



Message from the Administrator



It is once again the time of year to review your health insurance plan. As in previous years we want to make sure you are asking the right questions before you buy a new insurance plan or recommit to your current plan.

Please ask your insurance agent to give you details on in-network and out-of-network coverage. Health care providers are invited to join insurance networks...to be "in network." These networks can change from year to year. Make sure you know what type of Medicare plan you have. You may have either traditional Medicare or Medicare Advantage. These two categories do not have the same benefits. You need to know what type of benefits you have. Not all plans are created equal.

There have been concerns with the Medicare Advantage plans. So much so that there are twenty new restrictions in place for 2024. These new regulations should help alleviate some of the confusion. Probably one of the most significant is that companies can no longer use the Medicare name, Centers for Medicare and Medicaid (CMS) logo or products/information issued by the federal government in a misleading way. Medicare Advantage plans are commercial plans. These are not a form of Medicare health care coverage.

We are seeing a transition in the acceptance of these plans. Large systems such as Mayo Clinic, Stillwater Medical Center (Oklahoma), Cameron Regional Medical Center (Missouri) and Brookings Health System (South Dakota) are no longer contracting with Medicare Advantage Plans. Nemaha Valley Community Hospital has no plans to accept new Medicare Advantage products other than those we already contract with.

It is easy to see why these plans are frustrating for both health care providers and the patients. Who doesn't want to save money on their monthly premiums? The other side of that is the rate of reimbursement for the health care provider. These programs reimburse rates are low in comparison to traditional Medicare. Some are so lucrative for the insurer that Humana has announced they will no longer provide commercial insurance products. Only Medicare Advantage Plans.

When considering a new plan, make a list of the doctors, hospitals, and clinics you visit. Do you see a specialist that is based out of a hospital like Stormont Vail or University of Kansas? If so, make sure you include those doctors and the hospitals themselves in your review. You need to make sure these providers are considered "in network" or accept Medicare and Medicaid. Make sure your providers are participating in the plan you have or are considering. Your clinic or hospital's business office and your local insurance agent can help you answer those questions.

This same message is true for your medications. Please talk to your pharmacist about your medications and the formulary for the insurance product you are considering. The formulary is the list of medications and even possibly the class of medications your insurance is willing to pay for or contribute to the cost of. These formularies can change from year to year.

If you would like help making a Medicare plan decision or are interested in finding a plan through the Marketplace, our staff can help with that as well. Your financial well-being is important to us as well as your overall physical and mental health. Please call before you commit to any health insurance plan.

Kiley Floyd, CEO

HOLIDAY HOURS

NOVEMBER 23
CLOSED

NOVEMBER 24
8 AM - 3 PM

DECEMBER 25
CLOSED

JANUARY 1
CLOSED

Another end of the year is coming, and with it once again the holiday spirit arrives to soften our days and bring brightness and joy to our lives.

We are incredibly grateful for our generous community, our amazing staff and wonderful people like you.

We wish you and your family a magical holiday season with success, peace, love, and health for all.



Handwashing is one of the best ways to protect yourself and your family from getting sick. Learn when and how you should wash your hands to stay healthy.

Washing hands can keep you healthy and prevent the spread of respiratory and diarrheal infections from one person to the next. You can help yourself and your loved ones stay healthy by washing your hands often, especially during these key times when you are likely to get and spread germs:

- Before, during, and after preparing food
- Before and after eating food
- Before and after caring for someone at home who is sick with vomiting or diarrhea
- Before and after treating a cut or wound
- After using the toilet
- After changing diapers or cleaning up a child who has used the toilet
- After blowing your nose, coughing, or sneezing
- After touching an animal, animal feed, or animal waste
- After handling pet food or pet treats
- After touching garbage

Quitting smoking isn't easy. It takes time and a plan. You don't have to stop smoking in one day, start with day one.

Let the Great American Smokeout event on November 17th be your day to start your journey toward a smoke-free life. You'll be taking an important step toward a healthier life and reducing your cancer risk. Plus, Nemaha Valley Community Hospital can help you access the resources and support you need to quit.

If you're ready to quit and need help, our Freedom From Smoking might be the perfect fit for you! To learn more about our program please contact Becky Bartkoski at 785-336-6181 today.



It's Medicare Open Enrollment Time

This time of year is especially confusing for Medicare beneficiaries due to it being "open enrollment" time (*now through December 7th*).

Karla Hermesch, Director of NVCH Social Services, has found that many people need help understanding things and often time make changes that are not good for them because they don't fully understand what they are signing up for. The most important thing to keep in mind is to not sign up for something right away.

Contact Karla Hermesch or Mary Sack at 785-336-6181 and scheduled an appointment with one of them to review the paperwork and details of anything that relates to your Medicare.

MAKE SURE YOU CHOOSE THE RIGHT PATH

Medicare Open Enrollment for 2024 coverage is **October 15 through December 7.**

NEMAHA VALLEY
Community Hospital & Seneca Family Practice

HH
HOLTON COMMUNITY HOSPITAL

Community HealthCare System
NE Kansas

SABETHA
COMMUNITY HOSPITAL

Your area hospitals want to make sure the healthcare providers you **know** and **trust** are in the network you are considering.

NEMAHA VALLEY
Community Hospital & Seneca Family Practice

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Hospital 785-336-6181 Clinic 785-336-6107
www.nemvch.com



Annual Health Exam

You wake up with a sore throat and headache. You feel worse than you've ever felt before. So, you call your health care provider and schedule a sick-visit appointment. It's an important part of your health care. But did you know it's just as important to visit your provider when you are well?

Well visits are appointments with your primary care provider that focus on your overall health. Typically, the visit includes a review of medications, as well as personal and family medical history, routine vaccinations, blood pressure and vital sign checks, blood tests, lifestyle screenings, age-appropriate screenings, depression screenings, and more.

- You'll stay up to date—This gives you the opportunity to review and update all your medical information.
- You can start treatment early—Regular checkups can lead to early treatment, should your doctor notice an issue.
- You might find more effective medications—Regular checkups can help your doctor ensure that you are on the most effective medications.
- You may calm your fears—Perhaps you have been stressing out about the new mole on your forearm or your recent headaches.
- You can prevent issues—While checkups are certainly part of a good preventative care plan, you and your doctor can also use the time together to review other preventative care practices that you should be taking advantage of.
- You can address invisible problems—Annual appointments often include basic blood work, which can detect problems that may be flying under your radar.
- You can ask questions—Your annual appointment is the time to ask your doctor questions about any and all of your health concerns. Prepare a list of medical questions you have before you head into your appointment, so you won't be afraid to ask when you get there!
- You can set goals—Your annual checkup is the perfect time to work with your doctor to create some tangible health goals like fitness and dietary changes.
- You can find resources—The value of a doctor visit goes beyond the medical checkup—your physician's knowledge and connections can be just as helpful.

Call Seneca Family Practice at 785-336-6107 today to schedule your annual checkup!

Take Charge of Tomorrow

NIH National Institute of Diabetes and Digestive and Kidney Diseases

Preventing Diabetes Health Problems

Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high. When it's not managed, diabetes can damage the eyes, kidneys, nerves, and heart, and is linked to some types of cancer.

If you have diabetes, taking charge of your health as soon as possible may help you prevent other health problems.

Here are some tips to help you manage your diabetes to stay healthy longer.

- Manage your A1C blood glucose, blood pressure, and cholesterol levels.**
Ask your doctor what your goals should be, and stay informed about your A1C level.
- Take care of your mental health.**
A mental health counselor may help you find healthy ways to cope with stress.
- Make lifestyle changes to slowly build healthy habits.**
Take small steps to eat healthier, be more physically active, and get enough sleep.
- Take your medicines on time, even if you feel healthy.**
Talk to your doctor or pharmacist for help if you have trouble managing your medicines.
- Work closely with your primary care provider.**
They can help you manage your diabetes and refer you to other health care professionals for related health problems.

Visit niddk.nih.gov for more information on preventing diabetes health problems.
healthinfo@niddk.nih.gov

November is National Diabetes Month

Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high. It affects about 37 million Americans, including adults and youth. Diabetes can damage the eyes, kidneys, nerves, and heart, and it is linked to some types of cancer.

But there's also good news: Taking charge of your health may help you prevent diabetes health problems. Managing diabetes takes a team. Your health care team may include:

- Primary Care Provider
- Certified Diabetes Educator
- Registered Nurse who provides glucometer training as well as insulin and medication administration education. The Registered Nurse can assist with a CGM (Continuous Glucose Monitor).

Contact our Certified Diabetes Educator, Leah Hein-en RD, LD, CDCES at 785-336-0032 today to take charge of your diabetes!

NEMAHA VALLEY HEALTH CARE FOUNDATION IS SELLING

FRESH CROP PECANS

\$12 Per Bag

QUESTIONS, PLEASE CONTACT
COURTNEY SCHMELZLE AT
785-336-0426 OR LOIS CROSIER
AT 785-336-2264

What a way to celebrate the end of 2023! Nemaha Valley Community Hospital has been awarded the Women's Choice Award® for one of America's Best Hospital Under 25 Beds!



Pictured L to R: Dana Deters, RN & OB Supervisor; Hanna Hammes, RN; Sarah Kramer, RN and Erin Koch, RN

This award is based on standards for our outstanding achievement in clinical excellence (CMS) and patient experience (HCAHPS). This prestigious recognition symbolizes exceptional care and quality service, awarded by the collective group of women who trust us to deliver the highest level of care that you expect and deserve.

As a leading referral source for women, the Women's Choice Award® grows stronger each day, supporting millions of women in making the best healthcare decisions. This endorsement allows families to identify the best healthcare facilities in our community.