

# senior review

FREE

February 2024

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A Senior Magazine for Living a Healthier, Smarter and More Active Life in Rock County

## Warning Signs of a Heart Attack *by Mercyhealth*

If you've experienced a heart attack or are close to someone who has had one, you're not alone. Every year, over 800,000 Americans have a heart attack. Recognizing the warning signs can be crucial in seeking timely medical attention and potentially saving lives.

Heart attacks, also known as myocardial infarctions, occur when the flow of blood to the heart is severely reduced or blocked. This happens when plaque forms in the heart's arteries. If the plaque ruptures, a blood clot can form and produce a heart attack. During a heart attack, lack of blood flow causes the tissue in the heart muscle to die.

Symptoms of a heart attack vary. Some people may experience mild symptoms, severe symptoms or no symptoms at all. Common heart attack symptoms may include:

- Chest pain that may feel like pressure, tightness, squeezing or aching
- Lightheadedness or sudden dizziness
- Discomfort to the shoulder, arm, back, neck, jaw, or sometimes upper belly
- Tingling or discomfort in arm or shoulder
- Shortness of breath
- Nausea or vomiting
- Cold sweat
- Fatigue

In some cases, symptoms can differ between men and women. Women may experience subtler signs, such as sleep disturbances, indigestion, or anxiety, alongside or instead of typical chest pain.

If you suspect you or someone around you is having a heart attack, call 911 immediately. Do not attempt to drive to an emergency room.

By calling 911, trained emergency medical service teams can begin treatment upon their arrival. Calling 911 also allows for faster access to specialized cardiac care at the hospital. Every minute counts during a heart attack, and the sooner medical intervention begins, the better the outcome may be.

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# Under Your Breast Skin *By Joyce Sobotta*

The simple fact is that your breasts and their surrounding areas are made up of tissue covered by the same skin that covers your arms, legs, back etc. But, it's what's underneath that skin covering that is important here. Your breasts are complicated. They are medically known as "organs". They have lymphatic highways running through them.

This lymphatic system is the way your body gets rid of toxins that build up in your body. Unlike your circulatory system, the lymphatic system has no "pump" like your heart to move the toxic lymph through the system and eventually out of your body. The lymphatic system relies on pressurized movement to encourage the flow throughout the system. The more movement, the better the flow of lymph and the healthier your breasts will be.

**Breast massage** According to the Texas Institute of Functional Medicines, breast massage is the act of slowly kneading and stroking the breasts, using varying amounts of mild to moderate pressure in gentle lifting and compressive movements.

Breast massage is a reliable means of flushing out toxins from the body's lymphatic system. Because toxins impede healthy circulation in the breasts, toxic buildup could account for an increased chance of developing cancer. Breast massage stimulates drainage of the breasts' lymphatic system, which eliminates harmful waste products and allows nutrient-rich blood to travel to the breast tissue.

Scientific research shows that massaging your breasts may help you look younger because it stimulates the endocrine system to secrete a powerful cocktail of youthful hormones. Prolactin, oxytocin, and estrogen are three powerhouse anti-aging hormones known to be produced during breast massage. It lifts the breasts by tightening and toning the tendons and muscles.

"It encourages cells to expel cancer-causing chemicals from breast ducts" "says Professor Tim Murrell, of the Department of Community Medicine, at the University of Adelaide. Regular breast massage can also alert you of changes in your breast tissue

so you can take quick measures to heal.

Breast massage is also a good healing technique for aching breasts. Because it employs a soft, gentle touch, breast massage can be quite therapeutic.

According to the Ayurvedic Cure website, "Simply rubbing an area can have a demonstrable analgesic effect." Massage eases soreness in the tissues, reduces pain and swelling in the breasts and relaxes tightness or tension in the ligaments.

Post mastectomy breast massage has tremendous benefits for women that have gone through this procedure. Massage is particularly useful in soothing the pain associated with this procedure as well as helping to reduce and soften breast scarring.

As nice as it is to have a healthy, attractive bust line, there are more serious issues to consider than how your breasts look and feel. It is important that you familiarize yourself with the shape and feel of your breast to detect any abnormalities. Be consistent with breast self-massage because early detection could be the key to preventing cancer.

*Joyce is a published author of "Breast Health Is in Your Hands, Tips for Breast Vitality and Sensuality" and founder of an international business, HealthyGirlsBreastOil, a unique effective essential oil blend for breast health. [www.aromatherapynatureway.com](http://www.aromatherapynatureway.com).*



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# 2024 Medicare Costs

The Centers for Medicare & Medicaid Services (CMS) recently released the 2024 premiums, deductibles, and coinsurance amounts for Medicare Part A and Part B as well as the 2024 income-related monthly adjustment amounts for Part B, Part B-ID, and Part D.

## Medicare Part A Costs

Most Medicare beneficiaries do not have a Part A premium because they paid Medicare taxes while working for long enough to qualify for premium-free Part A. Typically, this means for at least 10 years. People who do not qualify for premium-free Part A may be able to buy it by paying a monthly premium. In 2024, the premium will either be \$278 or \$505 each month, depending on how long a beneficiary or beneficiary’s spouse worked and paid Medicare taxes.

Part A covers inpatient hospitalizations, skilled nursing facility care, hospice, inpatient rehabilitation, and some home health care services. The Part A inpatient hospital deductible covers the first 60 days of inpatient hospital care in a benefit period. Beneficiaries must pay a coinsurance amount for additional days of hospital care. For skilled nursing facility care, beneficiaries do not pay anything for the first 20 days, but they must pay a daily coinsurance for days 21 through 100. In 2024, these costs will be as follows:

- Inpatient hospital deductible: \$1,632
- Daily hospital coinsurance for 61st-90th day: \$408
- Daily hospital coinsurance for lifetime reserve days: \$816
- Skilled nursing facility daily coinsurance for 21st-100th day: \$204

## Medicare Part B Costs

Part B covers physicians’ services, outpatient hospital services, some home health care services, durable medical equipment, and some other services that are not covered by Part A. In 2024, beneficiaries

enrolled in Part B will pay a monthly premium of \$174.70. In addition, they will pay an annual deductible of \$240.

Individuals whose full Medicare coverage ended 36 months after a kidney transplant and who do not have other insurance that covers immunosuppressive drugs, may enroll in the Part B Immunosuppressive Drug (Part B-ID) benefit. This benefit only covers immunosuppressive drugs. It does not cover any other items or services. In 2024, beneficiaries enrolled in Part B-ID will pay a monthly premium of \$103.

## Income-Related Monthly Adjustment Amounts for Part B, Part B-ID, and Part D

Beneficiaries who are on Medicare and who have higher incomes may have to pay a higher monthly premium amount for their Part B, Part B-ID, and prescription drug coverage. These higher premiums are called “Income-Related Monthly Adjusted Amount” (IRMAA). Fewer than 5 percent of people with Medicare will pay an IRMAA, so most people are not affected. Whether a beneficiary must pay an IRMAA depends on the beneficiary’s tax filing status and yearly income from two years ago. That means that in 2024, an IRMAA will be based on the beneficiary’s 2022 tax return. These adjustments start with yearly incomes exceeding \$103,000 for individual tax return or \$206,000 joint tax return.



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Kathy Hartenberger, medical social worker, wife and caregiver for Mike, age 62 with Frontotemporal Dementia (FTD)

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# February is American Heart Month

According to the World Health Organization, cardiovascular diseases are the number one cause of death globally. Here are a few ways to give your heart a little extra love this month:

## Eat Heart-Healthy Foods

High blood pressure is the leading cause of heart disease and stroke, according to the Centers for Disease Control and Prevention (CDC). If your blood pressure numbers are high, there are foods that can help decrease your blood pressure naturally. Some examples of these foods include:

- Fruit – Citrus, Berries and Kiwi
- Whole Grains – Whole Wheat, Brown Rice, Oats, Rye, Barley, Buckwheat and quinoa
- Leafy Green Vegetable – Spinach, Collard Greens, Kale & Swiss Chard
- Greek Yogurt
- Nuts – Walnuts, Pistachios and Almonds
- Fatty Fish – Salmon, Mackerel, Sardines and Tuna
- Vegetables – Carrots, Celery, Tomatoes (tomato products) & Broccoli
- Beans and Lentils
- Seeds – Pumpkin, Chia and Flax

## Get Moving

It's no secret that exercise has been linked to heart health, and the American Heart Association recommends that most older adults participate in at least 150 minutes of moderate-intensity aerobic activity, 75 minutes of vigorous-intensity aerobic activity, or an equivalent combination of each per week. Some examples of exercise recommended by the American Heart Association include:

- Exercise Classes
- Riding a Bicycle
- Dancing
- Golf (without a cart)
- Yard Work/Gardening
- Swimming/Water Aerobics
- Tennis/Racquetball
- Vacuuming/Washing Windows or Floors
- Walking/Jogging
- Exercises using exercise bands, weight machines or handheld weights
- Pilates/Yoga/Tai Chi

## Practice Gratitude

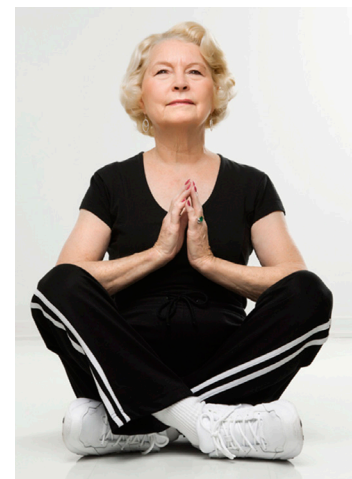
There is evidence that gratitude can help fend off heart disease, so be sure to say thanks today. A study that was published by the American Psychological Association found that recognizing and giving thanks for the positive things in life can improve the health of patients with certain heart conditions. Patients who kept gratitude journals for eight weeks showed a decrease in inflammation and improved heart rate. Consider using a notebook to write down all of the things you are grateful for.

## Make Sleep a Priority

Poor sleep can take a toll on our hearts. Chronic lack of sleep has been associated with high blood pressure and heart disease. Here are some

tips to help you sleep better at night:

- Avoid caffeine late in the day
- Stick to a sleep schedule
- Increase bright light exposure during the day
- Reduce irregular or long daytime naps
- Avoid alcohol before bed
- Exercise regularly, but not before bed

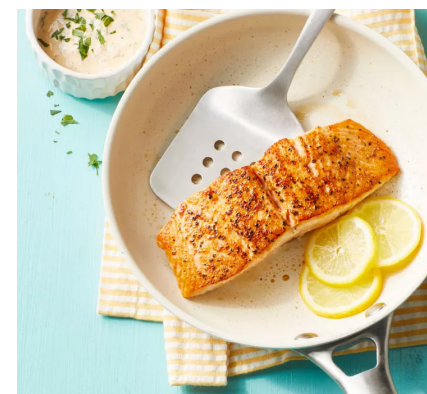


## Recipe: Cajun Salmon with Greek Yogurt Remoulade

Source: [eatingwell.com](http://eatingwell.com)

### Ingredients

- 4 (5 ounce) Alaskan sockeye salmon fillets (fresh or frozen, thawed)
- ¼ cup nonfat plain greek yogurt
- 1 small shallot, finely chopped
- 2 tablespoons finely chopped fresh Italian parsley
- 2 teaspoons cider vinegar
- 1 teaspoon prepared horseradish
- 1 teaspoon Dijon mustard
- ¼ teaspoon sweet paprika plus 1/8 teaspoon, divided
- 1/8 teaspoon garlic powder plus ¼ teaspoon, divided
- Pinch of salt plus ¼ teaspoon, divided
- Pinch of ground pepper plus 1/8 teaspoon, divided
- 3 teaspoons of olive oil, divided



### Directions

1. Bring fish to room temperature by letting it stand on the counter for 15 minutes.
2. Meanwhile, whisk together yogurt, shallot, parsley, vinegar, horseradish, mustard, ¼ tsp. paprika, 1/8 tsp. garlic powder, and a pinch each of salt and pepper in a small bowl. Cover and refrigerate until ready to use.
3. Pat both sides of the fish dry with a paper towel. Brush both sides with 2 tsp. oil. Season both sides evenly with the remaining ¼ tsp. each salt and garlic powder, and 1/8 tsp. each paprika and pepper.
4. Heat the remaining 1 tsp. oil in a large nonstick skillet over medium-high heat. When hot, add the fish, skinned-side up. Cook, pressing down on the fish with a spatula, but otherwise not moving the fillets, until the undersides are golden, about 5 minutes.
5. Using the spatula, very carefully flip the fillets. Continue cooking, without moving, until the undersides are golden brown and the fish is opaque just beginning to flake, another 2 to 3 minutes. Serve immediately, with the remoulade.

Servings: 4; Total Time: 25 minutes

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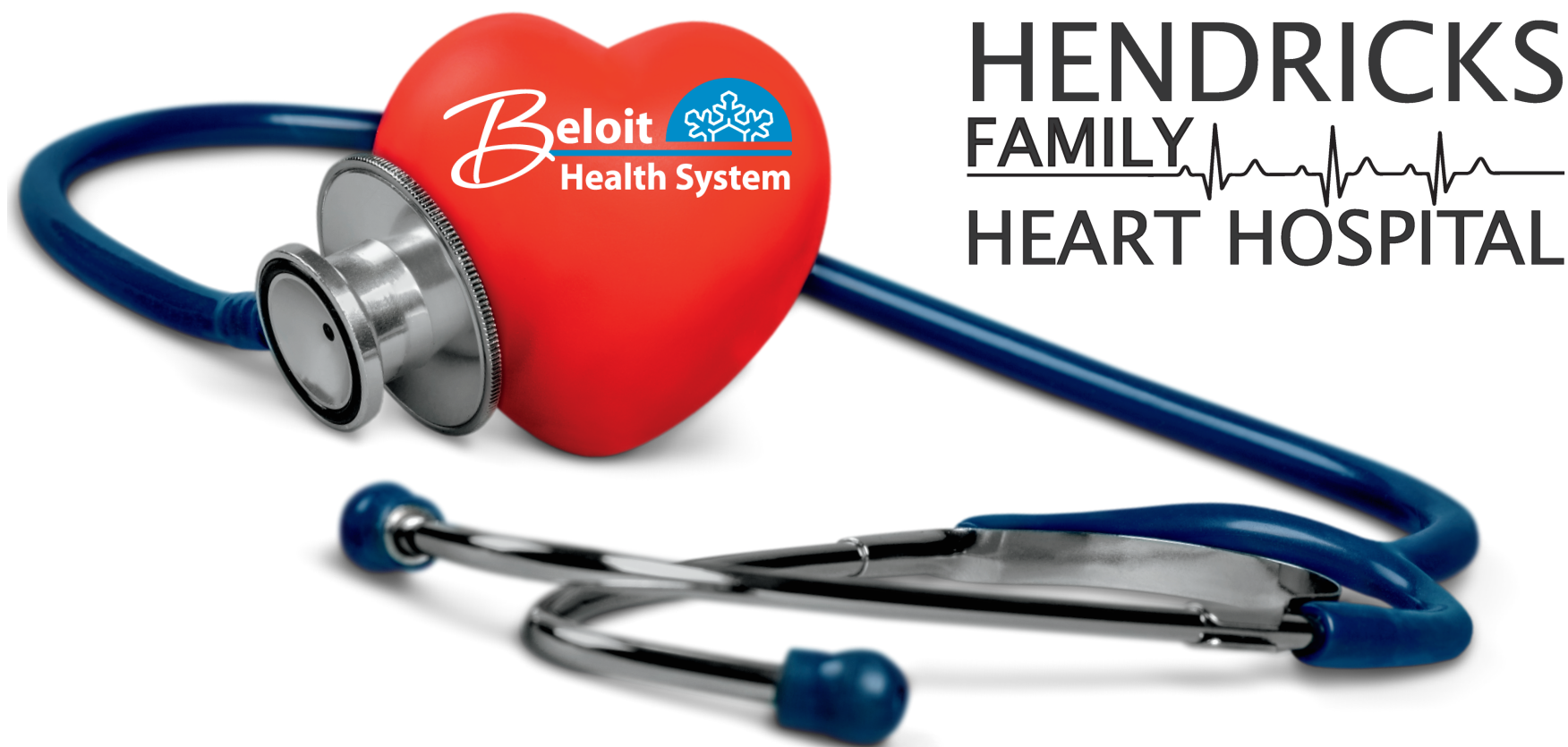
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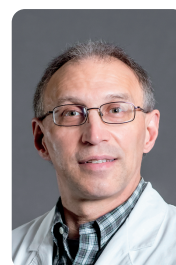
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# New Law Would Allow Seniorcare Recipients To Receive 100-Day Medication Refills

By the GWAAR Legal Services Team

On December 6, 2023, Wisconsin Governor Tony Evers signed into law Senate Bill 263 (now Wisconsin Act 71), which could allow SeniorCare participants to purchase 100-day supplies for certain prescription drugs. During the COVID-19 pandemic, SeniorCare participants had been allowed to purchase 100-day refills of certain medications, instead of the 34-day supply that had previously been allowed. Those changes were only temporary, however, and expired in December 2022. Now, thanks to the new law, the approximately 100,000 individuals around the state who participate in SeniorCare may once again be able to take advantage of the benefits that come with the ability to purchase larger refills at one time.

For background purposes, the SeniorCare program extends Medicaid eligibility through Title XIX to cover prescription drugs as a necessary primary health care benefit. The SeniorCare program provides assistance to Wisconsin seniors in the purchase of prescription drugs. To be eligible for SeniorCare benefits, a person must pay an annual program enrollment fee, reside in Wisconsin, be at least 65 years of age, not be a recipient of prescription drug coverage through Medical Assistance, and have a household income that does not exceed 240% of the federal poverty line.

After paying an annual \$30 enrollment fee, SeniorCare members incur co-pays of \$5 for generic drugs and \$15 for brand-name drugs. Enrollees with incomes at or below 160% of the federal poverty level pay no other out-of-pocket costs, while those who fall into one of three higher income range categories must meet certain spenddown or deductible requirements.

If implemented, Wisconsin Act 71 would provide several important benefits to SeniorCare enrollees and healthcare providers, including:

- Saving money on prescription drug co-pays. Individuals enrolled in SeniorCare currently pay a \$15 co-pay for three 34-day supplies for generic drugs. Under the provisions of Wisconsin Act 71, however, they would only have one co-pay of \$5 for a 100-day supply. Brand-name drugs currently require a co-pay of \$45 for three 34-day supplies; under the new law, SeniorCare participants would only have one co-pay of \$15 for a 100-day supply of a brand-name drug.

- Fewer trips to the pharmacy to pick up medications. This would especially benefit seniors who live in rural areas and often have to travel great distances to reach a pharmacy.
- Improved medication compliance, due to having better access to prescription drugs at home. Taking prescriptions as recommended is a critical factor in managing chronic health conditions. This, in turn, can lead to a reduced need for emergency interventions and hospitalizations, ultimately lowering healthcare costs for both individuals and healthcare institutions.
- Alleviating administrative burdens on healthcare providers and pharmacists by not requiring them to have to renew and refill prescriptions as often, allowing them more time to devote to patient care.



Before Wisconsin Act 71 can be implemented, however, the Wisconsin Department of Health Services (DHS) may apply for and receive a waiver of federal Medicaid laws from the Federal Secretary of Health and Human Services that would allow SeniorCare pharmacy providers to dispense certain medications in amounts up to a 100-day supply, as prescribed by a physician. It is unclear how long it could take for DHS to receive a waiver.

Even if a waiver is granted, however, some medications would not be eligible for the 100-day refills but would instead still require a monthly renewal. DHS would make this determination based on factors such as clinical considerations, safety, and costs.

If implemented, the new law would be a step towards creating a more accessible, efficient, and cost-effective healthcare system. It would also hopefully reduce the strain on physicians, pharmacists, and other healthcare providers and contribute to better health outcomes overall.

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	Virus	Virus or Bacteria	Bacteria	
Common cold/runny nose	✓			No
Sore throat (except strep)	✓			No
COVID-19	✓			No
Flu	✓			No
Bronchitis/chest cold (in otherwise healthy children and adults)		✓		No**
Middle ear infection		✓		Maybe
Sinus infection		✓		Maybe
Strep throat			✓	Yes
Whooping cough			✓	Yes

\*Antiviral drugs are available for some viral infections, such as COVID-19 or flu.  
 \*\*Studies show that in otherwise healthy children and adults, antibiotics for bronchitis won't help patients feel better.



To learn more about antibiotic prescribing and use, visit [www.cdc.gov/antibiotic-use](http://www.cdc.gov/antibiotic-use).



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# Loving After Loss

by Kristi Gay, freelance writer

February is a month dedicated to love (and presidents and this year, Leap Day), hosting Valentine's Day on February 14. According to history.com, Pope Gelasius declared the first Valentine's Day at the end of the 5th century. In the Middle Ages, Europeans believed February 14 was the first day of the birds' mating season. Now more than 145 million Valentines cards are exchanged showing love or appreciation each February.



However, it's also a day that singles feel MORE single than ever, whether they're single by choice or because of their spouse passing on. This year has been a great year for people over 60 that are single, in a large part thanks to a network reality show, The Golden Bachelor. Whether you are for or against "reality" tv, the example that these seniors set this year was universally inspiring and full of hope and excitement at having another chance at love regardless of their age.

The Indiana-based 72-year old Bachelor was Gerry Turner, who lost his wife of 43 years, Toni, to a sudden infection in 2017. As we watch the 22 potential partners, all between the ages of 60 to 75 fall in love with Gerry, what's more inspiring is their revelation that fun and excitement and "butterflies" are still in the cards for them, many of whom had lost their own husbands years earlier as well. They bond as women-friends and support each other, do fun activities like pickleball and dancing contests some of which may have thought they were "too old for", and found new life within themselves followed by happiness.

The airing of the show ended late 2023, but you can still watch all the episodes on streaming platforms like Hulu or Amazon Prime. The point of referencing this reality show is to encourage you to open your mind and heart to finding love again whether through new friends or new partners. There are dating websites for seniors like SilverSingles or SeniorMatch, and trust me, your kids or grandkids would love nothing more than to help you create a profile, even if just for browsing! Or if that's too modern for your taste, really just staying involved is a great way to meet new people. You may remember Grandma Hilda, The Energizer Bunny from a 2023 article who was in golf and bowling leagues, quilting clubs, water aerobics, card playing groups, and church groups, and is still surrounded by love! Love comes in many forms, romantic just being one of many. But take February as a sign to seek and give more love to your friends, neighbors, family, and potential second love of your life!

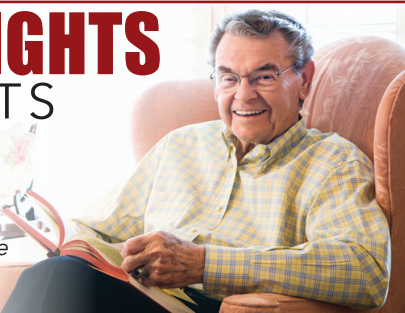
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