



# The Senior Sentinel

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## Happy Father's Day June 19th

### What is an Explanation of Benefits?

An Explanation of Benefits (EOB) is a notice that your Medicare Advantage Plan typically sends you after you receive health care services or items. EOBs are usually mailed once per month and may be available online. An EOB is not a bill; it is a summary of services or items you received.

Each plan formats its EOB differently, but in general your EOB should tell you:

1. **How much your provider billed the plan.**
2. **How much your plan will pay.** This amount may be different from the amount your provider billed. This is because plans have negotiated rates with providers that work with the plan, and the plan will only pay up to its approved amount for services.
3. **How much you may owe.** This column may be called "patient responsibility." As noted, the EOB is not a bill. It is simply informing you of the amount you may owe.

**Your provider will send you a bill** for the services you received. You may be responsible for a bill if you owe a copayment or coinsurance, have not yet reached your deductible, or if your service was denied coverage.

In addition to the information it provides, an EOB is important because it is the notice that allows you to begin an appeal. An appeal is when you ask your health insurance plan to reconsider its decision to deny coverage of a service or item you received. If your EOB shows that your plan did not approve payment or coverage for a service you received, you can appeal. Look for footnotes on the EOB that explain why the service was denied. This will be useful in writing your appeal.

There should be instructions about how to appeal included on the last page of your EOB, and you will need to start your appeal with 60 days of the date of the notice. If possible, it is a good ideal to ask your provider to help with the appeal by including relevant medical records and a letter of support.

EOBs contain important information about your appeal rights and the services you received. You should read these notices carefully and contact your plan and provider if you have any questions, or if you see services listed that you don't recognize.

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From Our Dietitian:

### **Cheese Bites**

June is National Dairy Month- why not celebrate with cheese! Cheese is a beloved food for many. It plays a role in culinary aspects of many cultures including Mexican, Italian, French and of course American. Unfortunately we are often told to limit cheese due to its high saturated fat content.

The 2015 Dietary Guidelines for Americans recommend that we limit our saturated fat intake to less than 10% of our daily calories. This is roughly 20 grams for the average person. Some cheeses can provide one third this amount in just one ounce. If you are a cheese lover, there is no need to forgo cheese completely. It is important however to make smart choices in the types of cheese you eat, how often you eat it and how much you consume. Using reduced fat cheese can help you include cheese with less impact on your saturated fat intake.

On the positive side, cheese is rich in calcium, a mineral for good bone health. Cheese is rich in protein which is important for maintaining strong bones and muscles. Protein can also help keep your weight in check as it aides in satiety.

Below are some suggestions for healthy ways to include cheese in your diet:

**-Portion Sense-**Because of the high caloric and saturated fat content, portion sizes for cheese will be small-1 ounce which is the visual equivalent of 2 dice. Keep this in consideration when faced with a cheese platter or diced cheese on a salad bar.

**-Strong Flavor-**The more intense flavor a cheese has, the less you will need to use. Use small amounts of strong flavored cheeses such as blue cheese, Parmesan or Romano when seeking a flavor boost.

**-End with IT-**To maximize the flavor cheese adds to a meal, try sprinkling cheese on just before serving rather than mixing it into a dish.

**Perfect Pairings-**To get long lasting satiety, pair cheese with fiber rich carbohydrate foods like fruits and whole grain crackers

### **Congregate Dining**

The Saratoga County Office for the Aging offers a congregate dining together program for people age 60+. The program is available throughout Saratoga County at several meal sites located in the following areas: Ballston Spa, Clifton Park, Corinth, Edinburg, Galway, Greenfield Center, Halfmoon, Hadley, Malta, Mechanicville, Saratoga Springs, Schuylerville, South Glens Falls, Charlton and Waterford.

Lunch is served Monday-Friday at 12 noon and a reservation is required at least one day in advance by 12 noon. An annual registration form must be completed. All food and drink items must be consumed at the dining site-Nothing to go. Suggested contribution for age 60 and over is \$2.00 per meal (a donation letter will be mailed monthly to each diner for an opportunity to contribute). Meal served meets the 1/3 RDA requirements.

For more details on this program, please call Billie Jo @ The Office for the Aging, 884-4996.

### **HEAP Cooling Assistance Component**

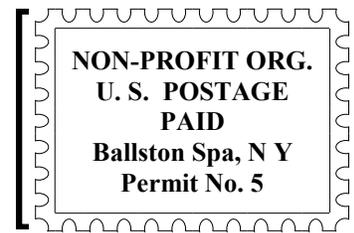
HEAP is a federally funded energy program intended to provide assistance to low income households to meet their immediate home energy needs. The HEAP program is comprised of several different components including the HEAP Cooling Assistance Component which provides for the purchase and installation of air conditioners and fans. This program is available for HEAP eligible households with at least one individual with a documented medical condition that is exacerbated by extreme heat. No additional HEAP cash benefits are available.

Applications for the Cooling Assistance Component will be accepted beginning on Monday, May 2, 2016 through Wednesday, August 31, 2016, or until funds are exhausted, whichever come first.

For further questions or to request an application, please contact the HEAP Office at the Department of Social Services at 884-4146 between 9 a.m. and 5 p.m.

Saratoga County Office for the Aging  
152 West High Street  
Ballston Spa, N. Y. 12020

Return Service Requested



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*Saratoga County Office for the Aging is funded by Title III of the Older Americans Act,  
New York State Office for the Aging, the County of Saratoga and local Municipalities*

### ***Spring is here and so are ticks!***

It's time to take precautions to protect yourself from ticks which can carry Lyme disease and other serious infections. Ticks become active as soon as the ground is no longer frozen and snow covered. Ticks can't fly or jump. They rest on vegetation & attach to a passing animal or person. Once on a body ticks often crawl and attach to the more hidden areas such as the groin, armpits and scalp.

The risk of exposure to ticks is greatest along trails in the woods and on the edges of properties with tall vegetation, but ticks may also be carried by animals and pets into lawns & gardens.

By following a few precautions when in wooded or grassy areas where ticks are more common you can decrease your chances of being bitten by a tick. Wear light colored clothing (to spot ticks) and tuck pants into socks and shirts into pants.

Check frequently for ticks on clothing or skin and brush them off before they attach. Also, check your children and pets for ticks. At the end of the day do a thorough tick check of your entire body, your children's bodies and pets bodies.

If using tick repellent follow the label's directions carefully.

Do NOT apply repellents directly on children. Apply to your own hands and then put it on the child.

Never apply to the hands of a small child.

Do NOT apply repellents near your nose, eyes or mouth.

When ticks are found attached to a body they should be removed immediately using fine-tipped tweezers. Grasp the tick as close to the skin as possible & then gently and steadily pull the tick straight out without twisting or squeezing. Then wash the area thoroughly and apply an antiseptic. NEVER use gasoline, kerosene, petroleum jelly or hot matches to remove ticks. Visit [www.health.ny.gov/tickfree](http://www.health.ny.gov/tickfree) for more detailed instructions.

Saratoga County Public Health and the Office for the Aging Health Screening. There are no screenings scheduled for **July 2016**.