

# THE SIMPLIFIER

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BY SENIOR INSURANCE MARKETING



## A Greek Island's Ancient Secret to Avoiding Alzheimer's

By Dan Buettner - [Bluezones.com](http://Bluezones.com)

Most cases of Alzheimer's and dementia cases are avoidable. On the Greek island of Ikaria, there is a population of 10,000 people living eight to ten years longer than Americans with half the rate of heart disease, much less cancer, and most extraordinarily, also no cases of dementia.

If you are living in America and you hit 85 years, there's a high chance you have Alzheimer's disease. On Ikaria, you have a less than 10 percent chance. People are staying sharp and healthy until the end.

### How Are Ikarians Avoiding Alzheimer's Disease? Going Wild

Ikarians eat the strictest version of the Mediterranean diet in the world. Like other people that eat the Mediterranean diet, they eat a lot of fruits and vegetables, whole grains, red wine, and olive oil. But the Ikarian diet varies in that they eat a lot less fish and meat and a lot more greens. They regularly

eat a hundred or so wild greens and garden greens like mustard, chicory, fennel, and greens that we weed-whack in the States. These wild greens have ten times the artery scrubbing antioxidants that red wine does.

### Herbal Teas

Looking at dietary surveys over the last 80 years (and visiting locals there) shows us that Ikarians are drinking herbal teas every day. They make these teas with plants from around their houses, from their gardens, and from the wild. They are making them with herbs like oregano, dandelion, sage, and rosemary. We sent some samples to be tested at the University of Athens during one of our Blue Zones expeditions to the island. Not only were they anti-inflammatories, they were also mostly mild diuretics. Diuretics are the first line of pharmaceuticals the doctor diagnoses you with if you have high blood pressure.

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#### Palm Springs 2019 Trip

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## Few Medicare Advantage Plans Will Offer New Home Care Benefits in 2019

By Tim Mullaney - Home Health Care News

Medicare Advantage (MA) plans are allowed to cover a range of in-home care services for the first time in 2019, but few insurers are going to do so, according to recent analyses of plan offerings. Experts believe these types of benefits could gain a lot more traction in the next two to three years, however.

In 2019, just 3% of MA plans will offer in-home support services such as personal care and housekeeping, according to AARP. The Washington, D.C.-based organization offered an analysis of Medicare Advantage Landscape Source Files from the Centers for Medicare & Medicaid Services (CMS).

Other types of newly allowed supplemental benefits will be offered on a larger scale, AARP found. For instance, about 13% of plans will cover family caregiver support services such as respite care or counseling. And about 47% of plans will start to cover nicotine replacement therapy.

A separate analysis of the CMS data was conducted by D.C.-based health care consultancy Avalere. At least 40% of plans will offer new supplemental benefits next year, Avalere found. The most common new benefit will be nicotine replacement therapy, offered by 1,653 plans. In-home support and personal care services will be offered by 107 plans.

CMS first announced that MA plans would be able to offer these new benefits last April. This did not leave much time for insurance companies that offer Medicare Advantage to develop 2019 benefits packages including these new options. Insurers that were too pressed for time might choose to introduce these types of benefits for the first time in 2020.

More than 50% of MA plans will likely offer at least some of these new supplemental benefits as of 2020, according to Kenny Kan, a vice president at Avalere who was formerly enterprise VP and chief actuary at insurance giant Humana (NYSE: HUM).

The home care benefits in particular should “resonate well” with MA insurers, which are trying to encourage more provision of care at local sites rather than the hospital, Kan told Home Health Care News.

“I think we are going to see a lot more next year,” Anne Tumlinson, founder and CEO of health care consultant firm Anne Tumlinson Innovations, told HHCN. She is encouraged by the Avalere and AARP findings, noting that MA insurers had a lack of clear CMS guidance on the new benefits, in

addition to the short timeframe for incorporating the benefits into 2019 plans.

“To me, the fact that any plan is doing anything with these new benefits [for 2019] is kind of a miracle,” she said.

### Rule of 8

Although he is confident that more Medicare Advantage plans will offer the new in-home care benefits in the future, Kan also emphasized that the pace of adoption will not be uniform.

“What we are seeing at Avalere is that plans are at varying stages of thinking about the issue,” he told HHCN. “Some are exploring the issue and some are a lot further ahead.”

Home care companies are also at different stages in strategizing about how to work more closely with the MA insurers in their markets.

“I’ve actually spoken to a few of those home care companies,” Kan said. “What we’ve observed and suggested, and what they want to think about, is how well do they believe they can coordinate care?”

That is, they need to have systems and processes in place to integrate with the larger health care ecosystem, to be able to flag issues and drive more targeted interventions to keep beneficiaries healthy and costs down. One example would be a home care company that equips its aides with iPads...

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## Secret to Avoiding Alzheimer’s

### Diuretics and Dementia

So how does this all connect to dementia?

Diuretics keep your blood pressure low, help your kidneys get rid of sodium, and help keep your arteries clean and wide so it’s easier for blood to flow through. John Hopkins research published in the journal *Neurology* confirmed that the use of diuretics reduced the risk of Alzheimer’s by nearly 75%. Other research confirms that diuretics have a neuroprotective benefit.

### At the Height of Health

Ikaria is a mountainous village. Just about every trip to the store or a friend’s house to eat includes a trip uphill. So throughout the day, residents are getting regular, low-intensity physical activity. They’re not doing what we are getting wrong in America, where we think that we can sit in the office and in front of the TV all day and then make up for it with 30 minutes in the gym.

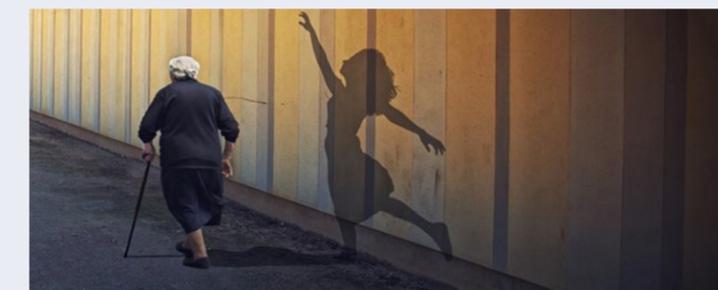
### Village Living

Finally, in Ikaria, you can’t avoid social contact. People expect you to show up at village festivals, at church, and at celebrations. If you don’t, your neighbor will be pounding at your door wondering where you are. Ikarians are much less likely to suffer loneliness and depression than Americans. Depressed people are 50 percent more likely to suffer from dementia.

If you want to avoid Alzheimer’s Disease and dementia, don’t hope to rely on a silver bullet drug or wait until you’re 80 to improve your lifestyle. Start now, with these simple lifestyle habits that will not only dramatically lower your risk of Alzheimer’s, it will also lower your risk of almost every other chronic disease.

1. Eat a plant-based diet
2. Foster social connections
3. Set up your surroundings so you move every 20 minutes or so

Because at the end of the day, we don’t just want to live a long time, we also want to stay sharp until the very end.



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# Celebrities with Dementia

By Jeff Anderson - [aplaceformom.com](http://aplaceformom.com)

In 1983, President Ronald Reagan designated November as National Alzheimer's Awareness Month. Reagan would later pass from the disease, but Alzheimer's Awareness Month remains. Below are some celebrities who suffered with a form of dementia.

- 1. Robin Williams - Actor (1951-2014):** Know for roles in "Good Will Hunting" & Disney's Aladdin, Williams suffered from Lewy body dementia which is thought to have led to his suicide in 2014.
- 2. Casey Kasem - Dee-Jay (1932-2014):** Best known as the voice and co-founder of "American Top 40" radio show, he was diagnosed with Lewy body dementia in 2007.
- 3. E.B. White - Author (1899-1985):** Best known as the author of "Charlotte's Web" & "Stuart Little", he was diagnosed with Alzheimer's sometime in the 80s.
- 4. Sugar Ray Robinson - Boxer (1921-1989):** His final record of 173 wins, 19 losses & 2 draws led him to be recognized as one of the best boxers ever. He passed away at the age of 67 due to Alzheimer's.
- 5. Estelle Getty - Actress (1923-1998):** Best known as Sophia in the hit series the "Golden Girls". Estelle passed away from complications of Lewy body dementia.
- 6. Peter Falk - Actor (1927-2011):** Best known for his roles in "Columbo" & the "Princess Bride". Alzheimer's was one of the causes of his passing.

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## Latest Carrier Info:

### GPM

*Rate Changes (Effective - Dec.1):* Indiana, Idaho

*Rate Changes (Effective - Jan.1):* Louisiana

### Cigna (CHLIC)

*Rate Changes (Effective - Dec.1):* South Carolina

*Rate Changes (Effective - Jan.1):* North Carolina

### Manhattan Life

*Rate Changes (Effective - Jan.1):* North Carolina

### Pan-American

*New States:* North Carolina, Kentucky, Tennessee, Florida, & Kansas

### Everest Re

*Rate Changes (Effective - Dec.1):* Tennessee

*Rate Changes (Effective - Jan.1):* Louisiana

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## Incredible Stories of the Medal of Honor

By Ben Brimelow - *Business Insider*

The Medal of Honor is the highest and most prestigious award that can be given to American servicemen for distinguished service in the field of battle.

Since it was first given in 1863, the medal has been awarded only 3,517 times, 19 of which were double awards.

**Jacob Parrott, Civil War:** Private Jacob Parrott was the first person ever to be awarded the Medal of Honor. Parrott, along with six other Union soldiers, were awarded for their actions during the Great Locomotive Chase, also known as Andrews' Raid, during the Civil War...

**William Harvey Carney, Civil War:** William Harvey Carney was the first African-American awarded the Medal of Honor. He was born a slave in Virginia, but eventually made his way to freedom in Massachusetts...

**Mary Edwards Walker, Civil War:** Dr. Mary Edwards Walker is the first and only female recipient of the Medal of Honor in US history. She was an abolitionist and medical doctor who tried to join the Union Army as a surgeon, but was unable to because she was a woman...

**Thomas Custer, Civil War:** Thomas Ward Custer was the first soldier to receive two Medals of Honor — both for actions in the Civil War...

**Theodore Roosevelt, Spanish-American War:** Theodore Roosevelt is the only president to have received the Medal of Honor, though he did so for actions prior to his term, and wasn't actually awarded the medal until 2001...

**Daniel Daly, Boxer Rebellion and the Banana Wars:** Daniel Daly is one of only two Marines who received two Medals of Honor in two different conflicts...

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