

# Open enrollment for Medicare is time to make changes, if needed

It's that time of year again — no, not the time for college basketball's March Madness, but the Open Enrollment Period (OEP) for people on Medicare.

Even though someone may have enrolled in a Medicare plan prior to January 1, those who are eligible can still make one change to their medical benefits for 2007. A "change" can mean adding, dropping or switching certain types of Medicare health plan coverage.

Whatever change a beneficiary wants to make, though, must be consistent with whether they have Prescription Drug coverage as of January 1. Medicare beneficiaries are not permitted to change from one PDP to another PDP plan during this time.

Confused? Here are some examples that help illustrate the rules.

The OEP, which began January 1, allows just one of the

following types of plan changes through March 31:

- Enrollees in a Medicare Advantage plan with prescription drug coverage (MAPD). These beneficiaries may change to a different MAPD plan, or may go back to Original Medicare plus a stand-alone prescription drug plan (PDP).

- Enrollees in a stand-alone PDP may choose to enroll in an MAPD plan but they cannot change from one PDP plan to

another.

- Medicare Advantage (MA) members enrolled in a plan that does not cover prescription drugs may switch to another plan that does not include drug coverage, or may go back to Original Medicare.

- Beneficiaries who are not enrolled in an MA plan or a PDP plan can elect to enroll in an MA plan without drug coverage.

After March 31, Medicare

beneficiaries are "locked in" through the end of the year to whichever type of PDP or MAPD plan is selected. So, it's important to be comfortable with the plan you choose.

According to the Centers for Medicare and Medicaid Services (CMS), 122,500 beneficiaries in Oregon are participating in the Medicare Part D program.

To learn more about Medicare prescription drug options, visit [www.medicare.gov](http://www.medicare.gov).

# TOPS program offers tips and help for keeping those resolutions

New Year's celebrations have come and gone and winter is deeply upon us. Chipmunks and bears may hibernate and we may tend to slow down in physical and mental ways, too.

This is a perfect time to set goals regarding physical and mental health. When it comes to eating better and getting more exercise, nothing seems to work better than teamwork. Committing to more and better exercise and healthy eating habits with a team or partner(s) may improve both you and your teammates health. Shared goals can be fun, challenging, even an opportunity to make

eating an adventurous event. Team work can take the job of better health from daunting to doable; confidence increases, fear of failure decreases.

A 2005 study of support partners at Brown University Medical School and the University of Massachusetts show that "people on a weight-loss and exercise program who had a partner who succeeded losing weight, were themselves far more likely to lose weight than those whose partners were not successful or those who had no

partner," according to an article in the Jan-Feb 2007 issue of *Arthritis Today* magazine.

If you just can't seem to get moving, your mind may not be listening to your body. Emotional and physical conditioning are truly a team. Be flexible mentally as well as physically. Focus on what the benefits of changes in life style are apt to be. Will it feel better? Being afraid that pain may be worse with exercise can prevent some from trying. Do some light stretches and calming deep

breaths before starting to exercise. Be a partner with your medical service provider to determine which exercise is right for you.

An "I can" attitude will open many doors to a longer and happier life for almost anyone who reaches out for all the door knobs available.

One door that has opened to provide a team approach to weight loss and healthy life style for over 50 years is TOPS (Take Off Pounds Sensibly), a medically oriented program in

which you and your health care provider team up to make sensible weight loss and maintenance decisions.

For more information about TOPS call 1-800-932-8677 or Louise Green at 503-755-2328. TOPS team members can help you through new, fun and exciting doors to an improved life style.

Men, women and teens are all welcome to attend a TOPS meeting at no charge to help you decide whether TOPS is for you.

# Stay on exercise program with these timely hints

Despite annual resolutions to get in shape, millions of individuals see their efforts fail time and time again. If you are among the 80 percent of Americans who struggle to achieve a consistent commitment to exercise. Don't lose hope.

Give the following strategies a try, and you may just keep this year's resolution!

- Stick with activities you enjoy. Don't drag yourself into an indoor cycling class because it will burn a higher number of calories. If you really prefer dancing, do that instead. Experiment with several activities until you find a few that you truly

enjoy and stick with them.

- Keep a workout schedule. Write down the date, time and place where you intend to exercise. Treat exercise as you would any other important appointment.

- Find an exercise buddy. Whether it's your spouse, sibling, child or friend, an exercise partner can help keep your fitness program on track.

- Mix and match your workouts. Cross training combats boredom while varying the physical demands placed on your body. If you run on Monday, scale back to a brisk walk, bicycle ride or low impact

dance exercise class on Tuesday or Wednesday. You'll feel better and reduce your risk of overuse injuries.

- Use outside stimuli. Whether it's great music, a scenic location or a fabulous instructor, the exercise atmosphere can do a lot to fuel your enthusiasm.


- Set realistic goals. If you've been inactive for any period of time, make physical activity your first priority, not losing 50 pounds! Break large goals into small steps and take them one at a time.

You can start slowly with a few stretches. The following exercise can be done at work or at home and is helpful in preventing repetitive stress in-

juries, which are growing more common in today's office environments.

Sit forward in your chair, and place your feet firmly on the floor. Lift your torso tall and press your shoulders down. Slowly turn your shoulders to one side, maintaining good posture as you do so. Stop when you feel a mild stretch in your waist and back. Hold for at least 10 seconds as you breathe naturally. Return to the starting position and repeat the movement to the opposite side. Repeat the sequence two or three times as desired.

For more information on Jazzercise go to [jazzercise.com](http://jazzercise.com) or call (800)FIT-IS-IT or (760)476-1750.



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