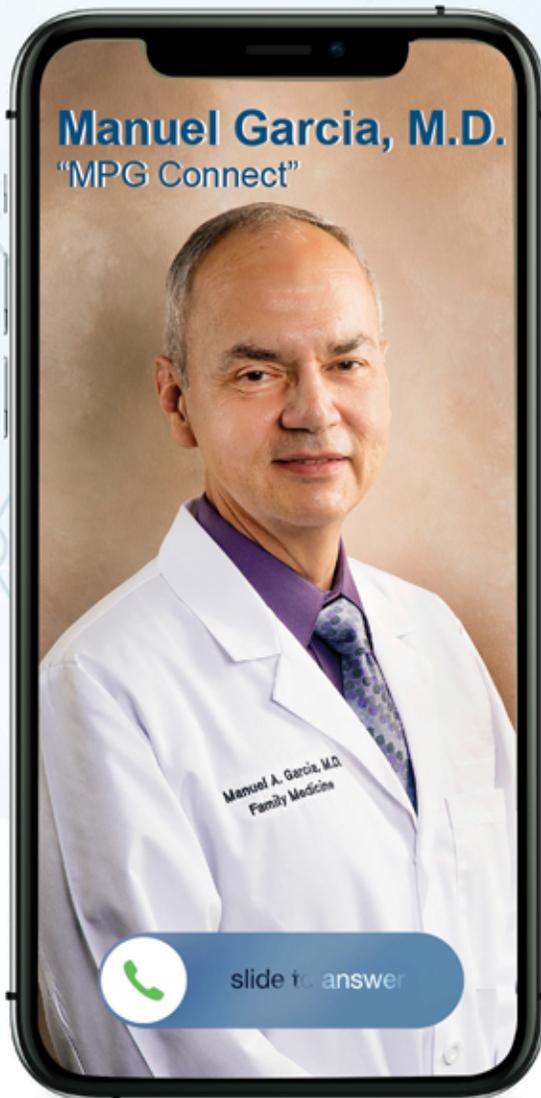
Did You Know?

CHECK KIDS' FEET BEFORE SCHOOL STARTS

INNOVATIVE ALTERNATIVES FOR YOUR CHRONIC PAIN



Millennium Physician Group Welcomes Manuel Garcia, M.D.



We are pleased to announce the addition of well-regarded Fort Myers physician **Manuel Garcia, M.D.**, to our clinical staff. In practice since 1999, he is board certified in family medicine and is bilingual in English and Spanish.

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INNOVATIVE ALTERNATIVES FOR YOUR CHRONIC PAIN

REGENERATIVE MEDICINE HAS HELPED HUNDREDS OF THOUSANDS OF PEOPLE FIND SOLUTIONS FOR THEIR CHRONIC PAIN AND OTHER CONDITIONS WITHOUT SURGERY OR ADDICTIVE DRUGS.

STOP MASKING YOUR SYMPTOMS AND FIND OUT MORE ABOUT YOUR REGENERATIVE MEDICINE OPTIONS WITH THE EXPERTS AT THE HANCOCK HEALTHCARE GROUP IN CAPE CORAL.

PAYMENT PLANS AVAILABLE.

TESTIMONY:

I travel a lot as a Realtor in Lee County, and also very active with physical activities. On a couple of occasions in the past, my feet would burn and hurt with walking and riding my bike. I was referred to Dr. Johnson by my father who had been a patient for several years. He used a light therapy treatment that eliminated my pain. I have always been very happy with the care I have received and the staff are very knowledgeable, caring and friendly. I would recommend his clinic to anyone suffering with any type of pain. - Cathy S.

GROUNDBREAKING THERAPEUTICS

INTRODUCING:

Shock Wave Therapy

- **Erectile Dysfunction**
 - **Chronic Pain**
- **Joint Inflammation**
- **And Other Disorders**



FDA Approved for
Plantar Fasciitis



Treatments

- Regenerative Medicine
- Low Force Adjusting
- Laser Light Therapy - Body Sculpting
- Neuropathy Pain Treatment
- Non-Surgical Facelift
- Massage Therapy
- Shockwave Treatment
- Blue Light Teeth Whitening

Health Conditions

- Auto Injuries
- Headaches
- Low Back Pain
- Mid Back Pain
- Neck Pain
- Sports Injuries
- Chronic Muscle and Joint Pain
- Sciatica
- Plantar Fasciitis
- Tendonitis
- Shoulder/Hip/Knee Pain
- Erectile Dysfunction
- Peyronies Disease

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DR. MIRANDA-SOUSA and the rest of our highly-equipped staff members are always available to help address your urological concerns. When you visit Urology Experts, you'll find an open and welcoming environment where you'll be met by a team who is dedicated to providing individually catered care for each patient's unique needs. We take pride in our urological experience and expertise, and are skilled in diagnosing numerous urological symptoms, from simple to complex. Peruse our website and learn more about our excellence in both the services we offer and our level of skill. We look forward to giving you the best care possible.

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Back To School

By Neetu Malhotra, MD

Most parents after the long summer break cannot wait to send their kids back to school. But, of course things are much different now in 2020 during this pandemic that has turned our world upside down.

President Donald Trump has been urging all state and local officials to reopen schools this fall, despite the coronavirus infections surging nationwide. However, most experts have clearly stated that without in-person classes, many students will either fall behind or fall into depression.

I do not think that online learning works well for children, especially for young children. Children have been having significant social and emotional concerns from online learning over the past several months. Children have been falling behind as well.

It appears that children are not as susceptible as adults to COVID-19, disease caused by coronavirus. In the U.S., children make about 22 percent of the population but kids actually account only for 2 percent of coronavirus cases thus far, according for the Centers of Disease Control and Prevention. Those that are infected, relatively few require hospitalization or develop serious complications.

However, this does not mean that classrooms should not follow social distancing and other safety precautions. Honestly, it really is imperative for kids to get back to school which can be done safely.

There are certain immunocompromised conditions, which I do think may be exceptions. I do not think that in person school is a good option for of course those children. I would have a honest and open discussion with one's pediatrician to decide what option is the best.

I think it is important for all parents to discuss the importance of hand washing frequently with their kids. I also think kids must learn to wear masks and social distancing must be encouraged as much as possible. I think also schools have to assess the risk by age as well. Elementary school children are at a much lower risk than say high schoolers or even college students. I think schools will have to become creative in laying out classrooms and conduct school safely.

Of course, nothing will ever come back to "normal" until we have a vaccine. These are extremely difficult times we are living in and I think schools can reopen but safely. Life has changed but we must adapt to the times. I think kids must go back to school.



We are excited to announce that board-certified transplant nephrologist, Gautham Mogilishetty, MD, has joined Associates in Nephrology.

Gautham Mogilishetty, MD, is a board-certified transplant nephrologist. His areas of expertise include kidney transplant care of immunosuppressed patients, cardiovascular outcomes in kidney recipients post-transplantation, and living kidney donations with long-term outcomes.

Dr. Mogilishetty earned his medical degree from Osmania Medical College in Hyderabad, India. He completed his internal medicine residency at the University of Missouri-Kansas City. Dr. Mogilishetty completed a nephrology fellowship at the University of Arkansas in Little Rock, Arkansas, and a fellowship in transplant medicine from Oregon Health and Science University in Portland, Oregon.

Dr. Mogilishetty is a member of the American Society of Nephrology, the National Kidney Foundation and the American Society of Transplantation and is a member of the Royal College of Physicians, London.

He treats patients 18 years of age and older.

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Additional Cleaning: Providing safe and clean facilities remains a key focus, and we have increased the frequency of cleaning rounds including in high-use areas such as waiting rooms, nursing stations and planning rooms.



Reinforcing Strict Hygiene Protocols: All employees and guests are asked to practice increased vigilance with hygiene and infection control, with hand sanitizer available throughout all our centers, hand washing guides displayed and other reminder notices in the centers.



Pre-Visit Screening Testing: We are screening patients, companions and visitors for symptoms with a phone assessment and in-center questionnaire on arrival.



Clean Centers, Clean Teams: We utilize strict cleaning measures to keep our centers exceptionally clean and hygienic, and through our Clean Team process, we are able to ensure staff are available to care for you through the entirety of your treatment course.



Restricting Visitors: All other visitors and care givers are being asked not to attend our centers, unless required for patient safety.



Emergency Response Plans: 21st Century Oncology and GenesisCare have an emergency response plan in place which we will activate if a patient and/or employee comes into contact with the virus.



Temperature Check on Arrival: All visitors, including staff and patients, will have their temperature checked. We use a non-touch infrared forehead thermometer to record your temperature on arrival.



Personal Protective Equipment (PPE): Our entire team in our centers will wear a surgical mask within the center and will adhere to social distancing where they are not required to be in close contact in order to deliver clinical care. Also, our team will wear additional PPE when necessary while they carry out your care.



Telehealth: As an alternative to in-person office visits, we are offering telemedicine where clinically appropriate to ensure your interaction with your physician for key services is not interrupted during this time.



Team Training: All our staff have been thoroughly trained in infection control and hygiene to reduce the risk of exposure.



Constantine Mantz, MD



Keith Miller, MD



Kristina Mirabeau-Beale, MD



Jason Shumadine, MD



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"Especially during these times of uncertainty and unprecedented events, it's critical to prioritize personal health and wellness. Age-appropriate screenings are a very important part of whole body wellness, as early detection can lead to medical problems, including cancers, being detected earlier when they have more and sometimes better treatment options." – Kristina Mirabeau Beale, MD, MPH (who was just elected to serve as Chair for the Breast Leadership Team at our NAPBC accredited regional breast center)

INNOVATIVE ALTERNATIVES FOR YOUR CHRONIC PAIN

REGENERATIVE MEDICINE

Regenerative Medicine is a growing field of interest because it gives real results that patients can see and feel! It is a proven approach to enhancing your overall health and will greatly eliminate most painful joint and soft tissue disorders.

Sounds impressive but confusing, right? Well in layman's terms it means our bodies were designed to heal themselves! Makes sense ... you cut yourself, it heals.

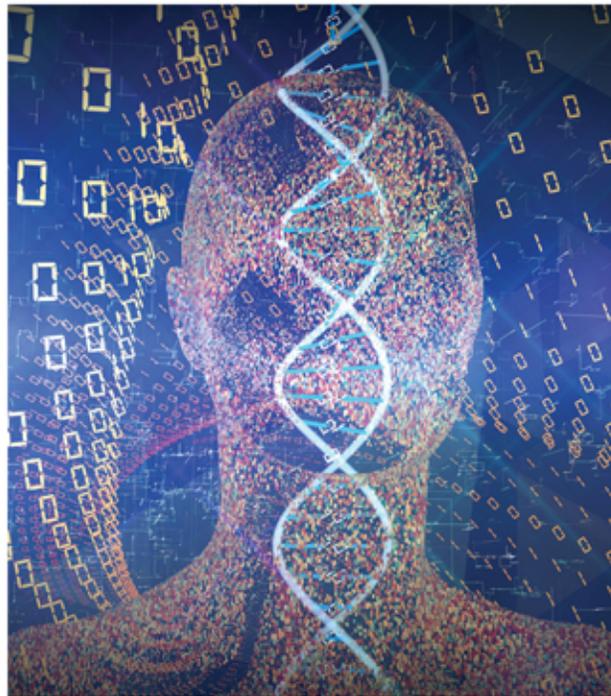
Imagine if pain medication was no longer needed. Imagine if the need for a surgical procedure was prolonged or no longer necessary. Through new technologies in regenerative medicine, there are now treatments available that may enhance your own body's natural ability to heal.

Regenerative medicine is used for the management of pain, sports injuries, to expedite the healing from surgery, hair loss, sexual health and even to combat the signs of aging.

We know that choosing what type of regenerative medicine treatment best suited for you may be confusing. For that reason, we have created this unbiased booklet to help you make that decision. Our goal is to provide you with the information needed when discussing regenerative medicine options with your physician.

It is important to make an educated investment in your health care so you may live your life the way it was meant to be lived.

From the young model to the aging retiree, from the elite athlete to the weekend warrior, clinicians continue to search for ways to control pain and accelerate the healing process. Regenerative medicine treatments have many profound benefits with, in most cases, superior outcomes.



Regenerative medicine may treat many conditions that could otherwise require risky treatment avenues. There are alternatives to that narcotic you took to get through the pain in your knees. There are other options to conquer your hair loss without undergoing painful surgery. Regenerative medicine treatments harness the power and versatility of the human body to regenerate damaged skin, accelerate healing, reactivate hair follicles, heal wounds and alleviate pain.

The regenerative medicine healing process replaces, creates and regenerates human cells and tissues to maintain normal function, meaning these treatments kickstart the body's ability to build diminished tissue, improve damaged tissue and restore function that has otherwise deteriorated. When injured or invaded by disease, our bodies have the innate response to heal and defend. Harnessing and enhancing the body's own healing powers with the utilization of regenerative medicine is the new frontier of medicine, with results that may be miraculous.

LASER LIGHT THERAPY FOR PERIPHERAL NEUROPATHY AND BODY SCULPTING

Peripheral neuropathy primarily affects the hands, legs and feet. Endocrine disorders, especially diabetes play a large role in peripheral neuropathy, as do obesity, infections, alcohol, cancer treatment, and vascular disorders.

Rather than mask the pain while the condition gets worse, our clinic uses a specific type of **Laser Light Therapy**, which is now FDA Approved for treatment for neuropathy. It is a more natural, non-invasive, painless and effective therapy. Instead of covering up the symptoms with harmful drugs that can lead to dangerous side effects, this cutting-edge approach focuses on healing the damaged nerve endings.

Laser Light Therapy will work to stimulate the body's tissues at the cellular level. The red and near-infrared light energy will penetrate the skin, and the mitochondria within the body's cells will absorb it. This light absorption energizes the mitochondria and speeds up the healing process of the damaged nerves and the tissues surrounding them. Laser Light Therapy also increases the oxygenation of injured tissue as well as increases cellular function.

Patient Testimonial:

I have been a patient of Dr. Larry Johnson for over ten years for different low back and various joint pains. However, last year I started to suffer with pain and tingling in both of my legs and feet that would keep me from sleeping. Dr. Johnson explained to me that I was dealing with neuropathy and he could help to resolve my pain with a laser light therapy machine that he has used many times before for my condition. After six treatments, my pain was starting to go away and was finally gone after a few more treatments. I have always relied on Dr. Johnson to help me for any problems I have encountered over the years and I have always recommended him to my family and friends. —Shirley W.

SPOT FAT REDUCTION

Our clinic has treated more than 100 satisfied patients for spot fat reduction for over 3 years. A cutting-edge new Light Therapy made in the United States is the first machine of its kind with a new microchip technology that is the latest and most advanced method for immediate fat loss. You no longer have to wait for results to show up months from your procedure; with the Laser Light Therapy you may see up to two or more inches of fat loss with the first treatment. An alternative to invasive liposuction, the Laser Light Therapy is in the forefront of the aesthetics industry for one simple reason—It Works!

HOW DOES IT WORK?

By using red and near-infrared light therapy, the treatment penetrates the layers of the dermis and is absorbed directly by the fat cells. It immediately shrinks the fat cells down in a rapid rate, and the excess fat is distributed into the bloodstream and metabolized by the body's natural detox system and eliminated as waste.

Patient Testimonial:

I cannot say enough about this procedure. It's safe, it's effective, and best of all, IT WORKS! In 12 sessions I lost 10 pounds and an overall total of 12 inches. A huge thank you to Dr. Johnson and his wonderful staff. —Sherry L.

SEXUAL HEALTH

Erectile Dysfunction (ED) is deeply related to vascular health, many men that begin to experience ED have little idea that they need to treat the arteriosclerosis in the penis as well as in their body. Most standard medical practitioners will start patients on the "little blue pill," but this only masks the symptoms of ED and it definitely doesn't treat the cause. Almost everyone will experience a decline in sexual functioning, but with the advent of Regenerative medicine, Erectile Dysfunction is no longer an inevitable part of aging.

With **Shockwave Therapy**, there are no side effects from the treatment. More importantly, it is completely painless, and non-invasive as well. Patients can resume their normal activities, including sexual activity following each treatment session. Shockwave Therapy offers regenerative treatment and on average, patients will start noticing results after the third or fourth treatment.

How Shockwave works. The Shockwave procedure breaks up plaque formation in blood vessels and stimulates the growth of new blood vessels in the penis. This process, called neurogenesis, increases

blood flow to the penis, improves sexual function and enhances sensitivity in the penis. In addition, the procedure activates the growth of new nerve tissue in the penis. Effects from the treatment have been scientifically proven to last at least 1-3 years, although this can vary dependent of individual health and lifestyle habits.

Shockwave Therapy can also relieve chronic pain and inflammation for men and women of all ages, suffering with joint and soft tissue pain in all areas of the body.

CHIROPRACTIC TREATMENT

The Activator Method Chiropractic Technique is a **gentle, low-force approach** to chiropractic care. Used safely on patients of all ages since the late 1960s, it brings relief for a variety of health concerns.

Because of its effectiveness and gentle nature, the Activator Method has grown to become **the world's most widely used instrument adjusting technique**.

How does the Activator Method work?

Restoring spinal balance safely and successfully has been the driving force behind the Activator Method Chiropractic Technique.

Your Doctor uses specific protocols to detect spinal joint dysfunction, analyze leg length inequality, identify issues with body mechanics and test neurological reflexes. By evaluating the results, an Activator doctor can initiate the process of restoring spinal balance in the patient.

The unique hand-held Activator instruments have been **studied extensively** with results published in hundreds of peer-reviewed research papers, and was designed to give patients a specific and gentle adjustment.

Is the Activator Method right for you?

Patients of **all ages can enjoy the benefits of an Activator adjustment**. The technique is especially helpful for children who sometimes have trouble lying still. The Activator adjustment is so quick and comfortable, children often look forward to their next visit!

The Activator Method is an **especially good choice for older patients**, or those with arthritis, osteoporosis or other boneweakening conditions. The low-force thrust of the Activator Adjusting Instrument, along with the doctor's **ability to pinpoint the exact location of the problem** can relieve a patient's pain **without added discomfort**.

Make the Activator Method part of your healthy lifestyle!

Our practice is pleased to bring you the benefits of the Activator Method Chiropractic Technique.



Though some believe chiropractic care is intended only to relieve back and neck pain, it actually does much more. **A wide variety of health problems stem from spinal imbalance and dysfunction.** Everyday living, stress and old injuries can cause vertebrae to lose their proper position or motion, irritating your nervous system, causing pain and nerve interference throughout the body.

By restoring spinal balance, chiropractic care **aids the body in healing itself**. We believe the Activator Method's safe, effective and gentle low-force adjustments are the **very best way to accomplish this goal**.

Patient Testimonial:

Dr. Johnson came highly recommended to me by a friend due to the terrible amount of back pain I was having. I had overworked myself and had a hard time even walking upright. After my very first visit, I was able to stand and walk normally and with much less pain. By the end of week one of treatment with Dr. Johnson, I am virtual back to normal and pain free! I would recommend Dr. Johnson's office to anyone I know. Very professional, and caring people there! Plus his use of The Activator makes the whole process painless. — Rebecca M.



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Formerly Cape Coral Chiropractic and Massage Center is now the Hancock Healthcare Group offering many Medical Services and Chiropractic Treatments

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Floaters, Flashes of Light May Signal Serious Retinal Conditions

Our bodies change throughout the course of life. Changes in eyesight are common, especially as we grow older. Many people encounter “floaters” and flashes of light in the field of vision, and while most are not harmful to your vision, these symptoms can be a sign of a more serious, vision-threatening condition. The only way to know is through a dilated eye exam.

The center of the eye is filled with a gel-like substance called the vitreous, which helps give the eye its round shape. As we age, the vitreous often begins to shrink, and when this occurs, small clumps of cells may begin to form. These floaters may appear as small specks, rings or cobweb-like strands that move through your field of vision, casting shadows on the retina. They are most noticeable when looking at a light-colored wall or bright space, and quickly disappear when you try to focus your gaze directly on them. In some cases, large floaters may block your vision, requiring removal to restore clear vision.

While many types of floaters are not a cause for serious concern, sudden onset or increases in floaters may indicate an underlying issue, such as damage to the retina. Flashes of light can also be experienced when the vitreous pulls or rubs against the retina. Like floaters, these flickers of light could be harmless, however, they should be addressed immediately with your eye doctor. The strain of the shrinking vitreous may begin to form small tears in the retina, which could lead to a retinal detachment. A noticeable increase in flashes requires immediate attention, as it could indicate that the retina is detaching.

“While floaters and occasional flashes are often not a serious risk to your eye health, they may be signs of an existing or potential retinal tears or detachment, which should be taken very seriously,” said Dr. Trevor Elmquist, founder of Elmquist Eye Group. “When the retina is torn, fluid can leak through the tear, causing the retina to separate from its surrounding eye tissue, which can result in permanent vision loss.”

A study in Ophthalmology showed that 39.7% of patients with sudden symptoms of floaters and/or flashes had a vitreous detachment, a common



result of a shrinking vitreous. 8.9% had a torn retina. While the odds may seem low, these conditions should be taken seriously.

If small retinal tears are caught early enough, proper treatment can prevent further damage. However, retinal tears that progress to retinal detachments are more difficult to repair and often result in some form of vision loss. A swift, early response can be vision-saving.

Tears and detachments aren't associated with pain, so it's important to be on the lookout for warning signs, including:

- Increase in new floaters
- Severe flashes of light
- Sharp decline in vision
- Curtain-like sensation clouding your vision
- Floaters that become present following an eye injury

“If you experience any of these warning signs, see your eye care professional right away for a thorough exam,” Elmquist said. “Further damage can be prevented if a tear is detected early and treated quickly.”

Eye exams are important to evaluate for signs of retinal tears or detachment, especially if experiencing floaters or flashes of light. During an exam, your eye doctor puts drops in your eyes to dilate, or widen, the pupils to get a clear view of what's going on inside your eyes and to look for any signs of concern.

Floaters and flashes can present at any age but are most likely to occur in those over the age of 50. These symptoms can also affect those who are near-sighted, who have had cataract surgery, and who have diabetes, eye inflammation or previous eye injuries.

Even without symptoms, regular eye exams are key for healthy vision. Subtle changes in eyesight can easily be written off or missed entirely, however, regular eye exams can help detect the gradual changes that may have gone unnoticed. A comprehensive eye exam provides ophthalmologists and optometrists an opportunity to monitor, detect and treat developing eye conditions before vision loss occurs.

If you have a sudden increase in floaters or flashes of light, immediate treatment is vital to help prevent vision loss. Elmquist Eye Group offers same-day appointments for emergency eye care needs. With more than 25 years of service to the Southwest Florida community, Elmquist Eye Group offers experienced doctors who are dedicated to patient care. Dr. E. Trevor Elmquist, Dr. Kate Wagner, Dr. Sarah Eccles-Brown and Dr. Nina Burt of Elmquist Eye Group are available to answer your questions. With three U.S. military veterans leading the practice, Elmquist Eye Group's team stands ready to serve you right here in Southwest Florida. For more information, visit www.Elmquist.com, call 239-936-2020 or stop by an Optical Boutique location in Fort Myers or Cape Coral.



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Check Kids' Feet Before School Starts

Simple at-home checks help spot foot problems

Back to school season is getting underway, and one Cape Coral foot and ankle surgeon has some advice for area parents:

Take five minutes to inspect your children's feet for problems that could sideline your son or daughter from sports or other activities.

Patrick Bartholomew DPM, AACFAS, is a member of the American College of Foot and Ankle Surgeons with offices in Cape Coral and Fort Myers. He says parents should look for these warning signs:

Do the bottoms of the child's shoes show uneven wear patterns?

Does the child walk irregularly? Is one leg longer than the other or do feet turn in or out excessively?

Do preschoolers walk on their toes?

Does the child often trip or stumble?

Does the child complain of tired legs, night pains and cramping?

"Following this checklist can uncover common problems like ingrown toenails to more serious problems like flat feet," says Dr. Bartholomew. "If your child's shoe is worn on the big toe side of their foot, it could be a sign of poor arch support or flat feet."

Dr. Bartholomew says parents can spot several potential foot problems by observing how their kids walk.

"If you find out one of your child's legs is longer than the other, heel lifts may be required to restore proper balance," he says. Early intervention can prevent scoliosis, a curvature of spine, later in life.

Sometimes younger children toe-walk because of tightness in their Achilles tendon. Dr. Bartholomew says that can happen when toddlers spend too much time in walkers. "A foot and ankle surgeon

can recommend stretching exercises that can be fun for small children and help prevent lower back pain as they get older," he says.

For older children beginning college, heel pain and shin splints can plague freshmen not used to walking long distances across campus to attend classes. "We see students every autumn complaining about pain from walking so much every day," says Dr. Bartholomew. "For most students, daily stretching and proper walking shoes can solve the problem. If there are foot deformities like hammer-toes, surgery may be advised to make walking more comfortable."



"If your kids complain about tired legs, heel pain or leg or foot cramps at night, consider that a warning sign and see a doctor," he says. "Leg and foot pain can indicate flat feet or other disorders that are easier to treat the earlier they're diagnosed." Dr. Bartholomew says children with flat feet are at risk for arthritis later in life if the problem is left untreated.



Dr. Patrick A. Bartholomew Jr.
DPM, AACFAS

For more information, you may contact Dr. Bartholomew at Family Foot & Leg Center at (239) 430-3668. Family Foot & Leg Center has 8 locations throughout Collier, Lee, & Charlotte Counties to quickly resolve all your foot and ankle problems.



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Health Insurance DID YOU KNOW?

By Ulla-Undine Merritt (Dee) National Producer Number (NPN) 8853366

“DID YOU KNOW?” Well just the other day I received a call from a nice lady by the name of Eddi. She thanked me and told me that she had saved my article and that it was so helpful with guiding her through Medicare and their Employer Group coverage. So, I am going to try to list important things you need to know regarding all types of health insurance.

MEDICARE DID YOU KNOW:

- When you turn 65 you are eligible (residential restrictions apply)
 - Medicare starts the 1st of your birth month unless you were born on the 1st then it is effective the 1st of the month before your birth month.
- If you paid Medicare Taxes for 40 quarter's (approx.) 10 years, there is no charge for Medicare Part A (Hospital, Skilled Nursing, Home Health, Hospice) deductibles and coinsurance apply. If not, you can purchase Part A for up to \$458.00 per month
- If you are receiving Social Security, you should receive your Medicare Part A & Part B ID card. If you do NOT want Part B you need to decline Part B
- Part B average monthly premium in 2020 is \$144.60 (Part B –Medically necessary services, Preventive, Clinical Research, Ambulance, Durable Medical Equipment) deductibles and coinsurance apply
- Part B & D premiums are income based, if you make over \$87,000 individual or \$174,000 jointly you will pay a high-income earner surcharge in 2020, income is based on 2018 Tax Return.
- If your income is much lower in 2020 than it was in 2018 you can dispute and ask for a reconsideration
- Part B Premium for low income individuals/ couples can be waived subject to income and asset limitations, you do not need to be eligible for Medicaid only.
- Part D is Prescription Drug coverage
- Part B and Part D – If you don't apply for them when you are eligible, there is a waiting period and a penalty for each month that you did not have them when you decide to take them and that penalty applies each month for as long as you have Part B & D.



- You DO NOT need to take Part B & D if you are on a large employer health plan. When you decide to take them, you will need a form from your employer stating you had creditable group coverage.
- Just because you are eligible for group coverage does not mean you have to take it. What is your cost and what are your copays and out of pocket maximums? You may be better off financially and have access to more coverage on Medicare.
- I see people stay on group coverage because their spouse is younger. If you go on Medicare, they have access to Cobra for 18 months. Most of the time the employer does not pay anything for the spouse so your premium for the spouse will not change much.
- Cobra is not considered group coverage so a penalty and waiting period will apply if you elect to stay on Cobra once you are eligible for Medicare.
- Do not wait too long to apply for Medicare if you are losing group coverage. Medicare has up to 60 days to make Medicare A&B effective and it will always be effective the 1st of the month.
- You may qualify for financial help with your prescriptions, check qualifications an easy online application is available. I normally help people apply a breakdown on your annual income and assets is needed.
- Medicare & Medicaid There are dual eligible plans available that offer additional services that are not covered by Medicare such as dental, vision, hearing, over-the-counter products, and a lot more.

Individual/Family Health Insurance DID YOU KNOW:

- Do you have access to group coverage? If so, what are you paying monthly, what are your benefits along with your worst case out of pocket maximum?
 - Get the cost for yourself, and options for spouse, children, and family.
 - Separating family members might be a better option
 - Not all insurance company networks are the same even within a carrier, a company may have an HMO and PPO, or EPO and the provider network is more than likely different
- Compare your options based on cost and medical needs
 - Market Place (Obamacare) this is NOT only for people that have low income. If you are low income you may get help with the monthly premium and possibly help with your cost share for provider services.
 - Short-Term, Tri-Term Policies are similar to the old Major Medical Policies where they are medically underwritten (you may be denied). They do not pay or pay 100% for preventive services, they have lifetime limits and they do not cover pre-existing conditions. If you do not qualify for subsidy these plans are often a lot less expensive and a good option for many.
 - Indemnity Plans they normally pay a portion of a bill and there is a clear maximum benefit for each service. Example it may pay \$50 toward an office visit and then you pay the remainder. This is my least favorite and requires medical underwriting and does not pay for pre-existing conditions



Dee Merritt

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CANCER RESEARCH CONTINUES TO PROVIDE HOPE EVEN IN THE MIDST OF THE COVID-19 CRISIS

The American Society of Clinical Oncology (ASCO) recently held its annual scientific meeting in a three-day virtual event. One of the major topics addressed at the meeting was the impact the COVID-19 pandemic has had on cancer patients. As one might expect, ASCO reported, “In patients with cancer and COVID-19, cancer that is progressing was independently associated with an increased risk of death, according to an analysis of 928 patients.”

According to data from the COVID-19 and Cancer Consortium (CCC19) registry, which included a variety of cancer types, the 30-day mortality and severe illness rates in this group of patients studied were significantly higher than previously reported for the general population. The report concluded that longer follow-up is needed ... “to better understand the impact of COVID-19 on outcomes in patients with cancer, including the ability to continue specific cancer treatments.”

As a result of this crisis, Florida Cancer Specialists & Research Institute (FCS) has instituted many new protocols to help protect the safety and well-being of our patients and clinical staff. These include offering telehealth video appointments to patients when appropriate, visitor restrictions at our clinics, daily health screenings for patients and staff, as well as the use of masks, social distancing and other safety measures.

Despite the concerns COVID-19 is causing, FCS is continuing to pursue cancer research through its strategic partnership with Sarah Cannon Research Institute, one of the leading clinical trial organizations in the world. The clinical research program at FCS encompasses Phase I, Phase II and Phase III trials for a wide range of cancer types; the majority of new cancer treatments approved for use in the U.S. were first studied in clinical trials with FCS participation, prior to approval.



Advances Continue in Immunotherapy Research

One of the major areas of research continues to be immunotherapy. More than a dozen types of cancer are now receiving FDA-approved immunotherapies, and there are a variety of clinical trials for even more types of cancer. There are several different types of immunotherapy treatment; however, all of these therapies use the body’s own immune system to attack cancer cells. Specifically, at the ASCO scientific meeting, presentations were made on novel immunotherapies for glioma (a type of brain cancer), kidney and bladder cancers, as well as melanoma skin cancer, among others.

Advances in Diagnosing Cancer

An increasing understanding of the molecular basis of cancer has enabled advances in detecting and diagnosing cancer, as well as determining which patients are likely to benefit from certain types of targeted therapies. The term “molecular diagnostics” describes a group of tests that can identify certain biomarkers from blood, urine, tumor or other samples that could help identify cancer cells earlier. New tests continue to be developed that offer much promise for detecting disease at a very early stage and for implementing personalized patient care.

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Florida Cancer Specialists & Research Institute (FCS) has a statewide network of expert, board-certified physicians who bring world-class cancer treatments to local communities, both large and small, in locations throughout Florida. FCS is also a strategic partner of the Sarah Cannon Research Institute, one of the leading clinical trial organizations in the world. This alliance provides FCS patients access to the newest, most innovative and most promising new treatments.

Florida Cancer Specialists treats patients with all types of cancer and offers a number of services, including an in-house specialty pharmacy, an in-house pathology lab, financial counselors at every location and 24/7 access to care managers, who help deliver the most advanced and personalized care in your local community.



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Healthcare Integration: Enhanced Communication Between Patients and Providers

By Hilary A Sojdak, PMHNP
CEO

Over the past several years the delivery of healthcare has experienced a dis-integration of patient information. The recent pandemic of COVID-19 has further driven this need to be one of utmost important. Restrictions in travel for logistical and health reasons have caused more and more people to seek out Health Care via Tele health vehicles. While it has allowed greater access to healthcare providers for the patients it has also has created a problem; how to monitor the patients during the longer periods between office visits.

Patients on medication and with chronic conditions, physical and behavioral, require continuous monitoring. In addition there is a greater need to integrate behavioral healthcare with general medical care to aid the patient and getting the needed services and healthcare providers with the needed information to make decisions. The traditional healthcare model of providers not knowing a patients status until an office visit is only reactive to the medical needs of a patient. In response to this we have created a proactive Tele-health model which combines virtual care and remote patient monitoring.

Utilizing technologies and our healthcare experience of almost 50 years we have created an entity called Integrated Telehealth Services. We have utilized biometric data collection that utilizes smart phones and obtains the information through an app on the phone. The patient simply opens the App, positions the phone and follows the prompts. There are simple questions that the patient can answer on the phone that gives us Behavioral health and physical health information needed to assess health status. This information becomes available for the healthcare provider instantly and this process is assisted by one of our employees to facilitate the process as needed. We have drawn from the PHQ9 assessment for Depression, The Rothman Index for Physical Health Status, the G-Dig assessment from Genomind that assists in looking at the patient's medication interactions as well as the biometric information. The result is an ongoing monitor of a patients vital signs and general health status. Their healthcare provider can use this information daily and be able to intercede by whatever modality they prefer.



Our company serves as an integrating conduit of information to make the task of the treating provider easier and the patient care better.

One of the features offered is the ability to set "targets" for the metrics we are collecting. An example might be a systolic blood pressure of 135. Should the biometric reading be 140 mmhg we will be alerted and we would contact the patient and see if there are any acute difficulties. We may then watch the readings over the next few days or notify the healthcare provider the same day, based on the orders of the healthcare provider. Again we are facilitating the passage of healthcare information between the patient and their provider. Similarly if a patient is receiving anti-depressant medication there can be fluctuations in the biometric readings and these too will get to the attention of the appropriate healthcare provider. Early detection of changes can forestall a symptom regression and hasten a proactive response.

The biometric data collection system is based on facial recognition technology similar to what is being deployed to the airline industry internationally. It is projected that in the near future it can be used to pre-screen people's status prior to entry onto planes or returning to work after an illness. This has become a focus during the Covid-19 pandemic and we will be using that type of technology. Often patients have a series of procedures done in an office and this process can allow monitoring between visits. This is true for both behavioral health services as well as general medical services. The uses are many.

Over the next 60 days we will be doing several trials looking at how the process works in behavioral and general medical areas. Several of the participants will be physical health and a comparable number will be behavioral health. The trials will last 6-8 weeks utilizing a Smartphone app and Bluetooth biometric device(s). Patients will receive initial instructions from our clinical agent (either in person or virtually) in their providers' office on how to use the app and device(s) and will be interviewed in order to create a baseline. Each patient will receive a weekly virtual visit from a designated provider. Once completed we will begin offering these services. ITS (Integrated Telehealth Services) is a local company and we can be reached at 800-456-7280.

We look forward to continuing to serve SW Florida in a compassionate and technologically sound manner.

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Healthy Aging with Well-Regarded Family Physician Dr. Manuel Garcia

In today's society, many people are living longer, but chronic health disorders and unhealthy lifestyles are contributing to a significant number of individuals that are not aging well. We spoke to Dr. Manuel Garcia, a Family Medicine Specialist with Millennium Physician Group. Dr. Garcia has decades of experience helping his patients increase longevity and wellness. His advice and tips on healthy aging are based on research and well-known studies.

DR. MANUEL GARCIA'S HEALTHY AGING TIPS

Healthy aging is a concept we hear more and more about, as there is an increased interest in aging well. Our population aged 60 and older is expected to double by the year 2050. Approximately one out of five people will be 60 plus by then, and there are many things we can do to better assess and increase our health for as long as possible.

Elements that affect health are behavioral, genetic, underlying chronic illness, and environmental issues, such as toxins or chemical exposures. These can also include housing, family, culture, transportation and the like that directly influence how we age.

DIET

Primarily, diet and exercise are vital issues to address. It can't be stressed enough to eat well and to keep moving. In people that are otherwise healthy, we suggest they eat plenty of vegetables, limit red meat, limit sugar, and processed foods, or things considered "fake food." Eating whole foods, which you get from the periphery of the grocery store like produce, and high-quality eggs, fish, seafood, and meat, are the best choices to maintain and increase health. Every culture and background have foods that they love or used to eating, but we know from research that eating a diet high in vegetables, berries, and animal products without chemicals, hormones, or antibiotics are the most desirable choices. If a person is vegan, we discuss healthy plant-based proteins as viable options such as nuts, seeds, and legumes.

UNHEALTHY HABITS

We are all very aware that smoking is not a healthy habit; however, many people still smoke. It's important to have an overall healthy lifestyle, so finding help such as a smoking cessation program or speaking to your physician about ways to quit smoking is critical.

It doesn't just affect the lungs; smoking also affects the lining of the arterial walls and accelerates atherosclerosis, which leads to vascular disorders, stroke, heart disease, and other issues.

Alcohol is a neurotoxin at high levels. If you can drink moderately, that's fine, but if your drinking is more than the recommended amount (two drinks for men and one for women daily or less), then you should highly consider a way to cut back or to stop drinking. Too much alcohol is associated with cancers, cognitive issues, hypertension, and other systemic health issues. If you drink, it's best to drink socially, in moderation, or not at all if that becomes problematic.

Some retirees with family up north might become lonely and begin drinking more. Also, here locally, we have a significant social community, and in some cases, drinking can become excessive in those situations.

MENTAL AND EMOTIONAL HEALTH

Regarding being lonely or feeling isolated, mental health is also a significant proponent of aging well. We want to encourage individuals to find ways to relieve stress and stay social. A lot of the older population are video chatting and streaming with friends and family, which is excellent for mental health. It gives them a way to connect.

EXERCISE

Exercise has many benefits such as lowering hypertension and helping individuals lose weight, to name a few. Finding time to exercise is also extremely important. I encourage patients to take a few minutes to spend outside in the sunshine, whether that be taking a walk, gardening, riding a bike, golfing or swimming, these are great ways to enjoy exercise and get some sunlight. It's known that sunshine increased the hormone D3 to help boost immunity, and it also reduces depression.

BRAIN HEALTH

We are unfortunately seeing an increase in neurological conditions as people age, so increasing brain health is also essential. Underlying conditions like diabetes and metabolic syndrome increase the incidence of dementia and Alzheimer's disease. With high blood sugar, insulin damages the vessel walls and the communication and signaling within the brain. Some researchers are now calling dementia and other cognitive issues, type III diabetes, because of the high percentage of prediabetics and diabetics that develop these disorders.

My advice for healthy brain aging is a comprehensive healthy lifestyle. We should maintain healthy body weight, exercise regularly to increase oxygen uptake, and cardiovascular health. Any exercise that strengthens muscles and increases oxygen-rich blood is neurotropic. It doesn't have to be very strenuous; we just want you to keep moving. It's helpful to find hobbies as well that will keep the mind occupied.



DR. MANUEL GARCIA, M.D.
Dr. Garcia joins Millennium physicians Group with over 27 years of experience as a board-certified family practice physician. He has been practicing family medicine as the medical director at Clínica de las Américas, as an associate staff member with Cleveland Clinic Florida and with Lee Physician Group.

Dr. Garcia was born in Cuba and raised locally here in Florida. He received his undergraduate degrees in Chemistry and Biology from the University of Miami, and he received his medical degree from the Universidad de Oviedo School of Medicine in Spain.

Along with helping patients reach optimal health, he models those behaviors in his personal life and enjoys exercise, outdoors, traveling, and photography, and he is also an accomplished musician.

Dr. Garcia is fluent in English and Spanish.

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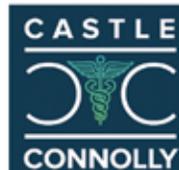
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From left: Nina Burt, O.D.; Kate Wagner, O.D.; E. Trevor Elmquist, D.O.; Sarah Eccles-Brown, M.D.

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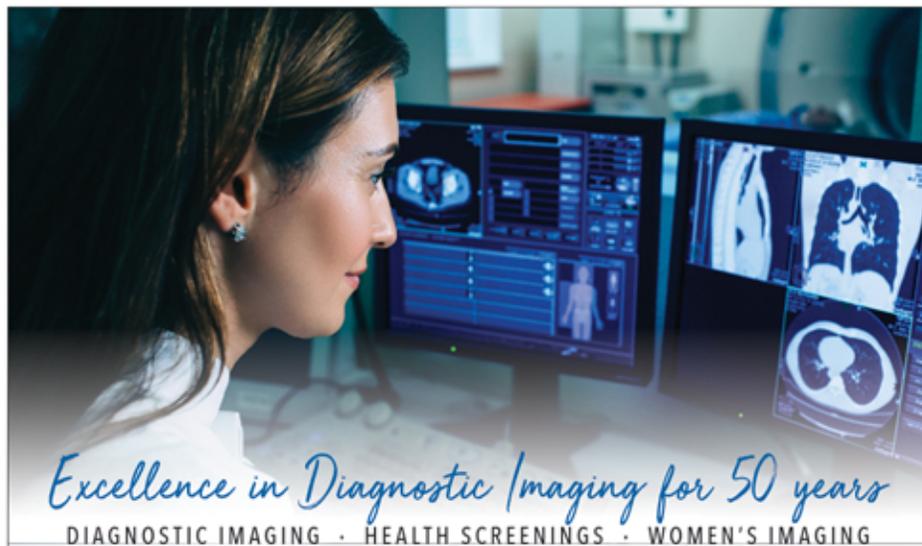
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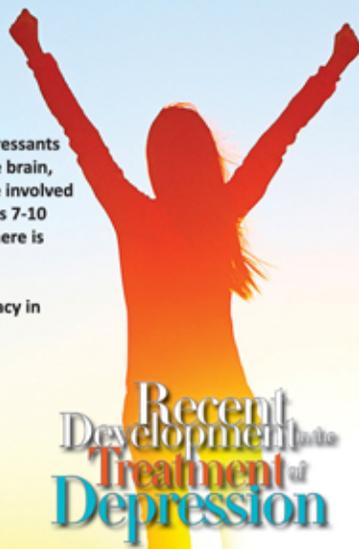
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CHRONIC LOWER BACK ACHES: Getting You REAL Pain Relief

Nicolas Perez, M.D. - Korunda Pain Management Center

August is National Relaxation Month, but that can be difficult to do when you're faced with daily lingering pain. One of the most widespread forms of chronic pain is low back pain.

Osteoarthritis is one of the most common causes of low back pain. As the spinal joints and discs break down, bony spurs may form. This can cause pressure on the nerves of the spine. Nerve pain will cause numbness, weakness, tingling in the arms, neck, and legs.

Adding relaxation techniques to ward off chronic lower back pain such as deep breathing exercises, guided imagery, or other activities as simple as taking a long warm bath, or getting a gentle massage may help lessen your pain and improve your overall emotional wellbeing.

When exercise, physical therapy, anti-inflammatories, pain medications, and other alternative treatments nosedive, patients should know that a minimally invasive procedure is commonly used to reduce back pain effectively.

Unlike traditional back surgery, which can be intimidating for many patients, a minimally invasive procedure using light sedation and local anesthesia called lumbar radiofrequency ablation is the answer that many individuals are waiting for to alleviate their back pain.

The nerve endings in our bodies are directly sensitized by neurotransmitters in the brain. This is how they communicate with us, letting us know that something is awry in our bodies. With lumbar radiofrequency ablation, the nerves from the painful spinal joints are treated with a low-level of localized heat, causing the nerve to stop sending pain signals to our brain through an interruption in the nerve conduction.

This procedure is completely safe and effective. It has been used for many years with long-lasting results for people suffering from back pain.



During the procedure, the patient will lie on their stomach, and the neck or spinal area will be treated with a pre-procedural antiseptic. The entire process is performed and monitored under fluoroscopy, which is a moving X-ray that is visible to the surgeon on a digital screen. The nerve endings from the painful joint are located through a probe that is inserted through a tiny needle into the spinal area. Once the nerve(s) are determined, a small-ablated lesion is created through the controlled heating of the probe through medium-frequency alternating current. This will reduce the pain signals to the brain, allowing the patient to be essentially pain-free. The entire procedure takes approximately 30-45 minutes, and patients can resume normal activities within a short period of time.

Radiofrequency ablation (RFA) can treat other areas in the body as well. It is commonly used for headaches, facial pain, complex regional pain syndrome, peripheral neuropathies, trigeminal neuralgia, disc denervation, stroke, neck pain, and knee pain.

Once your lower back pain has lessened, you will have time to relax and enjoy life pain-free once again.

Korunda Pain Management Center is a state of the art facility that specializes in the treatment of acute and chronic pain management. They provide the utmost quality care for their patients and provide for their pain management needs.

Nicolas Perez, M.D.

Dr. Perez uses a holistic and comprehensive approach to diagnose and treat painful conditions. With his background in physical medicine and rehabilitation, he performs a detailed physical exam and image review to get to the root of the issue. His treatment goal is to reduce pain and help his patients achieve maximal restoration of their functional status.

Utilizing ultrasound or fluoroscopic guidance, Dr. Perez treats a broad spectrum of pain syndromes including but not limited to neck and back pain, sciatica, herniated discs, arthritis, sacroiliac pain, joint pain, myofascial pain, neuropathy, complex regional pain syndrome, cancer-related pain, migraines, and spasticity. Dr. Perez has a strong focus on sports and musculoskeletal injuries.

Commonly performed procedures include epidural steroid injections, facet joint blocks, radiofrequency ablation, joint injections (shoulder, hip, knee, etc.), peripheral nerve blocks, spinal cord stimulation, trigger point injections, regenerative medicine, and many more.

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Do You Have A Weakened or Tight Pelvic Floor?

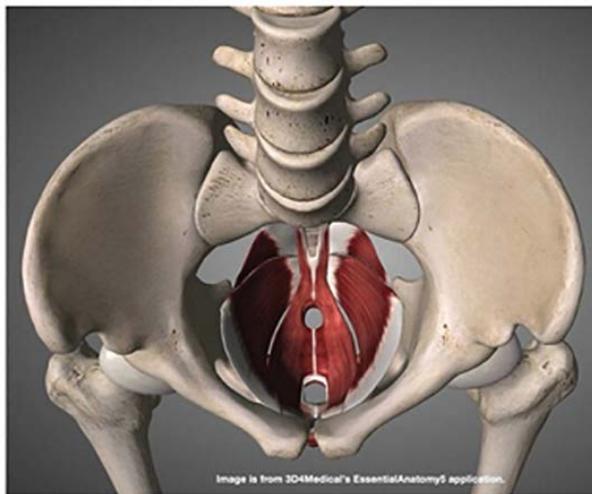
What You Should Know

By Alejandro Miranda-Sousa, M.D. and Griselda Tarsia, RN

The muscles of the pelvic floor are a group of muscles that support the pelvic organs. These muscles support the bladder, rectum, prostate in men, and vagina and uterus in women. As we age, our muscles tend to weaken or get too tight. Conditions that involve this chronic pelvic pain in both men and women are often caused by muscle tightness. When these muscles don't behave appropriately, they can enter into a spasm or a cramp and this could mimic other conditions. Because of this, the organs supported by these muscles do not work properly and can cause urinary and/or fecal incontinence and sexual dysfunction in men and women along with many other symptoms.

This condition is frequently underdiagnosed and can greatly affect your quality of life. Many people suffering from pelvic floor dysfunction do not want to leave their home due to their symptoms and can have frequent unnecessary visits to the emergency room. Many of our patients even suffer in their personal relationships due to their symptoms. There are many reasons why these muscles do not work correctly including a fall, trauma, surgery or stress. Stress can cause you to unknowingly clench your pelvic floor muscles, which can lead to knots or trigger points in the muscle and cause pain or discomfort.

Fortunately, we have a minimally invasive treatment available to treat the muscles thereby improving your quality of life. You can expect to see a 70-80% or more improvement in symptoms.



If you suffer from any of the following symptoms, pelvic floor therapy might be the right treatment for you:

- **Stress Incontinence-** leaking urine with coughing, sneezing, heavy lifting, or laughing
- **Urge Incontinence-** leaking urine when you get a strong desire to urinate
- **Urinary Frequency-** getting the desire to urinate many times during the day
- **Nocturia-** getting a strong desire to urinate many times at night
- **Frequent urinary tract infections**
- **Fecal Incontinence-** leaking of stool
- **Constipation/Diarrhea**
- **Incomplete bladder emptying**
- **Vaginal Pain**
- **Penile Pain**
- **Pain with intercourse**

Alejandro Miranda-Sousa, MD



Dr. Miranda-Sousa is a board certified urologist. He is an author and co-author of multiple research and clinical peer-reviewed medical articles. He received Best Abstract from the

American Urological Association in 2007 and is Fellowship Trained in Urodynamics and Neurourology.

Our providers are highly-qualified, skilled experts in the area of urinary and bladder disorders, pelvic floor prolapse, prostate cancer, along with many other related disorders. Dr. Miranda-Sousa and his staff are ready to answer any of your urological questions and concerns, as they treat all of their patients with the utmost of care.

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RADIOLOGY REGIONAL Remains Open For All Of Your Imaging Needs

The COVID-19 pandemic has created unusual adjustments in our daily lives. With these changes, and unforeseen circumstances, you can rest assured that all of Radiology Regional's locations remain open. During this unprecedented time, patients and physicians will continue to have a need to rely upon imaging centers, and Radiology Regional is providing all diagnostic imaging needs, including mammogram screenings.

Radiology Regional Has Elevated their Infection Control Protocol

The safety and well-being of Radiology Regional's patients and staff is their primary focus, which is why they are utilizing extra precautions to ensure the safest possible environment for their services. Radiology Regional has elevated their infection control procedures to minimize the risk of COVID-19 contamination at all of their centers by sanitizing exam rooms and equipment thoroughly after each patient, utilizing safe distances, washing hands, and sterilizing patient areas routinely. They've installed sneeze guards at the front desk to protect their receptionists, and their team wears gloves and face masks. Hand sanitizer is also readily available to everyone.

As Radiology Regional continues to take precautionary measures to keep their centers accessible to you, please be advised of these new patient guidelines:

- To limit the number of people in waiting areas, nonessential guests who accompany patients must wait outside.
- The waiting areas are arranged, so that you can comfortably sit at a safe distance away from other patients.
- Patients who have traveled outside Lee, Collier, or Charlotte must reschedule their appointment until 14 days after their return.
- Patients who are experiencing symptoms consistent with Covid-19 must cancel their appointment and contact their primary physician for further direction. These symptoms include cough, fever, body aches, and shortness of breath.
- Hand Sanitizer is available for patients being treated.
- Please wear a face covering while entering the facility.



While Radiology Regional is operating a little differently these days, some things will always remain the same. You will feel welcomed by their friendly, compassionate, and professional staff, and you can trust that they're committed to providing the highest quality radiology services in Lee, Collier, and Charlotte counties.

Patient Testimonials:

"Staff was super friendly, despite the things that are going and the risk they are taking! Thanks again to you guys! Everyone was super helpful and nice!"

"I was nervous going out during this pandemic but everyone there made me feel safe and took all the necessary precautions!"

"Despite the unusual COVID-19 circumstances - everyone was welcoming, processing time was quick, and the entire experience was painless. Hats off to all of these professionals."

"Due to Covid-19, I got a friendly greeting outside with a squirt of hand sanitizer...nice touch. Doors were opened by staff, coming and going, front desk and tech in masks. All very professional."

"Felt comfortable and safe during these scary times. Very professionally handled. Everyone I met on the staff had 1 thing in mind, Everybody's Safety! Job well done; I'm impressed ..."

"I was impressed with the caution taken about the corona virus. A pleasant young man greeted me on your patio and asked me a number of questions regarding the possibility I had been exposed to the virus, my current heart status and my recent travels. Afterwards, he poured some disinfectant in my cupped hands and held the door open for me. The people inside were wearing masks and gloves and plenty of hand disinfectant was available for patient's usage. The receptionists were extremely courteous and efficient. After a reasonable waiting period, a lovely knowledgeable and efficient X-ray tech quickly took about 6 images of my neck area. Great professional service all around! It is obvious that Radiological Regional imposes a "can-do", let's get the job done efficiently and with a professional manner and friendly culture on its entire organization. Good luck and thank you very much. A lot of organizations can learn a lot from the way that you do business."

Radiology Regional

For over 50 years, Radiology Regional has expanded its scope of services and number of outpatient facilities to meet the growing needs of their patients and referring physicians. **Radiology Regional has twelve, ACR accredited and convenient locations from Naples to Port Charlotte to serve you.** Their dedicated team of board-certified radiologists, registered technologists, and other specialists are committed to providing their patients with exceptional care utilizing the most advanced technology and techniques available.

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Radiology Regional has been a trusted leader for diagnostic imaging in Southwest Florida for many years. The recent opening of their state-of-the-art facility in Port Charlotte has allowed them to provide a vital component of health care to the community.

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4 New Facts About Your Feet & Ankles

- 1** Heel pain in the morning can be easily resolved.
- 2** Diabetic infections kill more people than breast cancer and AIDS. If diabetic, must see us now.
- 3** Ingrown toenails can lead to bone infection; we treat them fast.
- 4** Top pickleball injuries seen include foot fractures from ankle sprains.

MEDICARE AND MOST PPO'S ACCEPCTED

IV Therapy for Dormant Viral Infections

Root Causes Holistic Health and Medicine

There are chronic infections and then those that are latent and lie dormant in the body for years, even throughout life. We now from studies and from personal experience with patient feedback and lab test results that IV therapy can help reduce and alleviate the symptoms of, and in some cases, the pathogenic infection route.

DORMANT VIRAL INFECTION STUDIES Shingles

Herpes zoster infection (shingles) results in a painful skin rash which generally lasts 2–4 weeks. It can lie dormant in the body for years and is thought to be related to the chicken pox virus. It's typically stimulated by stress or illness later in life, but also can affect younger people as well.

Some people develop ongoing nerve pain, a condition known as postherpetic neuralgia, which may last for months or years and is due to nerve damage or alterations caused by the virus, and can include sensations of burning pain, itching, oversensitivity, (tingling, numbness or pins and needles. In a study on postherpetic neuralgia, 50% of patients had low vitamin C levels. A number of case studies have indicated that both acute and postherpetic neuralgia can be dramatically decreased following intravenous vitamin C.¹

Epstein Barr (EBV)

Epstein Barr is a very common virus that when tested, most people have antibodies for; nine out of ten adults test positive for the Epstein Barr. EBV is the herpes virus simplex 4. Many young people contract it early in life from kissing or sharing food and drinks with others, as it lives in the fluids of the body including those in the mouth. Often, it begins as a mononucleosis or can go undiagnosed until later in life. As with many viruses, it lies dormant and can be triggered by stress, anxiety or other infections and illnesses.

In a recent study on EBV and IV Vitamin C, data provided evidence that high dose (7.5 to 50 grams) IV vitamin C therapy may have a positive effect on disease duration and may reduce viral antibody levels.²

References:

1. Chen JY, Chu CC, So EC, Hsing CH, Hu ML. Treatment of postherpetic neuralgia with intravenous administration of vitamin C. *Anesth Analg.* 2006;103(6):1616–7.

2. Mikirova N, Effect of high dose vitamin C on Epstein-Barr viral infection 2014; 20: 725–732., ncbi.nlm.nih.gov/pmc/articles/PMC4015650/



Toxoplasmosis

Toxoplasmosis is a parasitic infection and one that is very common. Unfortunately, it lies dormant in the body, and many people are unaware that they have it. Toxoplasmosis is a result of undercooked food or contact with the parasite through cat feces. It is thought that almost all cats carry the disease. Symptoms include muscle pain, fever, and headache, all of which can last for weeks. It can also lead to neurodegenerative disorders. High doses of Vitamin C can be anti-parasitic and other therapies can be added to the treatment plan such as anti-parasitic and antiviral drugs or nutrients.

COVID-19 and Respiratory Illness

A recent study led by researcher, R. Horowitz, purported IV glutathione, glutathione and alpha lipoic acid may represent an innovative treatment approach for blocking and addressing “cytokine storm syndrome” and respiratory distress in patients with COVID-19 pneumonia.

Cytokines are immune system proteins, but when in overdrive, they begin to attack the body's own tissue. This is why people with underlying conditions are having a tough time fighting off COVID-19. They also have challenges fighting the common cold, flu, or noroviruses. Unfortunately, we are not equipped to treat COVID-19 patients in our office.

IV Therapy Can help combat many disorders. When it comes to viral infections these are a few of the top contenders in IV therapeutics.

A few examples of IV treatments are Alpha Lipoic Acid, Chelation, Glutathione, High-Dose Vitamin C,

Meyer's Cocktail, and Magnesium. These IV treatments help with countless issues from asthma, arthritis, diabetes, cholesterol, hormonal disorders, and so much more. Glutathione is one of the most potent antioxidants and is a master at detoxifying and healing the body.

Why IV & Chelation Therapy Rather Than Oral Supplementation?

IV therapy administers high dose vitamins, minerals, amino acids, and other essential nutrients to fight disease, eliminate symptoms, and alleviate associated effects. Many individuals have digestive malfunctions and liver complications that prevent oral medications and supplementations from getting into the bloodstream and to the appropriate cells in the body.

Poor diet, chronic stress, insomnia, disease, illness, environmental stressors, and a sedentary lifestyle can all contribute to disease states and an unhealthy lifestyle. ISN'T IT TIME YOU TOOK STEPS TO LIVE YOUR BEST LIFE?

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Can a High-Tech Chair Cure Incontinence

By Joseph Gauta, MD, FACOG

Do you wear urinary pads or diapers? Do you leak when you exercise or sneeze? Aging, childbirth, and menopause can all lead to incontinence. There are many treatments such as surgical procedures, pessary devices, and medications to help cure or reduce incontinence.

There is a new device by BTL called Emsella that makes incontinence treatment as simple as sitting in a chair! The Emsella is a unique chair that patients can simply sit and relax in (fully clothed) and have their pelvic floor significantly strengthened during a 28 minute treatment.

The Emsella chair is being touted as the Kegel throne. Each treatment provides the equivalent of doing over 10,000 kegel exercises. It produces high-frequency vibrations with thousands of contractions per session that tighten the pelvic floor muscles and the bladder. Results can often be noticed as quickly as the first treatment. Most women and men will undergo just six sessions in a full three-week program to restore their pelvic muscle strength. The best part is, 67% of treated patients totally eliminated or decreased the use of hygienic pads, and 95% of treated patients improved quality of life.

Who Is The Right Candidate For BTL Emsella?
BTL EMSELLA™ is a great option for patients of any age who desire solution for urinary incontinence and improvement in their quality of life.

How Long Is The Treatment?

How Many Sessions Do I Need?

Your provider will tailor a treatment plan for you. A typical treatment takes 28 minutes and you will need about 6 sessions, scheduled twice a week.

What Does The Procedure Feel Like?

Is It Painful?

You will experience tingling and pelvic floor muscle contractions during the procedure. The treatment is painless and you may resume daily activities immediately after the treatment.



The following patients should not seek Emsella treatment.

1. Subject is pregnant, planning to get pregnant or within 3 months postpartum;
2. Subject has a pacemaker;
3. Subject has an implant or IUD containing metal (e.g. copper 7);
4. Subject has piercing between the waist and knees and is not willing to remove it before each treatment

How Fast Will I See Results?

You may observe improvement after a single session. The results will typically continue to improve over the next few weeks.¹

This progressive treatment is helping numerous men and women find their freedom, confidence, and get their life back without having to worry about urinary incontinence. Emsella has been featured on the Doctors and in various news and media outlets.

References:

1. Body by BTL, A Breakthrough Treatment For Incontinence And Confidence, 2019 Btl Industries Inc.



Some comments from local users:

- I don't have to worry about peeing when I sneeze anymore
- My husband definitely notices the difference
- I just feel lighter down there.

To learn more about this technology please go to our website at www.FloridaBladderInstitute.com. Call 239-449-7979 to schedule your Emsella consultation today

Joseph Gauta MD

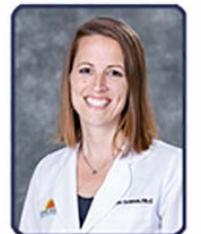
Dr Gauta is the founder of The Florida Bladder institute located in Naples, FL. He is the first physician in SW Florida to be dual board certified in Female Pelvic Medicine & Reconstructive Surgery as well as OB/Gyn. The Florida Bladder Institute continually delivers the highest quality of care with compassion, discretion and dignity to their patients. A full array of the latest diagnostic, therapeutic, rehabilitative and surgical techniques are offered. The Florida Bladder Institute is an independent healthcare practice, not employed by a hospital or insurance companies.



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Joseph Gauta, MD



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DON'T MASK KNEE AND JOINT PAIN: DISCOVER TREATMENTS THAT WORK!

By Richard Hiler, DABCN

At Feel Amazing Institute, one of the common complaints among patients is finding an effective treatment for their knee and joint pain. Standard medicine often only masks pain and symptoms with addictive drugs and corticosteroid injections, and many times unnecessary surgery is recommended.

The good news is there are ways to treat knee and joint pain without drugs.

Alternative Options for Knee and Joint Pain

HYALURONIC ACID INJECTIONS FOR KNEE & JOINT PAIN (Insurance will often cover)

When all else has failed, it's important to know that there are other treatment options available. One such option is hyaluronic acid injections.

Hyaluronic acid is a substance that works by serving as a lubricant and shock absorber within your joints. It's already found naturally within the body, although large amounts are often broken down and lost within individuals with osteoarthritis. Your body, and more specifically, your joints, need hyaluronic acid for optimal functionality. If your joints do not have enough of it, the absence of an effective shock absorber means you can expect to experience regular stiffness and joint pain. Hyaluronic acid is injected in the form of a solution or gel. In most cases, you will receive a series of shots over a two to five-week period. Injections are generally given one week apart in an effort to gauge their effectiveness.

The overall effectiveness of these injections varies from patient to patient. It's difficult to say exactly how well this particular knee and joint pain treatment will work for you. Based on past studies and the wide use of the method, however, most patients find that these injections work wonders to significantly reduce pain and stiffness within their joints.



STEM CELL THERAPY/ALLOGRAFTS

Stem cell therapy is a minimally-invasive way to heal the underlying causes of your knee pain, rather than treating the pain alone. It can slow down degenerative conditions and, in some cases, help new tissue grow.

At Feel Amazing Institute, we use stem cells sourced from umbilical cord. The stem cells are sourced from healthy mothers/healthy births and screened in FDA-approved labs before being sent out to practices like ours.

Your joint stem cell therapy will include injections into the affected joints. Each stem cell is a "blank slate" of a cell that can emulate others in the vicinity, making it possible to regrow and heal damaged tissues that can't regenerate on their own. Patients report that the discomfort is minimal, and there is very little recovery time involved.

Stem cell joint therapy is important because once the body starts to degenerate, it will not stop— It ACCELERATES! It is estimated that once degeneration starts in the knee, it will continue to lose 4% to 6% of the cartilage each year until it is bone on bone approximately 15 to 25 years) unless we RE-generate it.

OTHER OPTIONS FOR JOINT HEALING:

- PRP (Platelet-Rich Plasma) speeds natural healing, reduces pain and inflammation.
- Ozone Therapy - Injections of ozone/oxygen treatment to the joint, which promotes regenerative healing.
- **Manual therapies and/or exercises**
- Bracing and kinesiotaping

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RICHARD HILER, DABCN



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About Our Virtual Physical Therapy Services

The virtual visit is conducted on a secure and HIP-PA-compliant platform. All you need is an iPhone or computer.

The virtual visit will include specific tests and measures related to your diagnosis. Based on the evaluation, the therapist will create a comprehensive, individualized, and goal-oriented treatment plan. This plan may include stretching, strengthening, movement assessment, and self-mobilizations to address your medical concern.

We provide education on factors that may be contributing to the problem, such as postural education, energy conservation, or fall prevention safety.

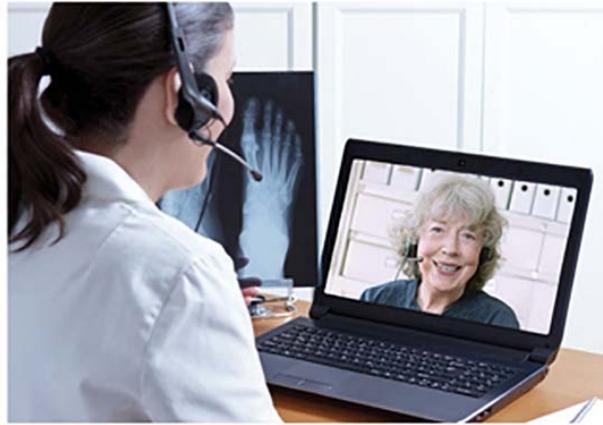
We will create a home exercise program with pictures, descriptions, and videos.

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Tips For Living With Arthritis

Anyone with osteoarthritis or who has a loved one with the disease knows that it can get progressively more painful and disabling over time. Eventually, the smooth cartilage covering joints in the shoulders, knees, hips, wrist or fingers may begin to wear away and no longer serve as a cushion for the bones.

While surgery to replace the joint may ultimately be the best solution, there are many steps you can take before then to reduce the pain and stiffness, improve range of motion and improve your quality of life.

Here are tips from various medical experts, including the American Occupational Therapy Association, the Arthritis Foundation and Harvard Medical School, to help make living with arthritis more manageable day to day.

- 1) **Apply a heat pack or cold pack** to the painful joint before and after performing activities.
- 2) **Use a pillow** to elevate the painful joint and provide support while you sleep.
- 3) **Don't lift heavy items.** Use a cart with wheels to move laundry, garbage cans, grocery bags and other items. If you are trying to lift something heavy, use proper technique, flex at your knees to use your core body area.
- 4) **Use adaptive aids** such as long-handled shoe-horns and sock grippers to avoid unnecessary bending, stooping or reaching that might put too much strain on joints.

5) **Modify your home with these simple ideas:**

- Install a raised toilet seat and grab bars in the bathroom. Similarly, sit in a chair with arms to help you stand up.
- Remove throw rugs to prevent tripping. Wear secure fitting shoes, avoid flip flops.
- Replace doorknobs and faucets in your house with lever-style handles that are easier to turn.

6) **Follow good body mechanics, such as:**

- Take frequent breaks and pace yourself when doing activities that strain the joint.
- Avoid staying in one position for too long, which could put stress on joints. For example, get up and stretch every so often while reading, watching television or working at the computer.
- In the kitchen, use a rolling office chair to help you do chores like cooking or washing the dishes.
- Use the handrail when climbing stairs. Lead with your unaffected leg while going up and your affected leg while going down stairs.

7) **Maintain a healthy weight and control blood sugar.**

Extra weight puts added stress on weight-bearing joints, such as the knees and hips. In addition, new studies show that high blood sugar levels, which increase the risk for diabetes, may trigger inflammation, which can damage cartilage.

8) **Stay physical.** It's the best non-drug treatment for improving pain and function." Exercise stretches the joints and keeps them more flexible, while also strengthening the muscles surrounding the joint. You do not have to join a gym; just take a walk. Some form of exercise should be a normal daily activity, like bathing and brushing your teeth.

9) **Play it safe if you play sports.** Straight line exercising avoids stressing joints from a symmetric load to a joint. If you do play a sport requiring twisting activity, take extra time to warm up and make sure your shoes are the proper type of shoes for that sport.

If you are experiencing pain from arthritis, it is important speak with a doctor to discuss your options for pain relief. Dr. Edward R. Dupay, Jr. and his staff are ready to answer your questions.



**Edward R. Dupay, Jr, DO
Board Certified**

Dr. Dupay graduated from Xavier University in Cincinnati, Ohio. He received his Doctor of Osteopathy at the University of Health Sciences, College of Osteopathic Medicine in Kansas City, Missouri.

Dr. Dupay completed his Internship and Orthopedic Surgery Residency at Flint Osteopathic Hospital in Flint, Michigan. Dr. Dupay has been in the Fort Myers / Cape Coral area since 1987. Dr. Dupay enjoys seeing the "Weekend Warrior" athlete, as well as all patients suffering from crippling osteoarthritis.

To schedule your appointment, please call Orthopedic Associates of Southwest Florida at 239-768-2272, visit our website at www.ifixbones.com, or ask your physician for a referral.



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LDL IS NOT THE ONLY "BAD" CHOLESTEROL: WHAT YOU SHOULD KNOW ABOUT LP(A)

A genetically inherited cholesterol, Lp(a) is what tennis player Arthur Ashe had, as well as the *Biggest Loser's*, Bob Harper. Lipoprotein (a) increases the risk of heart disease and cardiovascular conditions greatly. Cardiac Care Group endorses to the following information provided by the Lp(a) Foundation to shed light on this genetic disorder.

According to the *Lipoprotein(a) Foundation*, Lp (a), is a particle in your blood which carries cholesterol, fats and proteins. The amount your body makes is inherited from one or both parents and is determined by the genes passed on from your parent(s) when you are born. It does not change very much during your lifetime except if you are a woman, levels increase as the natural estrogen level declines with menopause. Diet and exercise seems to have little to no impact on the lipoprotein(a) level. Some cholesterol and Lp(a) in your blood is normal. A high level of LDL-cholesterol increases your risk of a heart attack or stroke.¹

Lipoprotein(a) is a type of lipoprotein/cholesterol and high levels increase your risk for atherosclerosis (buildup of fatty deposits in the wall of the artery, also called atherosclerotic cardiovascular disease or CVD) including coronary heart disease (blockages in your heart arteries) or heart attack, peripheral vascular disease (PAD, blockages in the leg arteries), aortic stenosis (damage to the aortic valve of the heart), thrombosis (blood clots) and stroke (blockages in the neck arteries). In children, a high level of Lp(a) is a leading risk factor for strokes but strokes are very rare in any child, even those with a high level of Lp(a).¹

About 20% or one in five people have high levels of Lp(a) greater than 50 mg/dL (500 mg/L) from birth based on genetic factors they inherited from their parents, and most don't know they have it. As high levels of Lp(a) travel through the bloodstream, it collects in the arteries, leading to gradual narrowing of the artery that can limit blood supply to the heart, brain, and kidneys as well as the legs. It can increase the risk of blood clots, heart attack, heart failure, peripheral artery disease/amputation or stroke.¹



Reasons an Lp(a) test may be right for you¹

- You or a family member have had a heart attack or stroke at an early age including circulation trouble in the legs and/or narrowing of the aorta. For men it would be younger than 55 years of age and women less than 65 years of age.
- Someone in your family has high Lp(a). If an adult has high Lp(a), their children have a 1 in 2 chance of inheriting it.
- Heart attack or stroke with no other known risk factors such as smoking, high LDL or "bad" cholesterol, diabetes or obesity. An estimated 50% of people who have heart attacks have normal levels of LDL-cholesterol.
- High LDL-cholesterol levels even while taking statins or other LDL lowering medications.
- Having FH (Familial Hypercholesterolemia), an inherited condition of very high LDL cholesterol levels.¹

What can you do about lifestyle?¹

- People with high Lp(a) appear to benefit from good fats in their diet from nuts, fish, avocado, and olive oil
- Aim for at least 30-60 minutes of moderately vigorous physical activity every day.
- Stop smoking.
- Control your weight.
- If you drink alcohol. Limit yourself to 1 drink per day for women (none if you have a personal or strong family history of breast cancer) and 2 drinks per day for men.
- Manage stress with regular physical activity and relaxation exercises such as yoga or meditation.¹

Source:
1. <https://www.lipoproteinafoundation.org/page/UnderstandLpa>

What about medications and procedures?¹

- It is important to manage all your other risk factors.
 - High LDL cholesterol or triglycerides
 - High blood pressure
 - High blood sugar/diabetes
- There isn't a medicine available that just lowers high Lp(a) yet. The good news is that lowering all your other risk factors may lower your overall risk of a heart attack or stroke.
- Medicines called statins only lower LDL cholesterol.
- Niacin is sometimes used to lower Lp(a). It can also lower LDL cholesterol. Talk with your doctor before taking over-the-counter niacin.
- Ask your doctor about the benefit of taking a 81 mg coated aspirin per day to combat the blood clot risk from high Lp(a).¹

Advanced pharmaceutical trials are underway for Lp(a); however, Cardiac Care Group will work with you to customize a treatment plan that's most beneficial for you.

Cardiac Care Group is proud to serve the residents of Southwest Florida with the most comprehensive, specialized cardiac health care available. We work hard to exceed the needs of our patients and referring physicians. Our cardiology services cover a vast continuum of care, from prevention and early detection to the latest in cardiovascular treatment.

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This information is for educational purposes only and is not intended to replace the advice of your doctor or health care provider. We encourage you to discuss with your doctor any questions or concerns you may have.

FOOT AND ANKLE PAIN

By Michael E. Kriz, PT, DPT, OCS, CFMT

We see many people in our office who have foot and ankle pain. Whether the diagnosis is plantar fasciitis or Achilles tendonitis or foot pain in general, we treat and correct the dysfunctions that contribute to the pain.

When you consider what we ask our feet to do for us all day every day, it's no wonder that many of us experience pain in the foot and ankle one or more times in our lives. The foot serves two important functions when we walk. First, it accommodates to the surface on which we walk, often many different surfaces in a walk, and must be flexible enough to allow the surface of the foot to reach the floor or ground. Second, as we push forward the foot becomes a rigid lever. This means that the joints all need to be stable and the supporting muscles and ligaments strong enough to maintain the shape of a rigid lever.

Our ankles have tremendous range of motion and are very important because they transfer the weight of our bodies to our feet. There are technically two joints but we Functional Manual Therapists add 2 more joints where the fibula (the smaller of the bones of the lower leg) joint with the tibia (the largest bone in the lower leg). Knowing that all of these joints make up the ankle, you can begin to see how many areas may lead to ankle and foot pain. The soft tissues of muscles, fascia, ligaments and nerves also may limit or allow excessive motions of the foot and ankle and may lead to dysfunction as well.



The surfaces on which we walk, the shoes we wear, or don't, and the duration of time spent on our feet have tremendous impact on what our feet experience throughout the day. Also, the cumulative effects of those factors over days, weeks and years compound and often show up at a time when we do not connect the dots to understand why we are having pain in the foot or ankle. One of the most illustrative examples we use when talking to clients about the foot and leg is to consider the number of steps one takes in walking a mile. Many people walk for exercises or walk a golf course (more like 4-6 miles). Thanks to technology with Fitbit or Apple watches or other pedometers we can see how many steps we take in a period of time. When you begin to think of the load that one foot supports and then pushes forward when walking and then multiply that load times the number of steps taken per day, you begin to imagine exactly what our feet are responsible for each day.

We take for granted that they should be able to perform this function flawlessly, without pain for our lifespan.

Determining the root cause of pain or dysfunction in someone's ankle or foot is our focus when we treat. Rather than chase the pain and treat the symptoms, our goal is to find the source of dysfunctions so that the appropriate mechanics and neuromuscular control can be reestablished, and allow the body to heal. Healing allows you to return to recreation, sport or work activities and we strive to return you to those activities as soon as possible with every treatment.

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SENIOR LIVING AND CARE: SO MANY CHOICES!

For many seniors, the abundant choices available for senior housing can be overwhelming. Making an informed and confident decision can take some time and quite a bit of research, so we've broken down the most common options and the features and benefits that differentiate them.

Senior Living Communities

Independent senior living communities are often the first to be considered for those who require no assistance or hands-on care. These communities are often amenity-rich, offering a wide variety of social, educational and physical activities, as well as fully equipped apartments. Independent living caters to an all-inclusive lifestyle, offering an abundance of amenities that eliminate the burden of responsibility including housekeeping, transportation, maintenance, and meal preparation. At Campo Felice in downtown Fort Myers, amenities also include an on-site beauty salon, scheduled and private transportation options, chef-prepared dining options, fitness center and group exercise programs, housekeeping and linen services, and an abundant activities calendar.

Independent senior living communities are ideal for seniors who are mostly self-sufficient, appreciate a vibrant, active and healthy lifestyle, and wish to enjoy the benefits of independent apartment living. Often the least expensive of senior housing solutions, senior living communities provide affordable or upscale luxury living for the 55 plus individual.

Assisted Living Communities

If you are seeking some assistance with daily tasks but do not require skilled nursing or home health care assistance, you may consider an assisted living community as an option. These communities vary in their offering with staffing provided 24 hours a day for their residents.

Due to the level of care provided to residents, assisted living communities are licensed and regulated by the State, which may have an impact on the services and level of care they provide. Typically, these communities provide varying levels of care to assist residents with medication assistance, hygiene, bathing, dressing, and toileting. Because of the increased care, the cost associated with assisted living will be more than that of independent living. Campo Felice is planning to break ground on their second phase later this year, which will include assisted living options within their community.

Memory Care

Often present within an assisted living or nursing home community is a memory care neighborhood.



The separation of the memory care community is for the security and safety of its residents in need of specialized care for Alzheimer's and dementia. Memory care is often equipped with security safeguards including alarmed exit doors and specialty trained staff to care for dementia related conditions. In addition, supervised care is provided for activities, meals, and overall well-being.

Memory care communities are designed with the resident in mind and provide personalized care plans. They include safeguards to prevent residents from wandering or getting lost. The residences are limited in size and appliances to prevent accidents from occurring. Due to an increased level of 24-hour dedicated staffing, memory care communities are higher than that of assisted living. Campo Felice's second phase will include a dedicated memory care neighborhood.

Nursing Homes

Seniors who require 24-hour monitoring due to debilitating physical or mental conditions or are unable to take care of themselves, often consider a nursing home as a viable option. These homes provide skilled nursing services for those who require an acute level of daily assistance and intensive or long-term medical support.

In addition to licensed nurses, these homes may also be staffed by a licensed physician, as well as physical, occupational and speech therapists to assist with resident need. They may also be equipped with specialty medical equipment, diagnostic services and onsite pharmacies.



Other Options

If you are looking for other options, you may consider a residential care home, adult day care, respite care or home care services. Each are distinctively different, with a varying number of services offered.

Residential Care Homes

These are private homes that accommodate a limited number of residents with 24-hour supervision and live-in caregivers. Often called group homes, they offer similar services as larger assisted living communities in a more intimate home-like setting. The cost for these smaller care homes is sometimes less than the cost of assisted living, given the limited services offered.

Adult Day Care Services

These are adult day service providers that care for seniors in the comfort of their own home or with transportation to an adult center. These servicing organizations provide social activities and health care services for seniors with physical or cognitive impairments. The cost for this service is on a private pay basis.

Respite Care

If a short-term stay or care is needed, respite care should be a consideration. These services are offered on an in-home basis or within a senior community. Often respite care is considered when a family caregiver needs to get away and recharge. In some instances, the family may wish to use respite care to gradually ease their loved one into a senior living environment. Either way, respite care is typically limited to one month or less.

No matter what the situation may be, having the knowledge of senior housing and care options will better serve you and your family members when the time arises. The continuum of care is important to understand as one enters their senior years, which usually begins with active, independent living. For most, it starts with eliminating the burden of home ownership and the maintenance that comes with it, making independent living an ideal option.

If you are interested in learning more about affordable housing options or wish to experience all that independent living has to offer, contact Campo Felice at (239) 935-5029. Mention this article and receive discounted summer value pricing on many of our affordable luxury residences.

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Cannabis & Coronavirus

Covid-19 has slowly spread its way into the lives of almost every person starting with financial distress and ending in the constant fear of carrying on with everyone's daily routine. These strange times have called for unorthodox measures to be taken in order to flatten the curve of the spread such as work from home, telemedicine, and other contact free options of their previous counterpart. As such, the Florida Department of Health has now temporarily allowed patients to re-certify their marijuana prescriptions over the phone up until April 15th, giving them an alternative to the typical doctor office visit. The clinical side of the industry isn't the only side taking preventative measures; dispensaries are now doing minimal contact purchases as well as ramping up the delivery sector to protect patients especially for those who are immuno-compromised.

What this entails for the future of the industry will ultimately be within the hands of the state of Florida with many hoping tele-medicine is here to stay past the April 15th deadline. Those who are bedridden or unable to go out in public collectively breathed a sigh of relief despite the temporary nature of it all. This opens up the question if telemedicine could be a permanent option in the small percentage of cases and possibly hail an increase in demand for being a card holder as it will open up a completely untapped demographic. The convenience being the obvious factor in this but meeting at some point down the middle seems crucial to those wanting to become a cardholder and are unable to be in public disregarding the current situation with the virus. Regardless, as we all go through the unknowns of this novel coronavirus, let's continue to observe the way this industry reacts to this unfortunate scenario (from 6 feet away, of course).



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THE SECURE ACT AND YOUR FLORIDA ESTATE PLAN

By Steven J. Gibbs, Esq.  GIBBS LAW OFFICE, PLLC

In 2019, the U.S. Congress significantly overhauled the laws affecting retirement planning when it passed the Setting Every Community Up for Retirement Enhancement Act (better known as the “SECURE Act”). The SECURE Act’s primary objectives are to expand access to tax-advantaged retirement accounts like IRAs and 401ks and to allow more retirees’ savings to last throughout their entire retirement. What you may not be aware of, is that the Secure Act and your Florida estate plan go hand in hand concerning the rights and options for your heirs and beneficiaries.

Implementation of the SECURE Act only started in 2020, so it’s too early to say whether the law will achieve its goals. But we can say this: the SECURE Act will have a considerable impact on estate planning in Florida—especially planning for inheritance of retirement accounts in Florida (and elsewhere). If you’re developing a plan for an estate that includes an IRA or 401k, you’ll need to account for the revised rules. And, if you already have a plan in place, you may need to make some adjustments.

So, let’s take a look at the new law, its Florida estate-planning ramifications, and potential strategies for adapting to the changes.

What Does the Secure Act Do?

The SECURE Act has some pretty attractive features if you’re using an IRA or 401k in Florida to save for retirement. For one, the law does away with the former maximum contribution age of 70.5. Now, you can contribute to a retirement account at any age. And the new rules make it easier for part-time employees to participate in 401k plans and for small businesses to offer the plans. Congress wants as many Americans as possible saving for retirement, and the SECURE Act is undeniably calculated to increase participation.

For people retiring soon, the SECURE Act’s most significant changes are probably the new standards for how retirement account funds are withdrawn. Previously, IRA and 401k owners were compelled to start taking “required minimum distributions” (RMD), beginning at age 70.5. The SECURE Act bumps the mandatory RMD starting age back to 72. It might not sound like much at first glance, but that extra year and a half could have a big impact on how long your retirement savings lasts and on how much is left over on the back end.

The change is an acknowledgement that life expectancies have increased in recent decades and that more people are working later into their lives. By letting account holders wait a little longer to start tapping retirement account assets, the SECURE Act facilitates additional tax-deferred growth. More growth will hopefully allow retirement savings to hold up for more people. And, for retirees who want to pass along IRA or 401k wealth to their heirs, delayed RMDs could make it easier to maintain higher balances longer into retirement.



The Secure Act Limits on "Stretch" IRAs

So far, the SECURE Act sounds like it’s all up-side for taxpayers. Higher retirement account balances that last longer into retirement—what’s not to like? However the story is different when it comes to the Secure Act and you Florida estate plan.

As it turns out, Congress recognized that the longer tax-deferred growth and later withdrawals enabled by the SECURE Act would likely reduce federal tax revenue. And, so the law also includes a major provision intended to recapture some of that lost revenue, leading Forbes writer James Lange to describe the SECURE Act as the “Extreme Death-Tax for IRA and Retirement Plan Owners Act.”

Under new tax rules, a beneficiary of a retirement account who inherits an IRA or 401k upon the original owner’s death can no longer use a Stretch IRA to gradually distribute the account balance over the heir’s lifetime. It sounds simple, but the impact is potentially monumental.

What are Stretch IRAs?

Prior to the SECURE Act, Stretch IRAs were widely considered the most tax-efficient option for managing distributions from an inherited 401k or IRA. If you inherited a retirement account, a Stretch IRA let you “stretch” withdrawals of account funds over the rest of your life expectancy. For many beneficiaries, this translated into a reliable source of steady income for decades, and tax-deferred growth throughout the entire span.

A related approach prior to the Secure Act and related to your Florida Estate Plan, was to form a conduit trust in Florida and name it as the IRA’s beneficiary. Then, IRA funds would be distributed to the ultimate heir through the trust. Under the old rules, distributions could still be stretched out over the heir’s lifetime (if properly structured), but the trust let the original account owner exercise more long-term control over the wealth.

Under the SECURE Act, the entire balance of an inherited IRA or 401k now must be withdrawn within ten years of the original owner’s death.

The big tax advantage of a Stretch IRA was that it allowed the beneficiary to extend income tax liability attached to the inherited funds over his or her entire life expectancy. Remember, IRA and 401k contributions are pre-tax, so the wealth in the account is taxable income when distributed—even if distributions are going to the beneficiary and not the original account owner.

Because a Stretch IRA spaces out withdrawals over the longest possible time period, each individual distribution can be smaller. The result is reduced short-term tax bills and a potentially lower effective rate taxed to the entire

inherited amount. And, perhaps more importantly, Stretch IRAs let the inherited wealth continue growing tax-deferred for a much longer time. Money that would otherwise be paid to the IRS instead continues compounding in the account.

The SECURE ACT Ten-Year Rule and Your Florida Estate Plan

Sadly (at least for those of us who are fans of tax-efficient financial planning), under the SECURE Act, the multi-generational deferred growth enabled by Stretch IRAs and some conduit trusts has gone the way of the dodo. Beginning in 2020, heirs are required to withdraw all funds from an inherited retirement account within ten years of the original owner's death. You can still withdraw the entire balance immediately if you want to, and pay the big tax bill all at once. But the longest you can space out distributions (and therefore tax liability) is ten years.

The new ten-year rule comes with a few exceptions. First and foremost, inheriting spouses in Florida can still elect to stretch withdrawal of a spouse's IRA funds over the remainder of the inheriting spouse's life. Or, if the heir is a minor child in Florida, the clock does not start ticking on the ten-year period until the heir reaches the age of majority. And the ten-year distribution rule also does not apply to an heir who is disabled, chronically ill, or less than ten years younger than the original account owner.

Overall, the SECURE Act has some pretty valuable features likely to lead to real tax savings for retirees. But, the succeeding generation—the heirs who inherit retirement accounts—will likely see bigger tax bills and considerably less long-term growth potential for the inherited wealth.

Potential Stretch IRA Alternatives

Stretch IRAs allowed retirement-account beneficiaries to minimize total tax liability for the inherited funds while also maximizing deferred growth. Under optimum conditions, the result was exponentially increased wealth in the hands of the heir. Since the SECURE Act became law, estate-planning attorneys have been hard at work developing alternative strategies to approximate similar results.

An effective but somewhat limited approach is to convert a traditional IRA into a Roth IRA while the original owner is still alive. Roth distributions are not taxable income, so, even though the inherited account will still need to be emptied within ten years, the funds won't be eroded by taxes during the ten-year period. In theory, each tax-free distribution is immediately reinvested in another tax-friendly investment to allow the wealth to continue growing.

The big disadvantage of converting to a Roth is that, when you make the conversion, you have to pay the income tax due for the account funds (ideally after you're retired and your marginal tax rate is lower). And the money used to pay the taxes is no longer growing tax-deferred in the account.

A more complex, but potentially more rewarding, approach is to replace a future Stretch IRA in Florida with permanent life insurance. Because RMDs and whole life premiums are both based in part on life expectancy, it's often possible to purchase a policy with a death benefit similar to the IRA's starting value and premiums that can be fully paid-for with IRA distributions.

Upon retiring, the account owner begins taking RMDs and putting the IRA funds toward whole life insurance premiums. Taxes are owed for each distribution when made, and the corresponding premium payments decrease the IRA's balance and increase the insurance policy's cash value. If the retiree lives longer than anticipated, the policy's cash value can be tapped to help fund later years of retirement.

When the policy's death benefit is ultimately triggered, the payout goes to the beneficiary tax-free (life insurance proceeds are not taxable income). Or, policy proceeds can be paid into a Florida dynasty trust set up to spread out distributions over the beneficiary's lifetime like with a Stretch IRA (or for whatever other period you prefer). A trust can have the added benefits of protecting the wealth from squandering and shielding it from claims of a beneficiary's creditors.

Any funds remaining in the IRA can be inherited as normal and must still be distributed within ten years. However, because the balance has been reduced to pay policy premiums, the tax hit should be mitigated. Because life insurance proceeds are tax-free, they can be invested in full into another tax-deferred investment and continue growing with no tax liability until distribution.

While the SECURE Act undoubtedly makes it more difficult to maximize long-term, tax-deferred growth in an inherited IRA, a thoughtful estate plan can at least partially compensate for the changes. An experienced Florida estate-planning attorney can help you develop a tax-efficient strategy that accounts for the new rules and provides the greatest benefit to your heirs.

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MOBILE PHLEBOTOMY

The Importance of Staying Hydrated

The summertime heat index can be unbearable at times and downright dangerous; this is particularly the case when we factor in high levels of humidity. Our bodies self-regulate heat by sweating and also through radiating heat back into the atmosphere. When we sweat, we perspire potassium and sodium. Both of these minerals help to control nerve function, water balance, and heart rhythm. Sweating can quickly escalate into dehydration; therefore, it's critical to stay hydrated.

Dehydration is when our molecules have lost H₂O, and it can be extremely dangerous, causing permanent damage to the cells, organs and musculoskeletal system. Unfortunately, it's quite common not to feel thirsty until we're already dehydrated. Once this happens, the negative affects to our organs and cells have already begun. Dehydration can also cause the joints, skin, and eyes to lose lubrication. It can cause organs to fail, constipation, liver and kidney ailments, urinary tract infections, muscle damage, heatstroke and heart failure.

ELECTROLYTES

Minerals housed in our bloodstream, tissues, organs and fluids with electric charge, are known as electrolytes. Electrolyte minerals are critical as they maintained balance to regulate pH levels and proper hydration.



DEHYDRATION SYMPTOMS

- Dry mouth
- Headache
- Fatigue
- Dizzy
- Nausea
- Cramping muscles
- Wrinkled (pruney) fingertip pads
- Bladder pain

Each year during the summer months, more than 8,000 children and teens and over 10,000 adults are admitted to the emergency room due to dehydration.



THE BEST METHODS TO STAYING HYDRATED

- Avoiding excessive exercise
- Avoiding over sun exposure
- Limiting caffeinated drinks
- Avoid excessive sodium
- Limit Alcohol intake
- Drink plenty of water
- Keep salt, sugar, electrolytes and water intake in balance

It's critical to maintain adequate hydration at all times, but when giving blood, take extra consideration to properly hydrate as this can help with making the vein more easily accessible to the phlebotomist.

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WHY WE STARTED EXPRESS MOBILE PHLEBOTOMY

We often see elderly patients come in for their blood work either with a family member or by ambulance. We thought that one day she should start a mobile phlebotomy team that could go to the homes of elderly, very sick, or disabled patients, so they wouldn't have to go the hospital or laboratory to have their blood drawn or samples collected.

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Express Mobile Phlebotomy, LLC is licensed and insured and provides a convenient blood drawing service. If the patient needs a blood draw but cannot or does not want to leave their home or if the patient is stuck at work and cannot make it to the laboratory then Express Mobile Phlebotomy goes to them! We serve our southwest Florida community and we draw blood from pediatric to geriatric patients.

Our services include a certified phlebotomist who will drive to the patient's location, the use of our own equipment, blood draw, and specimen delivery to the laboratory. We also draw blood for send out specimens or kits, which entails of drawing blood for specific testing and mailing out the specimen with a prepaid label. Express Mobile Phlebotomy offers same day services or with appointment.

To find out more visit:

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MOBILE PHLEBOTOMY

Dealing With Life's Painful Situations

By Pastor Timothy Neptune

On Father's Day in 2005 my dad came to my office to visit and talk about how things were going. In the course of our discussion he mentioned that he experienced a terrible night's sleep because his back was causing him so much pain. I told him that it was time to go to the ER and get checked out to find out what was causing all of his pain. He did, and that started a two-year battle with pancreatic cancer. My dad fought an incredible fight with this terrible cancer but passed away in August of 2007.

Many people have faced the pain of having to bury a loved one. The question is, "How do I deal with the pain?" We may have confidence that our loved one is in a better place, but do we do with the pain that we still feel?

As you read this, maybe your pain is not in the loss associated with death, but rather you have faced the end of a relationship, or perhaps have received bad news regarding your own health. The question still remains, "what are we to do with these painful situations?"

As we turn through the pages of Scripture, we find that the thoughts and writings of the Psalmist David bring comfort and hope to those in pain. David understood painful situations for he faced many of them in his own life. He too, buried many loved ones and faced enormous family problems. How did he get through these challenges? He turned to God for help.

David tells us in the book of Psalms, ¹⁸ *The LORD is close to the brokenhearted and saves those who are crushed in spirit. Psalms 34:18*

You are never closer to God than when you are hurting. David knew that from personal experience. David took his pain and his problems to the Lord and asked for His help. In Psalm 142:1-2 David wrote, *"I cry aloud to the LORD; I lift up my voice to the LORD for mercy. I pour out my complaint before him; before him I tell my trouble."*

Our natural tendency is to suffer in silence. We put on a smile and pretend that everything is fine in our lives. Yet in reality, we know that ignoring our pain does not bring relief. We hope that time will heal all wounds but we know it does not. In fact, time often makes matters even worse.

Pain is our body's way of letting us know that we need to deal with something. Whether it is physical, emotional, or relational, pain should not be ignored. And yet still, we try to run from it.

It is human nature to run from painful situations. By law, all doors in public buildings swing out. When people panic, they run. They try to escape. When we face pain, loss and hurt, we look for ways to escape. We dream of running away from reality in hopes of finding peace and comfort over the next rainbow. Sometimes people try to escape by turning to alcohol, drugs, food, or even inappropriate relationships. Running from your problems never brings resolution.



David went on to say in Psalm 142:3 that ³ *"When my spirit grows faint within me, it is you who knows my way..."* God knows the pain we feel and He wants us to run to Him with our troubles.

As you read his Psalms, you will quickly notice that David was very open about what he was going through. And yet, through it all, he learned to trust and depend on God.

When dealing with the pressures and strains of life and the emotional challenges we face, we can learn much from David's example. Stop pretending that you can handle everything in your own strength and turn to God who loves you and cares about you. He specializes in mending broken hearts.

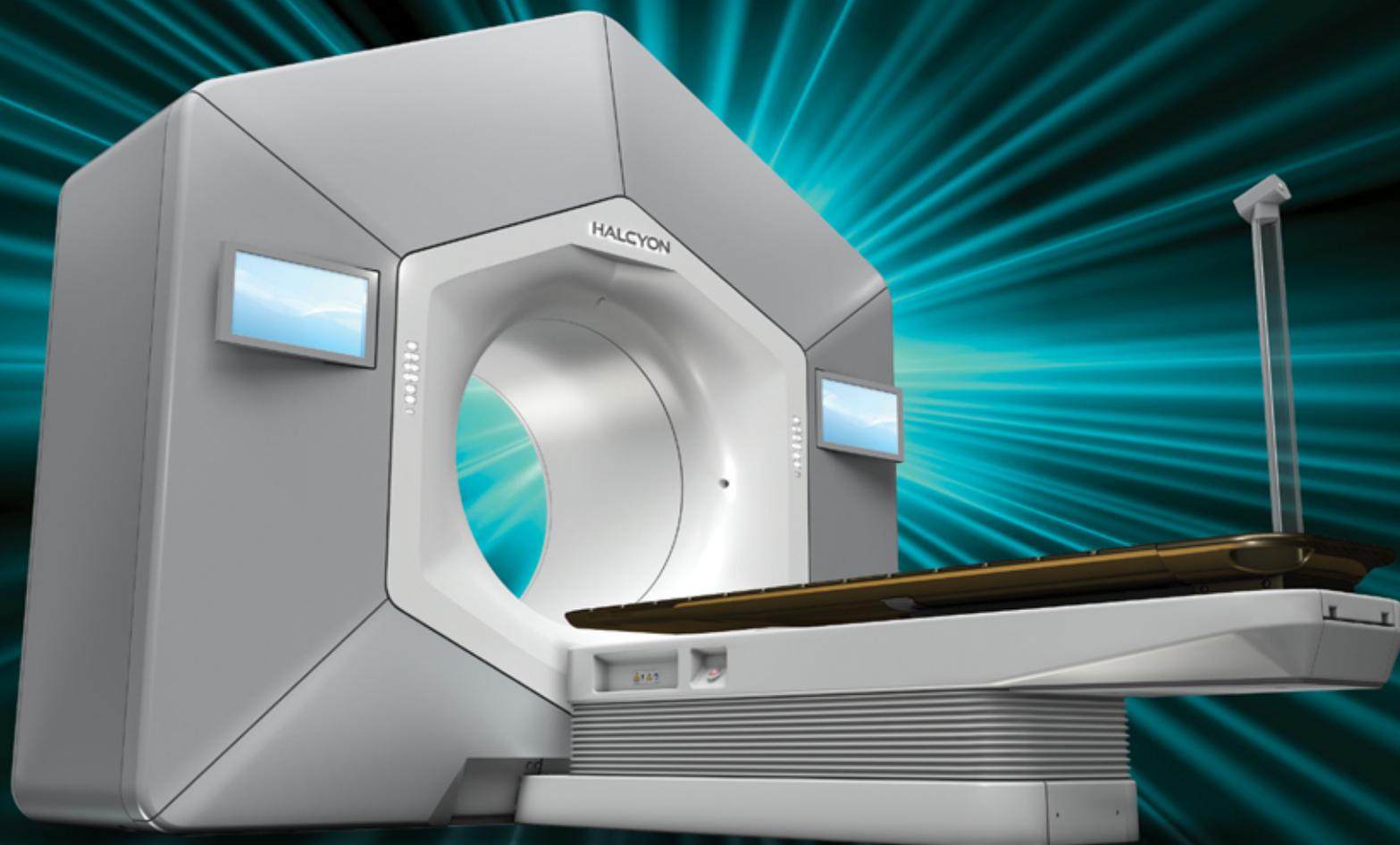
Tim Neptune is the lead pastor of Venture Church Naples, a new church located on the campus of Florida SouthWestern State College in Naples, FL. For church times and other information, visit www.venturenaples.com or call (239) 775-5323.



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