

To Your Health!

By Judy Hargis, P.A



BUYER BEWARE

Healthcare Scams on the rise!

Deceptive health plans, health discount cards and medical credit cards are being pushed and advertised at an alarming rate. Tough economic conditions have left millions of Americans without health insurance. Mounting job layoffs and rising health insurance premiums are creating an environment for exploiting a perfect storm of vulnerability, according to the Coalition Against Insurance Fraud. Many of these programs are bogus.

These fraudulent health plans will promise full health coverage and then leave patients with thousands of dollars in medical bills that their bogus insurance plan refused to pay. The medical discount cards require patients to pay most of their medical bills themselves. And the medical credit cards drive people deeper in debt. They claim to have contracts with health care providers, dentists and pharmacies, but consumers often find it difficult to find a provider who takes these plans. If they do take them, consumers are still left with significant cost.

These crooks are very good at exploiting confusion over health care reform. They advertise on tv. They will even send pitchmen door-to-door pretending to be representatives from the federal government. They have an array of strategies to get you to purchase their plans. These include selling fake "special" or "limited open enrollment" policies. Some will manipulate people into believing the coverage they are selling is required by health care reform. Seniors are often targeted. They use aggressive sales tactics such as unsolicited faxes, phone calls or e-mails offering great deals. They offer promises of comprehensive health coverage at bargain rates to lure desperate consumers into paying for policies that are bogus.

Health discount card programs are on the rise and take advantage of consumers with advertising and sales pitches offering large savings on medical and dental bills, lab tests and prescriptions. If you don't have health insurance or you have inadequate health coverage these discount cards sound like a solution, but their promises are often fraudulent and misleading. Some consumers even mistake them for health insurance coverage. Before deciding to enroll in a discount card program, be sure that you understand what it actually offers and how it works, or you could be left with high costs and no benefits.

As medical bills pile up, more Americans are paying their doctors with plastic. Consumer advocates warn that this is a danger-

ous trend. Lenders see a multi-billion dollar opportunity to offer specialized "medical" credit cards. Medical expenses are costs that consumers cannot avoid. High unemployment, rising health care costs and a troubled economy leave consumers feeling desperate and are fueling this trend. When money is tight, it is easy to reach into our pockets and pull out the credit card. This can lead to a debt mine field that has all the pitfalls of credit cards. These include high interest and payments that may become hard to meet.

The main point to remember is that if it sounds too good to be true, it probably is. When considering options to pay for health care, beware of warning signs that things aren't what they seem. Here are some warning signs to watch for when considering these programs: invasive sales pitches, the deal seems too good, pressure to join an association to qualify, slick internet sites, evasive answers to your concerns, sales pitches claiming that the coverage is required by health-care reform, the "federal oversight con" and pushy pitchmen. Avoid signing up if you're pressured to buy too quickly, read the policy, check to see if the plan is licensed, contact the insurance company making the offer and, when in doubt, contact the state insurance commissioner. It is always essential to read the fine print in any contract that you sign.

The unfortunate reality of a tough economy, job losses and rising health care costs leads to a perfect environment for con artists and scammers. When people fall on hard times there will always be others who will swoop in and take advantage of the situation. Seniors are particularly vulnerable to these scams, but anyone in a tough spot can be vulnerable. For more information on this topic, or to file a complaint, contact the state insurance commissioner's office.

As always, I enjoy hearing from our readers. Your input and questions are always welcomed. You can contact me at health@the-independent.net.

May marks Mental Health month

Mental illness can affect anyone, no matter what age, sex, gender or ethnic background. It affects more people than cancer or diabetes. Nearly 44 million Americans experience some type of mental disorder each year, according to the U.S. surgeon general. That number is equivalent to one in 17 Americans.

The purpose of Mental Health Month is to raise awareness that treatment and help

are available. May is also an opportunity to reach out to someone who may be suffering from mental health issues and encourage that person to contact a mental health professional. In Oregon nearly 110,000 Oregonians receive treatment each year. Without treatment, mental illness has staggering consequences for the person and for society, including unemployment, substance abuse, homelessness and inappropriate incarceration.

"Caring for your mental health is the key to overall good health," said Len Ray, administrator of Adult Mental Health Services in the Department of Human Services. "The sooner treatment is started, the healthier your life will be."

Community mental health treatment is available across Oregon from county governments and more than 100 private nonprofit providers. Anyone interested in learning about mental health treatment services may contact the local county's mental health department or log on to www.oregon.gov/DHS/addiction/gethelp.shtml.

Alcohol & drug programs need overhaul

On May 6, Attorney General John Kroger, chair of Oregon's Alcohol and Drug Policy Commission, released the commission's first report calling for significant improvements in the state's alcohol and drug abuse prevention and treatment programs.

"Alcohol and drug abuse cost our state \$5.4 billion every year in health care costs, crime, and lost economic productivity," said Attorney General Kroger. "Improving our treatment and prevention programs will reduce crime, improve public health, and cut the cost of government programs."

The report finds that Oregon's current system is fragmented, with significant gaps in coverage, lack of adequate funding, inconsistent reliance on best available science, and outdated systems to collect data and ensure accountability. The report calls for creation of a new state prevention program based on best available science to help keep children away from drugs, a new unified data collection and accountability system to make certain that tax dollars are being spent effectively, and a major overhaul in the delivery of alcohol and drug treatment programs.

"Alcohol and drug abuse are treated as ancillary issues when in fact they are primary, not secondary, health care and social concerns," said Dr. Bruce Goldberg, Director of the Department of Human Services.

"Almost 70 percent of the inmates in the Oregon Corrections system have issues with alcohol and drugs," said Max Williams, Director of the Department of Corrections. "We need to shine a spotlight on the havoc that is wreaked by untreated addictions."

The recommendations will require approval by the 2011 Legislature. In the interim, the Alcohol and Drug Policy Commission will continue to flesh out the proposals and consider realistic long-term funding options in light of Oregon's current budget situation.

The Oregon Alcohol and Drug Policy Commission was created by the legislature in 2009.

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