

The Gift of Good Health

By Grace-Marie Turner

The holiday season is here again. But amidst the hustle and bustle of gift-giving and family get-togethers, seniors enrolled in Medicare Part D should carve out time to consider whether they want to stay with their current prescription drug plan.

From Nov. 15 through the end of the year, Medicare is holding its annual "open enrollment" period for Part D. During this time, eligible seniors can sign-up or change plans. Seniors can compare their current coverage with others among the many competing Medicare drug plans. They can decide whether to stay with their current coverage or switch to another plan that may offer lower premiums or more coverage options.

Unlike traditional government programs, where there's just one plan for everyone, Medicare Part D is structured so that insurance companies

must compete for customers. Knowing that beneficiaries have the option to switch means that insurers have to make their plans attractive or they will lose customers. The record shows that this results in more choices and lower costs.

In 2003, lawmakers estimated seniors would pay an average monthly premium for prescription drug coverage in 2009 of more than \$44. But according to government officials, their average monthly premium next year for the standard plan will be just \$28.

But some drug plans are raising their prices and changing the specific drugs available. So every senior who is enrolled—even those that are happy with their plans—should be sure to seize this once-a-year opportunity to review their coverage.

Web savvy seniors can do this is through Medicare's website at www.Medicare.gov.

There, using the "Medicare Plan Finder," seniors can compare plans based on price, drug coverage, and out-of-pocket expenses. Seniors can also use the Plan Finder to compare the cost of filling a prescription their local pharmacy versus a mail-order drug store.

Seniors without web access can always call 1-800-Medicare and speak with a customer service representative who will talk them through their choices. Seniors may also want to assess whether one of the Medicare Advantage plans also may be right for them. These plans offer a full range of health services and some of them include prescription drug coverage at no extra cost.

Medicare's open-enrollment period ends on December 31, so seniors should act fast to check their options and make sure they're enrolled in the most-affordable plan that best suits their needs. After all, the best gift is good health.

LA COLUMNA VERTEBRAL
El Soporte Informativo Para Millones
de Hispanos
Por Julio Marengo



Al que madruga Dios le ayuda



Julio Marengo

La vi de nuevo hace pocos días y casi no la reconocí; sentada frente a mi reía y bromeaba sobre su presente y sobre lo que le deparará el futuro. Nada que ver con la mujer que conocí hace cerca de un año en su casa de Stafford, Virginia; deprimida, resignada a ser deportada y a dejar atrás 18 años de vida, a su compañero y a sus dos hijos.

Después de tres meses en una cárcel donde fue puesta junto a criminales comunes tras la denuncia de una empleada del departamento de vehículos motorizados de su ciudad, que la obligó a pagar por el delito de ser indocumentada, Lilian se había abandonado a sí misma y estaba dispuesta a firmar la deportación voluntaria, a pesar de tener un historial limpio y no haber usado nunca documentos falsos.

Lilian perdió varias oportunidades de regularizar su situación "por dejada, porque dejaba todo siempre para

última hora y pensaba que con no cometer ningún delito nunca me iba a pasar nada" confesó. Ahora, tendrá que presentarse ante un juez de migración.

Su abogado y el consejero migratorio de la embajada de su país consideran que tiene un caso sólido. Pero ella pudo haberse ahorrado el enorme gasto en abogados y todo el dinero que perdió al dejar de trabajar por casi todo un año. Eso sin contar el sufrimiento y la angustia, no solo de ella, sino de su esposo y sus dos pequeños.

Los latinos somos famosos por dejar todo para última hora. Algunos hasta hacemos broma de esa tradición "tan nuestra" de no hacer nunca las cosas a su debido tiempo. Pero esa costumbre nos puede llevar a perder mucho de lo que con tanto esfuerzo hemos ganado en este país como inmigrantes.

Esta nación ha construido gran parte de su grandeza precisamente por la capacidad organizativa que ha desarro-

llado a través de su historia. El enfrentar las obligaciones a su debido tiempo, te puede ahorrar muchos dolores de cabeza en el futuro.

Si tienes problemas para presentar documentos o hacer pagos en su momento, lo mejor es que te avoques a la institución correspondiente antes de que se venza el plazo y expongas tu situación, de lo contrario sentarás un precedente de irresponsabilidad.

En estos tiempos de inestabilidad económica muchas instituciones ofrecen cierta flexibilidad, pero es importante que la institución esté enterada de que tú tienes el interés de cumplir con tus obligaciones a tiempo. Recuerda que como decían nuestras abuelas, al que madruga Dios le ayuda.

Amigo lector de *La Columna Vertebral*, para información sobre recursos en tu comunidad llama a *La Línea de Ayuda* al 1-800-473-3003.

El regalo de la buena salud

Por Grace-Marie Turner

Nuevamente se acercan las fiestas. En medio del ajetreo de las preparaciones, regalos y festines familiares, convendría que aquellos ciudadanos de la tercera edad que estén inscritos en la Parte D de Medicare hagan una pausa, y consideren si desean permanecer en el mismo plan para medicamentos por receta que habían adoptado.

El plazo anual de "inscripción abierta" de Medicare para la Parte D comienza a partir de ahora y se extiende hasta fin de año. En el curso de dicho plazo, los ciudadanos de la tercera edad con derecho a ello pueden inscribirse en un plan o cambiar de plan. Los ciudadanos de la tercera edad tienen la oportunidad de comparar su cobertura actual con otras coberturas ofrecidas por los muchos planes competitivos de Medicare que se ofrecen para medicamentos por receta. Pueden decidir si desean mantener su cobertura actual u optar por otro plan que ofrezca primas menos elevadas o mayor cantidad de opciones de cobertura.

A diferencia de los progra-

mas gubernamentales, que solo cuentan con un plan único para todo el mundo, la Parte D de Medicare está estructurada de modo tal que las compañías de seguro se ven obligadas a competir para atraer a los clientes. Como los beneficiarios tienen la opción de cambiar de plan, las aseguradoras, si no quieren perder clientes, tienen que ofrecer planes atractivos. Los datos indican que este tipo de estructura da como resultado más opciones y costos más bajos.

En el 2003, los legisladores estimaron que, al llegar al 2009, los ciudadanos de la tercera edad pagarían una prima mensual media de más de \$44 por su cobertura para medicamentos por receta. Sin embargo, según funcionarios del gobierno, el año próximo la prima mensual media correspondiente a un plan estándar será de tan solo \$28.

No obstante, algunos de los planes para medicamentos por receta aumentarán los precios y modificarán la disponibilidad de ciertos medicamentos específicos. Por lo tanto, conviene que todos los ciudadanos de la tercera edad que estén inscritos en un plan (in-

clusive aquellos que consideren satisfactorio su plan actual) aprovechen esta oportunidad, que se da una sola vez por año, para volver a examinar su cobertura.

Aquellos ciudadanos de la tercera edad que dominen la Internet podrán visitar el sitio Web de Medicare en www.Medicare.gov. Una vez que se encuentren allí, podrán comparar planes utilizando el "Medicare Plan Finder" (Buscador de planes de Medicare), basándose en el precio, los medicamentos que cubre cada plan y los gastos en efectivo. Los ciudadanos de la tercera edad podrán usar también el Buscador de planes para comparar el costo de los medicamentos por receta en su farmacia local frente al costo de los mismos a través de una farmacia que los abastece por correo.

Asimismo, los ciudadanos de la tercera edad que no cuenten con acceso a Internet pueden llamar por teléfono al 1-800-Medicare y hablar con un representante de atención al cliente, que les explicará sus opciones. Es posible que los

(vea *El Regalo*, página 8)

Bi-National Health Week Community Baby Shower Celebration

By: Natasha Flores and Nasim Novin

In celebration of Bi-National health week, Project Concern International (PCI) and its partners held a community baby shower for the pregnant women and children enrolled in the California Border Healthy Start (CBHS) project. On October 15, over 100 pregnant women, mostly enrolled in the program, and their families gathered at the Malcolm X Library for this free event with lunch and celebration activities.

The event featured a variety of activities, prizes, information booths from different San Diego based programs and clinics, as well as motivational words from the event's coordinators and key contributors. Gifts donated by the clinics and PCI were presented to all participants.

The pregnant women were taught how to do pregnancy belly dancing by midwife Brooke Ray from Best Start Birth Center. The demonstration showed the benefits of non-strenuous exercise during pregnancy and the greater advantages of "loose-hips" during childbirth.

Professional photographers

Selina Espinoza and Lorena Glade-Labarca provided photo sessions for the moms and children. All were able to take home their photos and gifts. The baby shower was a huge success drawing well over the number of expected participants.

Collaborators for this celebration included: Scripps Hospital Chula Vista, San Diego Family Care, La Maestra Community Clinic, Family Health Centers of San Diego, SAY San Diego, SANDAPP, Center for Community Solutions, Network for Healthy California, Sharp Grossmont Women's Center, Share the Care, Health Net, County of San Diego MCH, and Best Start Birth Center.

San Diego's CBHS program is improving the health of low-income pregnant women, mothers, and their babies in areas that represent the highest levels of poverty and poor birth outcomes in San Diego County by enhancing the capacity of the local maternal and child health social service systems and increasing effective outreach and recruitment into prenatal services early in pregnancy.

The CBHS employs Patient Navigators, or promotoras, to

provide the outreach and case management of pregnant women. They provide continuity of care for both the mother and child from pregnancy up to two years after delivery. The project also offers support groups for mental depression during pregnancy and after delivery as well as health education for mothers. As part of these efforts, trained Doula's "birth assistants" are available for those pregnant women who are enrolled in the program.

CBHS is funded by the US Department of Health and Human Services Health Resources and Services Administration and is part of a national initiative designed to coordinate and strengthen perinatal services for high risk, low access populations. Project Concern International is a San Diego-based health and humanitarian organization dedicated to saving lives and building healthy communities around the world. With over 46 years of experience, Project Concern International reaches more than 3 million people each year in Asia, Africa, and the Americas.

To learn more about PCI's programs worldwide, please visit www.ProjectConcern.org.

By: Crystal Nguyen, M.A.

It finally feels like fall with the golden brown leaves on the ground and the cold, crispy air blowing all around us. The best thing about this season can be found in the produce section in the grocery stores. There are many varieties of locally grown, in-season produce such as apples, pomegranates, persimmons and gourds. And who could forget the pumpkins? Better yet, pumpkin pie! It was quite amusing to hear 3rd grade students asking, "Is pumpkin pie a fruit or a vegetable?" How exciting would that be, if pies were part of the fruit and vegetable food group? Many of us would probably eat the recommended 5 or more servings very easily.

Pumpkins are a great source of Vitamin A, which is good for your eyes. When selecting a pumpkin, look for one that is firm and heavy. Prepare them by baking, roasting and pureeing them for soups or pies! Because it is fall, fresh pumpkins are in-season. Otherwise, the canned ones will do just fine.

Pumpkins are great fruits that can be made into pies, but be careful of the other ingredients that are added to the pumpkin to make pie filling. The use of heavy whipping cream and butter in piecrust may add onto those unwanted pounds during holiday feasts. Have no fear; you can still have your pumpkin dessert so look at the recipe included below for a heart healthy treat!

CRUNCHY PUMPKIN PIE
Recipe provided by: National

Institute of Health (NIH) Nutrition, <http://www.nhlbi.nih.gov/>

This pie uses only a small amount of oil in the crust and skim milk in the filling to make it heart-healthy.

For the piecrust:

1 cup quick cooking oats
1/4 cup whole wheat flour
1/4 cup ground almonds
2 tsp brown sugar
1/4 tsp salt
3 tbsp vegetable oil
1 tsp water

For the pie filling:

1/4 cup packed brown sugar
1/2 tsp ground cinnamon
1/4 tsp ground nutmeg
1/4 tsp salt
1 egg, beaten
4 tsp vanilla
1 cup canned pumpkin
2/3 cup evaporated skim milk

1. Preheat oven to 425° F.
2. Mix oats, flour, almonds, sugar, and salt together in small mixing bowl.
3. Blend oil and water together in measuring cup with fork or small wire whisk until emulsified.
4. Add oil mixture to dry ingredients and mix well. If needed, add small amount of water to hold mixture together.
5. Press into a 9-inch pie pan and bake for 8-10 minutes, or until light brown.
6. Turn down oven to 350° F.
7. Mix sugar, cinnamon, nutmeg, and salt together in a bowl.
8. Add eggs and vanilla and mix to blend ingredients.
9. Add pumpkin and milk and stir to combine.
10. Pour into prepared pie shells.

11. Bake 45 minutes at 350° F or until knife inserted near center comes out clean.

Yield: 9 servings—Serving Size: 1/9 of a 9-inch pie

Each serving provides: Calories: 177, Total fat: 8 g, Saturated fat: 1 g, Cholesterol: 24 mg Sodium: 153 mg

Remember, there are healthy alternatives you can eat during the holidays. Also, remember to stop eating before you get too full and besides, holiday leftovers such as turkey always taste better the next day. Last, but not least, get up and go play with your family and friends for at least 60 minutes on most days! Can't decide on what activity to do first? Take everyone to the shopping mall and park far away from the entrance. This is a great way to add some brisk walking into your holiday festivities.

Crystal L. Nguyen, M.A. is a Health Educator with UCSD Nutrition Link, an elementary school nutrition education program. Nutrition Link is funded by USDA's Food Stamp Program through the California Department of Public Health. These institutions are equal opportunity providers and employers.

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La Prensa San Diego

Founded: December 1, 1976
San Diego, California

Founder/Publisher:

Daniel L. Muñoz

Editor:

Daniel H. Muñoz, Jr.

La Prensa San Diego was adjudicated a newspaper of general circulation for the City and County of San Diego, Fourth Judicial District of the Municipal Court of San Diego. File #4137435 of May 9, 1978.

Press releases, photos, and advertisements are accepted. Submit by mail, fax or email. La Prensa San Diego reserves the right to accept or reject material sent.

La Prensa San Diego
is a wholly owned subsidiary of
La Prensa Muñoz, Inc.
ISSN 07389183

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