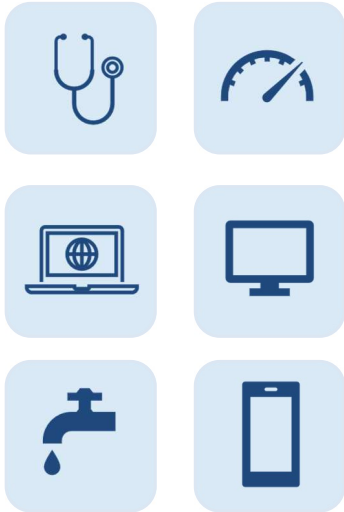


Wingman For Seniors



News You Can Use



Breaking Down Your Bills

Hospital Bills:

- Common errors include incorrect charges for services not rendered, duplicate charges, and billing for the wrong patient.
- Current article & link: [Medical billing errors are common and costly - NBC Chicago](#)
- **My experience: *Caveat Emptor. Nearly 1 in 3 hospitals report over \$10m in bad debt of which 58% is associated with insured patients. You must know how to read these bills to figure out not only what to pay but when.***

TV Bills:

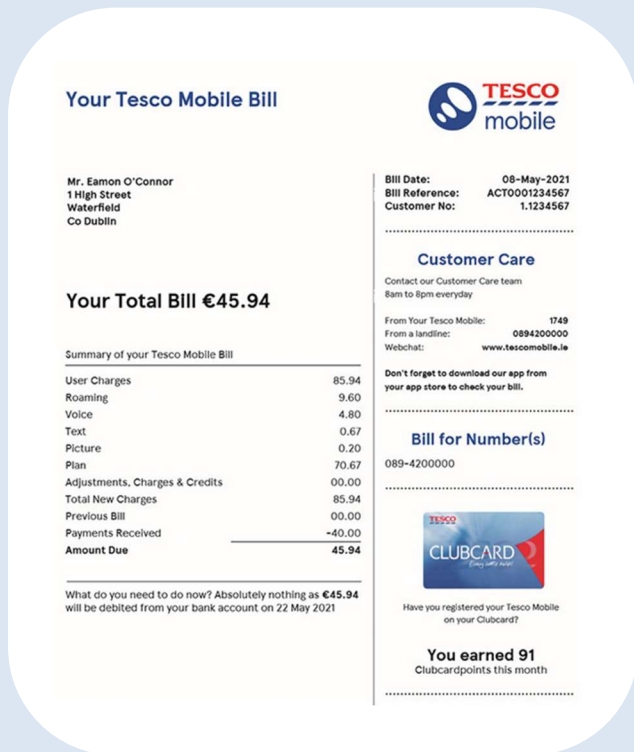
- A 2019 report by the Consumer Reports found that 44% of cable TV subscribers had experienced at least one billing error in the past year. Common errors include charges for unwanted or unused services, hidden fees, and inaccurate taxes.
- Current article & link: [Lawmaker sick of hidden tv fees](#)
- **My experience: *The world has moved to streaming with packages and partnerships that constantly change. This is a replacement industry with the best deals offered to new subscribers. You must know how to play the game to negotiate the best rates.***

Internet Bills:

- A 2020 survey by the Federal Communications Commission (FCC) found that 11% of internet service subscribers had filed a complaint about their bill in the past year. A common error is up charging for exceeding data limits that were not properly defined.
- Current article and link: [Consumer Reports - How cable companies use hidden fees](#)
- **My experience:** Vendors commonly bundle services (i.e., TV, Mobile) with the promise of bundled savings. I found the opposite - a 25% savings by unbundling services and going with a new service provider in our area, Google Fiber.

DETAILED BREAKUP					
Code	Date & Time	Particulars	Rate	Units	Amount
Room/Bed Charges					
100000	18-01-23 12:19 PM	Bed Charges - GENERAL (GENR01)	250.00	1 1/4	250.00
				Subtotal:	250.00
Nursing Charges					
102001	18-01-23 12:19 PM	Nursing Fees - GENERAL (GENR02)	200.00	1 1/4	250.00
102003	19-01-23 12:54 PM	Medications - GENERAL (GENR03)	100.00	1	100.00
102004	19-01-23 12:19 PM	Supplies Charges - GENERAL (GENR04)	50.00	1	50.00
102007	19-01-23 12:19 PM	Special Transfusions Charges - GENERAL(GENR07)	1000.00	1	1000.00
				Subtotal:	1400.00
OT Charges					
301001	19-01-23 12:54 PM	Major OT Charge - GENERAL (GENR05)	1000.00	1	1000.00
				Subtotal:	1000.00
Professional Fees					
500000	18-01-23 12:22 PM	Dr. Alkhatib Rate	500.00	1	500.00

A 2018 study by the Government Accountability Office (GAO) found that **one in five hospital bills contains at least one error.**



Mobile Phone Bill

Mobile Phone Bills:

- A 2019 report by the Consumer Financial Protection Bureau (CFPB) found that 1 in 4 mobile phone bills contained at least one error.
- Common errors include charges for data usage that wasn't authorized, overage charges that exceed the advertised rate, and charges for premium services that were never subscribed to.
- **My experience. Make sure to check your bills or have someone check them for you. Remember, this is not just about the rate but coverage as well.**

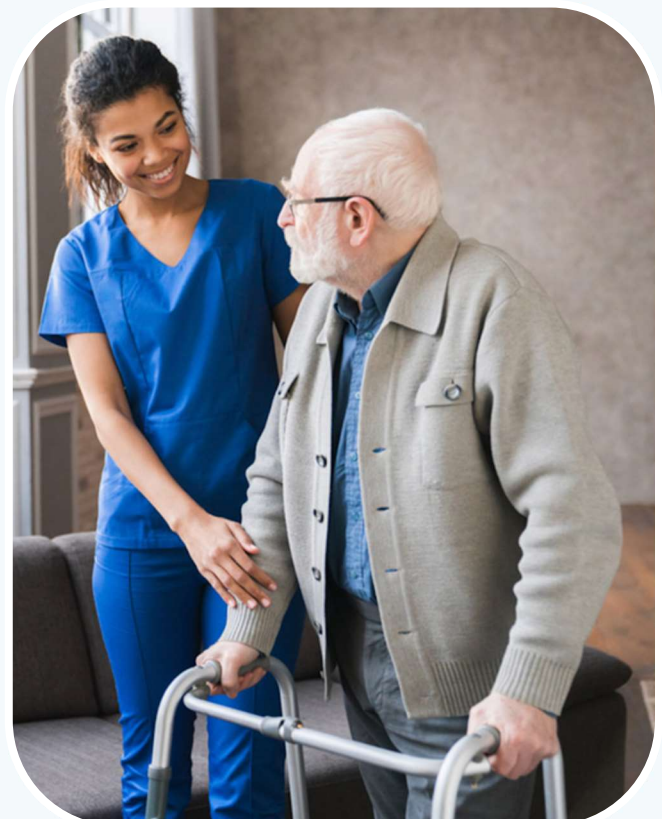
Credit Card Bills:

- The CFPB estimates that 1 in 10 credit card statements contain at least one error.
- Common errors include incorrect interest charges, late fees for payments made on time, and charges for transactions that were never made.
- **My experience. Last year I saved over \$750 in incorrect charges. The main culprits were unrecognized transactions, cancelled memberships that didn't cancel, and free trials that were not free.**

Other Monthly Bills - i.e., Club Statements:

- Billing errors on club statements vary in frequency depending on the club and its billing practices. Common billing errors include incorrect charges, double billing, or charges for services not received. The prevalence of billing errors is influenced by factors such as the club's billing system, staff accuracy, and overall management efficiency.
- **My experience. Although I love my club, billing mistakes occur at least once every quarter. This November, as an example, I noticed a \$50 charge for "Holiday Fund Billing".**

This was an intentional line item that if you didn't catch you were paying. Apparently, the CEO of this business feels that customers need to fund his employee gift giving opposed to himself. This is in addition to the tips we all give throughout the year plus anything special we provide during the holidays.



Importance of Healthcare Navigation from a Patient's Perspective:

1

1. Patient Navigation—Exploring the Undefined | Health Policy - JAMA Network:

Link: <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2786664>:
<https://jamanetwork.com/journals/jama-health-forum/fullarticle/2786664>

Summary: This article highlights the challenges patients face due to the fragmented nature of healthcare systems. From accessing specialists to understanding insurance, navigating the system can be overwhelming. It emphasizes the importance of patient navigation programs that provide personalized support and guidance, leading to improved health outcomes and patient satisfaction.

2

2. What is Healthcare Navigation and Why is it Important? - Included Health:

Link: <https://includedhealth.com/navigation/>: <https://includedhealth.com/navigation/>

Summary: This article explains healthcare navigation from a patient's perspective. It describes the difficulties of finding the right doctors, understanding treatments, and managing bills. It emphasizes the role of navigation services in reducing stress and anxiety, improving communication with healthcare providers, and ensuring timely access to appropriate care.

3

3. Why navigation has become the next big thing in digital health - Second Opinion:

Link: <https://help.sanabenefits.com/hc/en-us/articles/360053634751-Expert-Second-Opinions-and-Local-Care-Navigation-with-2nd-MD>: <https://help.sanabenefits.com/hc/en-us/articles/360053634751-Expert-Second-Opinions-and-Local-Care-Navigation-with-2nd-MD>

Summary: This article focuses on the growing complexity of healthcare systems and the need for digital tools to help patients navigate them. It emphasizes how personalized navigation platforms can empower patients by providing information about doctors, treatments, and costs. This empowers them to make informed decisions and take control of their health.

4

4. Challenges in Navigating the Health Care System: Development of an Instrument Measuring Navigation Health Literacy - PMC - NCBI:

Link: <https://www.mdpi.com/1660-4601/17/16/5731>: <https://www.mdpi.com/1660-4601/17/16/5731>

Summary: While not directly focused on patient perspective, this research paper indirectly highlights the importance of navigation from the patient's viewpoint. It discusses the concept of "navigation health literacy" and how limited knowledge about the system can lead to delays in diagnosis and treatment. This reinforces the need for navigation services to bridge the gap between patients and the healthcare system.

5

5. Improving health outcomes and bottom lines with healthcare navigation - Collective Health:

Link: <https://collectivehealth.com/blog/benefits-shop-talk/healthcare-navigation-by-collective-health/>: <https://collectivehealth.com/blog/benefits-shop-talk/healthcare-navigation-by-collective-health/>

Summary: This article emphasizes how traditional care models often fail to meet patients' needs. It showcases how healthcare navigation programs can improve patient engagement, reduce costs, and ultimately lead to better health outcomes. This highlights the value of navigation from both the patient and healthcare provider perspective.

Overall, these articles demonstrate that healthcare navigation is crucial for patients in navigating the complex healthcare system.

Connection

Staying connected to family is important for everyone, but it can be especially crucial for seniors. Social isolation can lead to a number of health problems, both physical and mental. Fortunately, there are many ways for us to stay connected, even if we can't see our loved ones in person all the time.

Here are two tips:

- 1. Use Technology:** Video calling is a great way to stay face-to-face with family, even if they live far away. There are many different video calling platforms to choose from, such as Skype, FaceTime, Zoom, and Google Hangouts. You can also use social media to stay in touch with family and friends. This is part of the service offering and an easy win.

- 2. Embrace Technology:**

Article: "Staying Virtually Connected with Loved Ones" by Senior Lifestyle

- o Key takeaways: Video calling platforms like Skype, FaceTime, Zoom, and Google Hangouts can bridge physical distances and bring families closer, even virtually.

Article: "Seniors in the Digital Age: How Technology is Connecting Older Adults" by NPR

- o Key takeaway: Social media can be a platform for seniors to learn new skills and stay connected to current events, fostering intellectual engagement and shared interests with their children and grandchildren.



Food for Thought



Do you know the #1 cause for death in the world?

Our Diet. Yes, it is true. This is a key premise in New York Times Best Selling author Michael Greger, MD's books, *How Not to Age & How Not to Die*.

What about the #1 risk factor for death in the world?

High Blood Pressure, HBP. Nearly half of all adults (48%), and 90% of adults 75+ have HBP, the silent killer.

In fact, 1,500 researchers from more than 300 hundred institutions in 50 countries funded by the Bill and Melinda Gates foundation (Global Burden of Disease Study, the largest analysis of risk factors for death and disease in history) concluded the cause...

Too much SALT and **not enough FRUIT.**

75% of salt intake in our Standard American Diet (SAD) is from processed foods.

What about drugs, (Rx), do they really help? No.

When it comes to cholesterol, blood pressure, and blood thinning drugs, the chance of even high-risk patients benefiting from them is < 5% over a period of 5 years.

What does work?

Exercise. There are more than 20 controlled studies on the effect of exercise on inflammation in older adults and they've consistently shown a beneficial, anti-inflammatory effect.

What does work?

Real Food (not processed) reduces inflammation and increases longevity. Processed food does the opposite.

More specifically, **Apples** (which are high in quercetin, a flavonoid found in plants) provide improvement in artery function. "A modeling study even suggested an apple a day could prevent as many deaths from vascular disease as prescribing everyone a cholesterol lowering statin with fewer side effects."

In addition, **Strawberries** can improve cognition, cholesterol inflammation and osteoarthritis.

How?

Blend it - Fruit Smoothie. Blended fruits and vegetables not only taste good and are filling but unlike "juicing" they retain all of their nutritional value including fiber.

How to tell REAL food vs FAKE food:

- **Avoid food products** that contain **more than 5** ingredients.
- **Eat only foods that generally rot.**
- Eating what stands on **1 leg** (plant foods) **is better** than what stands on **2 legs** (fowl), which **is better** than what stands on **4 legs** (meat animals, i.e. cows, pigs).
- **Avoid** products with the term "**lite,**" "**non fat,**" or "**low fat.**" Removing fat doesn't make them non-fattening. Carbohydrates can also make you fat.
- The **whiter the bread, the sooner you'll be dead.** White flour is as bad a sugar.
- **Eat your colors.** Colors (i.e., peppers) represent different types of antioxidants.
- **Break the rules** once in a while.



"Eat your food as your medicine otherwise you have to eat medicine as your food." Steve Jobs

Did you know **that diets rich in meat and dairy not only accelerate aging** (they ↑ IGF-1* levels) **they could be as harmful to health as smoking.** In fact, it quadruples the risk of cancer.

This comes from a dream team of longevity researchers including Luigi Fontana and Valter Longo who followed a nationally representative sample of thousands of Americans for an average of 18 years.

* IGF-1, insulin-like growth hormone, is a natural hormone in our bloodstream that has been shown to be good for the young but bad for the old.



Feature - Echo Lake (Malvern, PA)

- [Echo Lake Retirement Community in Malvern Announces New Leadership](#): This article announces the appointment of Lee Gillis as General Manager and Charlie Hearn as Dining Director at Echo Lake. The article also provides a brief background of their experience in senior living and culinary arts, respectively.
- [Independent Living in Malvern, PA - Echo Lake](#): This article provides an overview of the independent living options available at Echo Lake. It describes the community as a resort-style retirement community.
- [Echo Lake - A SageLife Community - Senior Housing - Senior Living](#): This article describes Echo Lake as a senior-living community that offers a variety of amenities and services to its residents. It emphasizes the importance of aging well and the power of community living.
- [Echo Lake, New SageLife Retirement Living Community in Malvern, Now Accepting Deposits](#): This article provides an overview of the resort-style amenities available at Echo Lake, including club-like community spaces, concierge and porter services, multiple dining options, a salon and spa, fitness and wellness center, a theatre, library, and more.
- Holiday Season Festivities Highlight (December 22, 2023): Facebook post shares photos and stories from resident celebrations, capturing the community spirit and joy. Link: <https://www.facebook.com/MSTEchoLakePark/>
- [SageLife Residents Make a Difference in Their Communities](#): SageLife, a retirement community management company with locations throughout Pennsylvania, Maryland and Massachusetts, is helping its residents find purpose in their retirement years through various volunteer and community service opportunities.