### CONNECTING WITH OUR PATIENTS AND OUR COMMUNITY

OCTOBER 2025



# MESSAGE FROM THE ADMINISTRATOR

Kiley Floyd, CEO



It's that time of year again—time to carefully review your Medicare coverage and health insurance renewals. For years, we've emphasized the importance of making informed decisions, yet we continue to see patients misled by aggressive solicitors and misleading television ads.

To help you navigate this process with confidence, here are a few key reminders:

- Never agree to a health insurance plan—including Medicare Advantage—over the phone. High-pressure sales tactics often leave patients with plans that don't meet their needs.
- Consult your local insurance agent. They can help you understand your options and choose a plan that fits your healthcare needs and budget.
- Know what's covered—and what's not. Don't be swayed by promises of low or zero premiums. If a plan sounds too good to be true, it probably is. There's always a reason behind a "free" plan.

 Verify network coverage before signing anything. Call Nemaha Valley Community Hospital or your primary care provider's office to confirm that the plan you're considering is "in network." Please note: Nemaha Valley Community Hospital does not plan to expand its network coverage at this time.

Also check your specialists' network status. For example, if you see a provider at Stormont Vail Health, be aware that they are out of network for the following plans:

Plan Type	Out-of-Network Plans at Stormont Vail Health
Marketplace Plans	Ambetter, Oscar, United Healthcare Marketplace
Medicare Advantage	United Medicare Dual Complete, UHC AARP Medicare Advantage, Healthy Blue Medicare Adv DSNP, Allwell Medicare Advantage

The insurance landscape is constantly shifting, and staying in-network is becoming more challenging. Before finalizing any new plan, please speak with your local insurance agent and contact our hospital's business office at 785-336-6181. We're here to support you—and helping you make informed choices about your coverage is a vital part of that care.

Kiley Floyd, CEO

### BREAST CANCER AWARENESS MONTH: EARLY DEDECTION SAVES LIVES

October is Breast Cancer Awareness Month—a time to learn, take action, and support those affected by breast cancer. At Nemaha Valley Community Hospital, we're committed to keeping lifesaving screenings close to home and making it easier for you to put your health first.

#### Why screenings matter

Breast cancer is most treatable when it's found early. Regular screening mammograms can detect changes in breast tissue before symptoms appear, when treatment options are more effective and recovery rates are higher.

### When to get screened

For people at average risk, professional organizations such as the American College of Radiology (ACR) and the Society of Breast Imaging (SBI) recommend annual screening starting at age 40. If you have a strong family history, prior abnormal biopsies, or other risk factors, talk with your provider about earlier or additional screening.

#### What to expect at your mammogram

- The exam typically takes about 20 minutes.
- You'll stand in front of the imaging unit while your breast is gently compressed for clear images.
- 3D mammography helps our radiologists see breast tissue more precisely, which can reduce call-backs and improve early detection.
- You can usually return to normal activities right after your appointment.

#### Know your risk

Common risk factors include:

- Age 40+
- A personal or family history of breast or ovarian
- Inherited genetic mutations (e.g., BRCA1/2)
- · Prior chest radiation
- · Dense breast tissue

Having risk factors doesn't mean you'll develop breast cancer—but it's a good reason to talk with your provider about your screening plan.

#### Signs & symptoms to watch

See your provider promptly if you notice:

- · A new lump or thickening
- · Changes in breast size or shape
- Nipple discharge or inversion
- Skin changes (dimpling, redness, scaliness)
- Symptoms can be caused by many conditions, but it's important to get them checked

#### Support for every step

A screening is just the start. If you need diagnostic follow-up, our team will guide you through the next steps and help coordinate care. If you have questions about costs or coverage, call us—our team can discuss options and resources.

Take action this October and make your mammogram appointment today: 785-336-0455.

Bring a friend, remind a loved one, and share this message. Early detection saves lives—and we're here to help you every step of the way.



## OCTOBER IS NATIONAL PHYSICAL THERAPY MONTH

Every October, we celebrate National Physical Therapy Month and recognize the important role physical therapists and therapy staff play in keeping our community healthy, active, and independent. At NVCH, our Therapy Department is proud to provide personalized care that helps patients recover from injury, manage chronic conditions, and improve their quality of life.

#### Why Physical Therapy Matters

Physical therapy is about more than recovery—it's about empowering patients to return to the activities they love. Whether it's regaining mobility after surgery, managing pain, or improving balance and strength to prevent falls, physical therapy provides evidence-based treatments tailored to each individual.

#### Services Offered at NVCH Therapy Department

Our licensed therapists offer a wide range of services, including:

- Orthopedic rehabilitation after joint replacement, fractures, or sports injuries
- Neurological rehabilitation for stroke, Parkinson's disease, and other conditions
- Balance and fall prevention programs
- Pediatric therapy to support developmental needs
- Pain management techniques, including dry needling
- Individualized exercise programs to promote longterm health

#### The Patient Impact

Each patient who walks through our doors brings a unique story and goal. Our therapy team is committed to listening, supporting, and motivating every step of the way. From helping an athlete return to the court, to ensuring an older adult can stay safely in their home, physical therapy changes lives every day.

This month, we extend our appreciation to our dedicated therapy staff for their expertise, compassion, and commitment to patient-centered care. We also encourage community members to learn more about how physical therapy can benefit them or their loved ones.

For more information about NVCH Therapy Services or to schedule an appointment, call 785-336-0428.







Nemaha Valley Community Hospital has one Certified Application Counselor (CAC) this year—Courtney Schmelzle. Courtney is trained to help consumers explore Marketplace health coverage options and complete eligibility and enrollment forms.

Marketplace coverage is designed for people who don't have affordable employer insurance, individuals who aren't eligible for Medicare or Medicaid but need coverage, and families seeking affordable, comprehensive plans.

Open Enrollment runs November 1-December 15, 2025 for coverage beginning January 1, 2026; enrollment continues through January 15, 2026 for later effective dates. Appointments are being scheduled now. To schedule, contact Courtney Schmelzle at 785-336-0426.



BOTOX isn't just about looking younger—it's about feeling more confident in your own skin. Here's why to choose BOTOX this season!

- Smooth away fine lines & wrinkles
- Boost your confidence with a refreshed look
- Quick, convenient treatment—no downtime

Take the step toward a smoother, more confident you!

