



January Birthdays

John Trochta
Stanley Smith
Claire Nelson
Robert McHose
Vivian Trickey
Ibrahim Kulauzovic
Alethea Altenbern
Elizabeth Schock
Bette Outcault
Mary Waldron
Anne Latulippe
Willie Bolin
Mary Sabala
Lloyd Bolin Jr
Clara Anderson
Marion Gilbert
Genevieve Bredesen
Ronald Minges
Jose Padilla
Andrew Dutenhoeffler
Agnes Kampf
Elsie Speck
Edward Williams Jr
Herbert Keele
David Brown
Barbara Marcus
Sally Lindsay
Anna Frost
Frederick Vanhouten
Edwin Weaver
Larry Wilson
Diane Hooker
Iris Fridrichsons
Donna Maccini
Mary Mullins
Danny Newby
Dorothy Gleason
Bettye Outcault
Gordon Heth
Donald Nergarian
Calvin McGaugh
David Keller
Charlotte Alcorn
Marilyn Applegate
Helen Cox
Virginia Leak
Fred Stocker
Sharon Prince
Florentino Nacu
Catherine Parks
James Ploudre
Terry Grimes
Rosemarie Chabot
Continued on 2

HEALTHY NEWS

PRIMARY CARE DOCTORS MAY NO LONGER BE NEEDED

Most primary care doctor's days are busy. Seeing patient after patient, they try to provide the most patient-centric, evidence based care that they can. But with the new healthcare reform, doctors tell me that 80-85% of the patients they see can be seen by a nurse practitioner or a physician's assistant. "So why did I train for an extra 3-4 years as a doctor, incur several hundred thousand dollars in debt, and go through years of residency training to do the same work as someone who has done a fraction of this?" as one doctor said.

The Affordable Care Act is already changing medicine – If nurse practitioners and physician assistants can see 80-85% of the patients a primary doctor can see, and require only 4 or 5 years of post-graduate training – and not the 7 or 8 that most primary care physicians receive – then we need to develop systems that select the 15-20% of patients that need a physician. As one doctor noted, "Primary doctors are going to be overwhelmed not only with the 30 million new patients that now have insurance but with all the free screenings doctors will now have to preform at no cost."

In the future, medical groups will need a mix of Physician Assistants, Nurses Assistants, and MDs, break down their job responsibilities, descriptions and levels of care in order to separate the 15-20% of the people that are sick and really need a doctor. Not doing this is a systems failure with broad implications for patient and provider satisfaction, healthcare spending, access to care, and healthcare reform.

Healthy News Is Available By Email

I would like to take a moment and welcome the newest readers of Healthy News which now tops 1,200 readers per month. The Health News newsletter is not designed to win any Pulitzer prize but rather something fun to read and a way we can stay connected during our ever changing Medicare world. For those that would rather receive your copy by email instead, please go to www.jeffwetzels.com and click on the red button that says, "subscribe to our newsletter."

How Much Is A Billion?

A billion seconds ago, it was 1959.

A billion minutes ago, Jesus was alive.

A billion hours ago, our ancestors were living in the Stone Age.

And....

A billion dollars ago, was only 8 hours and 20 minutes at the rate Washington spends



January Funnies



Will You Marry Me?

There were these two elderly people living in a Florida mobile home park. He was a widower and she a widow. They had known one another for a number of years. Now, one evening there was a community supper in the big activity center. These two were at the same table, across from one another. As the meal went on, he made a few admiring glances at her and finally gathered up his courage to ask her, "Will you marry me?" After about six seconds of careful consideration, she answered. "Yes. Yes, I will." The meal ended and with a few more pleasant exchanges, they went to their respective places. Next morning, he was troubled. "Did she say yes or did she say no?" He couldn't remember. Try as he would, he just could not recall. No even a faint memory. With trepidation, he went to the telephone and called her. First, he explained to her that he didn't remember as well as he used to. Then he reviewed the lovely evening past. As he gained a little more courage, he then inquired of her, "When I asked if you would marry me, did you say Yes or did you say No?" He was delighted to hear her say, "Why, I said, Yes, yes I will and I meant it with all my heart." Then she continued, "And I am so glad that you called, because I couldn't remember who had asked me."



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Birthdays Cont:

Jay Crow
Hal Ballon
Oriela Ballon
Jean Caswell
Gerald Alcorn Jr
Carol Kurzweil
Marion Patterson
Patty Mayfield
Bob Poulsen
Retta Mae Thaute
Ethel Peckham
Helen Jansen
Virginia Maczko
Mark Johnson
Phyllis Cerise

**Congrats to
Audra Redman
who tops our January
birthday list turning
96 this month.
Happy Birthday**

Didn't see your name
on our birthday list?
It's because I am not
your agent of record.

No Sunday Newspaper

"WHERE is my SUNDAY paper?!" The little old lady calling the newspaper office, loudly demanded to know where her Sunday edition was. "Madam", said the newspaper employee, "today is Saturday. The Sunday paper is not delivered until tomorrow, on SUNDAY". There was quite a long pause on the other end of the phone, followed by a ray of recognition as the little old lady was heard to mutter, "Well, that explains why no one was at church today."

Dental Department Updates:

My phone has been ringing off the hook about the dental being added to your Value and Premier plans. Most questions arise from members switching to the \$0 premium Sharp or Plan 4 but still receiving cards and letters stating they have the dental. This is an error, those dental cards were ordered 2 months ago and they never picked up on the plan change so throw away the cards and letters as they are not valid.

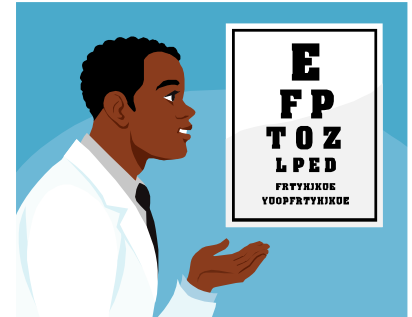
Dr Michael Novikoff: in San Marcos is on my recommended list of dentist. There is something in the system stating he's no longer accepting patients ...that is an error and UHC is trying to update their systems which could take 30 days. If you are requesting Dr. Novikoff to be your dentist, call the UHC dental department at 800-228-3384 and ask for a "service request" to be opened which will override the system until the matter is cleaned up.



Dr Roxanna Mashoon: is my personal dentist and is offering a No Risk, No Obligation 50% off dental cleaning for \$49. This is not one of those 10 minute and they scratch around and out the door cleanings... this is the professional hour long cleaning done by Dr Mashoon herself. Don't have insurance or haven't been to the dentist is awhile... don't put it off any longer call 858-451-0202 I don't want to hear the excuses, "I had a bad experience" or "my dentist retired" and "I don't know who to go to". Call Mashoon, spend the \$49 if you are not 100% satisfied with how you were treated ... you can me directly at 877-267-5514 **See \$49 Cleaning Coupon on Page 4**

Vision Coverage With UnitedHealthcare

One of the single most asked questions concerning the extra benefits with your plan is about the vision coverage. Your vision coverage with UHC includes a complete eye exam every year for a \$35 co-pay. Then with another co-pay of \$30, you will receive free standard lenses and \$70 off your frames or \$105 on contacts. Here's where you need to go to receive your vision benefit:



If your Primary Doctor is with Sharp Rees-Stealy, they have 6 vision centers located in their clinics to serve you. The Rancho Bernardo direct number is 858-521-2383 or call 1-800-82-SHARP to find the nearest center.

If your Primary Doctor is with Sharp Community Inland or Greybill, then go to the 3rd floor of Greybill Clinic in Escondido. Their direct number is 760-738-9985.

If your Primary Doctor is with Arch Health Partners. Rubin on the 4th floor north in Arch Optical will help you. His number is 858-485-7988.

Everybody Else with UHC/SecureHorizon including Scripps, can go to any optical center listed in our provider directory which includes Walmart. If you don't have a directory, call me and I'll get you pointed in the right direction. 877-267-5514.

If you have a Medicare Supplement Plan, You pay \$40 for routine eye exams and can have that preformed at LensCrafters, Pearle Vision, Sears Optical, Target Optical and JC Penney Optical. There you will receive up to 30% on frames and lenses.

Healthcare Reform is Moving Forward in California:

The federal Affordable Care Act takes effect in January 2014, when most Americans will realize the requirement to buy health insurance or pay a penalty. State lawmakers need to pass a series of rules that will clear the way for enrollment in a new state-run insurance market next fall. One such requirement is for insurers to cover consumers who have preexisting medical conditions and limits on how much they can charge based on age. California has already laid much of the groundwork of the Affordable Care Act, being the first state to establish an insurance exchange after Congress passed the legislation in 2010. More than 30 other states are now seeking federal help to initiate their state's insurance exchange. Millions of Californians will be able to purchase coverage, with federal subsidies earmarked for families earning about \$92,000 or less annually.

One of the most significant proposals will be an expansion of Medi-Cal, the state's health insurance program for the poor. About 2 million low-income Californians would be newly eligible under the expansion, with the federal government subsidizing costs for the first three years. After that, the state would be responsible for a portion of the bill. California signed up more than 550,000 low-income people in a temporary program, and they are expected to automatically move into Medi-Cal in 2014.

Lawmakers will also consider legislation that would create a health plan for people who can't afford insurance on the open market, yet earn too much money to qualify for Medi-Cal. This option, known as the Basic Health Plan, would provide coverage for individuals with incomes between 133% and 200% of the federal poverty level, or between \$15,000 and \$21,800 a year.

Although this will have little effect on members already on Medicare, most have kids that this will effect. I'll try and keep you updated on the coming changes.

Personal Notes:

Well I'm glad that's over! Hope everybody had a great holiday season. As reported last month, I was expected to make a trip to Minnesota in the dead of winter for a wedding of my sister in law. I had all the excuses not to go all lined up, too cold, too expensive.... Then I found out my father is having back surgery which kind of tipped the scale that I should be there so I shelled out the money for a ticket and chalked it up to a long weekend in Minnesota.... How bad could it be...right? All in all it was a typical Minnesota trip, cold temps, drove 300 miles in a mild snow storm, did a little ice fishing and watched the Vikings crush the Packers by 3 points to reach the playoffs. To top things off, all six of us came home with a head cold. So the Nyquil and Cough Medicine are the go to items in our house right now . Like I said, typical Minnesota trip. The ice fishing was a little different this time. Usually ice fishing involves walking out on a frozen lake, drilling a couple holes in the ice and freezing your jingle bells off for a couple hours while catching no fish. This time my buddy Tom calls and says, "Hey, I have a hot spot all picked out, lets go fishing" So he picks me up and off to the frozen lake we go. Tom has a portable fish house with a heater and tows it around with a 4 wheeler. Then proceeds to drill 3 holes, "what's with the 3 holes" I ask.... "You'll see" he says... Tom drops a video camera down one hole and turns it so we can see our fish hooks in the other two holes. And there we sat in the middle of the frozen lake in 70 degree heated fish house watching the fish bite our bait on TV. No bobber required. Is this even legal I asked, "Oh Sure, No Problem" he says... here, have another beer and keep an eye out your window for the Game Warden!!Yikes !!

Dr. Roxana Mashoon D.D.S
\$49 Professional Teeth Cleaning
 No obligation or dental insurance required. 50% off normal price and exclusive
 for Healthy News members. Offer expires 3/31/2013
 Call 858-451-0202 to set an appointment

Helpful Toll-Free Phone Numbers:

- Jeff Wetzel877-267-5514
- UnitedHealthcare Customer Service..... 800-950-9355
- UnitedHealthcare Dental Dept.800-228-3384
- Prescription Solutions Help Desk.....800-797-9791
- Silver Sneakers Help Desk.....888-423-4632



Go Vikings!!

Toll Free **-877-267-5514** Web Site: **www.jeffwetzel.com** Email: **Info@jeffwetzel.com**

Jeff Wetzel
#1 UnitedHealthcare Independent Agent San Diego County 2010-2013