



Crown Care

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Advocacy and Medicare
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Original Medicare vs. Advantage Plans



General information:

- You are not required to sign up for Medicare but if you choose not to, there may be a penalty if you decide later.
- Medicare Part A – Covers your hospital costs, but you have a deductible of \$1,260 (2015). This is free to those who have worked 40 quarters or 10 years.
- You have a choice between **Original Medicare** (which is run by the government) and an **Advantage Plan** (partnership between a private health insurance agency and the government to provide health care to seniors, i.e. United Healthcare, Humana, HMSA, etc).

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| Original Medicare (Ala Carte) | Advantage Plan (Part C) (Prix fixe) |
|---|--|
| <ul style="list-style-type: none">• Part A – Hospital coverage• Part B – Outpatient coverage – premium is based on income 2 years prior• Part D – Drug coverage – premiums are based on income 2 years prior• Supplemental / Medigap – optional coverage that may assist in paying your out of pocket costs (only available if you take original Medicare) | Includes Parts A, B and usually D |

To help make your choice consider the following:

- Your health – Is it excellent, good, or poor?
- Medications you take and the pharmacy you use
- Number of times you see your physician in one year
- Do you plan on moving after you retire?
- Do you have a retirement health care plan?

Once you have your information, calculate the cost to you on a monthly and annual basis to see which option is less expensive. If you are already on Medicare, you should review your options every year. The benefits and premiums may change every year and you could be paying more money for less coverage.

Foods to Avoid for Brain Health

1. Minimize saturated and trans fats - A high fat diet with Alzheimer's patients have been found to decrease the body's ability to get rid of amyloid (the toxic protein that is associated with the progression of Alzheimer's) (*JAMA Neurol*, published online June 17, 2013).



2. Processed sugar - The Boston Puerto Rican study showed that 737 participants, who did not have diabetes, but had high sugar intake had lower cognitive functioning ([Br J Nutr](#), 2011; 106:1423-32).



3. Don't eat Junk Food - There was a study done on 2054 Australian teens with diets consisting of "junk food" and it was associated with worsening of mental health (PLoS One, published online September 21, 2011). Another study with seniors showed that seniors with a healthier diet had a lower risk for depression and anxiety (*Psychosomatic Medicine*, 2011:73; 483-490).



4. Carbohydrates - A study included 937 seniors and found that increased intake of carbohydrates was linked to a higher risk for cognitive impairment that was 3.6 times greater than seniors on a low carbohydrate diet ([Br J Nutr](#), 2011;106:1423-32).



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