



ASSOCIATION
OF MATURE
CANADIANS

M A T U R I N G Together

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PERSONALLY SPEAKING

Older driver safety

The Canadian Association of Occupational Therapists (CAOT) launched an Older Driver's Safety website (www.olderdriversafety.ca) that provides information for older adults on how to maintain their fitness to drive and ability to drive safely for as long as possible and a series of informational brochures.

CAOT has also developed a series of brochures on aging and driving available in English, French, Italian Punjabi, and Chinese. For more information or to request brochures call: 1-800-434-2268.

Urgent Care Clinics Pare Down U.S. Treatment

by Milan Korcok, posted on 7:07 AM, May 21, 2015

Urgent care clinics, staffed by physicians and equipped with state-of-the-art lab and diagnostic imaging, are sprouting up throughout the United States like mushrooms after a rain, giving prospective patients a new and flexible alternative to expensive hospital emergency rooms.

In my area of South Florida, about half a dozen such clinics have opened for business in the last year—even though I am only a good golf shot (preferably a driver) away from Holy Cross Hospital to the South, and Imperial Point Medical Center to the north—both, highly-rated, tertiary institutions.

For snowbirds, who don't have permanent linkages to their own family doctors for several months at a time, the UCC is not only a time-saver, but a far cheaper and simpler healthcare alternative to the multi-purpose hospital.

Many of these clinics are open seven days a week, are easily accessible, capable of handling most non-emergency or life-threatening primary care, and most accept health insurance—including foreign travel plans that are serviced through international assistance entities. The great majority also have physicians on site, and for snowbirds—who are sometimes reticent to go running to a hospital ER with a chest or abdominal pain that may or may not be an emergency—they can provide the triage that separates the urgent from the emergent.

According to the Urgent Care Association of America, there are more than 9,000 UCCs in the U.S. and more are opening every day, borrowing the Walmart principle of situating in suburban areas where their customers live,

And, also like Walmart or Costco, they offer low-margin, high-volume services, market to whole families who need a broad array of services, get their customers in and out quickly (a recent survey showed that the majority have wait times of less than 20 minutes), and surveys have shown that the average cost for a UCC visit was \$156 compared to \$166 in a private physician's office, and \$570 in a hospital ER.

Some are stand-alone facilities funded by groups of doctors. Many are owned or otherwise affiliated with hospitals, health insurers, or private investors. The New York Times reports that since 2008, private equity firms have invested \$2.3 billion into urgent care clinics.

And according to Beckers Hospital Review, an influential professional journal, 40 percent of existing UCCs expect to expand their existing site or open additional business at another site.



Report shows that travel health insurance saved Canadians more than \$138 million

Toronto - November 24, 2014 – The vast majority (95.3 per cent) of Canadians who purchased individual travel health insurance policies had their claims paid, says a report based on a KPMG survey of Canadian providers commissioned by the Travel Health Insurance Association (THIA). Respondents to the survey indicated that the amount of claims paid to more than 103,000 insured travellers exceeded \$138 million.

“We’re delighted that more than 95 per cent of travellers had their medical claims paid but that means that five per cent saw their claims denied,” said THIA President Alex Bittner. “Insurance is designed to pay claims. Our goal is to see an increase in these high rates of successful claims.”

A recent THIA survey¹ of Canadians revealed that 18 per cent of respondents have inadvertently provided inaccurate health information on travel health insurance forms – something that is to be avoided as it

can void an insurance policy.

Fourteen per cent have deliberately provided inaccurate health information on travel insurance applications with half of those admitting that they did so to receive a lower rate. And, only 33 per cent have reviewed medical forms with a physician when applying for travel health insurance.

“Responding accurately to medical forms is the best way to have a carefree holiday and ensure that unexpected medical expenses will be covered by insurance,” said Bittner. “Provincial health plans only pay for approximately 9 per cent of out-of-country medical costs.

If there is a medical questionnaire, it needs to be taken seriously.”

The top two reasons for denied claims include medical non-disclosure and misrepresentation and for pre-existing conditions that were not stable as required by policies.



THIA recommends that Canadians do the following to have carefree vacations:

- Know your health and consult a health care provider if you have any questions
- Know your trip - How long will you be gone? Are you a snowbird? Will you be travelling many times during the year? Do you plan to scuba dive or undertake any high risk activities?
- Understand your travel insurance policy – Insurance companies have staff available to assist you and answer any questions related to policies

The THIA website has a guide available to help Canadians understand their travel insurance needs before they investigate policies.

www.THIAonline.com

5 Myths about exercise in older adults

Myth 1: There is no point in exercising. I’m going to get old anyway.

Fact: Exercise and strength training help you look and feel younger and stay active longer. Regular physical activity lowers your risk for a variety of conditions, including Alzheimer’s and dementia, heart disease, diabetes, colon cancer, high blood pressure and obesity.

Myth 2: Elderly people shouldn’t exercise. They should save their strength and rest.

Fact: Research shows that a sedentary lifestyle is unhealthy for the elderly. Inactivity often causes seniors to lose the ability to do things on their own and can lead to more hospitalizations, doctor visits and use of medicine for illness.

Myth 3: Exercise puts me at risk of falling down.

Fact: Regular exercise, by building strength and stamina, prevents loss of bone mass and improves balance, actually reducing your risk of falling.

Myth 4: It’s too late. I’m already too old to start exercising.

Fact: You’re never too old to exercise! If you’ve never exercised before, or it’s been a while, start with light walking and other gentle activities.

Myth 5: I’m disabled. I can’t exercise sitting.

Fact: Chair-bound people face special challenges but can lift weights, stretch, and do chair aerobics to increase range of motion, improve muscle tone, and promote cardiovascular health.

Source: helpguide.org

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How important is exercise?

“If exercise were a pill, it would be one of the most cost-effective drugs ever invented.”

— Dr Nick Cavill



Laura Stewart, BScH, MScPT, is a physiotherapist working in both private homecare & Community clinics in Toronto.

Everyone needs to exercise: Medical evidence provides overwhelming support for the benefits it provides for every condition under the sun, from arthritis to cancer. The Canadian Physical Activity Guidelines for Older Adults recommends that those aged 65+ should accumulate 150 minutes of physical activity per week.

But for many people living with disease or injury that affects their mobility, increasing exercise can be

an intimidating idea. For those caring for loved ones with pain and disability, messages can be confusing, and it is not always clear who or where to turn for advice.

Who should I be asking about exercise?

A good starting point is your family physician, who will know about any underlying conditions that may limit your activities, or any changes that need to be made to your therapy as a result of a new exercise regimen. But beyond general guidelines, many doctors lack the time and perhaps even the knowledge, to prescribe exercise in a way that is specific, detailed and clear.

Physiotherapists are specialists in the treatment of diseases and conditions affecting mobility, so a great starting

place might be to make an appointment for an assessment. Even if you don’t have a specific injury, a physiotherapist can help you identify potential injuries and give you specific exercise advice based on your situation and your particular strengths and weaknesses.

Personal trainers are another often-used resource. However, they are not regulated health professionals, so you don’t always know how experienced or knowledgeable they are in dealing with specific diseases or injuries.

In some cases, the physiotherapist will work with the patient’s personal trainer, Pilates or yoga instructor, or other exercise specialist, to ensure that the exercises are appropriate.

<http://www.caregiversolutions.ca>

Travel Medical Insurance Checklist

Here are some key questions to ask when shopping for supplementary travel medical insurance:

- Do I already have sufficient coverage through my credit cards, employee benefits, etc.?
- What is the maximum each policy will pay above Provincial medical insurance limits?
- Is there an age limit or medical criteria for who can apply?
- Does age affect the kind of coverage I can expect?
- How does the policy define a pre-existing condition? Will a pre-existing condition of mine affect my coverage?
- Are there any medical exclusions that apply to me?

• Will I have to pay a deductible? If so, how much?

• Does the policy contain a co-payment clause? What percentage of medical expenses will I have to pay?

• Will the insurance company pay the hospital or physician directly? Or will I have to pay the full amount myself, and then be reimbursed later by the company?

• Does the policy exclude any sports or activities I plan to do on my trip?

• Do I need approval from the company before seeking medical treatment?

• Does the company offering the policy provide a toll-free, 24-hour help line that I can call in an emergency?

• What if I want to stay away longer than originally planned? Can I extend my policy to cover me for

the extra time I’m out of Canada, and how do I make the necessary arrangements?

• Once I have signed a policy, can any further changes be made at the insurance company’s discretion without advising me? For example, can the company revise the policy later and reduce my coverage?

• What is the insurance company’s procedure for handling complaints?

These are points to review before you purchase of travel health insurance

Taken from the Financial Services Commission of Ontario website:

For further information go to:

www.ontarioinsurance.com

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Why people join AMC

You get a lot for your \$15 annual membership with the Association of Mature Canadians. As an organization dedicated to the needs of the mature segment of the Canadian population, we address health, wellness and lifestyle issues of interest to our members. We do this both by providing relevant and timely information and by arranging through selected suppliers a range of benefits that serve our members.

Strength in numbers

Because we're able to negotiate with preferred suppliers of services on the strength of our membership, we exercise significant buying power and preferred recommendations that translates into real savings for AMC members. Here's a partial list of just some of the benefits and services more Canadians are tapping into through the Association of Mature Canadians:

- Individual health and dental programs (developed for people who don't have access to group health and dental benefits, including employees about to lose their benefits because of retirement).

- World wide travel insurance (a daily plan covers long-term vacationers based on their length of stay or an annual plan covers frequent travelers within a single year).

- Home and auto insurance (group coverages designed to save AMC members money).

- Recommended Guaranteed life insurance with no medical exam.

- Visitors to Canada insurance (coverage for your out-of-country visitors to Canada in the event of a medical emergency).

- ENVOY Relocation Service Inc. (expert services to help you move and cash rebates when you buy or sell a home).

- Lifeline Personal Response System (immediate contact with a Lifeline monitor at the push of a button 24 hours a day, 365-days a year).

- Rexall DIRECT (cost effective prescriptions by courier from a fully accredited national mail order pharmacy).

How to join?

Visit our website:

www.maturecanadians.ca

Fill in the information, then pay by credit card or cheque or use the "Membership Application" form below, attach a cheque for \$15 and get it in the mail to us at the address shown below.



MEMBERSHIP APPLICATION

Mr. Mrs. Ms. Miss Dr.

Name:

Address:

Apt: City:

Province:

Postal Code:

Telephone:

ANNUAL membership fee \$15.00

Make cheque payable to:

The Association of Mature Canadians

Applicant's date of birth: MM / DD / YYYY

E-mail address:

If couple or family, name of spouse

Mr. Mrs. Ms. Miss Dr.

Spouse's name:

Date of birth: MM / DD / YYYY

Mail to: Association of Mature Canadians

366 Bay St 7th floor

Toronto, ON M5H 4B2

Publisher

Barry Prout

Special Benefits Insurance Services
barry@sbis.ca

Editor

Robert Bruce

Association of Mature Canadians
rbruce@maturecanadians.ca

Editorial Board

Ralph Bozzo

Community Representative

Gerald Byrne

Community Representative

Elaine Christie

Community Representative

Jim Domanski

Community Representative

Frank Horemans

Community Representative

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**Association of Mature
Canadians**

366 Bay St, 7th floor
Toronto, Ontario, M5H 4B2

Tel: (416) 601-0429

Toll-free: 1-800-667-0429

Fax: (416) 601-0308

Web: www.maturecanadians.ca

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