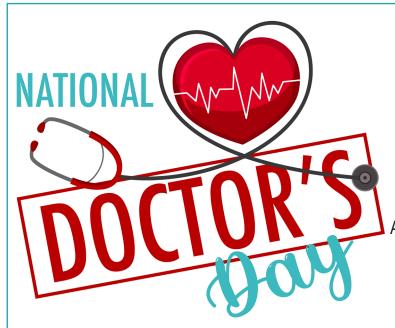
# **VERICATION OF COMMUNITY Hospital & Seneca Family Practice**

#### Connecting with our patients and our community

#### March 2025



### Thank you to our NVCH Medical Team who are leading the way!

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## Message from the Administrator



Did you do your homework last month? Do you have more information on the services your insurance covers? Do you know what your co-pays and deductibles are? If not, please contact your insurance broker or talk to the Nemaha Valley Community Hospital

Business Office staff. You can also call the number of the back of your insurance card. This is important information to know when making decisions about your own healthcare.

You also need to know if your health insurance requires prior authorizations before diagnostic testing. Patients get very frustrated with what they feel is a delay in their care because a prior authorization is required. This is not our requirement. This is a requirement by the health insurance company you chose.

The frequency of prior authorization denials can vary significantly depending on the insurer and the type of insurance plan. For example, in 2022, Medicare Advantage insurers denied about 7.4% of prior authorization requests.<sup>1</sup> This is before the test was done. Interestingly even though Medicare Advantage plans are supposed to offer the same benefits or better benefits than traditional Medicare, traditional Medicare does not require prior authorizations for service.

Obviously, there are pros and cons to requiring prior authorizations. Pro: avoids unnecessary or duplicated testing. Con: Kansas does not have much healthcare fraud. If you trust your doctor and he/she ordered the test, there is probably a good reason. An insurance company's refusal to approve your test or procedure delays your care. Of course, you can always play the game and delay care until it is an emergency but then the insurance company is going to pay more for the test/procedure than they would if they would have allowed it in the first place, assuming they do not deny payment for the service.

We occasionally get complaints from patients who are frustrated because their test or procedure has not been scheduled. Most of the time we are waiting for a prior authorization. My best advice is if you are concerned about a delay, call your insurance company. Once our providers make a referral and start the prior authorization process, it goes pretty quickly unless your insurance has a three to five day or longer turn around for these requests. NVCH has two full time staff members working on prior authorizations in addition to the professionals in individual departments who work these required approvals. Your delay in care is not because we aren't working on it.

<sup>1</sup> Information provided by KFF, an independent source for health policy research, polling, and news.



Food is a connecting factor for many of us. Food connects us to our cultures, our families and our friends. Sharing a meal is an opportunity to learn about its preparation, who made it and where the ingredients were sourced. What's more, health, memories, traditions, seasons and access can all impact our relationship with food.

#### Build the Connection Across All Stages of Life

While the amount of nutrients we need changes from the time we're infants until we're older adults, essential nutrients play a role across the lifecycle.

For example:

- Consuming adequate calcium from a young age helps reduce the risk of osteoporosis, or weak bones, as we age.
- The B vitamin, folate (also known as folic acid), is important for metabolism and is of increased concern for anyone who may become pregnant as it can decrease certain health risks in newborns.
- While protein is often the focus of athletes, older adults also should pay extra attention to this nutrient as loss of muscle mass becomes a concern as we age.

For most people, choosing food instead of supplements is the best way to meet nutrient needs. Include fruits, vegetables, whole grains, lean protein foods and low-fat or fat-free dairy or fortified soy milk as the basis of your daily eating routine to get the nutrients you need.



## Nutrition for Older Adults

Proper nutrition becomes even more important after men and women reach age 50. It helps keep energy levels up and protects against many age-related illnesses and diseases like heart disease, cancer, and diabetes. But is there a best diet for men and women over 50?

There is no single way to eat for good health. While everyone needs carbohydrates, fat, and protein, there is no "magic" ratio that you should strive for as long as you avoid extremes. In fact, recent studies have found that the quality of the food is more important than whether it's low-fat, low-carb, or somewhere in between.

While details may vary from diet to diet, all healthy eating plans have four basic principles in common:

- Lots of plants. Plant foods vegetables, fruits, legumes, whole grains, nuts, and seeds — offer a wealth of vitamins and minerals. They also contain fiber and healthful compounds called phytochemicals, natural substances in plants that provide a range of health benefits, including antioxidant, anti-inflammatory, and even anti-cancer activity.
- Adequate protein. Abundant research shows it's essential to eat enough protein. There are many protein sources, but plant protein (beans, lentils, soy foods, nuts, seeds) and fish offer the most health benefits.
- **Minimally processed foods**. A diet high in ultra-processed foods causes weight gain and unhealthy shifts in blood sugar and cholesterol. Food processing often strips away nutrients while adding extra fats, sugars, sodium, additives, and preservatives.
- Limited saturated fats, added sugars, and sodium. The U.S. government's Dietary Guidelines for Americans recommend limiting saturated fat intake to less than 10% of daily calories. The same goes for added sugars (sugars added during processing). As for sodium, keep it below 2,300 milligrams (mg) per day — the average American consumes far too much, more than 3,400 mg per day.

Article published by Harvard Health

## Message from Administrator Continued

One last note, just because we receive a prior authorization for the service ordered for you does not mean your insurance company is going to pay for the service. They tell us on the authorizations. "An authorization is not a guarantee of payment." If the claim is denied for non-coverage you may owe a significant amount of money to the hospital or clinic that provided the service.

Please ask for prior authorization rates as well as claim denial rates before you buy a new policy! That great deal for insurance with no premium likely means more money spent out of your pocket. Please verify before you make a commitment.

As always, NVCH Staff is available to help answer any questions you might have. Please feel free to stop by or call us at 785-336-6181 during business hours.

Kiley Floyd, CEO



The 29th Annual Nemaha Valley Health Care Foundation (NVHCF) Charity Golf Classic is held to benefit healthcare in Seneca and the surrounding communities.

The tournament format will be an 18-hole, three person shotgun scramble. Individual and team registrations are invited. Single entries will be placed on teams the day of the tournament.

For additional information or questions about the NVHCF Charity Golf Classic please contact Courtney Schmelzle at 785-336-0426 or cschmelzle@nemvch.org.





Colorectal cancer is the fourth leading cause of cancer-related deaths in the United States. But it doesn't have to be. Routine screening for colorectal cancer beginning at age 45 can save lives!

Colorectal cancer usually starts from precancerous polyps in the colon or rectum. A polyp is a growth that shouldn't be there. Over time, some polyps can turn into cancer. Screening tests can find precancerous polyps, so they can be removed before they turn into cancer.

When discovered early, it is highly treatable. Even if it spreads into nearby lymph nodes, surgical treatment followed by chemotherapy is highly effective. If you are 45 or older, talk to your health care provider about getting screened.

Contact your SFP primary care physician at 785-336-6107 today to discuss your screening test options.

Risk Factors:

- Smoke or use tobacco
- Overweight or obese



- Not physically active
- Drink alcohol in excess
- Eat a lot of red meat
- Have a personal or family history of colorectal cancer or benign (not cancerous) colorectal polyps
- Have a personal or family history of inflammatory bowel disease

Prevention:

- Be physically active
- · Maintain a healthy weight and waist size
- Don't smoke
- Limit alcohol to no more than one drink per day
- Eat more fruits, vegetables and whole grains
- Eat less red meat and cut out processed meat
- · Get screened according to guidelines

