

Medicare: Why is it so Hard to go to the Local Medical Clinic?

By Dwayne L. Scales

It's Annual Enrollment Period time again. You open your mailbox to find a huge packet containing your Annual Notice of Change. Now what? Despite all this paper, understanding Medicare and its coverage doesn't have to be difficult. It boils down to one very important question. Will the plan you choose allow you to access the doctors at your local medical clinic?

One of the biggest secrets about all of those Medicare Advantage (MA) plans out there is that they all basically cover the same services. All MA plans have to cover the same services that Original Medicare covers. Now some plans may throw in a little vision coverage, maybe a little dental coverage, and may provide you with a membership to a health club, but when it comes down to medical coverage, they all are generally the same.

When choosing a Medicare Advantage plan, there are three simple, yet very important, questions to answer. 1. Where do you go for medical care? 2. How often do you go? 3. How much do you want to pay when you do go? It's that simple. You can be offered the most attractive plan in the world

but if you can't visit the doctors you want, that plan may not look so good after all. This is why choosing the correct plan that allows you to go to The Vernonia Health Clinic, for example, is so important. Many plans look good, but do they meet your medical needs and wants?

With some doctors not taking new Medicare patients, or Original Medicare, and some doctors not accepting certain MA plans, it is very easy to see how this can become very complicated. You have to ask yourself, what is more important to you? Do you keep your current insurance plan or do you keep your current doctor? The answer may lie in which one is easier to replace.

Now who wants to talk about HMOs versus PPOs? I'll save that complicated topic for another time!

Dwayne L. Scales is a Medicare Insurance Specialist. He currently represents all Medicare Advantage plans with the exception of Kaiser. He works with individuals, clinics, and HR administrators to help the Medicare population find the plan that fits their needs. For more information, visit: www.I-TURN-65.com

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offered in Vernonia, Fishhawk, Clatskanie area. Great local references. Weekly, monthly. Give me a ring, Terry St Pierre (971) 813-9560.

Bridge Street Bits

By Karen Miller

Here's some keyboard kudos:

- 1) Thank you to all of YOU who patronized our Bargains on Bridge Street store in September. It helped us serve 351 meals that month to seniors on our Meals on Wheels and certificate program. THANK YOU to our Meals on Wheels drivers, you are needed and appreciated.
- 2) Thank you to ALL the volunteers who came in to help with sorting, pricing, organizing, and displaying the appreciated donations that come in.
- 3) Thank you to ALL of you who bring your donations to the Vernonia Thrift Store on Bridge Street

Without YOU this program and others would be in jeopardy. Please take note that ALL are welcomed to shop at our Bargains on Bridge Street store- status of one's income does not apply! Plus, we now have the convenience of using our credit machine! Hope to see you. We are open 10 to 3 Monday thru Saturday. Dollar Tuesday - all clothes \$1 unless otherwise marked. VOLUNTEERS are always welcomed.

DON'T LET YOUR health insurance questions drive you 'BATTY'! It is time for some of us seniors to consider our health insurance options: MARK YOUR CALENDAR for Halloween Day, October 31, at 11:00 am at Mariolino's for a presentation by Michelle Moore from Columbia City Benefits Group. Michelle has been serving Vernonia residents for many years, and she is excited by some new insurance options with low premiums. Email her at Michelle@ColumbiaCityBenefitsGroup.com or call her at (503) 366-9550.

For Senior Services call Mandy at Community Action Team (503) 366-6545. Veterans Services, Russ Clark (503) 366-6580

Next Board Meeting: Friday, November 9, 10:00 am at the American Legion Hall. All are welcomed.

SENIOR SIGN OFF: Stretching may be an aid to health, but it doesn't seem to help the truth.

See ya' around town...

Vernonia Senior Center

939 Bridge Street • (503) 429-3912

Church Directory

Church of Jesus Christ of Latter Day Saints

Sunday Schedule:
Sacrament Meeting: 10:00 am
Sunday School & Primary: 11:20 am
Relief Society, Priesthood and Young Women: 12:10 pm
Roger Cook, Branch President
1350 E. Knott Street
503-429-7151

Grace Family Fellowship

Sunday School: 9:00 am
Worship Service: 10:30 am
Thursday Prayer: 6:00 pm

Greg "Mac" McCallum, Pastor
957 State Avenue
503-429-6790

Nehalem Valley Bible Church

Sunday School: 9:45 am
Worship Service: 10:45 am
Tues. Ladies Bible Study: 9:30 am
Wednesday Service: 7:00 pm
Sat. Men's Prayer Meeting: 6:30 am
Gary Taylor, Pastor
500 North Street
503-429-5378

Open Door Gathering Place

Service: Sunday 6:00 pm
Grant Williams, Pastor
375 North Street
503-702-3553

St. Mary's Catholic Church

Sunday Mass: 12:00 pm
Fr. Josh Clifton, Administrator
960 Missouri Avenue
503-429-8841

Vernonia Christian Church

Sunday School: 9:45 am
Worship Service in Youth &

Family Center: 11:00 AM
www.VernoniaChristianChurch.org
Sam Hough, Pastor
410 North Street
503-429-6522

Vernonia Seventh-day Adventist Church

Sabbath (Saturday) Services
Sabbath School: 9:30 am
Worship Service: 11:00 am
www.VernoniaSDAC.org
Larry Gibson, Pastor
2nd Avenue and Nehalem Street
503-429-8301



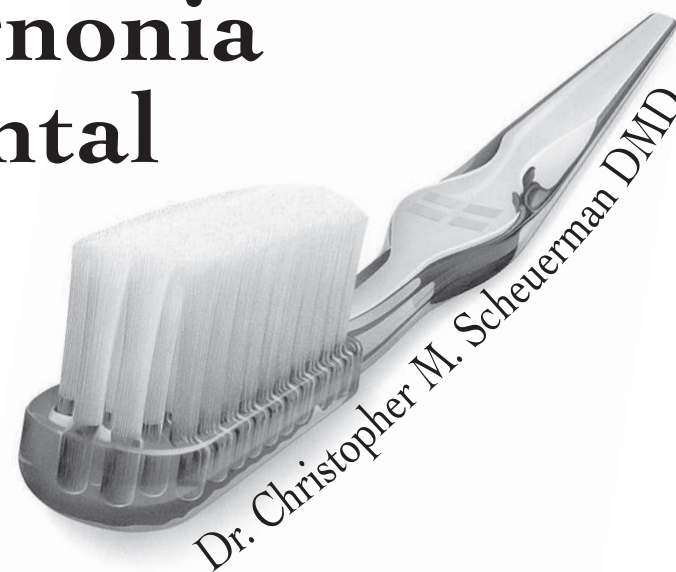
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