

Business Insight

Year End Decisions

It's November and everyone in Chicagoland is thinking about preparations for winter. How much snow will we get? Will it be freezing cold or just nice cold? Will we get 'White Christmas'?

Only some of us may ask a little different question: Will my skin get really bad this winter? Is my psoriasis going to flare? Will I itch to craziness? Yes, winter and cold weather cause many skin changes including flares of some very chronic diseases like psoriasis or atopic dermatitis. Turning the heaters on will make some symptoms like itching even more severe. This is why patients with chronic skin conditions should not wait until it really becomes unbearable. Starting in November, you should apply moisturizers more often and in more intense quantity, especially after washing your skin and especially with the skin exposed to the external elements. If your chronic conditions start flaring, you should not wait for them to expand but see your doctor for a prescription renewal. Please, remember that mild to moderate conditions can be helped with topical treatments while moderate to severe must often receive more systemic treatment. Ask your doctor about options to treat your problems and decide what the optimal solution is for you and your lifestyle. There are treatments working very well but requiring repeating the procedures several times a week and at the doctor's office. Some other treatments may require only once a month injection. Only a detailed conversation with your doctor can select the method of treatment that will suite your needs and help your condition.

Year-end decisions include selecting new insurance plans as well. This topic is more challenging this year as ever before because we really do not know where the system will go next year. Medical professionals are puzzled and so are many agents who have been dealing with selling insurance for years. What we all know is that our healthcare system has been changing even without any major change announced. One of the very frequent problems appearing in advertising on TV and the radio is pertaining to recipients of Medicare. Medicare is a government-based program for health insurance for 65+ patients. Medicare was established many years ago to support the seniors with a safe-net care during their retirement age. Some rules for Medicare changed over the years but one rule is still the same: Medicare is operated as a part of the federal government Social Security administration. It is the most comprehensive program with no limits in age and severity of your diseases. Doctors participate in Medicare program and must follow the fee schedule established by the federal government. Doctors participating in the program must also follow a high level of compliance with the services they render.



There are many 'fake' advertisers encouraging you to sign up for free services under Medicare substitute options. They are not Medicare. They are developed as options of the private industry to replace your regular Medicare and actually receive money from the federal government as your 'substitute insurance'. Often, there are massive problems with those plans in covering what you really need. Very frequently, your established doctors will not be a part of the substitutes. Also, you may need a referral from your general doctors to see a specialist. We have seen patients returning to us in January with new insurance cards assuming that they can have their visits continue and we had to shock them that they need to find a new dermatologist. One of our employees actually called the advertising phone number and it took her more than 3-4 questions until the agent on the other end disclosed that the program he was selling was from Humana substitute rather than real Medicare.

Please, remember that you need to know your options in everything that is about your health: your treatment, your prescriptions, and your insurance. What is good for one person may not work for the other. Our front desk and billing personnel will be ready to assist you with your insurance selection. Please, ask us any questions. Please, remember that a decision made now for the 1/1/2018 effective date will have to exist till the end of 2018. You will not be able to change it for 12 months.

Good patients are well-educated patients. We are here to educate you.

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