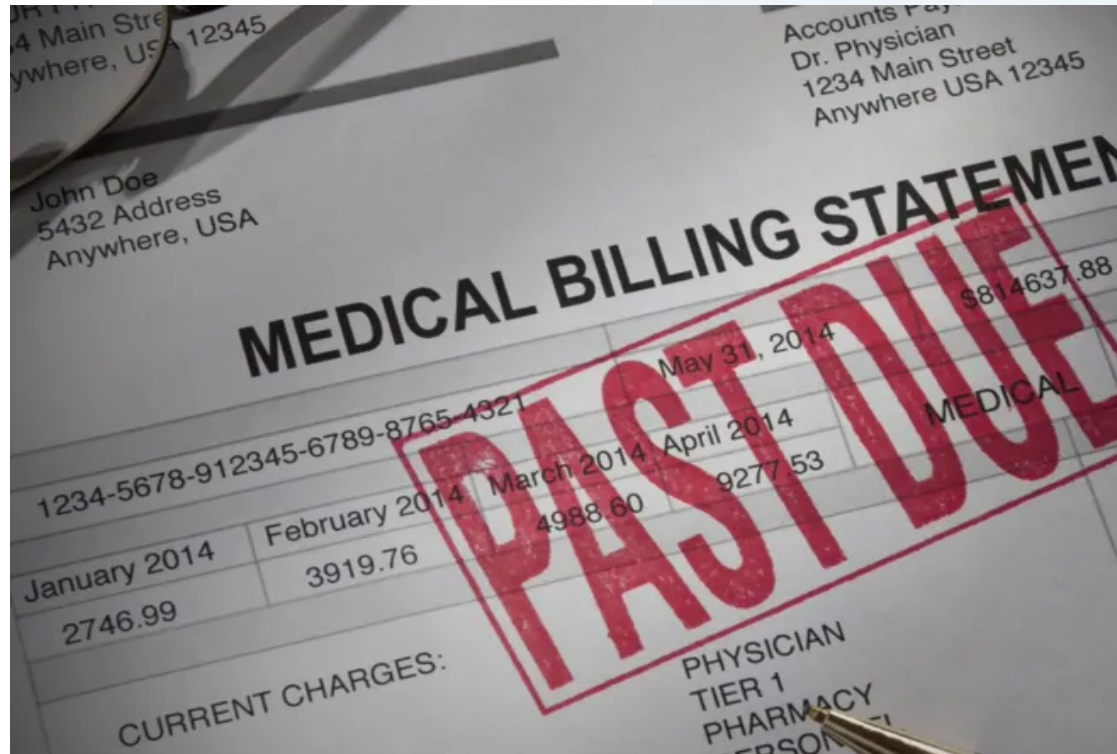


# Wingman4Seniors



## News You Can Use



## Wealth Preservation - Caveat Emptor

### The Troubling Reality of Medical Billing Errors - It's Time to Take ACTION

- **A STAGGERING 80% of ALL medical bills contain errors**, an alarming statistic reported by *Becker's Hospital Review*. Moreover, nearly **50% of all Medicare claims contain errors**. This is especially distressing for our elderly population who rely on Medicare for their healthcare needs. We need to ensure that they receive accurate bills, free from the burden of financial uncertainty. [Link: Read the Full Article](#)

So why does this happen?

Since Medicare is health insurance run by the government, it's naturally more complex. However, what's most important is their review process.

Private organizations usually review 100% of the claims in order to ensure accuracy. Medicare, however, reviews **between 0.5% and 5% at a time**. Thus, that means that leaves **95% to 99.5% of Medicare claims paid without review**.

- **"Never-Ending Costs: When Resolved Medical Bills Keep Popping Up"** - This Kaiser Health News article explores cases where medical billing errors persist due to breakdowns in processes. [Link: Read the Full Article](#)
- **What Should Health Care Organizations Do to Reduce Billing Fraud and Abuse?"** This article emphasizes the need for transparent compliance systems. Upcoding and misrepresentation of clinical information cost over \$100 billion annually. [Click Link Here](#)

**Hospitals and doctors keep sending patients surprise bills because they make money by doing so** according to Charles Silver, endowed chair of civil procedure at University of Texas at Austin School of Law and co-author of "Overcharged Why Americans Pay Too Much for Health Care."

**Past-due medical bills are the reason 59% of Americans are contacted by a debt collector.**



## Healthcare Billing Errors

- **Medical billing errors are common and costly.** Here's how to spot them before paying. A consumer advocacy group wants to change that, arming patients with the knowledge and the confidence to spot red flags, coding mistakes and unfair charges by following a checklist for what to do from the moment a medical bill arrives in the mail.

[Link: Read the Full Article](#)

### Hospitals are adding billions in facility fees for routine care

- Hospitals are adding billions of dollars in facility fees to medical bills for routine care in outpatient centers they own. Once an annoyance, the fees are now pervasive.
- Medicare advisers said last year the federal insurer likely overpaid for a sample of services by about \$6 billion because of the fees in 2021.
- **The fees raise prices by hundreds sometimes thousands for widely used and standard medical care, including colonoscopies, mammograms and heart screening. You the consumer pay for these unnecessary fee hikes unless you catch this on the front-end.**

[Link: Read the Full Article](#)

## Phone and Internet

### Common Telecom Billing Errors, and How to Avoid Them

- This article discusses how telecom bills have been notorious for billing errors, **with up to 80% of invoices containing mistakes.** The article emphasizes the importance of scrutinizing telecom bills and taking measures to prevent financial losses.

[Link: Read the Full Article](#)

- **Watch Out for These 7 Internet Billing Mistakes**

The guide points out the most common billing mistakes related to internet services and provides tips on how to avoid them. [Link: Read the Full Article](#)

- **Streaming Prices Keep Going UP - Here Is How To Manage Subscriptions** - This *New York Times* article discusses the **increasing costs of video streaming apps like Amazon Prime Video, Netflix, and Hulu.** It provides insights into managing subscriptions effectively and avoiding unexpected billing surprises.

[Link: Read the Full Article](#)



# Healthcare Navigation

1

## 1. **Factors Influencing the Implementation of Patient Navigation Programs for Adults with Complex Needs: A Scoping Review of the Literature**

- **Summary:** Patient navigation is a model of care that aims to improve access to services by simplifying the process of navigating health, education, and social services across different care settings.
- [Link: Read the full article](#)

2

## 2. **The Efficacy and Cost-Effectiveness of Patient Navigation Programs**

- **Summary:** While the article dates back to 2019, it provides valuable insights into the characteristics, outcomes, and implementation of patient navigation. Patient navigators play a crucial role in assisting patients from diagnosis through treatment and care.
- [Link: Read the full article](#)

3

## 3. **The Role of Patient Navigators in Ambulatory Care: Overview of Systematic Reviews and Meta-Analyses**

- **Summary:** This article reviews systematic reviews and meta-analyses related to patient navigation roles. It highlights the impact of patient navigators on patients and health systems. The focus is on recent evidence, reflecting the growing interest in patient navigation.
- [Link: Read the full article](#)

4

## 4. **Seeing A Doctor Doesn't Have to Be So Frustrating**

- You struggle to make an appointment. You sit and sit in the waiting room. You get barely any face time with the doctor. Why so hard? Any solutions?
- It's hard because of a shortage of docs in primary care and many other subspecialties combined with labor shortages for healthcare workers.
- Solutions include utilizing navigators or advocates that can help you figure out the right type of provider and gain access. In addition, many practices offer technology levers including digital front doors.

**The Average **Wait Time** to Secure a New Patient Appointment is approaching one **[1] month** in 15 of the largest cities in the US.**

**More than one third [33.3%] of Medicare Patients are waiting more than one [1] month to see a doctor.** [Link: Read the Full Article](#)

# Connection

## 1. **How Can Seniors Stay Connected?":**

The article discusses various ways seniors can stay connected, including social media usage. It emphasizes the importance of maintaining relationships and seeking help when needed.

[Link: Read the Full Article](#)

## 2. **Social Media for Seniors to Stay Connected in the Digital Age**

This resource provides tips for seniors on using social media effectively. It suggests gradual engagement, utilizing accessibility features, and sharing content.

[Link: Read the Full Article](#)

## 3. **Older Adults Using Social Media to Keep in Contact with Friends and Family**

The article highlights how platforms like Facebook, Twitter, and YouTube allow seniors to keep up with news, community events, and entertainment. It emphasizes the role of social media in maintaining connections with loved ones.

[Link: Read the Full Article](#)

**Humans are hardwired for connection**

**The quality of this connection impacts our physical and mental health**



## 2024 Best Senior Living Ratings



U.S. News & World Report, the global authority in hospital rankings and consumer advice, today revealed its 2023-2024 Best Senior Living Ratings. [Link: Read the Full Article](#)

Now in its second year, U.S. News' Best Senior Living ratings evaluate survey data from more than 250,000 residents and their family members at nearly 4,000 communities in the U.S. in one or more of the following categories: independent living, assisted living, memory care and continuing care retirement.

### Independent Living

Sometimes known as retirement communities, independent living communities **are for seniors who can live on their own**, want to enjoy a community of other seniors and don't require outside assistance for daily activities. These communities typically require residents to be at least 65 years of age, though some, known as active adult communities, are geared toward the 55-plus set.

### Assisted Living

Assisted living communities **are for those who need some help with activities of daily living, or ADLs, such as bathing, dressing, grooming, eating and transferring from bed to chair or toilet.** Residents may also need some assistance with instrumental ADLs, or IADLs.

### Memory Care

Memory care living **is for individuals with dementia, Alzheimer's disease** or those who are living with confusion. Typically, memory care is a smaller care setting within an assisted living community, but it has a secured perimeter to prevent wandering and ensure a resident's safety.

### Nursing Home, Skilled Nursing

Skilled nursing facilities, or SNFs, are more commonly referred to as nursing homes and **are appropriate for people who require 24-hour care or monitoring.** Short-term - approximately three months - rehabilitative nursing home care is typically covered by Medicare given a doctor's orders. Long-term care is usually covered by a combination of long-term care insurance and, in certain situations, Medicaid.

The **Top 17** senior living companies with more than 20 communities that received awards.

<u>Name</u>	<u>% of Communities Recognized</u>
• Kisco Senior Living:	86%
• HumanGood:	85%
• Brightview Senior Living:	84%
• Aegis Living:	83%
• Principal Senior Living Group:	80%
• Brandywine Living:	77%
• Leisure Care:	75%
• Agemark Senior Living:	71%
• The Arbor Company:	70%
• Americare Senior Living:	68%
• Morning Pointe Senior Living:	65%
• Benchmark Senior Living:	63%
• Ebenezer Senior Living:	62%
• Belmont Village Senior Living:	53%
• Grace Management:	53%
• Sunrise Senior Living:	52%
• Sagora Senior Living:	51%



Newsweek's inaugural "America's Best Continuing Care Retirement Communities 2024" rankings include 18 LCS communities. [Link: Read the Full Article](#)

CCRCs are facilities that offer a continuum of long-term care options, allowing residents to access higher-level care when medical needs progress. The communities typically include Independent Living, Assisted Living, Skilled Nursing Care, and Memory Care.

**CCRC's (Continuing Care Retirement Communities), are an all-inclusive option** that provides you with the convenience of "aging in place".



## Health Plans For Seniors

### 1. Medicare decisions for those over 65 and planning to retire

- This fact sheet helps retirees make informed decisions about Medicare coverage.
- It covers topics such as enrolling in Medicare Part A and Part B, as well as the need for additional coverage (e.g., Medicare Advantage or Medigap).

### 2. New Laws Aim to Limit Misleading Marketing w/ Medicare Open Enrollment

- Discusses changes in Medicare Advantage plans and efforts to crack down on misleading marketing during open enrollment.

### 3. 7 Medicare Changes for 2024 All Seniors Should Know About

Key highlights below:

- ✓ **No co-pays on Part D-covered drugs once you reach catastrophic coverage.** Once your spending reaches \$8,000 for the year, you won't have a co-pay for any Part D-covered prescription drugs for the rest of the year.
- ✓ **Coverage for chronic pain treatment.** Medicare will start covering monthly treatments for those who have suffered from chronic pain for at least three months.
- ✓ **Expanded coverage for mental health services.** In 2023, Medicare covers mental health services provided by psychiatrists, clinical psychologists, clinical nurse specialists, clinical social workers, nurse practitioners, and physician assistants.
- ✓ **Coverage for lymphedema compression treatments.** Those suffering from lymphedema -- swelling due to a buildup of lymph fluid in the body -- will have their gradient compression treatment items covered beginning in 2024.

[Link: Read the Full Article](#)

**45% of seniors don't feel like they have enough knowledge about different options available to help them pay for health expenses.**

Data conducted by OnePoll on behalf of ClearMatch Medicare, 2022, with a panel of 2,000 Americans 64+.