



WESTERN NEUROPATHY ASSOCIATION

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Issue 07

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# Neuropathy Hope

*Hope through caring, support, research, education, and empowerment*

A newsletter for members of Western Neuropathy Association (WNA)

## MANEUVERING THE MEDICARE SYSTEM By Sonya Wells, MPH, PharmD

Maneuvering the healthcare system can be a challenge even in the best of circumstances. But we are in challenging times. Our healthcare system is stressed by the pandemic, we are tasked with trying to get appropriate care for a poorly understood and acknowledged disease, and the rules of engagement with medical care and coverage are challenging at best. Let's begin our view into "the system" by examining the rights that protect us as patients.

### What is the Patient's Bill of Rights?

Below is a summary of the Consumer Bill of Rights and Responsibilities that was adopted by the US Advisory Commission on Consumer Protection and Quality in the Health Care Industry in 1998. It is also known as the Patient's Bill of Rights.

The Patient's Bill of Rights was created to try to reach three major goals:

1. To help patients feel more confident in the US health care system.

#### The Bill of Rights:

- Assures that the health care system is fair and it works to meet patients' needs
- Gives patients a way to address any problems they may have
- Encourages patients to take an active role in staying or getting healthy

2. To stress the importance of a strong relationship between patients and their health care providers
3. To stress the key role patients play in staying healthy by laying out rights and responsibilities for all patients and health care providers

This Bill of Rights also applies to the insurance plans offered to federal employees. Many other health insurance plans and facilities have also adopted these values. Even Medicare and Medicaid stand by many of them.

### The eight key areas of the Patient's Bill of Rights

1. Information for patients  
You have the right to accurate and easily-understood information about your health

plan, health care professionals, and health care facilities. If you speak another language, have a physical or mental disability, or just don't understand something, help should be given so you can make informed health care decisions.

2. Choice of providers and plans  
You have the right to choose health care providers who can give you high-quality health care when you need it.
3. Access to emergency services  
If you have severe pain, an injury, or sudden illness that makes you believe that your health is in danger, you have the right to be screened and stabilized using emergency services. You should be able to use these services whenever and wherever you need them, without needing to wait for authorization and without any financial penalty.
4. Taking part in treatment decisions  
You have the right to know your treatment options and take part in decisions about your care. Parents, guardians, family members, or others that you choose can speak for you if you cannot make your own decisions.
5. Respect and non-discrimination  
You have a right to considerate, respectful care from your doctors, health plan representatives, and other health care providers that does not discriminate against you.
6. Confidentiality (privacy) of health information  
You have the right to talk privately with health care providers and to have your health care information protected. You also have the right to read and copy your own medical record. You have the right to ask that your doctor change your record if it is not correct, relevant, or complete.
7. Complaints and appeals  
You have the right to a fair, fast, and objective review of any complaint you have against your health plan, doctors, hospitals or other health care personnel. This includes complaints about

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## 2020 WNA Board of Directors

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**Please contact  
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page on the  
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www.WNAinfo.org  
to find out about the  
topic/speaker for the  
upcoming meeting.**

**Bev Anderson**  
Editor

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# Roster of Our WNA Information and Support Groups

Support groups are not meeting unless a leader notifies the group they are. If in doubt, call your Leader.

## CALIFORNIA

### Auburn

1<sup>st</sup> Monday, 11 AM  
Woodside Village MH Park  
12155 Luther Road  
Sharlene McCord (530) 878-8392

### Castro Valley

2<sup>nd</sup> Wednesday, 1:30 PM  
First Presbyterian Church  
2490 Grove Way (next to Trader Joe)  
Joy Rotz (510) 842-8440

### Concord

3<sup>rd</sup> Thursday, 1:30 PM  
First Christian Church  
3039 Willow Pass Road  
Wayne Korsinen (925) 685-0953

### Davis

2<sup>nd</sup> Tuesday, 3:30-5:00 PM  
Davis Senior Center, 646 A Street  
Mary Sprifke (530) 756-5102

### Elk Grove

2<sup>nd</sup> Tues., 1 pm  
New Senior Center  
8230 Civic Center Dr.  
Roger White (916) 686-4719

### Folsom

3<sup>rd</sup> Wednesday, 12:30 PM  
Association Resource Center  
950 Glenn Dr., Suite 150  
Bev Anderson (877) 622-6298

### Fresno

3<sup>rd</sup> Tuesday, 11:00 AM  
United Community Church of Christ  
5550 N. Fresno St.  
Bonnie Zimmerman (559) 313-6140

### Grass Valley

2<sup>nd</sup> Monday, 1:30 PM  
GV United Methodist Church  
236 S. Church Street  
Bev Anderson 877-622-6298

### Merced

2<sup>nd</sup> Thursday, 1 PM  
Central Presbyterian Church  
1920 Canal Street  
(Hoffmeiser Center across from the church)  
Larry Frice (209) 358-2045

### Modesto

3<sup>rd</sup> Monday, 10:30 AM  
Trinity United Presbyterian Church  
1600 Carver Rd., Rm. 503  
Harkaman Ghag (209) 541-5404

### Monterey

3<sup>rd</sup> Wed., 10:30 AM (odd numbered months)  
First Presbyterian Church  
501 El Dorado Street  
Dr. William Donovan (831) 625-3407

### Napa

1<sup>st</sup> Thursday, 2 PM  
Napa Senior Center, 1500 Jefferson St.  
Ron Patrick (707) 257-2343  
bonjournapa@hotmail.com

### Placerville

2<sup>nd</sup> Wednesday, 1 PM  
El Dorado Senior Center  
937 Spring Street  
Bev Anderson (877) 622-6298

### Roseville

2<sup>nd</sup> Wednesday, 1PM (odd numbered months)  
Sierra Point Sr. Res.  
5161 Foothills Blvd.  
Stan Pashote (916) 409-5747

### Sacramento

3<sup>rd</sup> Tuesday, 1:30 PM  
Northminster Presby. Church  
3235 Pope Street  
Sonya Wells (916) 627-0228

### San Diego

3<sup>rd</sup> Monday, 1:30 PM  
The Remington Club  
16925 Hierba Dr.  
Chhattar Kucheria (858) 774-1408

### San Francisco

2<sup>nd</sup> Monday, 11 AM – 12:30 PM  
Kaiser French Campus  
4141 Geary Blvd. between 6th & 7th Ave.  
Rm. 411A - Watch for signs.  
Merle (415) 346-9781

### San Jose

3<sup>rd</sup> Saturday, 10:30 AM  
O'Conner Hospital, 2105 Forest Avenue  
SJ DePaul Conf. Rm.  
Kathy Romero (407) 319-2557

### Santa Barbara

4<sup>th</sup> Saturday, 10AM (Sept., Oct., Jan., March, May)  
St. Raphael Catholic Church  
5444 Hollister Ave., Conference Room  
Nancy Kriech (805) 967-8886

### Santa Cruz

3<sup>rd</sup> Wednesday, 12:30 PM (odd numbered months)  
Trinity Presbyterian Church  
420 Melrose Avenue  
Mary Ann Leer (831) 477-1239

### Santa Rosa

1<sup>st</sup> Wednesday, 10:30 AM  
Steele Lane Community Center  
415 Steele Lane  
Judy Leandro (707) 480-3740

### South San Diego

4<sup>th</sup> Thursday, 2 PM  
Garden Room  
3541 Park Blvd.  
Jacklyn (858) 228-7480

### Walnut Creek

4<sup>th</sup> Friday, 10 AM  
Rossmoor, Hillside Clubhouse  
Vista Room  
Karen Hewitt (925) 932-2248

### Westlake Village - Thousand Oaks

2<sup>nd</sup> Monday, 4:30-5:30 PM  
United Methodist Church  
Youth Classroom 1 (faces parking lot)  
1049 S. Westlake Blvd.  
Angie Becerra (805) 390-2999

## NEVADA

### Las Vegas

3<sup>rd</sup> Thursday, 1 PM  
Mountain View Presbyterian Church  
8601 Del Webb Blvd.  
Barbara Montgomery  
lvneuropathygroup@gmail.com

## OREGON

### Grants Pass

3<sup>rd</sup> Wed., 4:30 – 6:30 PM  
(except July, Aug., and Dec.)  
Club Northwest  
2160 NW Vine Street  
David Tally 541-218-4418

## TEXAS

### Austin

2<sup>nd</sup> Wednesday, 9:30-11:00 AM  
Education Room  
Conley-Guerrero Activity Center  
808 Nile Street  
Marty Meraviglia RN, ACNS-BC  
(512) 970-5454 • mgmeraviglia@gmail.com

### Houston

3<sup>rd</sup> Saturday, 1-2:30 PM  
Memorial Drive United Methodist Church  
12955 Memorial Drive  
South Parking Lot, Southeast Entrance  
Room D100 (Ground Floor)  
klstenzel@hotmail.com

For information on groups in the following areas or any other place you are interested in finding out about a support group, call Bev Anderson at (877) 622-6298. She is actively trying to open new groups and re-open closed groups. Check with her about a group in your area especially if you would volunteer to be the leader.

New Leadership needed. No meetings for now. Contact for information: Bev Anderson 877-622-6298. California: Alturas, Antioch-Brentwood, Bakersfield, Berkeley – Oakland, Carmichael, Clearlake, Costa Mesa, Crescent City, Eureka, Fort Bragg, Garberville, Jackson, Lakeport, Lincoln, Livermore, Lodi, Madera, Mt. Shasta, Oxnard, Quincy, Redding, Redwood City, Salinas, Santa Maria, San Rafael, Sonoma, Sonora, Stockton, Susanville, Truckee, Tulare-Visalia, Turlock, West Sacramento, Weed, Ukiah, Woodland, Yreka, Yuba City-Marysville. Nevada: Reno-Sparks. Oregon: Brookings, Medford, Portland, Salem.

## President's Message By Bev Anderson



We all have had some unique months trying not to catch the virus and then the demonstrations in cities and towns across the nation and around the world after the death of George Floyd. We all have varieties of opinions on all of this. Things may change in ways that will be new to us. We can fight it or work with it. History is virtually the stories of change along with the people who welcomed it and those that fought against it for one reason or another or many. We tend to look at change and how it seems it will affect us and fight to protect ourselves when the change might even be beneficial to us. (I think Julia Helen Tracy's poem (included in this issue) fits our tendency to get our exercise by jumping to conclusions in such situations.)

**In my estimation, one of the biggest portions we all need to participate in is deciding what the role of the policeman actually is.** Train them in that and take off jobs that are better done by other types of professionals. Some ideas of what policemen are expected to do I've heard lately boggle my mind.

Those of us with neuropathy need to be concerned with these changes so that they better serve people in the handicapped and disabled population. We had an early experience in Placer county that could illustrate it. A lady with neuropathy that involved some lack of muscular control when walking stopped at a fast food restaurant along her way. She enjoyed her meal but when she walked out to go to her car, she was faced with bright lights and policemen wanting her to walk a white line. Someone had reported a drunk woman entering the business.

**She said they could take all the blood they needed to check to see that she was not drunk but she had neuropathy and walking the white line was something she could not do.** She showed them by trying. She spoke well and could do other tests so they let her go. She called me. I wrote to the police chief sending information about neuropathy. I didn't hear back but later I was in a meeting where the new police chief of that city was in attendance and talked with him. I mentioned the federally backed organization in our county that works with people with disabilities and did trainings that I'd asked to check with the police chief offering this when it happened. He seemed supportive of care for people with disabilities.

**We can all be thankful for the Americans With Disabilities Act(ADA) signed July 26, 1990, by President George H. W. Bush.** This month marks 30 years of help for those with disabilities who have appreciated it greatly and anger from those that had to change buildings, walkways, etc. to comply. Today, the need is seen and people appreciate the change. Many of those who were affected negatively have now lived to appreciate the help greatly as they personally need the help it gives.

**Speaking of getting older, we missed mentioning World Elder Abuse Awareness Day(WEAAD) on June 15.** It was the fifteenth annual. A new resource in the fight against elder financial exploitation was introduced: the Elder Fraud Prevention and Response Networks Development Guide. We likely will order this guide to see if it has resources to help you, our member, as well as those others that receive this publication or attend a support group.

**So far, no support group has said they will start meeting.** Areas are at different stages of opening up and the requirements for this will be limiting of the number of people who can attend at best for some while.

**We will continue the teleconferences and may introduce some Zoom meetings as you can come in via computer or telephone.** If you have not tried to call into a teleconference, please give it a try. More people are and we have had some great meetings. We'll start having guest speakers in at least some of these in July.

**Due to it being summer and more people are going to beaches, lakes, rivers, pools, etc. or gathering for other occasions and not social distancing, we are seeing the number reporting as being ill rising along with the death count up.** If it were totally open, we might see many more. Let's not be in these numbers if we can possibly help it. As for me, I can make the choice to stay home and go out into the community very carefully when I do. Many of you, living with others, don't have this choice and those that go out can bring it back to you. Do the best you can to avoid this virus. You are vital and needed where you are.

**Do you know 211?** All of Nevada, Oregon, and Texas have 211 and California only has few counties yet to sign on. This is a nationwide network where anyone in the areas that have it can dial 211 any hour of any day 365 days of the year and talk to a live person. You can call for any need you may have to find where to call for help or information for you or your family. You can also call if you want to give help. All the numbers for county agencies, for example, are available. If you need help with a certain concern, they can tell you who to call so you are not passed from one person to another trying to find the right resource. One of my favorite examples is on your way home from work, you pick up your child from day care and find they are closed the rest of the week. What do you do? You call 211 to find day care for the next days. They have a list of quality care and can help find one with openings nearest you. You call the day care to make arrangements – maybe you want to visit them first to check out the facility.

### Help With Health Care Challenges

If the number is not in your area, call the one listed and ask for the right number.

#### Medicare

[www.Medicare.gov](http://www.Medicare.gov)

...

#### The Affordable Health Care Act

For current information go to [www.HealthCare.gov](http://www.HealthCare.gov)

...

#### HICAP

##### Health Insurance Counseling

for seniors and people with disabilities.

[www.cahealthadvocates.org](http://www.cahealthadvocates.org)

/HICAP/

Call (800) 434-0222 to ask a question or to make an appointment.

...

#### Health Rights Hotline

Serving Placer, El Dorado, Yolo, & Sacramento Counties, regardless where you receive your health coverage.

Tollfree (888) 354-4474 or TDD (916) 551-2180.

In Sacramento, (916) 551-2100.

[www.hrh.org](http://www.hrh.org).

...

#### HMO Help Center

Assistance

24 hours a day, seven days a week.

(888) HMO-2219

or (877) 688-9891 TDD

...

#### DRA's Health

**Access Project** Free publications about the health care, insurance rights and concerns of people with disabilities and serious health conditions. For more information, go to <http://dralegal.org/> and click on "Projects".

## HOW TO AVOID COSTLY MEDICARE MISTAKES

By Sonya Wells, MPH, PharmD

In this article we will review maximizing the benefits of our health coverage as Medicare recipients.

Medicare covers the bulk of your health care expenses after you turn 65. **But Medicare's rules can be confusing and mistakes costly.** If you don't make the right choices to fill in the gaps, you could end up with high premiums and big out-of-pocket costs. Worse, if you miss key deadlines when signing up for Medicare, you could have a gap in coverage, miss out on valuable tax breaks, or get stuck with a penalty for the rest of your life.

**Below are 11 common Medicare mistakes you should avoid.**

### Keeping Your Part D Plan on Autopilot

Open enrollment for Medicare Part D and Medicare Advantage plans runs from October 15 to December 7 every year, and it's a good time to review all of your options. **The cost and coverage can vary a lot from year to year** – some plans boost premiums more than others, increase your share of the cost of your drugs, add new hurdles before covering your medications, or require you to go to certain pharmacies to get the best rates. And if you've been prescribed new medications or your drugs have gone generic over the past year, a different plan may now be a better deal for you.

It's easy to compare all of the plans available in your area during open enrollment. Go to the **Medicare Plan Finder**<sup>1</sup> and type in your drugs and dosages to see how much you'd pay for premiums plus co-payments for plans in your area.

### Buying the Same Part D Plan as Your Spouse

There are no spousal discounts for Medicare Part D prescription-drug plans, and most spouses don't take the same medications. **One plan may have much better coverage for your drugs while another may be better for your spouse's situation.** You need to look at the coverage for your specific drugs.

You can look up your drugs and dosages using the Medicare Plan Finder<sup>1</sup> to estimate out-of-pocket costs for each of you under the plans in your area. Just be careful if you and your spouse sign up for plans with different preferred pharmacies – some plans only give you the best rates if you use certain pharmacies, so you could end up paying a lot more if you get your drugs somewhere else.

### Going Out-of-Network in Your Medicare Advantage Plan

If you choose to get your coverage through a private Medicare Advantage plan, which covers both medical expenses and prescription drugs, you usually need to use the plan's network of doctors and hospitals to get the lowest

co-payments (and some plans won't cover out-of-network providers at all, except in an emergency). **As with any PPO or HMO, it's important to make sure your doctors, hospitals and other providers are covered in your plan from year to year.**

You can switch Medicare Advantage plans during open enrollment each year from October 15 to December 7, and you can compare out-of-pocket costs for your medications and general health condition under the plans available in your area by using the **Medicare Plan Finder**<sup>1</sup>. After you've narrowed the list to a few plans, contact both the insurer and your doctor to make sure they'll be included in the network for the coming plan year.

### Not Switching Medicare Advantage Plans Mid-Year If Needed

Even though open enrollment for Medicare Advantage plans runs from October 15 to December 7, you may still be able to change plans during the year. Each year you have a new opportunity to change plans after open enrollment. You have from January 1 to March 31 to switch to a different Medicare Advantage plan.

**You can also switch plans outside of open enrollment if you have certain life changes,** such as moving to an address that isn't in your plan's service area (see **Special Enrollment Periods**<sup>2</sup> for more information). And if you have a Medicare Advantage plan in your area with a five-star quality rating, you can switch into that plan anytime during the year (you can use the **Medicare Plan Finder**<sup>1</sup> to see whether a five-star plan is available in your area).

### Not Picking the Right Medigap Plan

**If you buy a Medicare supplement plan within six months of enrolling in Medicare Part B, you can get any plan in your area even if you have a preexisting medical condition.** But if you try to switch plans after that, insurers in most states can reject you or charge more because of your health. It's important to pick your plan carefully. See **How Preexisting Conditions Can Affect Medigap Insurance**<sup>3</sup> for more information on choosing a plan.

Some states let you switch into certain plans regardless of your health, and some insurers let you switch to another one of their plans without a new medical exam. Find out about your state's rules and the plans available at your state insurance department website<sup>4</sup>. You can also find more information about medigap policies in your area at [www.Medicare.gov](http://www.Medicare.gov).

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### Forgetting That You Can Sign Up for Medicare at 65

If you're already receiving Social Security benefits, you'll automatically be enrolled in Medicare Part A and Part B when you turn 65 (although you can turn down Part B coverage and sign up for it later). **But if you aren't receiving Social Security benefits, you'll need to take action to sign up for Medicare.** If you're at least 64 years and 9 months old, you can sign up online<sup>5</sup>. You have a seven-month window to sign up – from three months before your 65th birthday month to three months afterward (you can enroll in Social Security later).

You may want to delay signing up for Part B if you or your spouse has coverage through your current employer. Most people sign up for Part A at 65, though, since it's usually free – although you may want to delay signing up if you plan to continue contributing to a health savings account. See the [Social Security Administration's Applying for Medicare Only](#)<sup>6</sup> for more information. If you work for an employer with fewer than 20 employees, you must sign up for Part A and usually need to sign up for Part B, which will become your primary insurance (ask your employer whether you can delay signing up for Part B).

### Not Signing Up for Part B If You Have Retiree or COBRA Coverage

When you turn 65, Medicare is generally considered to be your primary insurance, and any other coverage you have is secondary, unless you or your spouse has insurance through a current employer with 20 or more employees. But the coverage must be with a *current employer*. Other employer-related coverage, such as retiree coverage, COBRA coverage, or severance benefits, isn't considered to be primary coverage after you turn 65. That means **if you don't sign up for Medicare, you may have gaps in coverage and be subject to a lifetime late-enrollment penalty of 10%** of the current Part B premium for every year you should have been enrolled in Part B but were not.

You may also have to wait to get coverage: If you miss the window for enrolling when you turn 65 or eight months after you leave your job, you can only sign up for Medicare between January and March each year, with coverage starting on July 1. For more information, see the [Medicare Rights Center's Medicare Interactive page](#)<sup>7</sup> about the rules for job-based insurance after age 65.

### Forgetting About the Part B Enrollment Deadline After Leaving Your Job

If you have coverage through an employer with 20 or more employees, you don't have to sign up for Medicare at 65. Instead, you may choose to keep coverage through your

employer so you don't have to pay the Part B premiums. But **you need to sign up within eight months after you leave your job** or you may have to wait until the next enrollment period (January through March, for coverage to begin on July 1). That means you could go for several months without coverage. You may also get hit with the 10% lifetime late-enrollment penalty.

### Making Financial Moves That Boost Your Medicare Premiums

Most people paid \$134 per month for Medicare Part B premiums in 2018. But if you were single and your adjusted gross income was more than \$85,000 (or more than \$170,000 for joint filers), you'd have to pay from \$187.50 to \$428.60 per month in 2018. And you'd have to pay a high-income surcharge for your Part D prescription-drug coverage, too, which could boost your premiums by \$13.00 to \$74.80 per month.

**If you're near the income cutoff, be careful about financial moves that could increase your adjusted gross income and make you subject to the surcharge**, such as rolling over a traditional IRA to a Roth or making big withdrawals from tax-deferred retirement accounts. To stay below the limits, you may want to spread your Roth conversions over several years or withdraw money from Roths rather than just from tax-deferred accounts.

### Not Contesting the High-Income Surcharge for the Year You Retire

Your Part B and Part D premiums are higher if you earned more than \$85,000 if single or \$170,000 if married filing jointly. The Social Security Administration uses your most recent tax return on file (generally 2018 for 2020 premiums) to determine whether you're subject to the surcharge. **But you may be able to get the surcharge reduced if your income has dropped since then because of certain life-changing events**, such as marriage, divorce, death of a spouse, retirement or a reduction in work hours. In that case, you can ask Social Security to use your more recent income instead (you'll need to provide evidence of the life-changing event, such as a signed statement from your employer that you retired). See the [Social Security Administration's Medicare Premiums: Rules for Higher-Income Beneficiaries](#)<sup>8</sup> for more information.

### Signing Up for Medicare Part A If You Want to Contribute to a HAS

You can't contribute to a health savings account after you sign up for Medicare, but that doesn't necessarily mean that you have to stop making HSA contributions at age 65. **If you or your spouse has health insurance through your current job, you**

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## DISCOUNTS FOR WNA MEMBERS

The following companies or individuals have agreed to give WNA a discount to WNA members. Give them a call or visit. If you choose to purchase the service or wares of any on this list, pull out your WNA Membership Card and claim the discount.

### Anodyne Therapy

Infrared Light Therapy equipment - **12% off all home units.**  
Contact: 800-521-6664 or [www.anodynetherapy.com](http://www.anodynetherapy.com)

### Auburn

#### The Footpath

825 Lincoln Way  
(530) 885-2091  
[www.footpathshoes.com](http://www.footpathshoes.com)  
**WNA Discount: 10% off the regular price shoes.**

### Elk Grove

#### Shoes That Fit

8649 Elk Grove Blvd.  
(916) 686-1050  
**WNA Discount: 20% off the regular price shoes.**

### Fortuna

#### Strehl's Family Shoes & Repair

Corner of 12th & Main  
1155 Main Street  
(707) 725-2610  
Marilyn Strehl, C.PED  
is a Certified Pedorthic  
**WNA Discount: 10% off the regular price shoes.**

### West Sacramento

#### Beverly's Never Just

#### Haircuts and Lilly's Nails

2007 W. Capitol Ave  
Hair - (916) 372-5606  
Nails - (916) 346-8342  
**WNA discount: 10% off the regular price.**

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## Maneuvering the Medicare System – Continued from page 1

waiting times, operating hours, the actions of health care personnel, and the adequacy of health care facilities.

### 8. Consumer responsibilities

In a health care system that protects consumer or patients' rights, patients should expect to take on some responsibilities to get well and/or stay well (for instance, exercising and not using tobacco). Patients are expected to do things like treat health care workers and other patients with respect, try to pay their medical bills, and follow the rules and benefits of their health plan coverage. Having patients involved in their care increases the chance of the best possible outcomes and helps support a high quality, cost-conscious health care system.

### Other bills of rights:

This bill of rights focuses on hospitals and insurance plans, but there are many others with different focuses. There are special kinds, like the mental health bill of rights, hospice patient's bill of rights, and bills of rights for patients in certain states. Insurance plans sometimes have lists of rights for subscribers. Many of these lists of rights tell you where to go or whom to talk with if you have a problem with your care. The American Hospital Association has a list of rights along with patient responsibilities that can help a person be a more active partner in his or her health care.

If you have concerns about your insurance, it is sometimes helpful to start with customer service or a case manager at your health insurance company.

## How to Avoid Costly Medicare Mistakes – Continued from page 5

**can delay signing up for Part A and Part B and keep contributing to an HSA.** This isn't an option if you have already signed up for Social Security or your employer has fewer than 20 employees — in that case, you can't delay signing up for Part A. Be careful about your contributions in the year you leave your job and sign up for Medicare — you must prorate your HSA contributions based on the number of months before you were covered by Medicare. See **FAQs About Health Savings Accounts<sup>9</sup>** for more information.

### Website References:

<sup>1</sup> <https://www.medicare.gov/find-a-plan/questions/home.aspx>

<sup>2</sup> <https://www.medicare.gov/sign-up-change-plans/when-can-i-join-a-health-or-drug-plan/special-circumstances/join-plan-special-circumstances.html>

<sup>3</sup> <https://www.kiplinger.com/article/insurance/T039-C001-S003-preexisting-conditions-affect-medigap-insurance.html>

<sup>4</sup> [https://www.naic.org/state\\_web\\_map.htm](https://www.naic.org/state_web_map.htm)

<sup>5</sup> <https://www.ssa.gov/medicare/apply.html>

<sup>6</sup> <https://www.ssa.gov/retire2/justmedicare.htm>

<sup>7</sup> [https://www.medicareinteractive.org/page2.php?topic=counselor&page=script&script\\_id=19](https://www.medicareinteractive.org/page2.php?topic=counselor&page=script&script_id=19)

<sup>8</sup> <https://www.ssa.gov/pubs/EN-05-10536.pdf>

<sup>9</sup> <https://www.kiplinger.com/article/insurance/T027-C000-S002-health-savings-accounts.html>

## President's Message – Continued from page 3

### FIRST WNA ANNUAL CONFERENCE WEBINAR -- TUESDAY, JULY 28, 2020, 3:30 PM PDT

The speaker will be Rita Lazenby from Alnylam Pharmaceuticals, Inc. She will talk about a hereditary neuropathy – familial amyloid polyneuropathy. It is more often not diagnosed as it is fairly rare but it is also fatal if not treated. Recently, Alnylam has developed a test for it and a treatment. If your neuropathy could be hereditary or is deemed idiopathic, this would be a good presentation to attend. Some of you may remember Penni Smith, who did some videotaping early in our history and served on our Board of Directors. Her mother died at 57 and Penni at 56. Now that I've learned about this type of neuropathy I'm positive this was the cause. She had all kinds of health concerns and major neuropathy but no neurologists

were included in the team treating her. The test and treatment, however, were announced the year after she had passed.

If you get the email messages we send out, like the one about teleconferences, you will receive the link to participate. It will be on Zoom. You can enter by telephone as well. If you don't get email but someone you know does, you can have them send Lindsay in our office their email and who it is for. Have them send the information to [lindsayc@pnhelp.org](mailto:lindsayc@pnhelp.org). If you have email but don't get email from us, also send your email address to Lindsay.

Stay safe and wash your hands often.

Love,

*Beverly*

## NEUROPATHY MEDICAL LITERATURE REVIEW By William B. Donovan, M.D.

We can access the National Library of Medicine (NLM) to obtain information on peripheral neuropathy (PN). There are over 100 medical articles a month written on PN.

I review these references and select articles that would appear to be most interesting to us neuropathy sufferers. This is the link to PubMed that will connect to the NLM: [www.ncbi.nlm.nih.gov/sites/entrez](http://www.ncbi.nlm.nih.gov/sites/entrez)

If you are reading this article on the computer, just click on the above link to go there. If you are reading the print edition of the newsletter, type this link into the address bar of the browser on a computer. If you don't know how, get a librarian or friend to help you.

After you get to PubMed, you will see a line that says "Search PubMed" followed by "for" and a space. Every article in the NLM is given a PMID, an eight digit identification number. I will give you PMID numbers of the selected articles. Type the PMID into the space after the "for" and click on "Go" at the end of the space, or press the ENTER key on your keyboard. You will then see a one paragraph abstract of the article appear, as well as links to related articles.

The reader can also go to the WNA website [www.pnhelp.org](http://www.pnhelp.org), click on the RESOURCES tab and select MEDICAL LITERATURE REVIEW from the menu to review the archive of summaries that have appeared in this column over recent years.

This month's PMIDs:

- 28066745 This article describes deep gluteal syndrome (DGS), a neuropathy due to the hip rotator muscles compressing the sciatic nerve. DGS can mimic lumbar disc-related sciatica with pain in the buttock and hip radiating down the leg. It can be explored by endoscopy and be decompressed if it does not respond to physical therapy with muscle stretching.
- 15520047 This Brazilian paper discusses the use of pentoxifylline as a non-opioid analgesic. The drug is usually prescribed for circulatory disorders. It inhibits the release of cytokines, TNF-alpha and IL-beta resulting in reduction in the sensation of pain.
- 17140731 This Chinese paper discusses the use of pentoxifylline in the reduction of neuropathic pain. The agent reduces the viscosity of blood and is used for circulatory disorders, but can reduce inflammatory cytokines which may account for its ability to prevent pain.

### DISCOUNTS FOR WNA MEMBERS

*Continued from page 6*

#### Neuropathy Support Formula/Nerve Renew

(1-888-840-7142) is a supplement that a number of people are taking and reporting it has helped them. The company gives members of WNA a discount and free shipping. The 30-day supply is \$40 (normally \$49.97). It can be auto-shipped monthly for the same. A 3-month supply via auto-ship is \$95.00. They also have a Nerve Repair Optimizer that is available for \$20 with free shipping. Marsha, the manager, said that if anyone wants more information about the product, they can call and ask for her. If she is not readily available, leave your number and she will call you back. They now have Nerve Renew Fast Acting Cream at \$20 for WNA members. It reportedly takes the edge off numbness.

#### Building Better Balance DVD, Developing Spine Health

– The DVDs are \$30 each. The price of a full set (4 DVDs) is \$100 (that's a 20% discount). You can order the DVDs by going to the website [www.building-better-balance.com](http://www.building-better-balance.com). Shipping is free. You can also order the DVDs over the phone using a credit card. Call (707) 318-4476 and leave a message. Vanessa Kettler, Balance and Fall Prevention [www.building-better-balance.com](http://www.building-better-balance.com) (707) 318-4476

#### Additional Discounts

Do you know a business that might offer our members a discount? Tell them that they will be listed each month in our newsletter and on our website so our members will know of their generosity and patronize their business. Call (877) 622-6298 or e-mail [info@pnhelp.org](mailto:info@pnhelp.org).

We'll mail an agreement form to the business, and once we have it, we'll add them to this list.

## ANALGESICS – DANGEROUS TO KIDNEYS AND OTHER CONDITIONS

Some neuropathy patients take over-the-counter analgesics to help control their pain. What you may not know is that analgesics such as ibuprofen, aspirin, acetaminophen, ketoprofen, and naproxen can be dangerous to your kidneys if taken in excess, or, for over a long period of time.

The National Kidney Foundation recommends that people who have kidney disease, heart

disease, high blood pressure, liver disease, people over age 65, or people taking diuretics use analgesics only under a doctor's strict supervision. Blood tests are required in monitoring the effects of analgesics. Also, drink plenty of water when taking analgesics.

– Shirley Gast Lynn's Source: Best-Ever Tips-Diabetes Self-Management, DSM Books

**Mark Your Calendar Now!**

**FIRST WNA ANNUAL CONFERENCE WEBINAR  
TUESDAY, JULY 28, 2020, 3:30 PM PDT**

See page 6 (President's Message) for more information



[www.facebook.com/WNeuro](http://www.facebook.com/WNeuro)

*Join Us!*

@Neuropathy\_WNA





# WESTERN NEUROPATHY ASSOCIATION

A California public benefit, nonprofit,  
tax exempt corporation

P.O. Box 276567, Sacramento, CA 95827-6567

## TELECONFERENCES IN JULY

Call 1-877-366-0711 • Passcode 36199447#

Monday, July 6, 6:30 PM Call for anyone who wishes to call in \*

Wednesday, July 8, 1:00 PM – Placerville – anyone can call in \*

Tuesday, July 21, 1:30 PM – Sacramento – anyone can call in  
– Sonya Wells, Pharmacist, leading

Wednesday, July 15, 12:30 PM – Folsom – anyone can call in \*

Thursday, July 16, Las Vegas and Nevada – anyone can call in \*

Saturday, July 18, 10:30 AM – San Jose – anyone can call in \*

\* Bev Anderson, President, leads the undesignated five.

## MOVEMENT By Julia Helen Tracy

If there is movement  
there can be  
improvement.

I only hurry when  
Jumping  
to conclusions.

These days my body  
doesn't care to move fast.

Must practice patience.



### Western Neuropathy Association (WNA)

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tax-exempt corporation.

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Our mission is to provide support, information and referral to people with neuropathy and to those who care about them, to inform and connect with the health care community, and to support research.

Dues - \$30 a year

All contributions and dues are tax-deductible.

We are supported by dues-paying members, contributions by members and friends, and occasionally, small grants and fundraisers.

*This newsletter is designed for educational and informational purposes only. The information contained herein is not intended to substitute for informed medical advice. You should not use this information to diagnose or treat a health problem or disease without consulting a qualified health care provider. Western Neuropathy Association (WNA) does not endorse any treatments, medications, articles, abstracts or products discussed herein. You are strongly encouraged to consult a neurologist with any questions or comments you may have regarding your condition. The best care can only be given by a qualified provider who knows you personally.*