

POWERHOUSE™
INSURANCE AGENCY INC.

SPARK

MAGAZINE

HEALTHCARE HORIZON: SPRING INTO HEALTH & NUTRITION



As we step into March, Powerhouse Insurance Agency remains vigilant in the ever-evolving landscape of healthcare and insurance. This month, we spotlight the critical issue of Medicare fraud, an area where our knowledge can significantly protect our clients. With Medicare fraud on the rise, we are dedicated to providing you with the latest information and tools to safeguard your benefits and ensure your peace of mind.

In the final days of the Open Enrollment Period (OEP), which concludes on March 31, it is essential that you review your Medicare options and contact your Powerhouse agent to make any necessary plan changes. We aim to demystify the complexities of Medicare levels and qualifications, empowering you with the knowledge to make informed decisions about your healthcare. At Powerhouse Insurance Agency, we are committed to upholding our promise of delivering exceptional service and support tailored to your individual needs.

Despite what most people think, you can enroll in both Medicare and a Medicare Advantage plan before you turn 65. The initial enrollment period (IEP) begins three months before and ends three months after your 65th birthday. For example, if your birthday is in August, your IEP will begin in May and end in November. The earlier you enroll, the less likely you are to face late enrollment penalties that increase your premiums.



Aubrey Williams

OWNER

IN THIS ISSUE

TABLE OF CONTENTS



PAGE 01

SAFEGUARDING YOUR RIGHTS

Guide to preventing Medicare fraud

PAGE 05

POWER UP

Stay in the know with key updates

PAGE 06

PWHS PARTNER SPOTLIGHT

Meet Tom Calder, diabetes specialist

PAGE 07

DECODING MEDICAID

Navigating levels and qualifications

PAGE 09

BRINGING CARE HOME

Get familiar with DispatchHealth

PAGE 11

EMPOWERED SENIOR HEALTH

A nutritional guide to aging gracefully

PAGE 12

FOOD FOR THOUGHT

Recipes loaded with vitamins & minerals

PAGE 14

PWHS MASTHEAD

PWHS Insurance staff listing

A COMPREHENSIVE GUIDE TO PREVENTING MEDICARE FRAUD



In the realm of healthcare, knowledge and vigilance are key, especially when it comes to protecting oneself from Medicare fraud. As part of Powerhouse Insurance Agency's commitment to empowering our clients, Spark magazine delves deeper into this critical issue, offering a comprehensive guide to help you stay one step ahead of potential scams.



1. Safeguard Your Personal Information

Your Medicare Number is a gateway to your health benefits and, in the wrong hands, can lead to significant financial and personal loss. Scammers, armed with sophisticated tactics, may pose as Medicare representatives and contact you via phone, email, or text messages to extract your personal information. It's imperative to be cautious and skeptical of any unsolicited requests for your Medicare Number or other personal details. Always verify the identity of the person requesting your information and only share your Medicare details with known and trusted healthcare providers or officials.

2. Meticulously Review Your Medicare Statements

Your defense against Medicare fraud includes a thorough examination of your Medicare Summary Notices (MSNs) or claims. These documents are your official record of the services billed to Medicare under your name. Anomalies, such as charges for services you never received or for medical equipment you never ordered, are red flags for potential fraud. Regular monitoring of these statements allows you to catch and report suspicious activities early, thus preventing further unauthorized transactions. Should you encounter any discrepancies, immediately contact Medicare's help desk at 1-800-MEDICARE (1-800-633-4227) to report the issue.



3. Secure Your Medicare Card and Number



Treat your Medicare card with the same level of security and confidentiality as your credit card. Carrying it unnecessarily increases the risk of it being lost or stolen, which could lead to fraudulent activities. It's advisable to make a photocopy of your card, blacking out some digits of your Medicare Number, and carry this version instead, reserving the actual card for situations where it's absolutely necessary, such as first-time visits to a new healthcare provider.

4. Educate Yourself on Common Medicare Scams

Staying informed about the types of Medicare scams that are prevalent can greatly reduce your risk of becoming a victim. Fraudsters continually develop new schemes, such as offering fake COVID-19 tests or genetic testing kits in exchange for Medicare information. They might also impersonate Medicare officials to lure you into providing sensitive information under the guise of verifying your identity or updating records. Being aware of these tactics will help you to recognize and avoid these scams.

5. Report Suspected Fraud Immediately

Prompt reporting of any suspected Medicare fraud is crucial. If you come across anything suspicious, report it immediately. Your action not only protects you but also aids in the prevention of fraud against others. By reporting fraud, you contribute valuable information that can help authorities track down and prosecute fraudsters, thereby strengthening the integrity of the Medicare system.

****Conclusion: Your Role in Preventing Medicare Fraud****

Preventing Medicare fraud requires vigilance, awareness, and proactive measures. By following these tips, you play a vital role in protecting not only your own interests but also the integrity of the Medicare system. Powerhouse Insurance Agency is here to support you with the information and resources needed to defend against these threats. Together, we can create a safer healthcare environment for all Medicare beneficiaries.

For further information and resources on preventing Medicare fraud, visit [Medicare.gov](https://www.Medicare.gov), the official U.S. government site for Medicare, and stay informed about the latest in healthcare protection.



WE'VE GOT YOU COVERED

POWERHOUSE INSURANCE AGENCY, INC.

Exploring new options, seeking support for your existing plan, or navigating the intricate landscape of health insurance policies can be challenging. We are dedicated to providing expert guidance and support throughout your entire journey. Let us assist you in understanding and choosing the best Medicare plan that fits your needs. Reach out to us today for comprehensive assistance with all your Medicare-related queries and requirements.



1-866-934-5658 | PWSINSURANCE.COM

POWER UP

UPDATES REMINDERS ANNOUNCEMENTS



1. Attendent Care Available

The Texas Department of Community Care for the Aged and Disabled (CCAD) offers a comprehensive array of long-term care for people with disabilities and the elderly, ensuring access to a wide range of services accross the country. To see if you qualify for attendant care services and to schedule an in-home evaluation, contact CCAD at 1-888-337-6377.

2. Last Call for OEP

The Open Enrollment period ends on March 31, 2024. Now's the time for Medicare beneficiaries to reassess their healthcare needs and make necessary adjustments to their Advantage plan. During this time, you can contact your Powerhouse Insurance agent to change your Advantage plan. We are here to help you to understand the various options available, and ensuring that your choice aligns with your health requirements and budgetary constraints.

3. Want to Earn UCard Rewards?

Unlock exciting rewards during the United Healthcare UCard Member Week, April 1-7. During this week, you can earn UCard rewards and exclusive discounts by getting physical. Boost your physical well-being while enjoying a range of incentives tailored just for you. Whether you are looking to kickstart a new fitness routine, explore different activities, or simply enjoy some outdoor adventures, UCard rewards await you every step of the way. [Click here for more.](#)

4. We Value Your Referrals!

If you are aware of anyone who has Medicare Part A and Part B and is in need of an Advantage plan, feel free to contact your Powerhouse Insurance agent to discuss available plan options. Our team of dedicated professionals is on hand to provide expert guidance on the available plan options, ensuring that the chosen plan best fits the individual's healthcare needs and financial situation. We take pride in our ability to offer personalized advice and support throughout the selection processes.

POWERHOUSE PARTNER SPOTLIGHT

Tom Calder started his career in healthcare in 1998 with a focus on helping seniors living with diabetes. Tom joined the team at ADS in 2008 and continues to offer the utmost in customer service to his clients and referral partners. Tom is passionate about helping his agent partners and making sure their clients are provided with everything they need and that all of their concerns are met.

This includes available equipment, such as the new Dexcom 7 and Libre 3 continuous glucose monitors. And, effective April 1, 2024, the new Tandem-Mobi insulin pump will become available to patients, as well.

For more information, please click the flyer to the right, or click here for the Spanish version.

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Tom Calder
*Account Executive,
Medicare Advantage*

ADS | US MED
The Advanced Diabetes Supply Group

Your Partner for Diabetes Supplies
We are a leading national distributor of:

DEXCOM **FreeStyle Libre** **omni pod** **Medtronic** **TANDEM**

Benefits of using ADS/US MED

- For a smooth and easy transition into a new plan, we will have your clients set up for home delivery of supplies before that plan begins.
- Let our experts take care of your client's diabetes supplies. We have the technical knowledge to avoid billing issues and provide support through guidance, training, and troubleshooting.
- Blood Glucose Meter replacements in the event of lost or broken equipment, unlike many providers.
- Free shipping, 90-day supplies with each order, and automated reorder reminders so your clients do not run out of supplies.
- We provide exceptional customer service on your behalf, so you and your clients know that they have a personal, reliable source for their diabetes needs.
- We provide the latest technology in diabetes care, including Continuous Glucose Monitoring (CGM) systems which allow for NO MORE FINGERSTICKS!*
- A convenient one-stop supplier of diabetes products including Continuous Glucose Monitors (CGM), Blood Glucose Meters, Test Strips, Insulin Pumps, Insulin, and other diabetes testing supplies.

Contact your Account Executive the day you enroll your client into a new plan!
Please have your clients save our outbound caller ID into their phone so they know our calls are safe to answer!
760-827-6243 Advanced Diabetes Supply

*Fingersticks required for diabetes treatment decisions if symptoms or expectations do not match readings.

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Click on Image to Enlarge



Understanding Levels & Qualifications

Medicaid serves as a vital safety net for millions of Americans, providing essential healthcare coverage to those who need it most. However, navigating the various levels and qualifications of the Medicaid program can be challenging without proper guidance. At Powerhouse Insurance Agency, Inc., we believe in empowering our clients with knowledge, and today, we will unravel the complexities of Medicaid to help you understand its levels and qualifications.

Medicaid, jointly funded by federal and state governments, offers healthcare coverage to low-income individuals, families, children, pregnant women, elderly adults, and people with disabilities. Each state administers its own Medicaid program within federal guidelines, resulting in some variation in eligibility requirements and covered services across the country.

Understanding the levels of Medicaid is crucial for determining eligibility and accessing appropriate benefits. While the basic structure of Medicaid remains consistent, states may expand coverage under certain categories, such as pregnant women and children, beyond the federal minimum requirements.

1. Children and Families: Medicaid provides coverage for children from low-income families, offering access to preventive care, immunizations, and comprehensive healthcare services. Eligibility for children is often based on family income as a percentage of the federal poverty level (FPL), with higher income thresholds for younger children.

2. Pregnant Women: Medicaid offers crucial support for pregnant women, covering prenatal care, delivery, and postpartum services. Eligibility is typically based on household income and family size, with special considerations for pregnant women regardless of their immigration status.

3. Adults: Medicaid expansion under the Affordable Care Act (ACA) has extended coverage to low-income adults without dependent children in many states. Eligibility for this category is primarily determined by income, with some states adopting more generous income limits than others.





4. Elderly and Disabled: Medicaid plays a critical role in providing long-term care services and support for elderly adults and individuals with disabilities. Eligibility often considers income, assets, and functional limitations, with specific provisions for home and community-based services to promote independence and quality of life.

Qualifying for Medicaid involves meeting certain income and asset thresholds established by each state. While eligibility guidelines may vary, Medicaid generally targets individuals and families with incomes below 138% of the FPL, although some states have adopted higher thresholds through Medicaid expansion.

Navigating the Medicaid application process can be daunting, but you don't have to do it alone. At Powerhouse Insurance Agency, Inc., our dedicated team is here to assist you every step of the way. Whether you're exploring eligibility, understanding benefits, or seeking guidance on enrollment, we're committed to helping you access the healthcare coverage you deserve.

In conclusion, understanding the levels and qualifications of Medicaid is essential for accessing vital healthcare services. By familiarizing yourself with eligibility criteria and seeking support from knowledgeable professionals, you can navigate the Medicaid landscape with confidence. At Powerhouse Insurance Agency, Inc., we're proud to be your trusted partner in achieving healthcare security for you and your loved ones.



How DispatchHealth Revolutionizes Medical Assistance for Medicare Beneficiaries

DispatchHealth provides in-home urgent medical care, a convenient option for Medicare beneficiaries who may have mobility issues or prefer receiving treatment at home. Their services are billed similarly to in-network urgent care visits, and they accept most insurance plans, including Medicare. This model can significantly benefit Medicare beneficiaries by offering accessible, high-quality healthcare services in the comfort of their homes, reducing the need for hospital visits.

For more detailed information, please visit DispatchHealth's [website](#). Click the image below to enlarge.



dispatchhealth

Compassionate Care with the Convenience You Deserve

Same-day urgent medical care in the comfort of your home.

With DispatchHealth, you can receive medical treatment in your home for urgent health issues that do not require an emergency room visit.* This service ensures you get compassionate, quality care so you can recover comfortably at home.

How It Works

- 1 Request Care:** DispatchHealth's services can be requested by calling 1-833-901-3127, using our mobile app or visiting our website at DispatchHealth.com. We are available 8 a.m. - 10 p.m., 7 days a week, including holidays. No pre-registration required!
- 2 Explain Your Symptoms:** When you call, you will be asked to provide a few details about your illness or injury and other information like your primary care provider's name.
- 3 A Medical Team You Can Trust:** Our medical team arrives at your home within a few hours after calling. Each team includes either a nurse practitioner or physician assistant, along with a medical technician. An on-call emergency medicine physician is always available by phone for consultations.
- 4 We Take Care of the Rest:** We will call in any prescriptions you might need, update your doctor and work directly with your insurance to process billing.

For non-life-threatening injuries and illnesses, call DispatchHealth at 1-833-901-3127 or visit DispatchHealth.com.

Available 8 a.m. - 10 p.m., 7 days a week, including holidays.

What DispatchHealth Treats

We treat simple to complex illnesses and minor injuries, all from the comfort of your home.

- Cellulitis
- CHF exacerbation
- COVID-19 symptoms
- Diarrhea / Nausea / Vomiting
- Dehydration
- Falls
- Pneumonia
- Skin infections
- Severe constipation
- Shortness of breath with COPD
- Strains, sprains and minor fractures
- Urinary tract infections
- Weakness
- **And more**

Procedures we perform include:

- EKG
- IV fluids, medications and antibiotics
- Stitches
- Splinting
- Lancing of abscess (boil)
- Advanced on-site blood testing
- Urinary catheter insertion
- Rapid infectious disease testing (flu, COVID-19, strep, mono, etc)
- **And more**

What DispatchHealth Does Not Treat

If you are experiencing any of the following symptoms, call **911**.

- Chest pain
- Confusion
- Hallucination
- Intentional overdose or suicidal thoughts
- Loss of consciousness
- Loss of vision
- Moderate to severe shortness of breath
- Rectal bleeding
- Severe abdominal pain
- Stroke symptoms: numbness or weakness on one side, difficulty speaking, swallowing or walking
- Vomiting blood

An Affordable Healthcare Solution

We've got you covered.

DispatchHealth is in-network with most health insurance plans including Medicare and Medicare Advantage. The cost is significantly less expensive than an emergency room visit, and often the same out-of-pocket cost of an in-network urgent care center. The percentage of the total bill you're responsible for is determined by your insurance plan.

"I had such an amazing experience with DispatchHealth. It was easy to call, explain my symptoms and have a medical professional come to my home that afternoon. They were so caring, informative and professional. It can be hard to find timely care, but DispatchHealth made it a stress-free process. Thank you!"

– Catherine N.



For urgent but non-life-threatening injuries and illnesses, call DispatchHealth at 1-833-901-3127 or visit DispatchHealth.com.

This piece is intended for educational awareness, please contact your health plan for other in-network options.

*For life-threatening and time-sensitive injuries and illnesses, patients should call 911 or go to the nearest emergency room. DispatchHealth shouldn't be used in a life-threatening emergency and doesn't replace your primary care provider. DispatchHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ©2021 DispatchHealth. All Rights Reserved.

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Click the above images to enlarge.

Contact DispatchHealth Today

For non-life threatening injuries and illnesses, visit them online, or call 7 days a week, 8 a.m.-10 p.m., including holidays.

CALL NOW



EMPOWERED SENIOR HEALTH

As we observe National Nutrition Month, we delve into the world of nutrition, particularly focusing on seniors' needs to promote longevity and vitality. It's the perfect time to explore the "Essential Vitamins and Minerals for Aging Well." In this section, we will guide you through the nutritional building blocks essential for senior health, including calcium for bone strength, vitamin D for immune function, and omega-3 fatty acids for heart health. We'll provide practical tips on incorporating these nutrients into daily meals, ensuring our senior readers can enjoy a vibrant, healthy lifestyle. Join us in uncovering the dietary keys to aging gracefully, one nutritious meal at a time.

AGING GRACEFULLY WITH EVERY BITE: A NUTRITIONAL GUIDE FOR SENIORS

1. Calcium: Essential for bone health. Sources: dairy products, leafy greens, and fortified foods. Tip: Incorporate into meals with cheese, yogurt, or almond milk.
2. Vitamin D: Supports bone and immune health. Sources: sunlight, fatty fish, and fortified products. Tip: Enjoy outdoor activities or consume vitamin D-rich foods like salmon.
3. Vitamin B12: Important for nerve function. Sources: meat, fish, dairy, and fortified cereals. Tip: Include B12 sources in daily diets, especially for vegetarians.
4. Magnesium: Aids in muscle and nerve function. Sources: nuts, seeds, whole grains, and leafy greens. Tip: Snack on almonds or add spinach to salads.
5. Omega-3 Fatty Acids: Supports heart and brain health. Sources: fatty fish, flaxseeds, and walnuts. Tip: Regularly consume fish like mackerel or add flaxseeds to smoothies.

As we wrap up this nutritional journey, remember that embracing these dietary essentials is key to aging well and maintaining vitality. Let National Nutrition Month inspire you to make informed choices that enrich your life through better health, and for an added bonus, check out the [healthy recipes](#) included in this issue. Here's to enjoying each day with the strength, energy, and wellness that come from a nutrient-rich diet. Cheers to your health and a future filled with nourishing moments!



FOOD FOR THOUGHT

In the dance of time, with grace we sway,
With fruits and greens leading the way.
Aging is art, a masterful play,
Where healthy eating brightens the day.

With every bite, a choice is made,
To fuel the body, not to degrade.
Carrots and berries, in colors arrayed,
Whisper the secrets of youth delayed.

Olive oil drizzles, an anti-aging tune,
With fish swimming under the moon.
Nature's bounty, a fortuitous boon,
Promises a life in harmonic balloon.

So here's to aging, with a wink and a smile,
Savoring health, mile after mile.
For in every vegetable, fruit, and legume,
Lies the magic of time's gentle resume.

Banana and Yogurt Smoothie:

Kickstart your morning with a delicious and nutritious banana and yogurt smoothie, packed with magnesium, essential for maintaining muscle and nerve function, bone health, and energy production. This smoothie is not only easy to make but also rich in calcium and potassium, making it a wholesome choice for seniors. You will need 1 large ripe banana, 1 cup of Greek yogurt (preferably full-fat for extra creaminess and nutrients), 1/2 cup of almond milk, a handful of spinach leaves, and a tablespoon of chia seeds for this recipe. Here are the steps to make it:

- Peel the banana and place it in a blender.
- Add the Greek yogurt and almond milk to the blender for a creamy base.
- Toss in a handful of fresh spinach leaves for an extra boost of magnesium and vitamins.
- Sprinkle in the chia seeds, which are not only rich in magnesium but also provide fiber and omega-3 fatty acids.
- Blend all the ingredients until smooth and creamy. If the smoothie is too thick, you can add a little more almond milk to reach your desired consistency.
- Pour the smoothie into a glass and enjoy a refreshing, magnesium-rich breakfast that's perfect for senior citizens looking to maintain their health and vitality.

Sautéed Garlic Spinach:

For a quick and nutritious side dish, sautéed garlic spinach is perfect for incorporating leafy greens into a senior's diet. This recipe is loaded with vitamins and minerals, including iron, calcium, and fiber, making it ideal for maintaining good health.

You will need 2 cups of fresh spinach, 1 clove of garlic, 1 tablespoon of olive oil, and a pinch of salt for this recipe. Here are the steps to make it:

- Thinly slice the garlic clove.
- Heat the olive oil in a pan over medium heat and add the sliced garlic, sautéing until it's fragrant but not browned.
- Add the fresh spinach to the pan, stirring constantly until the leaves wilt, which should take about 2-3 minutes.
- Season with a pinch of salt to enhance the flavor.
- Serve the sautéed garlic spinach immediately as a flavorful and healthy accompaniment to any meal, providing a simple way for seniors to boost their intake of essential nutrients.

Salmon Salad with Spinach and Almonds:

Enjoy a nutrient-rich and simple lunch with salmon salad, which is excellent for boosting calcium and vitamin D intake. This meal combines the omega-3 fatty acids of salmon with the leafy greens of spinach and the crunch of almonds, providing a balanced mix of vitamins, minerals, and proteins. You will need 1 can of salmon (preferably wild-caught), 2 cups of fresh spinach, 1/4 cup of sliced almonds, 1 tablespoon of olive oil, 1 tablespoon of lemon juice, salt, and pepper to taste for this recipe. Here are the steps to make it:

- Drain the salmon and mix it in a bowl, breaking it into flakes.
- Wash the spinach and pat it dry, then place it in a salad bowl.
- Add the flaked salmon on top of the spinach.
- Sprinkle the sliced almonds over the salad.
- In a small bowl, whisk together the olive oil, lemon juice, salt, and pepper to create a dressing.
- Drizzle the dressing over the salad and toss everything gently to combine.
- Serve immediately for a fresh, nourishing meal that's rich in calcium and vitamin D, perfect for supporting bone health in seniors.

Fruit and Yogurt Parfait:

Fruit and Yogurt Parfait:

Indulge in a sweet yet healthy dessert with the fruit and yogurt parfait, perfect for increasing calcium intake in seniors. This delightful treat is not only easy to assemble but also customizable and packed with nutrients. You will need 1 cup of Greek yogurt, 1/2 cup of mixed berries (like strawberries, blueberries, and raspberries), and 1 tablespoon of granola for this recipe. Here are the steps to make it:

- Layer half of the Greek yogurt at the bottom of a glass or bowl.
- Add a layer of mixed berries on top of the yogurt.
- Add another layer of Greek yogurt over the berries.
- Top with the remaining mixed berries and sprinkle granola on top for a crunchy texture.
- Enjoy this fruit and yogurt parfait as a delicious and nutritious dessert, providing a good source of calcium and essential antioxidants, perfect for supporting bone health in senior citizens.

SHARE

WE WANT TO HEAR FROM YOU!

Drop us a line and let us know what you think about our magazine. Was it engaging, did we cover topics of interest, do you have ideas for our next issue? Let us know!

We value your feedback and appreciate any suggestions you may have. Your opinion matters to us and we strive to create content that resonates with our readers. Your input can help us improve and tailor our content to better suit your needs. So don't hesitate to reach out to us. Click on the suggestion box below to share your thoughts with us now. We look forward to hearing from you!



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OWNER



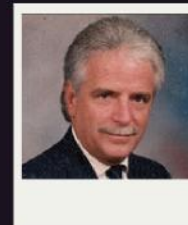
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