

PRESORTED STANDARD U.S. POSTAGE PAID OMAHA NE PERMIT #484



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Where Have All The Doctors Gone?

If you think the time you spend in your doctor's waiting room has increased while the time you actually spend with your doctor has decreased, it may not be your imagination. A critical shortage of doctors in the U.S. has increased the work load for many practicing physicians, especially primary care physicians. According to the Association of American Medical Colleges (AAMC), right now the country is short 20,000 doctors. And the problem is likely to get worse.

The Affordable Health Care for America

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Act (also known as Obamacare) will add health insurance for an estimated 16 million people through Medicare or the new health insurance exchanges. The graving of doctors and their patients will also add to the shortage. Nearly half of the nation's 830,000 doctors are over 50 and are nearing retirement age according to a 2012 Physicians Foundation survey. Meanwhile, as many as 35 million people will reach retirement age during the next decade. Older people needing more health services will put additional strain on the demand for physicians. The AAMC estimates that by 2015 there will be a shortage of more than 60,000 doctors.

What the doctor shortage could mean to you.

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What the doctor shortage could mean to you.

Doctors are getting pickier, too. Because of the skimpy payments under Medicaid, doctors already are limiting the number of Medicaid patients they see. On average, Medicaid pays about 60 percent as much as private insurance and for many medical practices the treatment costs can be higher than the government payment.

So what can you do to deal with the doctor shortage and protect your health care? If you have a doctor you trust and like, maintain a good relationship with that doctor. Your best strategy is to rely less on your doctor. Take control of vour health and health care. Follow all prescribed treatments. Adopt a healthier lifestyle which will reduce your need for a doctor and add to your enjoyment



The amount of time you spend waiting to see you doctor may get longer.

of life. Be an advocate for your own health. Make the most of your doctor visits by preparing your questions in advance and write them down so you don't forget any of them. Spend part of your time with your doctor outlining a preventive medicine plan—ways to stay healthy and avoid disease. Your doctor may need to refer you to a health specialist like a nutritionist or a fitness trainer; if so, ask your doctor to call that person to discuss your specific needs to be sure you get a program that best helps you.

If you are having difficulty finding a doctor consider turning to a community health center. Community health centers provide access to quality health care, regardless of a person's insurance status and payments options are available under a sliding fee scale based on the patient's income. The Charles Drew Health Center and One World Community Health Center serve patients in the Omaha area.

Your Social Security

A Walk in the Park



Mental illness impacts nearly everyone. Almost 60 million Americans experience a mental health condition every year. Regardless of race, age, religion or economic status, mental illness impacts the lives of at least one in four adults and one in 10 children across the United States.

Because mental illness devastates the lives of so many Americans, the National Alliance on Mental Illness, NAMI, works every day to save every life.

Mental illness has a huge impact on working people. Consider these facts:

As of December 2010, a mental disorder other than intellectual disability was the primary reason disabled

workers received benefits (SSA, 2011).



NAMI, receives 8,000 to 10,000 calls a year related to difficulty people have in getting their Social Security disability

benefits (NAMI, 2009). Access to medical

insurance through SSI or SSDI is an essential

element of the comprehensive care of people with schizophrenia (NAMI, 2009).

People living with mental illness need help and hope. They need a community that supports them, their families and their recovery.

NAMI is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness. NAMI advocates

"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5400 or email us at lawteam@cuddiganlaw.com

"NAMI Walks" improves lives of individuals living with mental illness.

for access to services and treatment, supports research and is steadfast in its commitment to raise awareness and to build a community of hope for all of those in need.

NAMI Walks raises funds for the operation of the Nebraska office of NAMI. Scores of enthusiastic walkers converged on Elmwood Park on June 22 for the 2013 NAMI Walks. Cuddigan Law supports

> NAMI Walks by sponsoring walk team, organizing the setup and assisting in the egistration of valkers.

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The Cuddigan Law Team

Please consider supporting NAMI Walks by making a donation or sponsoring a team for the 2014 NAMI Walks.



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Here's some good news. Everyone covered under Medicare Part B is now eligible for a free annual wellness checkup conducted by a doctor or another health care professional.

"Medicare & You 2013," a handbook published by the federal government, says that "Medicare covers two types of examsone when you're new to Medicare and one each year after that." These exams are the

initial "Welcome to Medicare" preventative exam and a yearly "Wellness Exam".

According to Medicare's web site, www.medicare.gov, you get the "Welcome to Medicare" preventive visit "only within the first 12 months you have Part B. This visit includes a review of your medical and social history related to your health and education and counseling about preventive services, including certain screenings, shots, and referrals for other care, if needed."

If you've had Part B for longer than 12 months, you're eligible for the yearly "Wellness Exam". During a wellness visit, your doctor will measure your height, weight, body mass and blood pressure—and perhaps listen to your heart through your clothes. Medicare.gov says "You can get this visit to develop or update a personalized prevention help plan to prevent disease and disability based on your current health and risk factors. Your provider will ask you to fill out a questionnaire called a "Health Risk Assessment" as part of this visit. Answering these guestions can help you and your provider develop a personalized prevention plan to help you stay healthy and get the most out of your visit. This visit is covered once every 12 months (11 full months must have passed since the last visit)." You don't have to have a "Welcome to Medicare" visit before getting an annual "Wellness Exam".

But—this is important—do not confuse these wellness exams with a physical which is much more extensive. So don't just ask for a physical. To get the free Medicare "Wellness Exam" ask your doctor's office for it by name. (The Medicare billing code is G0438). Your doctor must agree to accept Medicare's payment as the payment in full for the service, so ask about this, too. If you prefer to have a physical exam, you will have to pay the cost out of your own pocket unless you are covered by secondary insurance.



News and Information for SSDI and SSI Recipients

Here's To Your Health!

Get the new, FREE Medicare checkup.

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



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