

CELEBRATION OF WELLNESS

NEWS

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Taking the confusion out of Copays, Coinsurance and Deductibles

Many health insurance plans require you to pay a copay and/or coinsurance when you receive healthcare services, including doctor's office visits, hospital visits and prescriptions. These payments are necessary until you reach your out of pocket maximum, but how they work with your annual deductible is different. Learning the difference between these expenses can help you better understand your total annual healthcare costs, above and beyond your monthly insurance premiums.



Coinurance: The percentage you pay for covered health services after meeting your deductible. Some health insurance plans also include coinsurance, which is the percentage you and your insurance provider share to pay for the cost of care. As more of the cost of healthcare shifts to the patients, you may be feeling the impact of rising premiums and deductibles. Since these are often the first expenses you'll pay for healthcare, it's important to understand what these terms mean and how they affect your budget.

Premium: What you pay each month for your health insurance plan. When you have health insurance, you pay a premium to be enrolled in the plan. Premiums are paid in addition to your plan's deductible or copay or coinsurance.

Deductible: How much you have to pay out-of-pocket before insurance pays. Every insurance plan has a deductible which varies based on the details of your plan. Your deductible must be met before your insurance will pay for covered expenses - excluding any copay or coinsurance required by your plan. Deductibles reset once a year, which means you'll have to meet it again each year you are enrolled.

How do premiums and deductibles work? Think of it like this:

- ✓ You are going to have a baby. The cost for the physician is \$2,300.
- ✓ You have health insurance with a \$300 monthly premium, which doesn't apply to your pregnancy.
- ✓ In addition to your premium, you have a \$2,000 deductible you'll have to pay on your own before insurance will cover any of the remaining costs.
- ✓ Once you meet your deductible, you pay any coinsurance responsibility per your plan requirements.

Our goal at Celebration ObGyn is to provide the best customer service possible by helping our patients better understand the confusion around insurance, copays, coinsurance and deductibles. We always recommend patients to also contact your insurance company for further understanding of your plan and financial responsibilities.

January is Cervical Cancer Awareness Month!!

Each year, an estimated 12,000 women are diagnosed with cervical cancer, and, of those, about one-third will die as a result of the cancer. But cervical cancer is also a highly preventable and treatable cancer, thanks to improved screening and vaccination.

The American Social Health Association (ASHA) and the National Cervical Cancer Coalition have named January Cervical Health Awareness Month to encourage women across the country to get screened for **cervical cancer** and receive the **human papillomavirus (HPV)** vaccine if they're eligible.

Today, detection tools and inoculations make cervical cancer a condition that is relatively easy to prevent and treat. In women who are not vaccinated and not screened regularly, either due to a lack of information or inadequate health care, cervical cancer can still be a serious, even fatal, illness.

"Science has put us in a remarkable position to protect women from cervical cancer, but technology is only half the battle," said ASHA president and CEO Lynn Barclay. "It's imperative we continue efforts that not only promote greater access to health care, but that we also inform women about cervical cancer and the marvelous means we now have to prevent this disease." For cervical cancer screening information, give us a call at 407-566-BABY.

It's FLU season!

Flu season is here! We want to make sure our patients take extra measures to combat getting the flu. Certain people are at a higher risk of serious flu-related complications. This includes young children, people 65 and older, **pregnant women**, and people with certain medical conditions. Here at Celebration ObGyn our goal is to vaccinate all pregnant women to save their life and their baby. Schedule an appointment today for each member of your family that is at least 6 months old to get vaccinated! Call us at 407-566-BABY to schedule and appointment today!



ULTRASOUND FOR \$75

GE HD 'Quick Peek' Ultrasound \$75
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Please call
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CELEBRATION OBSTETRICS
AND GYNECOLOGY

A Doctor's Perspective: How to make your New Year's Resolutions Stick

For many, sticking to a New Year's resolution is a breeze in the beginning. But as the year progresses, it becomes harder and harder to stay committed. It doesn't have to be that way. Randy A. Shuck, DO, from St. Petersburg, Florida, outlines how to set a realistic resolution and stick to it by mentally preparing yourself. "People who are unsuccessful in keeping a New Year's resolution often have problems identifying their end goal," says Dr. Shuck. "People might resolve to lose weight, keep a clean house, or spend more time with their children,



but they don't put their goals into concrete, realistic terms, such as losing 10 pounds, cleaning the house every other Sunday, or spending an hour a night playing a game with their children. This lack of specificity can quickly lead to a failed resolution."

To break the cycle of setting up and then giving up on a New Year's resolution, Dr. Shuck outlines some tips for developing realistic goals and staying mentally strong all year long:

1. Define your goal. Develop a time frame for your goal, with smaller goals to achieve along the way. For example, a goal of working out for 30 minutes every day should start with a small step such as 15 minutes every other day. "When you are specific about what steps it will take to get you to your overall goal, your resolution will become easier to achieve," says Dr. Shuck. "Make sure you can commit to the goal in the time frame you give yourself."

2. Be mentally tough. Not every day is going to be easy. Knowing this ahead of time will prepare you for when you are tempted to break your resolution. "Have the power to keep moving towards your goal, no matter what setbacks may occur. When the going gets tough, get tougher," says Dr. Shuck.

3. Think positive. Positive thinking plays a critical role in overcoming a bad habit, according to Dr. Shuck. "The voice inside your head needs to be thinking positive thoughts. Your own words of encouragement can eliminate self-doubt and will help when you're tempted to fall back into old patterns," he says.

4. Be patient. Permanently changing your behavior can take months. You need to make a conscious effort to stay on track through the long process. "It takes more than just a physical action; mentally prepare yourself by accepting that it will take time to change," says Dr. Shuck.

5. Practice forward thinking. "Identify what went wrong in previous failed attempts and then move on," says Dr. Shuck. Don't focus on what you have done in the past, only what you want to achieve in the future. "Picture what you want your end result to be. The feeling of future success should lead you forward," he says.

6. Choose not to fail. "No one but you can make your resolution stick," says Dr. Shuck. Choose not to let mistakes derail you, take a day off occasionally, power through the tough times, and drive toward your end result. "When you make the decision to succeed, you leave no room to fail," he says.



Flu Season Reminder:

January and February are PEAK months for children encountering the Flu. Make sure to schedule your Flu Shot NOW to help protect your precious children from getting the Flu. Call us at 407-566-9700 to make your appointment today!

Prevent to Protect: Prevent Infections for Baby's Protection

The Centers for Disease Control and Prevention (CDC) reports that about three percent of babies are born with a birth defect each year. Common birth defects include congenital heart defects, cleft lip and cleft palate, and spina bifida - which is an incomplete closing of the backbone. Birth defects can cause serious problems in a baby's health and development and are also the leading cause of infant mortality



Get Educated and Spread Awareness

Promoting awareness of the prevalence and danger of birth defects is important to make prevention possible. But it's important to first learn about birth defects yourself and then spread the word.

Some birth defects are tied to genetics and can't be prevented, but others can be.

Here are a few ways the CDC suggests that a pregnant woman can reduce the risk of birth defects:

- Avoid alcohol and cigarettes while pregnant.
- Have a preconception check-up - the doctor will make sure you're healthy, you're up to date on your vaccinations, and that you aren't taking medicine that will negatively affect your baby.
- Wash your hands often to risk reduce of common infections.
- Take folic acid, an essential B-vitamin, before and during the early stages of pregnancy.
- If you have a cat, don't change the cat litter. This will lessen your chance of getting toxoplasmosis, an infection caused by a parasite. Cats are the primary living host of the parasite, and it's passed through their feces.

You might not be pregnant or have any plans to become pregnant, but your voice is a powerful tool, and you can make sure that the pregnant women in your life and in your community are aware of how common birth defects are and what they can do to prevent them.