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The Link Between Hearing Loss, Dementia, and How to **Protect Your Cognitive Health**

Hearing loss makes communication challenging, but what else does it do? Research has proven that hearing loss significantly increases the risk of cognitive decline. As the brain works harder to compensate for the loss of sound input, it becomes more vulnerable to cognitive issues like dementia. The good news is that taking action to treat hearing loss can mitigate these risks and help protect your brain.

How Hearing Loss Impacts Cognitive Decline

Hearing loss doesn't just affect your ability to interact with others; it can have profound effects on your brain. When you have difficulty hearing, you may find yourself withdrawing from social activities because communication feels too difficult. This social isolation not only dampens your quality of life but also reduces the amount of stimulation your brain receives. Like any other muscle, the brain needs regular exercise to stay strong. Without sound signals to process, parts of the brain related to hearing begin to weaken. Over time, this can accelerate cognitive decline and increase the likelihood of dementia.

In fact, a growing body of evidence supports the connection between untreated hearing loss and the onset of dementia. However, the reverse is also true — treating hearing loss can significantly reduce your risk of cognitive decline. A recent study* has shown that individuals who use hearing aids to correct their hearing loss may experience a slower progression of cognitive decline, allowing for a healthier, more active brain over time.

How Ears and the Brain Work Together

To understand how hearing loss affects cognitive function, it's important to recognize how the ears and brain work in harmony. The ears capture sound and send it to the brain as electrical signals, where the brain processes and interprets the information. This isn't a passive process — the brain actively works to locate sounds in your environment, differentiate between relevant and irrelevant sounds, and make sense of the auditory world.

When hearing loss occurs, the brain must work harder to fill in the gaps caused by missing sound. This extra strain can divert cognitive resources away from other critical brain functions such as memory, attention, and decision-making. Over time, this additional workload can lead to physical changes in the brain, increasing the risk of developing dementia.

Taking Action: The Importance of Treating Hearing Loss

Proper treatment of hearing loss can reduce the cognitive strain on your brain, allowing it to function more efficiently. Whether it's through hearing aids or other solutions, addressing hearing loss helps keep your brain. engaged and stimulated, protecting it from the effects of cognitive decline.

If you've noticed any signs of hearing loss, now is the time to take action. An expert hearing care professional can assess your hearing, create a personalized treatment plan, and guide you through the latest hearing technology options. Don't wait — better hearing and a healthier brain are within your reach. Schedule a hearing exam today, and take the first step toward maintaining your cognitive health for years to come.

*Lin FR et al. Hearing Intervention Versus Health Education Control to Reduce Cognitive Decline in Older Adults With Hearing Loss in the USA (ACHIEVE): a Multicentre, Randomised Controlled Trial. The Lancet. 2023; 10404:786–797. https://www.thelancet.com/journals/lancet/article/PliS0140-6736(23)01406-X/fulltext. Accessed Feb. 15, 2024.



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Waters Wellness Compounding Pharmacy tailor made medications

ecoming a pharmacist apparently was the right prescription for Trey Waters, who knew early on as a child that he wanted to help people.

The native Bristolian currently owns five pharmacies, including the 2023 purchase of Anderson Compounding in Bristol, Tennessee, a locally-owned business for more than 30 years.

Waters changed the name to Waters Wellness Compounding Pharmacy, and kept the same model as a compounding pharmacy, specializing in preparing medications onsite to meet the specific needs of patients.

According to the American Pharmacists Association, there are about 56,000 community pharmacies in the country with about 7,500 specializing in compounding medicines.

As a compounding pharmacist, Waters explained that the medications he prepares are tailor made to the



patient whereas, mainstream commercially-made medicines generally have standard doses for everyone.

"One size doesn't always fit all," said Waters.

"For example, a child or an elderly patient may not be able

to swallow a pill. I can prepare the medicine in a liquid form that is not readily available," Waters said. "I might be able to turn medicines for a child into a lollypop or a cream that can be rubbed on the skin."

Waters can work with the

patient's provider to determine the best treatment for a woman who is struggling with hot flashes, night sweats, and hair loss. The same goes for a patient who is trying to lose weight but having no success. Or, a patient who is getting no relief from a current sinus



between a pharmacist and a

practitioner that allows the

clinical services.

pharmacist to perform certain

nails, and even diaper rash.

He encourages patients to request a compounding pharmacy when they prefer to receive customized treatments, especially when medicines need to be free of certain allergens.

Early years

Raised in Bristol, Virginia, Waters graduated from John S. Battle High School.

"I knew at age 12 that I wanted to be a pharmacist," he said.

His grandfather who had been diagnosed with diabetes came home from a doctor's appointment with a glucometer and medicines to regulate his blood sugar.

"I remember opening up the packaging inserts and going over the medicines with him. I helped him create a dosing

chart," said Waters.

Even at that age, Waters set his sights on learning about medicines and making treatments easier for people to understand.

At age 15, he went to work as a pharmacy technician at Medical Mall Pharmacy in Bristol Regional Medical Center and worked there throughout high school.

Waters, an avid learner and accomplished student, earned a fast track Pharm.D. degree at Campbell University in Buies Creek, North Carolina.

can treat common ailments

and Covid to bio-identical

ranging from flu, strep throat

hormones, weight loss, fungal

After working as a pharmacist at several independent and

"I like practicing root cause

wellness, Instead of putting a

blanket over the disease which

mom and pop pharmacies, Waters purchased his first pharmacy business in 2005 in North Carolina, a trend that would continue for nearly the next 20 years.

Over the years, Waters has owned 22 independent pharmacies spanning North Carolina, South Carolina, Tennessee, Virginia, and even Montana.

"Initially, the plan was to just own one store, but I really enjoyed that business side as much as the pharmacy aspect."

As a pharmacist, Waters began to see a different side to the pharmacy industry.

"Eventually, I realized patients were not getting better, they were just taking more medicines. Sometimes they had to take a medicine to relieve the side effects of the first medicine. I realized there had to be a better way."

That's when Waters enrolled in a fellowship on Anti-Aging, Regenerative, and Functional Medicine at the South Florida School of Medicine. Completing the fellowship in 2011, Waters learned the importance of treating the root causes of diseases and ailments.

Professionally, Waters has received The Roche Pharmaceutical Communications Award, Campbell University Distinguished Alumni Award, and the Keith Fearing-Community Pharmacist of the Year - Award. He has also served on several boards, including the Retail Advisory Board at NC Mutual, Dean's Board of Advisers for Campbell University, and on the Digital Advisory Board for Corista, LLC, a digital pathology company.

Waters Wellness Compounding Pharmacy is located at 310 Bluff City Highway in Bristol, Tennessee. For more information, visit the website at www.waterswellness.com. Follow Waters Wellness on Facebook, Instagram, and TikTok.



COMPOUNDING PHARMACY -





ectic, loud and/or overly busy scenes and settings may not be safe havens for most people. In fact, it's likely a majority of people find such environments uncomfortable and challenging to be in. Despite that discomfort, people typically can still manage these types of situations. Those who struggle to do so might be dealing with a condition known as sensory overload. What is sensory overload?

The Cleveland Clinic compares sensory overload to an issue many modern adults have undoubtedly confronted: a computer paralyzed by too many applications running at once. Much like the operating system of a computer can be overwhelmed when too many internet tabs are open at once and/or too many applications are running simultaneously, a person's operating system can be overwhelmed by too much stimuli, potentially contributing to paralyzing feelings that make it hard to move forward. According to the Cleveland Clinic, the sympathetic nervous system is the part of the body responsible for the fight-or-flight response. When a person experiences sensory overload, that system switches on and alerts individuals that they are in danger. This also occurs when individuals feel sudden stress resulting from some aspect of the world around them, which can be triggered by various prompts.

What are some potential triggers of sensory overload?

The organization Autism Speaks notes that sensory overload is triggered when an intense sensory stimulus overwhelms a person's ability to cope. A single event, including an unexpected loud noise, can be a trigger for sensory overload. The Cleveland Clinic reports these are some additional potential triggers:

Sight: A lot of visual stimuli also can trigger sensory overload. That's because individuals confronting a lot of visual stimuli may not figure out where to look or focus their attention. Bright of flashing lights also

can trigger sensory overload.

- Smell: Strong scents and aromas, such as those produced by perfumes and certain cleaning products, also can trigger sensory overload.
- Touch: The Cleveland Clinic notes some individuals are extra sensitive to the feel of certain fabrics. Tight, uncomfortable clothing can trigger sensory overload, as can wearing materials that feel itchy.
- Taste: Even spicy foods or dishes individuals have never tried can trigger sensory overload.

What happens when sensory overload is triggered?

Sensory overload can prompt both emotional and mental reactions. The Cleveland Clinic notes such reactions may include:

- · General feeling of stress
- Anxiety
- · Inability to focus
- Irritability
- Intrusive thoughts, which the Cleveland Clinic notes are unwanted images or urges that come to mind even though they are unwanted

Autism Speaks notes more specific signs

that people with autism who experience sensory overload may experience, which can include but are not limited to:

- Increased movement, such as jumping, spinning or crashing into things
- Talking faster and louder, or not talking at all
- Covering ears or eyes
- Difficulty recognizing internal sensations like hunger, pain or the need to use the bathroom
- Refusing or insisting on certain foods or clothing items
- Frequent chewing on non-food items
- Frequent touching of others or playing rough
- Difficulty communicating or responding as the brain shifts resources to deal with sensory input (shutdown)
- Escalating, overwhelming emotions or need to escape a situation (meltdown)

The Cleveland Clinic notes that children are more prone to sensory overload because youngsters' coping skills are less developed than adults'. More information about sensory overload can be found at https://health.clevelandclinic.org/sensoryoverload.



Pre-workout tips for seniors

As physically active individuals age, they typically must change how they approach exercise. For example, rather than jumping two feet first into new activities like they might have done when they were younger, seniors may have to think about injury prevention and ways to improve their endurance prior to lacing up their sneakers. For most, that may boil down to taking various pre-workout steps.

- Get enough rest. The body requires adequate sleep and other rest during the day to stimulate muscle growth and repair. Exercise may not be as effective and it may be more dangerous if seniors are engaging without enough sleep. In addition, sleep deprivation can reduce reaction times, which can adversely affect workouts.
- Emphasize stretching. Stretching can improve flexibility and reduce the risk of muscle injuries. It also can improve range of motion in the joints. Stretching before and after a workout prepares the body for exercise and helps it recover.
- Wear the proper footwear and clothing. Sturdy, supportive athletic shoes and well-fitting workout wear can make working out more comfortable and safer. The National Institute on Aging recommends finding footwear designed for the specific activity you'll be engaging in. Footwear that offers sufficient heel support and nonslip soles is beneficial as well.
- Warm up. Give the body an opportunity to acclimate during a warm-up period that will facilitate healthy breathing. Warming up also loosens up the joints and muscles for the exercise ahead..

 Carefully consider pre-workout supplements. Pre-workout powders and pills have become quite popular for exercise



enthusiasts. Manufacturers may advertise that their products are loaded with vitamins and minerals that will help energize the body for a workout. However, they also may be fortified with caffeine. Do not take a pre-workout supplement without first consulting your physician, as certain products may adversely interact with medications you're taking for preexisting conditions.

Pre-workout steps can keep seniors safe and reduce injury risk from exercise.

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Simple ways make a did nuitous

utritious foods are a cornerstone of a healthy lifestyle. The World Health Organization says a healthy diet protects a person against many chronic noncommunicable diseases, such as heart disease, cancer and diabetes. Nutritious foods also help a person get to or maintain a healthy weight, promote stronger bones and teeth, and positively affect longterm mental health.

People often wonder how they can improve their daily diets. Here are some ways to make meals more nutritious.

Eat an array of fruits and vegetables. Healthline notes a diet rich in fruits and vegetables has been proven to offer many health benefits. Incorporating a variety of fruits and vegetables

into the meals eaten each day will provide fiber, vitamins, minerals, and antioxidants. Vegetables also are low in calories and fat, which aligns with diets designed for weight management. Health experts suggest eating greens and other vegetables first so that you fill up and are therefore less likely to eat fewer, less nutritious foods during each meal.

 Consume sufficient healthy sources of protein. Protein is important for managing hunger and sustaining energy and maintaining muscle. Lean sources of protein are best, and can include skinless poultry, unprocessed lean meats, seafood and fish, legumes, and nuts. Eggs also are excellent sources of protein. Fish tends to be low in calories for the

amount of protein it provides. Try to incorporate oily fish like salmon into your culinary repertoire since it's a source of heart-healthy omega-3 fatty

- Choose whole grain carbohydrates. When selecting breads, cereals, rices, and other carbohydrates, select higher fiber or whole grain varieties. Whole grains contain more fiber than white or refined starches and will help you feel fuller longer.
- Cut down on saturated fats and sugars. Be mindful of food labels when selecting ingredients for meals. Opt for foods that are low in saturated fats, which tend to contribute to an increase in the amount of cholesterol in the blood. Also, regularly consuming foods

and beverages high in sugar increases a person's risk for obesity and tooth decay, says the National Health Service of the United Kingdom.

Practice additional smart eating tips. In addition to the foods eaten, there are ways to eat in a more healthy manner. Slow down when eating and savor the foods. Gauge whether you feel full before going back for another portion. Eating foods off a smaller plate can trick the brain into thinking you ate more, a tactic that can help to reduce portion sizes. Cook and prepare more foods at home where you can control ingredients.

Eating healthy, nutritious foods is a key to long-term well-being.

ETSU Health's Primary Care Makes Healthy Living Easier

If you feel well and are balancing your family's busy schedule, why take the time for a yearly checkup?

A relationship with a primary care provider can be lifesaving. You may not notice a chronic condition's symptoms until the disease is at a less controllable stage. Your primary care provider may help you identify potential problems earlier. Often, conditions are more treatable the earlier you identify them.

Annual visits with a primary care provider help you to build a relationship of trust. This relationship makes it easier to discuss health concerns. Your provider will be better able to help you handle changes in your health over time.

"Primary care is at the heart of ETSU Health's tradition in caring for our community," said Dr. Bill Block, ETSU Health's chief executive officer. "Our providers teach the brightest minds of tomorrow to become future healthcare professionals. Those same providers offer their expertise inside clinics that provide essential health services to our community."

ETSU Health has many primary care clinics in our region.
ETSU Health Family Medicine clinics are accepting new patients in Bristol, Kingsport and Johnson City. Pediatrics clinics in Johnson City and Elizabethton also welcome new families.
Additionally, Internal Medicine is accepting new patients in Kingsport and Johnson City.

In fact, choosing ETSU Health for your primary care can help you save time.

That's because ETSU Health's primary care clinics have many services available within the same clinic. Examples include nutritionists, social workers, and convenient laboratories and pharmacies.

All ETSU Health's physician-based primary care clinics have behavioral health consultants. These providers are often available to meet with patients the same day as their appointment with their doctor. That means a patient who is struggling with issues such as pain, trouble sleeping, or stress could meet with a behavioral health consultant the same day they have a check-up with their provider.

Plus, ETSU Health offers many of the specialty services available in our region. This makes the transition of care seamless if your ETSU Health primary care provider refers you to a specialist. Specialty care may include endocrinology, rheumatology, surgery, fertility, urogynecology, infectious diseases, and many more.

ETSU Health is here to help the community thrive. Visit ETSUHealth.org for more information about ETSU Health's expert primary and specialty care services.

A Tradition in Caring for Our Community

Our physicians have a passion for caring for our patients of all ages. We are dedicated to providing expert advice and quality care with compassion. From primary care providers to an array of specialty care, ETSU Health is here to guide you through every step of your journey.

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Healthy ways to cope with



tressful experiences are a part of life, and the physiological responses that occur in response to these challenges are natural tools humans developed as survival mechanisms. People learn and grow as they deal with positive stressful occurrences, such as when speaking in public or taking a test. But when stressors cannot be avoided or prove chronic, the body's response to stress can take a toll on a person's mental and physical well-being.

The COVID-19 pandemic, inflation, an uptick in strong storms and subsequent weather-related disasters, and global conflicts have proven stressful for people around the world. According to a report from the American Psychological Association titled "Stress in America 2023: A Nation Recovering from Collective Trauma," the long-term stress sustained since early 2020 has had a significant impact on well-being, as evidenced by an increase in chronic illnesses. The report found people between the ages of 35 and 44 have been particularly affected.

Long-term stress poses many health risks, including wear and tear on the immune system and an increase in worry,

anxiety and irritability. Some people turn to drugs or alcohol to combat stress, but there are healthy options. The following are better ways to cope with stress.

- ◆ Reduce the number of stressors. It is not possible to remove all of the stress of life, but people can try to reduce some forms of stress. Think about sharing some responsibilities or asking for help. If a person is causing you stress, then distance yourself from this person as much as possible. Work is a major source of stress for many people. Finding a new job or cutting back on tasks could help.
- ◆ Get quality sleep. Prioritize sleeping better and longer. Fatigue can exacerbate the ability to deal with even minor stressors, leaving you more irritable and edgy. Most adults require between seven and nine hours of sleep per night, so adjust your schedule to achieve this.
- ◆ Plan for daily exercise. The APA says brisk movement improves sleep and can combat stress. In one study titled "Relationships between Leisure Time Physical Activity and Perceived Stress," first published in 1996, researchers found that

working adults who engaged in moderate physical activity had half the perceived stress when compared to working adults who did not participate. A 30-minute session each day can work wonders.

- ◆ Engage in pleasurable activities. It's easy to drop fun things from the schedule when stress is high. But the Cleveland Clinic advises making time for pleasurable things as a means to combatting stress. Laughter and humor can go a long way towards reducing stressful feelings, so a night out at a comedy show or watching a funny movie can help.
- ◆ Improve your diet. Well-nourished bodies can handle stressors, illnesses and life in general much easier. Aim for a well-balanced diet that is low in processed foods and sugar. Avoid alcohol, caffeine and nicotine, as each can worsen stress in the long run, according to Sutter Health.

Stress is a natural part of life. When stress becomes too much to take, individuals can cope in various healthy ways.



Did you know?

Median retirement account balances suggest millions of working professionals may have to confront a significant shortfall in funds when they reach retirement age. Data from Make It by Fidelity provided to CNBC in 2023 indicated that the median 401(k) balance among account holders in their 30s was \$18.400. Account



Economic Forum indicates

holders in their 20s had a median 401(k) balance of \$5,400. Such figures only indicate 401(k) balances, and is the goal of 44 percent of retirement savers in their 20s and 30s.

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Such low balances also may

compromise the dream of

retiring by age 60, which

a survey from the World

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Get the skinny on GLP-1 agomist medications

chieving and maintaining a healthy weight is beneficial for a number of reasons. A healthy weight lowers a person's chance of developing diabetes, sleep apnea, certain cancers, heart disease, and various other health conditions. Some find that when they are at a healthy weight they have more energy and feel better about themselves overall.

People often lament that it is easy to put on weight, but shedding excess pounds is far more difficult. That is perhaps why there has been so much buzz surrounding the class of drug known as a GLP-I agonist.

Medications with the brand names Ozempic, Wegovy, Zepbound, and Mounjaro have garnered substantial attention for their association with weight loss. Some of these prescriptions were originally designed to lower blood sugar levels in people with type 2 diabetes. But doctors quickly discovered the drugs had a knack for helping the same patients shed a lot of weight, and some prescribed the medications with that goal in mind. Drug manufacturers soon developed offerings of the drug that are expressly approved for use in weight loss. It may seem like everyone is taking a GLP-I agonist these days, but individuals who are considering using one of these medications

to help them lose weight should still do their own research prior to making that decision.

It isn't a magic fix

Although weight loss is a byproduct of taking medications that contain semaglutide, the active ingredient in the Ozempic and Wegovy brands (Wegovy is simply double the dose of Ozempic and FDA approved for weight loss), there are some caveats. The Columbia Surgery Center for Metabolic and Weight Loss Surgery says the average person can lose 10 to 17 percent of his or her starting weight on these medications. For someone at 250 pounds, that would be, on the low end, a 25-pound weight loss. Although that's considerable, it doesn't provide the 60- or 70-pound weight loss that bariatric surgery can offer. Furthermore, UC Health says if someone loses weight with one of these medications, it is likely he or she may need to keep taking them forever to keep the weight off. Those who stop taking these drugs often gain weight back quite quickly.

Explore the side effects

The side effects of these drugs tend to be similar. Health.com says they can include:

- nausea and vomiting
- abdominal pain
- constipation or diarrhea

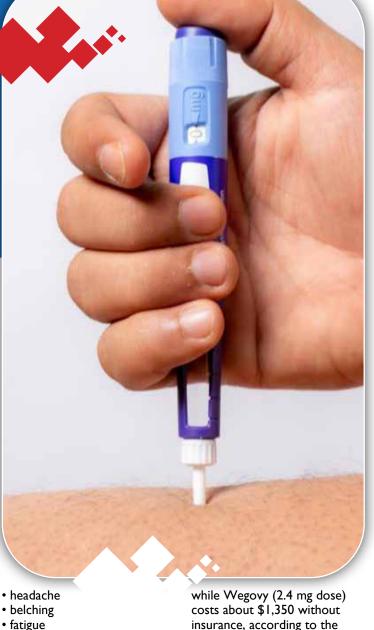


Higher dosages of these medications may also increase risk of kidney injury, pancreatitis, gallstones, and hypoglycemia. Some people also have complained about looking older due to dropping weight in the face, a condition known as "Wegovy face" or "Ozempic face."

Consider the expense

Some health insurance plans do not cover the costs of these medications. In the United States, one month of Ozempic (1.0 mg dose) costs about \$900 without insurance, insurance, according to the Peterson-KFF Health System Tracker. In addition, due to increased demand, many GLP-I agonists are listed on the FDA's Drug Shortages list. People also must consider their comfort level regarding injections, which is the form of delivery for these medications.

Weight loss medications are helping many people get their health on track, but they're not the answer for everyone. Individuals should have a discussion with their doctors about the pros and cons to GLP-I agonist medications.





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Bristol Regional Medical Center remains at the forefront of innovation to meet the evolving needs of our community, and we've continued to invest to maintain this momentum into the future.

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Most recently, the investment in a new automated central pharmacy with Omnicell XR2 Central Pharmacy Dispensing robots — has advanced patient care and safety across our entire region.

It all adds up to a pioneering spirit, one we will continue to embrace as we invest in improved facilities and services to better serve our region's needs.

How to dine out while aliasing.

aking smart food choices and watching your portions are hallmarks of many diet plans. While nutritionists often say that losing weight and being healthy involves changing your relationship with food rather than adopting a particular fad diet, even the most carefully

designed diets can be derailed when dining out.

According to the Centers for Disease Control and Prevention, nearly one-half of adults tried to lose weight within the last 12 months. In 43 markets surveyed within YouGov Global Profiles, 52

percent of global consumers are "usually trying to lose weight."

Once people understand what goes into maintaining healthy diets at home, they



can extend those lessons while dining out. The following is a sound approach to making smart food choices when out and about.

- ◆ Plan ahead. Look at the menu online and see what the offerings are. This way you can map out what you will be eating without feeling pressured or rushed at the restaurant.
- ◆ Don't arrive hungry. Eat a small snack before you leave home so you're not arriving at the restaurant with a growling belly. Choose small, proteinbased snacks and whole grains, like some hummus and a slice of whole-wheat toast.
- ◆ Consider an appetizer. Dieting involves portion control. It can be easy to eat too much when dining out, as portions seemingly get larger and larger. Instead of choosing an entrée, opt for an appetizer or even something from the kids' menu, as those portions are likely to be smaller and more in line with the amount of food diners should be eating.
- ◆ Fill up on salad or vegetables. Salad and vegetables are nutritionally dense but low in calories for their serving sizes. By eating a salad or making the majority of the meal vegetables, it's possible to eat fewer calories overall.
- ◆ Practice mindful eating. Mindful eating involves paying full attention to the process of eating. Focus on eating rather than conversation, and try to avoid distractions like watching

television while munching, which could compel you to eat too much.

- ◆ Make healthy choices. Look for menu items that are smart choices, like lean cuts of meat, grilled or baked foods, broth-based soups, and vinegarbased dressings. Anything that says "fried" or "creamy" likely should be avoided.
 - Skip the buffet. When

choosing between a sit-down meal and a buffet line, the sit-down entrée may be the smarter choice. The amount of food on the plate will be finite rather than chafing dish after chafing dish of tempting options.

◆ Avoid alcohol. Medline Plus indicates the average drink can have anywhere from 100 to 165 calories per serving. Certain mixed drinks, like a chocolate martini or piña colada, can exceed 500 calories. By skipping the cocktail or wine, it may be possible to trim several hundred calories off a meal.

Dining out presents unique obstacles to healthy eating plans. But planning ahead makes it possible to dine out without compromising dieting plans.





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ong-term care is an important component of financial and personal wellness planning. Planning for long-term-care can help aging individuals maintain their independence and quality of life into their golden years.

According to the National Institute on Aging, long-term care (LTC) involves a

variety of services that accommodate a person's health or personal care needs when they can no longer perform everyday tasks on their own. LTC can help people with chronic illnesses, disabilities or other conditions. LTC can be expensive, but planning for such needs can help families avoid financial strain and stress, and also provide peace of mind.

Types of care

One of the initial steps when planning for LTC is to identify the available options. LTC is multi-faceted and can come in a variety of forms. LTC can involve in-home care, with a care provider coming into an individual's home to offer services like housekeeping and assistance with personal care. In addition, LTC can take place in

nursing homes or assisted living facilities. Adult daycare facilities also may be considered part of LTC

Payment options

It's important that families recognize that traditional health insurance does not cover the costs associated with LTC. In addition, Medicare cannot be used for LTC in most cases in the United States. It is essential to earmark funds or find alternatives to cover these costs.

According to Medicare.gov, some insurance companies will enable people to use life insurance policies to pay for LTC. Long-term care insurance also merits consideration. This insurance may cover LTC facilities or even home care and medical equipment. Families can explore all their options and find a policy that aligns with their needs and budgets.

Additional financial tools to consider are a Health Savings Account (HSA) or a Flexible Spending Account (FSA), which allow for tax-advantaged savings specifically for health care expenses. Those with limited income can be eligible for Medicaid in the U.S., which can pay for nursing home care. However, it is important to research which homes accept Medicaid as a form of payment.

Further estate planning

People can work with licensed professionals to solidify long-term care and financial plans. An estate attorney can help create a durable power of attorney and a living will to ensure that health care and financial decisions are managed according to a person's wishes if he or she becomes unable to do so. An irrevocable trust also could be beneficial in managing assets and potentially shielding families from LTC costs.

Families should discuss health care wishes and other financial plans as they pertain to long-term care. Early planning can help families navigate caring for aging individuals.





What to know about disease transmission between pets and people

ust like humans, animals can develop and spread illnesses. People who welcome pets into their homes may be concerned about transmission from pets to people as well as other animals to pets. To alleviate some fears, here's some information about disease transmission among pets, people and other animals.

Heartworm

Heartworm cannot spread from pets to people, and humans rarely get heartworm. Heartworm cannot be caught from another pet like a cold or flu. It only spreads through mosquito bites. Two pets in the

same household would each have to be bitten by infected mosquitoes to contract heartworm.

Roundworm and hookworm

These are parasites that can be found in dogs and cats. The worms' eggs and larvae are passed from pets through stool. People can get hookworms through the skin by walking barefoot outside (a common reason why dogs tend to be off-limits on beaches during swimming season). Anyone may also accidentally eat roundworm eggs from touching the mouth or eating after inadvertently touching the eggs and failing

to wash their hands.

Tapeworm

Tapeworm is an intestinal parasite that cats and dogs can get when bitten by an infected flea. However, humans contract it from eating contaminated meats.

Rabies

Although it's essentially been eradicated from domestic pet populations, rabies remains a concern among wild animals. A bite or scratch to a human or pet from a wild animal is cause for concern and should be brought to the attention of a

veterinarian.

Toxoplasmosis

Toxoplasmosis is a parasitic infection in cat feces that doesn't produce symptoms in healthy adults, but is a concern for pregnant women and their unborn children.

Cryptococcosis and psittacosis

Cryptococcosis is a yeast present in bird droppings, especially from pigeons, that can cause pneumonia and meningitis in people with weak immune systems.

Individuals with pet birds should be aware of psittacosis, which is a bacteria that can infect pet birds. Someone who cleans the cage can become infected after breathing the dust from accumulated droppings. Symptoms include coughing and high fever.

Leptospirosis

This disease typically spreads through the urine of wildlife. So dogs or cats that spend time outdoors may come in contact with contaminated urine from wild animals, or drink from contaminated puddles. Many vets now immunize against leptospirosis.

These are just a few of the illnesses that can affect pets, wild animals and humans. Proper hygiene, medical care and observation of symptoms should be paramount in homes with pets.





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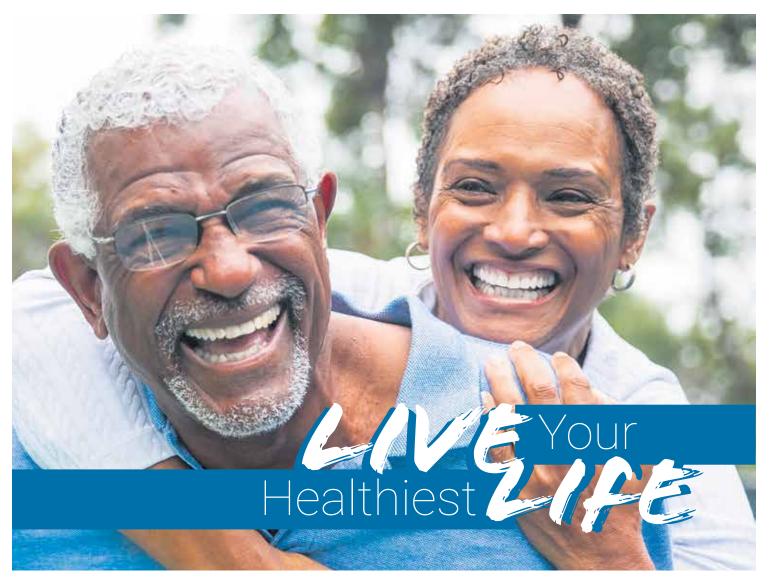
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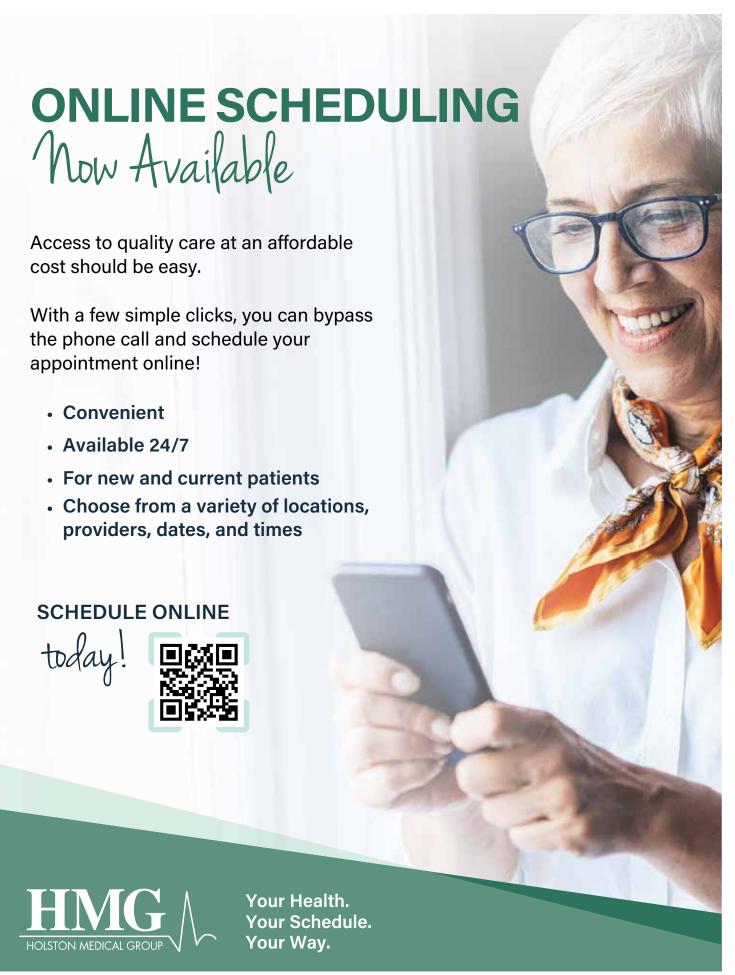
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