



Happy 2008! I hope all of you had a wonderful holiday season and are enjoying a fine start to the new year. With the holidays barely behind us, we're already looking ahead to several special milestones. In late January, I will begin my tenth year of private practice, Dr. Yesso will enter his fourth, and we will mark the sixth anniversary of opening our Oakwood office. Time certainly flies, but what remains constant is how much we enjoy knowing and caring for every one of our patients. Thank you for making the years race by!

I also appreciate all the comments from everyone who read and enjoyed the first edition of our newsletter this summer. Your feedback is greatly appreciated and always welcomed by our staff. One of the biggest surprises for us was discovering how much everyone appreciated learning about the challenges we constantly face with the insurance industry. Again, in response to your comments, we plan to continue providing updates on important news and trends in the insurance industry, as well as the uphill battle we're all fighting together in the name of affordable, personalized, high-quality care. I hope you enjoy this winter edition of the newsletter, and best wishes to you and your loved ones throughout the new year.

2008 Forecast: Trends for the New Year

I have to say, in all honesty, that 2008 promises to be the most challenging in my ten years of professional practice. Here are a few trends and statistics that worry me:

- Medicare reimbursement will drop by 10% for all medical providers. Private health care companies will follow suit and reduce reimbursement rates as well.
- Insurance plans are increasingly eliminating coverage for physical examinations, physical therapy, and home exercise instruction. This pushes these "hidden costs" to you, the patient, and hinders our ability to deliver the most effective high-quality care.
- Patient deductibles and co-payment amounts are rising and projected to hit record highs.
- The cost of health insurance is already at record levels and shows no signs of doing anything but continuing to skyrocket.

All indications are that these troubling issues are likely to get worse. Regardless of which political party controls the government, I have to believe radical changes to the insurance and healthcare industry are on their way. The current focus on high-deductible plans that supposedly encourage patients to take better care of themselves just isn't working. Instead, it discourages patients from seeking necessary care, increases costs for everyone, and greatly restricts coverage.

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Insurance Update: Tips for Times of Change

In the new year, many of us will adjust our insurance coverage, often by switching to a new provider or choosing a different plan. These changes usually involve new deductible amounts and coverage limits as well.

This process seems to become more difficult each year for all of us—myself included. As a small business owner who administers a plan for myself, my employees, and our families, I'm no stranger to the hassles and headaches of insurance coverage. To make everyone's life a little easier, we want to offer a few tips you may find helpful.

- Please check with your plan administrator (or online) to determine your exact coverage and deductible amount.
- Be aware of changes that could increase the amount you're expected to pay out of pocket. This is, unfortunately, a more and more common experience for many patients.
- If you have moved, changed employers, or adjusted your insurance, coverage, or *anything else*, please let our office know. This will allow us to update our records, prevent billing errors, and avoid extra costs.
- As always, our office will work with you, through your deductible and non-covered services, to provide the most effective care at affordable prices for all of your health and wellness needs.



Ask Dr. Yesso

Over the past year, many of you have gotten to know Dr. Yesso and benefited from his expertise on a variety of health and wellness topics. Now Dr. Yesso will share his insights by answering your questions and offering advice we can all use.

Q: Every winter I worry about hurting my back while **shoveling snow**. Do you have any tips to help me stay safe and avoid injury?

A: Shoveling snow is one of those unavoidable “perks” of living in the Midwest, but the good news is that you can usually prevent soreness and protect your back by following a few simple guidelines. Note that most of these tips still apply if you’re using a snow blower.

- **Stretch and rest.** Take the time to stretch before and after shoveling, and stop every few minutes to stand up, stretch, and give your muscles a little break.
- **Push instead of lifting.** Try to push snow down the drive or walk and out of your way. This causes less strain than lifting. If you must lift, keep your knees bent, use your legs rather than your back, and avoid bending or twisting.
- **Take it easy.** Consider shoveling snow as it falls rather than waiting until it gets deep and heavy. Be sure to stop and take a break if you get tired or anything feels sore or stiff.
- **Take care of yourself.** Drink lots of water to stay hydrated. If you feel pain, shortness of breath, or tightness in the chest, STOP immediately and seek medical care.

2008 Forecast *(continued from front)*

It’s easy enough to complain, but the big question remains: “What can we do about this?” I can’t answer the question completely or address everyone’s unique situation, but I can tell you what I intend to do. Come what may, our office will continue to provide the high level of personal attention and care you need and deserve. I can promise you that I will never compromise my practice’s professional standards, and the reputation I have worked so hard to achieve, simply because an insurance company pressures me to do so.

I love taking care of each and every one of you, and I hope to continue doing so for many years. The new year is a perfect time for celebration, gratitude, and optimism, and these are the themes I want to emphasize and close with. Despite the challenges we all face, let us take comfort in the companionship of friends and family, cherish our many blessings, and hope for the best in 2008 and beyond. Best wishes to you and yours!

Yours in Health & Wellness,

Dr. Pat

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