

Local Feature

Brenn-Field Nursing Center ***Providing Care in a Changing World***



The nursing home industry is evolving under new market dynamics and Jackie Doyle; Administrator of Brenn-Field Nursing Center explained some of the challenges her organization has overcome.

With an aging population and advancements in medical treatment, many nursing homes are offering more than just an intermediate level care. With advances in medicine allowing people to survive afflictions that just a generation back were not survivable, skilled care has become a large part of the Brenn-Field mix of services. “Due to a higher level of acuity, Brenn-Field offers more skilled services such as rehabilitation, tracheotomy care, wound care etc.” explained Jackie.

People that historically were admitted to a nursing facility for an intermediate level of care are now staying at home with home health services and often a care giver. Brenn-Field has adapted to this trend by offering respite care and adult day care. This arrangement allows the care giver to care for themselves and gives the potential resident an opportunity to experience what nursing home life has to offer.

Education is the key to properly caring for the aging population. While we all want to stay in the home as long as possible, care must be taken to ensure our quality of life does not decline. A person that opts to stay at home should be aware of issues such as skin integrity, isolation, malnutrition and medication management.

When asked for tips for those caring for the aging relative and making decisions regarding that care, Jackie offered the following suggestions:

Gain a better understanding of the modern nursing home. A competitive industry, government regulation and a well informed public has improved the quality and care as compared to years past.

Consider all of your options. You may need a Skilled Nursing Facility, or you may only need Assisted Living, or independent senior living with home help. Your physician can help decide what is right for you.

Consider financial counseling from a professional. Also, your local Department of Jobs and Family Services can direct you regarding Medicaid assistance. They can answer all your questions with the most accuracy and have a variety of programs available to those who qualify.

If you are considering Long Term Care Insurance, ask questions, and educate yourself. Long term care insurance is a great way to protect your assets; however it is expensive and has a lot of options. Make sure you get coverage that will meet your needs in the future as well as today.

“At Brenn-Field Nursing Center, we will continue to focus on building the highest quality staff, and ensuring that they are prepared to provide the great care and service that Brenn-Field has always been known for.” said Jackie. “In a competitive market, we are proud to serve our patients and their families and continue to meet the needs of an ever changing population.” Brenn-Field Nursing Center has always been locally owned and operated and is located in Orrville Ohio. Visit them by going to www.brenn-field.com.

Broker Highlight

Managing Health Insurance Through Creative Design

by Tom Gregory RE Miller

I have been working with employers to help design affordable employee benefit plans for 22 years and the most commonly asked question by my business clients is, “How can I lower my health insurance rates?”

The following factors are considered when developing a new plan’s rate:

- Census of the participants and dependants considers age, weight, gender
- Medical history of each employee

Subsequent years are priced based on claims history with respect to premium paid.

Relief from large increases comes from the experience of your broker and this is where your agent can become a valuable ally. We review renewals as soon as they are available and analyze carefully any increase. Many times we find value in shopping the market for our clients or



reviewing the cause and effect of redesign as it impacts both the business and the insured employees. With recent favorable tax legislation Health Savings Accounts (HSA's) have become a popular mix in many of the plans we write. HSA's allow the employer to shift savings, from the higher deductible plan, tax-free into accounts owned by the employee for medical expenses. The employee, conversely, can defer tax-free dollars into the account as well. The employees with little to no medical expense may allow these tax-free contributions to accumulate and earn interest from year to year. The account may also be used to pay for expenses not covered by the traditional insurance such as vision and dental expenses.

Understanding that these more complex plans require additional compliance and explanation, we have proactively added to our team of consultants, talent from the accounting and payroll field to assist our customers in employing these savings vehicles and trained staff to give good explanation to employees of these benefits. We will also use our combined knowledge to show the net benefit to both the employer and employee of the pre-tax benefit.

I am proud to work with a talented team that personally services and implements these plans and genuinely cares for our customers.

Hummel Healthy Hints by *Kathy Mullen*

Fast and easy Taco Salad

Try this dinner that even the kids will love, it is sure to be a crowd pleaser.

- 1 head of lettuce or bagged salad
- 1 can of kidney beans
- 1 can black beans
- 1 pound hamburger
- 1 can diced tomatoes
- 2 cups shredded cheddar
- Catalina Sweet Honey salad dressing
- Fritos or other tortilla chips
- 1 taco flavoring packet

Brown hamburger and drain off fat. Add taco flavoring and cook, follow directions on packet. Drain canned tomatoes, beans and add to the lettuce. Once hamburger is completed, add to the large bowl with the lettuce, tomatoes and beans. Stir in cheese along with 1/2 to 1

bottle of salad dressing. Top with Fritos or other desired Tostitos chips.

Variations: If trying to reduce fat and calories, use 1/2pound hamburger & 1/2pound ground turkey breast and cut back on cheese. Meat may be totally deleted also if desired. Try chili cheese flavored Fritos for a twist and if you are watching carbs, use the whole grain Tostitos brand.

Insurance 101

A Picture is Worth a Thousand Words and Maybe More

In a day where digital imaging is common, it is wise to photograph all that you own to assist in the event of claim. Take your home movie camera and do a walk through your home slowly panning in each room. Take time to open closets and drawers to record the contents. Place this annual recording in safe deposit or location other than your home.

Agency Updates

Please join us in welcoming

Amanda Reeves: Health department Orrville. Amanda comes to us with 7 years Life and Health experience and is joining our team as a group health account manager. Amanda lives in Wadsworth with her husband, Jim and two children Holly and Caleb.



Hummel Group Inc. is the combination of Hummel Insurance in Berlin Ohio and RE Miller Insurance in Orrville Ohio.

Hummel Insurance: 330-893-2600

RE Miller Insurance: 330-683-1050

www.hummelgrp.com

Hummel Monthly News Editor Brad Mullen