

HEALTH MATTERS

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Medicare Can Help with Cataracts

Greg Dill
Cataracts often come with age and can affect anyone's vision. By age 80, more than half of all Americans either have a cataract or have had cataract surgery. New eyeglasses, brighter lighting, anti-glare sunglasses or magnifying lenses may help symptoms. If not, surgery may be necessary.

What is a cataract and what causes it?
A cataract is a clouding of the lens in the eye that affects vision. The lens lies behind the iris and the pupil. It works much like a camera lens, focusing light onto the retina at the back of the eye, where an image is recorded.

The lens also adjusts the eye's focus, allowing clear focus of subjects both up close and far away. The lens is made of mostly water and protein. The protein is arranged in a precise way that keeps the lens clear and allows light to pass through it.

As we age, some of the protein may clump together and start to cloud a small area of the lens. This is a cataract. Over time, the cataract may grow larger and cloud more of the lens, making it harder to see.

Researchers suspect that there are several causes of cataracts, such as smoking and diabetes. Or it may be that the protein in the lens just changes from wear and tear over the years.

A cataract can occur in either or both eyes, but it can't spread from one eye to the other.

How can Medicare help?
Medicare can help with cataracts, their treatment and surgery. After surgery, Medicare helps pay for cataract glasses, contact lenses or intraocular lenses from an ophthalmologist. Generally, Medicare doesn't cover eyeglasses or contact lenses. However, following cataract surgery that implants an intraocular lens, Medicare Part B helps pay for corrective lenses (one pair of eyeglasses with standard frames or one set of contact lenses).

Medicare covers the surgery if it's done using traditional surgical techniques or using lasers. Medicare will only pay for contact lenses or eyeglasses provided by a supplier enrolled in Medicare. This is true no matter who submits the claim.

With Original Medicare patients pay 20 percent of the Medicare-approved amount for one pair of eyeglasses or one set of contact lenses after each cataract surgery with an intraocular lens. Patients pay any additional costs for upgraded frames. The Part B deductible (\$183 in 2018) applies.

With surgeries or procedures, it's hard to know the exact costs in advance. This is because no one knows exactly what services will be needed. With surgery or a procedure, patients may be able to estimate how much they'll have to pay.

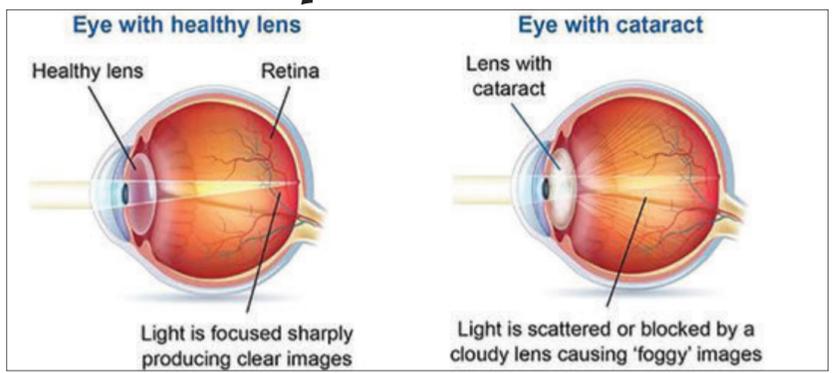
Patients may ask the doctor, hospital or facility how much the surgery and any care afterward will cost. Inpatient or outpatient status can make a big difference in cost.

Patients should also check with any other insurance they may have to see what it will pay. Other insurance might include: Medicare Supplement Insurance (Medigap), Medicaid or coverage from an employer.

More information on cost of treatment is available at MyMedicare.gov, or look in the last "Medicare Summary Notice."

Don't forget to check your Part A deductible if you expect to be admitted to the hospital. Check the Part B deductible for a doctor's visit and other outpatient care. Be sure to pay the deductible amounts before Medicare starts to pay. After Medicare starts to pay, copayments may start to apply.

Greg Dill is Medicare's regional administrator for Arizona, California, Hawaii, Nevada and the Pacific Territories. Get answers to Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).



Courtesy photo

Cataracts typically develop as the human eye ages.

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Meet the Medicare Doctor Right Here in Town

Calyx Health

Seniors make up about 15 percent of Alameda's population, yet many are forced to leave the Island for healthcare due to both a shortage of physicians and practices capping the number of Medicare patients they'll accept.

Calyx Health is a new doctor's office exclusively for Medicare seniors. Its team of physicians, technologists and Medicare experts are on a mission to build the healthcare system that seniors deserve and the country urgently needs — starting right here in Alameda.

Dr. Anita Gaind, a Bay Area resident for more than 20 years and practicing physician at Calyx Health is a board-certified internal medicine doctor. She completed her training at Highland Hospital in Oakland with a focus on preventive health and management of chronic diseases for seniors. She answered the following questions.

What first drew you to practice medicine? At a young age, I watched my father experience a major cardiac event and felt fearful and overwhelmed. From then on, I knew I wanted to combine my passion for science and serving others

to help shape a healthcare system that was equitable and available to anyone who needed it.

What do you value most in your patient relationships? I take great joy in getting to know patients on a personal level, not just a constellation of their diagnoses. Instead of a narrow, symptom-based approach to care, I work with patients and their families to understand their holistic needs. That way we can present a full range of medical options — always with the patient's goals at

Medicare & You

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Another boy named Brian interacts with them at times. Brian is not a good student and has problems relating with the other students on occasion. Jeff says that Brian can be irritating, but he chooses not to ignore him and includes him in activities with the other three boys at school. One of Jeff's good friends Eric had a problem with Brian at school. Brian was reprimanded by the administration.

Jeff had a sleepover for his birthday. He invited all the boys. Eric told Jeff he was not happy he invited Brian. When they came to his house, Jeff's father took Eric aside, told him he was aware he had a problem with Brian. He asked him to try to shelve his feelings for the night. Eric agreed.

The overnight went well. The next week at school, Jeff spoke with Brian. During the conversation, he told Brian that he was irritated that Brian kept interrupting when Jeff talked. The next thing he knew, Jeff was called to the office. The administrator told him that Brian had reported that Jeff told him he was a terrible person, stupid and to get out of his life.

The administrator asked Jeff his version. Jeff was shocked he was called to the office. He had never had to meet with anyone regarding a complaint. He halted, being anxious, and not knowing how to begin. The administrator commented that he interpreted Jeff's halting as an admission of having done wrong. He reprimanded him, told him bullying was not accepted in the school.

Jeff went home and cried while telling his father what happened. Jeff's father sent a message to the administrator sharing his understanding of what happened. The administrator apologized and called Jeff into his office. They talked, clarifying all of it. He acknowledged to Jeff that he had made a mistake.

Friendship is a hard process for children. They want to be liked and included. For so many, it is awkward to do this. Children do not understand what people bring with them in their lives. We have a family, we have expectations, we have values and we have prior experiences. It is not always easy being accepted. It is not easy being rejected.

It is painful to be alone. It is hard to know how to be included. Friendship can be very challenging for children.

Dr. Natalie Gelman is an Alameda-based therapist. Submit questions to drnataliegelman@gmail.com or through her website, drnataliegelman.com.

Dr. Anita Gaind
Courtesy photo

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