

An Anthology of
Timely Tidbits, Personal Stories, and Fascinating Factoids for

Savvy Jersey Seniors



Advice, Humor, and Miscellaneous Words of "Wisdom"
For & About Seniors

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Welcome!

In this latest edition of *Savvy Jersey Seniors* for May and June of 2024 we present a first-person account of a retired teacher's dream to distribute one million books to children worldwide, and a once-a-month opportunity for volunteers to administer vision screenings for Bestwork Industries for the Blind (PS: no medical background required).

And, of course, we also have our usual potpourri of information that we feel might make a difference to our senior friends across South Jersey, including some notes on

- The ten biggest safety hazards in your home,
- Six foods to cut out of your diet if you want to "eat healthy,"
- How to become a volunteer election poll worker (and earn \$300 for a very long day's work twice a year),
- Why getting enough Vitamin D in your diet is important,
- Ten habits to help you stay mentally strong, and
- Eleven medications that can cause confusion and other serious side effects in the elderly.



By the way, please don't forget that we always welcome your ideas for any topic that you'd like to see us tackle. As we've noted previously, we're especially interested in the avocations and hobbies of our readers.

In that vein, remember that we especially want to hear about the volunteer efforts that seniors across South Jersey are making on behalf of the literally thousands of non-profit organizations that serve our region. Just drop us a note at savvyjerseyseniors.com.

Retired Teacher's Dream: Distribute One Million Books To Children Worldwide

"It's hard to believe," says retired teacher Larry Abrams, "but there are hundreds of thousands of children in the Delaware Valley who own no books. They have never visited a public library, nor have they been given books for their birthday.

"Suffice it to say, most of these children have never been read to by a parent before being tucked in at night. I retired from teaching English in an underserved district, where most of my ninth graders came to me with a fourth or fifth grade reading level. One quarter of them dropped out after a couple years. Misbehavior abounded because some students had a hard time keeping up with the reading. Poor literacy skills have much to do with this epidemic of failure.



"I created BookSmiles after starting a book drive on Facebook, so that I could give books to one of my seniors to read to her daughter. Born in my garage, BookSmiles now inhabits a 4,300 square foot book bank in Pennsauken, where we are on track to distribute 1,000,000 children's books per year to hundreds of thousands of children.

"Where do we get the books? At first, it was through book drives and collecting with dozens of brightly painted collection bins. But to scale and keep up with the demand, I had to start looking at used children's books as a commodity, something never done before on a grand scale.

"Most used children's books get donated to big box thrifts where they are eventually pulped, incinerated, or buried in landfill.

"When we're not purchasing books by the truckload, we trade them for grown up books routinely donated. Please contact me at larry@booksmiles.org if you have roomfull or multiple bookcases that you'd like to donate. We will give you a receipt for tax purposes. And I invite you to visit our website – booksmiles.org...where you can also make financial donations."

Abrams concludes his request for the support of SJS readers with what has become his signature battle cry: "To Literacy!"



Six Ways To Start Eating Healthy

According to a recent report from AARP, you should start by cutting out:

1. Fried foods that triple the calories
2. Sugary drinks, including most bottled teas
3. Packaged foods with sneaky sugars
4. Foods loaded with stealth salt
5. Ultra-processed snacks
6. Alcohol

Writing for AARP, Alison Gwinn—a contributing writer and health reporter and a longtime editor at such publications as *The New York Times*, *O: The Oprah Magazine*, *Women's Health*, *InStyle*, and *Entertainment Weekly*, begins by admitting: "We're not going to lie.

"Eating healthily after 50 requires effort on two fronts: boosting your intake of good-for-you foods, such as berries, leafy greens, whole grains and lean proteins, while cutting out the foods that clog your arteries and oh-so-easily expand your waistline."

When it comes to the latter, Gwinn says, focus less on making certain foods verboten (who doesn't suddenly want chocolate when told never to eat it?) and more on how your health is more important than the sugar spike or instant gratification they offer.

You can also "break out the air fryer!" advises Christine Rosenbloom, a registered dietitian and nutritionist, coauthor of *Food & Fitness After 50* and author of the blog "A to Z.. Simple, Practical, Science-Based Tips for a Long Healthy Life." She swears by her fryer: "Air-fried fish (cod, tilapia, even salmon) is great in the air fryer, as are 'fried' veggies, like new potatoes, green beans, broccoli and brussels sprouts. Spritz with olive oil and add some herbs."

Kate Zeratsky, registered dietitian and nutritionist at the Mayo Clinic, recommends playing around with other cooking methods. Look at roasting vegetables in the oven with a tablespoon of oil, "playing with the temperature to get the texture—soft or crispy—that's appealing to you."

Volunteers Needed to Help with Vision Screenings in Cherry Hill

Jack Shaw is a long-time friend of SJS and has been a member of the Board of Directors for Bestwork Industries for the Blind for more than a decade, serving as Board Chairman since 2019. Bestwork is the largest employer of people who are blind in the State of New Jersey, an underserved population, especially in South Jersey and is asking for volunteers to help staff a new initiative at its Cherry Hill location.



"Bestwork is launching a Sight Center in Cherry Hill with the initial phase offering free vision screenings to adults," reports Shaw. "We are seeking volunteers to administer the screenings, which will be held monthly. Days will vary throughout the workweek, with time options being either 9am-12pm or 12pm-3pm. The screenings do not require medical background and training will be provided to all volunteers."

"Volunteers will be paired with other volunteers, so grab a partner or a friend and volunteer once a month or once a quarter," Shaw urges.

To volunteer, please contact Tess Nasehi at tess.nasehi@gmail.com. For more information about Bestwork, visit bestworkindustries.org.

Foods That Are High In Vitamin D...And Why You Should Care

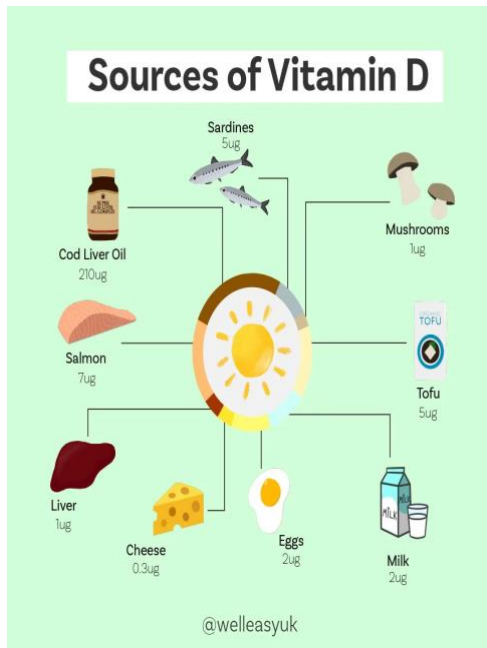
Vitamin D is important for immune, bone, and heart health and the two main sources of vitamin D are sunlight and food, but few foods have a lot of it.

Fatty fish, egg yolks, and liver naturally contain vitamin D. It's also commonly added to foods such as cow's milk, certain plant-based beverages, and breakfast cereal. You can also get vitamin D through supplements or cod liver oil.

Unfortunately, vitamin D deficiency is common—one in four people in the U.S. have low vitamin D levels.

And older adults and people with restrictive diets are even more likely to lack it.

So, if you want to increase how much vitamin D you get from your diet, *Good Rx Health* suggests that you check out this list of vitamin D foods that can help boost your levels.



1. Fatty fish, such as salmon, trout, and tuna,
2. Beef liver,
3. Egg yolks,
4. Mushrooms,
5. Cod liver oil,
6. Cow's milk and yogurt (fortified)
7. Plant-based beverages, such as almond, soy, or oat milk (fortified),
8. Orange juice (fortified),
9. Breakfast cereals (fortified), and
10. Tofu (fortified)

Most experts recommend that people ages 1 to 70 get 600 international units (IU) of vitamin D each day. After age 70, this increases to 800 IU per day.

How much Vitamin D is right for you depends on several factors, including your age and health conditions. Your primary care provider can help you figure out how much you need and if you're getting enough.

Normal vitamin D levels are between 30 ng/mL and 100 ng/mL. When vitamin D levels are below 20 ng/mL, it's considered a deficiency.

The most effective way to get vitamin D is from sunlight. When sunlight hits the skin, it causes the body to produce vitamin D.

You can get as much as 90% of your vitamin D this way.

And you don't need to stay in the sun for too long—it can take as little as 20 minutes of sunlight a day. But sun exposure does come with risks.

And sunscreens and sunblocks, which are important for preventing skin cancer, may also prevent the body from using sunlight to make vitamin D.



Because of this, the American Academy of Dermatology (AAD) advises against getting vitamin D from sun exposure or indoor tanning.

Instead, the AAD recommends getting vitamin D from food and supplements.

New Jersey Needs Election Day Poll Workers...Could You Use An Extra \$300?

Volunteer to be a poll worker on Election Day.

To apply you must be a citizen of the US and a resident of New Jersey. In addition, you must be a registered voter in your county, at least 16 years of age, and not a candidate in the election in which you would serve as a poll worker.

The day is long...election workers start at 5 AM and finish between 8 and 9 PM. But the stipend is \$300 and mandatory training is provided

Workers are needed for the General Election on Tuesday, November 5. For more information, contact your County Board of Elections.



Older Adults Embracing Technology

Contrary to stereotypes, older Americans are embracing technology, according to a recent AARP technology survey.

Ownership of smart devices, such as TVs, phones, watches, tablets, and personal assistants went up among older adults in 2020. Fifty-three percent of Americans 70 and older owned a tablet that year, up from 40 percent in 2019, and 69 percent said they use their tablets every day.



They're spending more on tech, too—\$1,144 in 2020, a big increase from \$394 in 2019.

The three most popular purchases are smart phones, smart TVs and Bluetooth headsets.

Older adults are using their tech to connect via texting, social media and video chats, with more than 60 percent saying they use their devices to stay in touch with family and friends, many on a daily basis.

They're also watching smart TVs—64 percent owned a smart TV in 2020, up from 49 percent in 2019. That means they're streaming more content instead of relying on networks and cable. Only 38 percent of adults 50 and older were primarily watching network and cable TV in 2020, a big drop from 60 percent in 2019.

Ten Habits To Help You Stay Mentally Strong

People who stay mentally strong as they get older tend to practice these ten daily habits.

- *Consciously practice gratitude.* This daily practice of gratitude keeps their spirit young and their outlook positive, which ultimately contributes to their mental resilience as they age.
- *Continually learn and grow.* Never stop learning, no matter how old you get. You are applying this habit by reading this newsletter. By taking classes, touring establishments, or joining a special interest group, you keep your mind active and sharp.
- *Prioritize physical health.* Regular exercise releases chemicals like endorphins and serotonin that improve your mood and make you feel happier.

- *Practice mindfulness.* Allow yourself to fully experience each moment, whether it's enjoying a meal, listening to a loved one, or simply feeling the wind on your face.
- *Face your fears head-on.* Here's a hard truth: people who stay mentally strong as they get older don't shy away from their fears. They confront them. Joining a new group or learning a new skill can challenge your comfort zone.
- *Cultivate compassion.* Show kindness to others, lending a listening ear or a helping hand when needed. Your compassion does not go unnoticed.
- *Accept change.* Let's face it—we all have a love-hate relationship with change. It's exciting, but it's also terrifying. And those who stay mentally strong as they age have learned to embrace this paradox.
- *Laugh—a lot.* Did you know that laughter can boost your immune system, relieve pain, and improve your mood? So go ahead, let out that belly laugh—it's good for you! Got a good joke, share it with others.
- *Set boundaries.* Understand that your time, energy, and mental health are valuable. You can't be everything to everyone, so don't try to be. Saying "no" when you have too much on your plate is a form of taking care of yourself.
- *Nurture relationships.* Invest time and effort in nurturing your connections with family, friends, and loved ones. These relationships are crucial for your mental and emotional well-being.



Blood Test For Colorectal Cancer

A blood test intended for screening for colorectal cancer in people who are of average risk and not experiencing symptoms correctly detected colorectal cancer in 83 percent of people confirmed to have the disease, according to a study published in the *New England Journal of Medicine*. The accuracy rate for colorectal cancer is similar to at-home stool tests used for early detection of colorectal cancer.

"The results of the study are a promising step toward developing more convenient tools to detect colorectal cancer early while it is more easily treated," says William M. Grady, MD, a gastroenterologist at Fred Hutchinson Cancer Center.

"The test, which has an accuracy rate for colon cancer detection similar to stool tests used for early detection of cancer, could offer an alternative for patients who may otherwise decline current screening options."

Grady said that the sensitivity of the blood test for colorectal cancer is similar to stool-based tests and lower than that of colonoscopy, which he still considers the most accurate screening test for colorectal cancer.

According to the American Cancer Society, colorectal cancer is the second most common cause of cancer deaths in adults in the U.S. Current guidelines advise that people of average risk for colorectal cancer begin regular screening at age 45.

Aspirin-A-Day May Not Be Needed

One in four older adults take aspirin at least three times a week, mostly in hopes of preventing heart attacks and strokes, a new poll shows.

However, the findings from a University of Michigan National Poll on Healthy Aging suggest that many people aged 50 to 80 who said they take aspirin may not need to.

In all, 57 percent of people aged 50 to 80 who say they take aspirin regularly also said they don't have a history of cardiovascular disease. And, obviously, everyone should have a conversation with their health care provider about what's best for them before stopping or starting aspirin use.

National guidelines have changed in recent years for using aspirin for prevention because of new knowledge about who actually gets the most benefit from its ability to reduce the risk of blood clots and who faces a risk of bleeding.



Now, guidelines mostly focus on aspirin use in those who already have cardiovascular disease—including those who have survived a heart attack or stroke—and those who face a high risk of it because of their personal health and family history.

Whether or not someone has a cardiovascular history, aspirin does pose a bleeding risk that increases with age. That has led to guidelines that advise against routine aspirin use after age 70 or suggest that it may be reasonable to consider stopping around age 75 in those without cardiovascular disease.



Serious Pickleball Injuries On The Rise

As pickleball's popularity has skyrocketed, so have the number of serious injuries among players.

Bone fractures related to pickleball have increased 200 percent over the last 20 years, according to an analysis of a large government injury database presented at the annual meeting of the American Academy of Orthopaedic Surgeons.

Pickleball, which is played with a perforated plastic ball and wooden paddles on a badminton-sized court, is the fastest growing sport in the U.S., with the number of players rising from 4.8 million in 2021 to 8.9 million in 2023, according to USA Pickleball. The overall rate of injuries is likely much higher.

The new analysis only looked at fractures, not the most common soft tissue injuries like sprained ankles or debilitating knee injuries such as damage to the ACL, or anterior cruciate ligament. Other common pickleball injuries include rotator cuff injuries, worsening of arthritis, Achilles tendon tears/strains, and foot fractures.

The vast majority of the fractures found in the new study, 92 percent, occurred during falls.

Women, especially those ages 65 and older, were more likely than men to experience a fracture. Most of those fractures were in upper-body bones, such as those in the forearms and hands. The researchers suspect they were related to osteoporosis or other bone-thinning conditions.

Better Cancer Screening For Dense Breasts

Cancer risk is up to four times higher in dense breasts, possibly because dense tissue has more cells that can become abnormal.

And women with dense breasts may have higher levels of estrogen, which can increase the risk of cancer.

Conventional mammograms may miss up to 40 to 60 percent of cancers in dense breasts.



A three-dimensional whole-breast ultrasound screening called SoftVue was recently granted premarket approval by the FDA as an add on. With this 3D whole-breast ultrasound tomography system, the new technology sends sound waves to create a 360-degree image of the breast that offers a more comprehensive look at the tissue—without compression or radiation—showing tissue changes in detail.



Clinical data has shown that scans with SoftVue, plus a conventional mammogram, found 20 percent more cancers than mammograms alone, and were better at weeding out false positives, says Rachel Brem, M.D., director of breast imaging and intervention at George Washington University in Washington.

CGMs: Advances In Glucose Monitors for Diabetics

Medicare has expanded its coverage for continuous glucose monitors (CGM), making it significantly easier for millions of adults to manage their blood sugar levels.

Once used mostly for insulin-dependent type 1 diabetes, CGMs are rising fastest among people with type 2 who typically take oral medications and may use injectable drugs, sometimes along with insulin, to control blood sugar.

Compared to finger-stick blood sugar checks, CGM devices help midlife and older adults lower their blood sugar and keep it in a healthy range longer.



High Fiber Diets May Support Brain Health

Scientists have learned a simple daily supplement that has been shown to improve brain function in older adults in as little as 12 weeks. The problem is that 95 percent of Americans are not eating enough of this essential nutrient.

Fiber is a type of tough carbohydrate that our bodies can't digest. Unlike other carbohydrates, which are broken down into simple sugars, fiber passes through the gut largely undigested. This

helps regulate our blood sugar levels, keeps our hunger in check, and supports the flow of material through the intestines.



Now, according to new research from King's College London, fiber might also play an important role in supporting brain function in older adults. In a study published in the journal *Natural Communications*, the team recruited 36 pairs of twins—72 individuals in total—over the age of 60.

Each twin received either a placebo or a 7.5-gram fiber supplement every day for 12 weeks, although neither the participants nor the researchers knew who was receiving what.

Alongside this intervention, all participants also performed resistance exercises and ate a protein supplement daily.

After 12 weeks, the team saw that the fiber supplement had led to significant changes in the participants' gut microbiomes—the trillions of bacteria that live in our gut and play a role in everything from our digestion to our mental health. In particular, participants taking the supplement saw a significant increase in the number of beneficial bacteria, called Bifidobacteria, in their gut.

These changes were likely seen because of the prebiotic properties of fiber—that is, its ability to feed and support beneficial bacteria in our guts. But what does this have to do with our cognitive health?

Within just 12 weeks, participants receiving fiber supplements were performing better in tests assessing brain function, including the Paired Associates learning test which is a key assessment for early Alzheimer's



Playing A Musical Instrument Is Good For Your Brain Health

If you're looking to bolster your cognitive abilities and keep your mind sharp throughout your lifetime, you may want to pick up a musical instrument.

A recent study published in the *International Journal of Geriatric Psychiatry* found that playing is good for your brain health as you age.

Researchers examined 1,107 people in the U.K. over the age of 40 with an average age of 68. Participants self-reported their musical experience via a questionnaire and took part in a cognitive assessment, which tested their working memory and executive function.

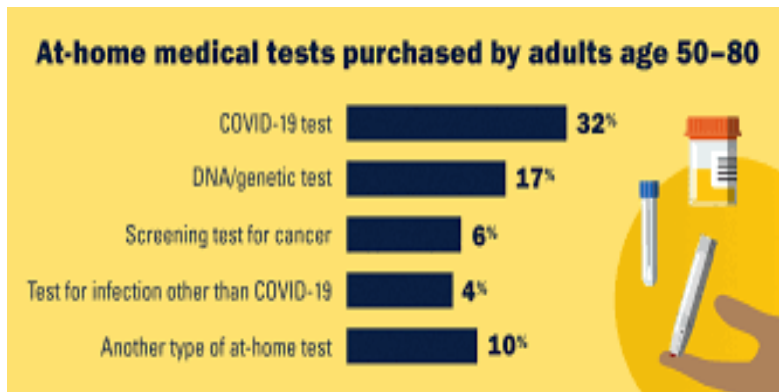
Researchers then studied how four aspects of musicality—listening to music, playing an instrument, singing and self-reported ability—impacted cognitive behavior and compared that to people who did not have a musical background.

"This large-scale, longitudinal study supports previous research indicating that musical training supports cognitive health by improving memory and lowering risk for age-related cognitive decline," according to Dr. Gary Small, a memory, brain and aging expert at Hackensack Meridian Health in New Jersey. Small was not affiliated with the study.

At-Home Diagnostic Tests Much More Common

At-home medical diagnostic testing has exploded in recent years. NASDAQ reports that the market for at-home testing has reached a staggering \$45.6 billion and will continue to grow at a rate of over 10 percent per year up to 2031.

COVID-19 testing may have gotten the ball rolling, but new home tests for a variety of conditions are becoming widely available. Do-it-yourself genetic tests for everything from thyroid



disease, to sexually transmitted diseases (STDs), to heart disease and more are cutting-edge options, as are inflammation-detecting tests that may spot early signs of conditions like Alzheimer's.

Convenience is a major advantage when it comes to at-home testing, also sometimes called direct-to-consumer testing. Those who think they may have sleep apnea, for example, but don't want to endure

the discomfort of a night in the hospital for a sleep study, have the option of an at-home evaluation—plus they can get fitted for a CPAP machine, if needed.

There are drawbacks to direct-to-consumer tests. New research from the University of Pennsylvania found that companies that make at-home tests don't guarantee the same privacy rules a doctor's visit automatically provides, and these tests often require the consumer to take on the responsibility of accuracy.

Are these at-home tests safe? Yes, so long as the test has been approved by the FDA.

The Ten Most Dangerous Things In Your House

Older Americans are increasingly choosing to "age in place," remaining in their homes instead of moving into an assisted living facility.

A survey by AARP found that, if given the choice, 77 percent of adults over 50 would prefer to age in place.

That's having an undeniable effect on the housing market, but unfortunately, it may be contributing to injury statistics.

Older people are more vulnerable to injuries from falls, and a home they easily navigated when they were in their 40s might be more dangerous when they reach their late 70s.



However, if they've lived there for some time, they might not recognize the danger.

A recent *Consumer Affairs* analysis of home-related injuries identified the 10 most dangerous things in your home and found that falling on the floor was the leading cause of home injuries. That includes slipping on a wet surface or tripping over a rug or piece of furniture.



The list doesn't include a single sharp edge or electric appliance. Rather, the list is made up of ordinary things found in a home and that are usually taken for granted.

1. Floors
2. Stairs or steps
3. Beds or bed frames
4. Bathtubs or showers
5. Tables
6. Chairs
7. Ceilings or walls
8. Sofas
9. Rugs
10. Toilets

Floor-related injuries surpassed 2 million in 2022 for the first time in a decade, causing 2,000 deaths. That was a dramatic 45 percent increase in injuries from the year before.

Mishaps on steps led to more than 1 million hospital visits in 2022. More than 73,000 stair-related injuries at home were severe enough for the patient to be admitted to the hospital.

Bathrooms were also a large contributor to injuries, especially since surfaces can get wet and slippery, and many older bathrooms are small, making it difficult to maneuver.

Eleven Medications That Can Cause Confusion and Other Serious Side Effects In The Elderly

Here are some thoughts on 11 medications that the elderly should know more about, according to by Brian Leonard, PharmD, BCACP, BCGP.

Leonard's list includes:

1. Benadryl and older antihistamines
2. Sleep medications
3. Muscle relaxers
4. Antispasmodics
5. Seroquel and other antipsychotic medications
6. Tricyclic antidepressants
7. Barbiturates
8. Indomethacin
9. Opioids
10. Alpha blockers
11. Long-acting sulfonyleureas



Leonard counsels that:

- Adults ages 65 and older can be more sensitive to medication side effects. In some cases, certain medications should be avoided in this age group due to possible risks.

- Some medications can cause confusion, low blood pressure, and falls in older adults. Others can cause constipation, dry mouth, and blurry vision.
- Talk to your healthcare provider if you're taking one of these medications. In some cases, the benefits may outweigh the risks for you. Don't stop taking a medication without speaking to a medical professional first.

As you get older, Leonard points out, medications can start affecting you differently. In particular, you may be more sensitive to side effects. And certain side effects—like confusion, low blood pressure, and falls—can be especially risky in the elderly.

In fact, the American Geriatrics Society has created a list of medications that should be avoided for this reason. But if you need to take them, you may need to use extra caution.



Eight Surprising Things Medicare Doesn't Cover and How to Afford the Expenses You Might Encounter

Government-sponsored health care doesn't mean free. As you learn more about Medicare's rules, you'll find that entire areas of care that you might have gotten used to as part of your insurance package at work aren't covered at all.

Plus, you'll have to pay premiums, deductibles, copayments and coinsurance like you've had in your job's insurance plans.

1. Teeth Cleanings and Root Canals: Original Medicare, which consists of Part A hospitalization and Part B doctors' services and outpatient care, doesn't cover routine dental care. So you're on your own paying for checkups, cleanings, fillings and even big-ticket items such as crowns, dentures, and root canals though you may have some coverage for procedures that you have in a hospital or require you to be hospitalized.

The fix, option 1: If you choose a private Medicare Advantage plan rather than original or traditional Medicare, you may have some help with dental costs. Many Medicare Advantage plans cover preventive care, such as dental exams, annual X-rays and routine cleanings. Some plans cover dental procedures up to an annual limit, typically capping coverage at \$1,000 to \$1,500 a year.

The fix, option 2: Buy a separate private dental insurance policy that covers a portion of your expenses. These policies may cover preventive care; 50 percent of the cost of major services, such as root canals; and 80 percent of the cost of smaller procedures, like extractions, up to an annual limit. You may be required to use dentists in the insurer's network.

Another option: Dental discount programs also can help reduce your costs but are not insurance.

2. Eye Exams and Glasses: Get ready to pay for vision care, too. Original Medicare covers some major procedures, such as cataract surgery, but it doesn't cover routine eye exams, glasses, or

contact lenses.

The fix, option 1: Some Medicare Advantage plans cover routine vision care. A plan may cover an annual exam with an in-network provider and pay up to a certain amount for glasses or contact lenses each year.

The fix, option 2: Buy a separate private vision insurance policy.

Another option: Find eyewear discounts online that can give you some savings.

3. Hearing Aids and Exams: You may need more help with your hearing as you get older, but original Medicare generally doesn't cover these costs. Medicare doesn't pay for routine hearing tests or hearing aids, which can cost more than \$1,000 each. Medicare will cover a hearing exam if your doctor or health care provider orders the test to see if you need medical treatment.

The fix: Some Medicare Advantage plans provide hearing coverage. A plan may cover one routine hearing exam with an in-network provider each year. It also may cover hearing aids with a copayment, which can be several hundred dollars, or provide discounts for them.

Another option: Buy a discount plan for hearing aids or shop around for lower-cost hearing aids at retail stores or online. People with mild to moderate hearing loss can now buy over-the-counter hearing aids without a prescription.



4. Medical Expenses While Traveling Outside the US: If you get sick while traveling abroad, you may get stuck with big bills. Medicare usually doesn't cover health care costs when you take trips outside the United States. These expenses can be particularly high if you need emergency air transportation to a hospital.

The fix: Several types of Medicare supplement plans, known as Medigap policies, offer some foreign travel

coverage. They typically cover 80 percent of the charges for emergency care outside the U.S. with a lifetime limit of \$50,000. Some Medicare Advantage plans provide limited coverage for emergency care outside the U.S. Check with your plan before traveling.

Another option: Buy a travel insurance policy for your trip. It may cover emergency health care and medical evacuation while you're abroad. Not all travel insurance policies provide health care coverage, and many exclude preexisting conditions. Check the details before selecting a policy.

5. Cosmetic Surgery: Medicare doesn't generally cover elective cosmetic surgery, such as face-lifts or tummy tucks. It will cover plastic surgery in the event of an accidental injury.

The fix: You'll have to dip into your savings if you want to have cosmetic surgery. Yes, some plastic surgeons offer finance plans through medical lenders, but interest rates will be closer to credit card rates than what you're getting at the bank.




pharmaceutical assistance programs for people with Part D coverage, too.

8. *Deductibles and Co-Payments:* Even when Medicare covers your medical expenses, you'll still have out-of-pocket costs. In 2024, if you're hospitalized, you'll have to pay a \$1,632 Part A hospital deductible for each benefit period, which begins when you're admitted as an inpatient to a hospital and lasts until you haven't received inpatient care in either a hospital or skilled nursing facility for 60 days.

Medicare pays for the first 60 days in the hospital for each benefit period, but you have to pay a portion of the cost after that — a \$408 daily coinsurance charge for days 61 to 90 in 2024. After 90 days, you're billed a \$816 daily coinsurance charge for up to 60 days, which can be used only once in your lifetime. Once you've used up those 60 days, you have to pay the full cost of hospitalization.

After you've left the hospital and have days remaining in your benefit period, original Medicare will pay for your first 20 days in a skilled nursing facility, too. You'll have to pay \$204 a day for days 21 to 100 in 2024 and the full cost after that. Medicare Advantage plans have to provide at least that much hospitalization and skilled nursing facility coverage.

MEDICARE SUPPLEMENT (MEDIGAP)

| | | |
|---|---|---|
|  DOCTOR BILLS Your doctor provides a medical service and bills medicare. |  MEDICARE PAYS Medicare pays the approved portion of the bills and sends the excess amount to Medigap. |  MEDIGAP PAYS Your medigap plan pays the excess amount left over, according to the plan's terms. |
|---|---|---|

In 2024, the Part B deductible is \$240, and you usually have to pay 20 percent of the costs of doctor visits and outpatient care.

The fix: If you have original Medicare, a Medigap policy from a private insurer can cover many of these expenses.

Another option: You can buy your medical and drug coverage from a private insurer through a Medicare Advantage plan.

These federally regulated plans must cover at least as many services as traditional Medicare but have different copayments and deductibles. They also have limits on out-of-pocket costs, a calculation that doesn't include premiums. In 2024, federal regulations required Medicare Advantage plans to cap out-of-pocket costs at \$8,850 for in-network providers and \$13,300 when covered in-network and out-of-network costs are totaled.

The People Who Have Helped Make SJS Happen

Our contributors have included (in alphabetical order) Larry Abrams, Daryl Albury, Karen Berg, Lucille Bondi, Lou Ciavoletta, Courtney Colletti, Benita Cooper, Deanne Farrell, Bev Harting, Churchill Huston, Janis Stuart, Antoinette Maciolek, Nancie Merritt, Vikki Monaghan, Joe Murphy, Mary Ann Oster, Joanne Rafferty, Charlotte Ryan, Arlene Scornavacca, Jack Shaw, Barry Sparks, Phyllis St. Onge, Phyllis Weber, and Jared Willmann.

Contact Us:

And remember that if you have story ideas, comments, or criticisms, you can e-mail us at savvyjerseyseniors.com.

