

New hemorrhoid treatment available at Northwest Surgical Associates-UPMC

Northwest Surgical Associates-UPMC is happy to announce the introduction of a state-of-the-art, non-surgical treatment for hemorrhoidal disease. Hemorrhoids are a common disorder that affects a large portion of the population, but often patients are reluctant to seek medical attention due to fears of painful or embarrassing treatment. The truth is, nowadays the majority of hemorrhoidal problems are treatable by non-operative methods, with excellent results.

"Infrared Coagulation, or IRC, offered in the privacy and convenience of the office setting, is a simple, safe, and painless method of treating hemorrhoids, resulting in their resolution," said David Ferraro, MD, colorectal surgeon with Northwest

Surgical Associates-UPMC. He adds, "The procedure takes approximately 10 minutes to perform, and generally results in little or no discomfort. Many patients return to light work in one day."

In addition to IRC, David Ferraro, MD of Northwest Surgical Associates-UPMC, offers evaluation and treatment of all colon and rectal disorders, colon cancer screenings, and advanced surgical techniques for the treatment of benign diseases and colon and rectal cancers, as well as general surgical services. Both Dr. Ferraro and his colleague, Daniel Palermo, MD, also see patients at Clarion Family Practice-UPMC, located at 34 South Fifth Avenue, Clarion. Call 814-432-5298 for more information.

Coordinating Long-Term Care Insurance with Government Benefits

If you're a senior, the future may present more of a concern than it once did—you may wonder what you'll do if your health deteriorates. If you must enter a nursing home, for example, how will you pay for it? Fortunately, you may have several options. One such option is long-term care insurance (LTCI). Government-regulated programs can also help. These include Medicare, Medigap, and Medicaid.

If you lack sufficient resources to pay for long-term care on your own, should you buy LTCI, rely only on government programs, or use an LTCI policy to supplement government benefits? Before you can answer this question, you'll need to know what types of long-term

care are covered under each program. Figuring out where one program leaves off and another begins can be a challenge, so here's an overview.

The three types of long-term care

There are basically three types of long-term care: skilled care, intermediate care, and custodial care. You need to understand how these types of care are defined, and the extent to which you can obtain coverage for each of them.

What is skilled care?

Skilled care is continuous round-the-clock care required to treat a medical condition. It is ordered by a doctor and usually delivered by a skilled med-

ical worker (e.g., a registered nurse or professional therapist). A treatment plan is established and supervised by a doctor.

Medicare's coverage of skilled care

Medicare is a federal health insurance program for people age 65 and older and certain others. It provides 100 percent coverage for the first 20 days in each benefit period (year) that you're in a skilled care facility—as long as certain conditions are met:

- Before moving into a skilled care facility, you must have spent at least 3 consecutive days in the hospital for the same condition

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