Bulletin

Editor: John W. Snead, M.D.
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Physicians Caring for our Community





Bulletin

13770 Plantation Road, Ste. 1 Fort Myers, Florida 33912 Phone: (239) 936-1645 Fax: (239) 936-0533 www.lcmsfl.org

The Lee County Medical Society Bulletin is published monthly with the June and August editions omitted.

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Lee County Medical Society Mission Statement & Disclosure Policy

The purpose of the LCMS is to unite the medical profession of Lee County, FL, into one compact organization; extend medical knowledge and advance medical science; elevate the standards of medical education; strive for the enactment, preservation and endorsement of just medical and public health laws; promote friendly relations among doctors of medicine and guard and foster their legitimate interests;

enlighten and alert the public, and merit its respect and confidence.

All LCMS Board of Governors and Committee meetings minutes are available for all members to review.

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Cover Photo by Dr. Peter Sidell North Lake, CA

CALENDAR OF EVENTS

rsvp online at www.lcmsfl.org or call 239-936-1645

October 11, 2016 - Retiree Luncheon - 11:30 a.m. - 1 p.m.

LCMS Office - 13770 Plantation Road, Ste 1 Fort Myers, FL 33912

October 11, 2016 - Drs. Valerie Dyke, Janette Gaw & Veronique Fernandez-Salvador invites women physicians to attend:

Women in Medicine Wine Tasting 6 - 9 p.m.

FineMark National Bank & Trust 12681 Creekside Lane Fort Myers, FL 33919

October 20, 2016 - Presentation of MACRA - 6:30 - 8:30 p.m.

The Forest County Club 6100 Club Boulevard SW Fort Myers, FL 33908

Friday, Nov 4, 2016 A Casual Dinner

(Formerly known as Potluck in Paradise)

Lee County Medical Society Alliance invites you

Friday, Nov. 4, 7p-9m to the home of Dr. Gary & Mrs. Robin Correnti 11351 Compass Point Drive, Fort Myers, FL 33908 Please RSVP by Oct. 26th to Vicki Sweet email: president@lcmsainc.org \$45.00 per person New members please be our guest!

November 11, 2016 - Cocktail hour in the Cape November 17, 2016 - General Society Meeting December 5, 2016 - LCMS Annual Holiday Party January 27, 2017 - Annual Service Medical Awards

Membership News

NEW MEMBERS



Rebekah Bernard, MD

Gulf Coast Direct Primary Care
17595 S. Tamiami Trail, Ste 227
Fort Myers, FL 33908

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Board Certified: Family Medicine





Shawn S. Carter, MD
Radiology Regional Center
3680 Broadway
Fort Myers, FL 33901
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Ravi Dalal, MD
Radiology Regional Center
3680 Broadway
Fort Myers, FL 33901
Tel: 239-936-2316 Fax: 239-425-4798



Faithlore P. Gardner, MD
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1708 Cape Coral Parkway Way, Ste 10
Cape Coral, FL 33914
Tel: 239-541-4633 Fax: 239-541-1825
Board Certified: Internal Medicine & Medical Oncology



Eileen C. de Grandis, MD

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13782 Plantation Road, Unit 103

Fort Myers, FL 33912

Tel: 239-936-8575 Fax: 239-936-7664

Board Certified: Surgery in General Surgery



Carolina Febres Alizo, MD

LPG Hospitalist Group

2776 Cleveland Avenue, Ste 808

Fort Myers, FL 33901

Tel: 239-343-2052 Fax: 239-343-3164

Board Certified: Internal Medicine



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Fort Myers, FL 33901
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Board Certified: Radiology



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Golisano Children's Hospital of SWFL
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Fort Myers, FL 33908
Tel: 239-343-6050 Fax: 343-6051
Board Certified: Surgery & Pediatric Surgery



Hedy G. Setyadi, MD

The Woodruff Institute for Dermatology
& Cosmetic Surgery

14440 Metropolis Avenue, Ste 102

Fort Myers, FL 33912

Tel: 239-590-8894 Fax: 239-590-8895

Board Certified: Dermatology



Salwa Ahsan, MD
Lee Physician Group
9131 College Pointe Court
Fort Myers, FL 33919
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Board Certified: Family Medicine

Matxalen Amezaga, MD



LPG Rheumatology
8960 Colonial Center Drive, Ste 302
Fort Myers, FL 33905
Tel: 239-343-9633 Fax: 239-343-9635
Board Certified: Internal Medicine & Rheumatology



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Membership News

NEW NEW MEMBERS



Adam G. Manko, MD LPG Pulmonary 13782 Plantation Road, Ste 201 Fort Myers, FL 33912

Tel: 239-343-1105 **Fax:** 343-1106

Board Certified: Internal Medicine & Pulmonary Disease



Amit Parmar, MD

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9981 S. HealthPark Drive, Ste 159

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Board Certified: Internal Medicine & Cardiology



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Priyanka Handa, MD
Florida Radiology Consultants
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Cheryl Johnson, MD LPG Hospitalist Group



636 Del Prado Blvd.
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Board Certified: Internal Medicine & Pediatrics



Asif Azam, MD LPG Hospitalist Group 9981 S. HealthPark Drive, Ste 159 Fort Myers, FL 22908 Tel: 239-343-2222 Board Certified: Family Medicine



Samina Azam, MD LPG Hospitalist Group 9981 S. HealthPark Drive, Ste 159 Fort Myers, FL 22908 Tel: 239-343-5348 Board Certified: Internal Medicine



Joel C. Pelissier, MD LPG Hospitalist Group 2776 Cleveland Avenue, Ste 808 Fort Myers, FL 33901 Tel: 239-343-2222 Board Certiied: Internal Medicine

NEW APPLICANTS

Scott Allen, MD – Dr. Allen received his MD degree from the Drexel University College of Medicine, Philadelphia, PA in 2009. He completed his residency at Hospital of The University of Pennsylvania, Phildelphia, PA from 2009- 2012 and a fellowship at University of Fellowship Michigan Health System, Ann Arbor, MI in Cardiovascular Disease from 2012-2015 and in Interventional Cardiology from 2015-2016. vDr. Allen is in group practive with Florida Heart Associates,1551 Barkley Circle, Fort Myers, FL 33907 Tel: 239; 938-2000.

Board Certified: Internal Medicine & Cardiovascular Medicine

Justin Casey, MD – Dr. Casey received his MD degree from Florida State University, Tallahassee, FL 32304 in 2011. He completed an internship & residency at University of Colorado Hospital, Aurora, CO from 2011-2016. Dr. Casey is in group practice with ENT Specialists of Florida, 39 Barkley Circle, Fort Myers, FL 33907 Tel: 239-936-1616

Joseph Freedman, MD – Dr. Freedman received his MD from Sackler School of Medicine, Ramat Aviv, Tel Aviv in 2008. He completed an intership & residency at University of Miami, Miami, FL from 2008-2011. He completed a fellowship in Cardiology at Cleveland Clinic, Fort Lauderdale, FL frin 2011-2014. He is in group practice with Cardiac Care Group, LLC, 3208 Chiquita Blvd., S, Ste 110, Cape Coral, FL 33914 Tel: 239-574-8463. Board Certified: Internal Medicine & Cardiology Disease

lasmina Jivanov, MD – Dr. Jivanov received her MD from Universitatea de Medicina Si Farmacie Victor Babes in 2003. She completed an intership at Spitalul Municipal, Timisoara Romania from 2004-2005 and a resideny at Wyckoff Heights Medical Center, Brooklyn, NY from 2009-2012. Dr. Jivanov is in group practice with Lee Physician Group Hospitalist, 9981 S. HealthPark Dr. #159, Fort Myers, FL 33908 Tel: 239-343-2052. Board Certified: Internal Medicine

Membership News

NEW APPLICANTS, CONTINUED

Patrick Nero, MD - Dr. Nero received his MD degree at Ohio State University College of Medicine, Columbus, OH in 1997. He completed a residency at Phoenix Integrated Surgical Residency at Phoenix, AZ from 1997-2002. He is in group practice with Vein Specialists, 1510 Royal Palm Square Blvd #101 Tel: 694-8346. Board Certified: Surgery

MEMBERSHIP NEWS

Dr. Joseph Gauta has been invited to present at the 2017 ACOG meeting held May 6-9 in San Diego. His presentation will be "How to move to a 100% outpatient practice".





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CHARLES "GENE" COX, M.D. JUNE 29, 1942 - SEPTEMBER 13, 2016

Charles Eugene "Gene" Cox, M.D. departed to his Heavenly home on September 13, 2016. His devotion to his family and his unwavering faith in God supported him during a long battle and ultimately gave him peace.



Gene was born to the late Ted and Mary Cox in Moultrie, GA on June 29, 1942.

He moved with his family to Lakeland, FL when he was six years old and spent the remainder of his childhood there. Gene graduated from the University of Florida (Go Gators!) with a degree in physics and continued his education at the University of Florida College of Medicine. He completed his internship and residency at Shands Teaching Hospital in Gainesville, becoming a darn good ophthalmologist that bleeds orange and blue.

In 1969 Gene joined the United States Army as a flight surgeon and spent a year in Vietnam. Upon returning to the U.S. he completed the rest of his medical training and moved to Fort Myers in 1974 to begin his medical career. Gene practiced for 41 years and dedicated his life to taking care of others. He was truly beloved by his patients, all of whom he would consider dear friends.

Gene was blessed with a loving family that adored him. He married his best friend, Linda deForest, on September 5, 1987, and they spent 29 years walking through a beautiful life together hand in hand. They were committed to each other, their family, and the Lord.

Gene was a man of faith with a kind spirit and loving heart. He spent much of his free time on woodworking projects and utilized every gift that God gave him. He will be dearly missed by his family and friends who celebrate that he is at peace with his Creator.

Gene is survived by his wife, Linda; his children Lisa Cox McGraw (Bill), Ryan King, and Courtney Cox Hatcher (Andrew); his daughter-in-law Janice Cox; his grandchildren Chaz and Chandler Cox; and his sister, Betty Miscally (Art). He was preceded in death by his parents and his son, William Cox. -

LCMS Member Dues

The 2017 LCMS membership dues are payable by January 1, 2017. You or your group can pay at http://www.lcmsfl.org/en/join or call 239-936-1645. Printed dues invoices will also be mailed to members who pay individually or to practices for group payment. To pay your FMA dues, go to flmedical.org, and to pay your AMA dues go to ama-assn.org.

President's Message by Shari Skinner M.D.



We are at a turning point for American drug policy. Four states including Florida will decide this coming election whether to legalize cannabis for medical use, and five more will vote on ending prohibition on recreational use. To date, twenty-five states and the district of Columbia have legalized "medical marijuana." Currently, Florida law allows patients with cancer or seizures to use low-THC cannabis, and allows those

with terminal illnesses to use high-THC cannabis. This November, Florida ballots will include a constitutional amendment to expand the medical use of cannabis. The current amendment is very similar to the failed 2014 amendment. Sixty percent approval by voters is required for a constitutional amendment to pass in Florida, and in 2014 the "yes" vote was 58%. The rewritten amendment has a good chance of passing, and if it does, it will affect Florida physicians.

In the late nineteenth and early twentieth Centuries, with the rise of the regulatory state, came a wave of prohibition, the largest example of which was the Eighteenth Amendment to the U.S. Constitution, which criminalized alcohol production and use (with few exceptions) for the thirteen years of its existence. Since during this period there was still a large market for alcohol, criminals provided the product and the market came to be ruled with violence and production of uncertain quality (bathtub gin and backwoods whiskey sometimes contained enough toxic material to seriously injure drinkers). During this same period, other intoxicants came under the fire of the Prohibitionists, and the effects are still being felt today. Many intoxicants, cannabis included, came to be prohibited, with federal law forbidding even research into possible medical uses and other effects (again with very limited exceptions). Prohibitionists and anti-prohibitionists alike, as it ever was in politics, have resorted to hyperbole and half-truths and outright lies in the debate. Two things are certain, intoxicants - alcohol included - are dangerous to human health (the "toxic" part is your first clue), and the "War on Drugs" to stop the use of prohibited intoxicants has been lost (considering the continued high usage levels). One might argue that some intoxicants are also beneficial (in some doses and some respects) to human health, but this would require real research which is now prohibited in many cases. The current question in Florida is about medical use of cannabis, though, and while some research has been allowed, more is needed. Cannabis has been shown to be medically beneficial for some conditions, perhaps even improving on current regimes with potential for better drugs to be developed; but in many cases existing drugs can do better without adding liability for the prescribing physician.

Cannabis in particular seems to be one of those plants that has many uses, including the hemp fibers of some varieties that were common in production in the U.S. before prohibition, but the prohibition on research has retarded knowledge of any possible benefits of cannabidiol as well as use of the fibers for various industrial applications. Cannabis, as well as other prohibited

substances, like heroin, are of unknown sources, quality and strength at the point of purchase for most consumers. We commonly hear today of heroin overdoses due to unknown strength of doses and impurities. Heroin, by the way, is very cheap and accessible today, helping to explain its recent rise in usage among unprescribed opioids. This problem is largely solved by opening the markets: alcohol's proof is on the label and is essentially always correct. None of this addresses the question of the safety or wisdom of usage of any of these products, of course, but usage can be taken as given since we can assess the efficacy of the enormous prohibition effort over the past century or so (especially since about 1970). It has failed to prevent usage.

Recently many Americans have begun to question the effectiveness of the "War on Drugs" in general, considering the very high levels of usage of prohibited intoxicants despite the legal trouble their use could bring, and the Schedule I (the most dangerous drugs with no beneficial use) status of cannabis specifically. This brings us back to the Florida constitutional amendment entitled "Use of Marijuana for Debilitating Medical Conditions."

The Florida Medical Association has taken the position that this amendment should be defeated, and we in your Lee County delegation not only took the same position, but we helped spearhead the effort. We believe that the amendment burdens doctors with extra liability and responsibility. In some other places, a stepwise progression seems to be taking place, beginning with medical use of cannabis and ending in licensed recreational use. We expect that progression to occur here in Florida as well. This amendment, however presents unnecessary problems for physicians, especially if recreational use prohibition will end soon. Specifically, ARTICLE X, SECTION 29: medical marijuana production, possession and use, part (a) item (2), which reads "A physician shall not be subject to criminal or civil liability or sanctions under Florida law solely for issuing a physician certification with reasonable care to a person diagnosed with a debilitating medical condition in compliance with this section" and part (b) item (9), which reads "Physician certification' means a written document signed by a physician, stating that in the physician's professional opinion, the patient suffers from a debilitating medical condition, that the medical use of marijuana would likely outweigh the potential health risks for the patient, and for how long the physician recommends the medical use of marijuana for the patient. A physician certification may only be provided after the physician has conducted a physical examination and a full assessment of the medical history of the patient. In order for a physician certification to be issued to a minor, a parent or legal guardian of the minor must consent in writing."

Now, we may assume that most physicians will always take reasonable care with regard to our patients, but this language clearly creates additional liability for any physician who decides to participate in certifying (essentially prescribing) "medical marijuana," and very possibly for any physician who decides to

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refrain. Why? So that some may gain a benefit that is available through other means? So that the anti-prohibitionists can take the next step toward decriminalized recreational use? Those are not our fights. Whether one agrees with the Schedule I status of cannabis or not, this amendment creates unnecessary risks for our Florida physicians, while the medical conditions it could alleviate may be addressed in other ways.



Window clings to help support our LCMS Board of Governors - Vote-No! on Amendment #2! Drop by the office or call 239-936-1645 and we will mail them to you.

THE RAMIREZ REPORT BY JULIE RAMIREZ, EXECUTIVE DIRECTOR

At our most recent Society meeting, we had a CME on Resiliency and Burnout. It was eloquently done and had some very good lessons to implement. But what caught my attention in that CME, was the piece about "3 Good Things". To be honest, what truly caught my immediate attention was that this study was coming from MidMichigan Health—my hometown and the hospital I had just driven past only a few days earlier on a visit for a wedding! (What a small world!) The speaker only spoke briefly on the subject, but me being curious, looked it up and I thought it was worth sharing.



https://www.midmichigan.org/app/files/public/23728/3-Good-Things-Infographic.jpg





I'll never forget the callouses on his hands. At age 12, Chikumba was more of a man than most men will ever be. He had been welding since the age of 9 to earn enough money to buy tomatoes for his 6 younger brothers and sisters to eat their fill, and hopefully enough for them to sell on the street if there were any leftover. He and his siblings were orphans, living in Lusaka, Zambia in the aftermath of the AIDS epidemic that had left their beloved country with one of the lowest life expectancies of any nation at the time, 38 years. When my wife and I left Africa that summer and returned to the United States, my heart burned with idealism and compassion. It was seared with anger at the injustices I had seen and sorrow for the pain I had witnessed. I was determined to become a physician to do my part in putting a stop to cycles of disease, suffering and death in families.

One of the things I promised myself was that no matter how hard medical school got, and no matter how much I learned, I would never allow myself to become an arrogant, narcissistic, desensitized or cynical physician. I knew that the fissured callouses that plagued Chikumba's hands would never form upon mine in my chosen profession. What I feared most, however, was that over the course of almost a decade of medical training, such callouses would form upon my heart. That I would no longer feel the compassion I once felt. That concerns about the size of the census, the busyness of my schedule and the unending clerical and billing minutia would drown out the very thing that drove me to medicine in the first place - to provide humble, compassionate, holistic patient-centered car.

I knew that in order to become the physician I wanted to become, I would have to surround myself with peers and mentors who had already walked that path. And I can say without reservation that here at the FSU family medicine residency program, I've found just that. I have been flabbergasted by the humility, selflessness, compassion and hopefulness of the physicians with whom I have the pleasure of working and learning. I have



been inspired that so many men and women, from so many backgrounds, are united together here in this place to pursue a common and noble goal - to promote health for those in our community at every stage of this journey called life. The only word that does this team justice is "family" - for that is what we are becoming more and more each day.

A day in the life of this family medicine resident has taught me that if we as healthcare providers lay aside every weight that hinders us, and instead run this race together with perseverance, there is little that will be able to deter us. Walking alone, this journey may callous us and wear us down - but if we run it together we will make it to the finish line. For so long we've been taught that the best way to serve our communities is by using the art of medicine to serve the institution of family. What I now see is that we can only reach the apex of compassionate, competent care by using the art of a family to serve the institution of medicine.

LCMSFriends in Medicine

LCMS Friends in Medicine program is open to area businesses that can offer member only benefits and disconts. We encourage our members to patronize theses businesses that have been selected by the LCMS for their outstanding services and products.



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se 3150 Tani ami Trail F Scik 8 Najves, FL 3 (279) 26 www.markhom-norton.com







Jonathan Daitch MD & Michael Frey MD Proudly Announce



The vertebral bones of the spine support the spinal column and protect the spinal canal. Vertebral fractures occur when a section of the bony vertebrae weakens and collapses, resulting in a "compression fracture".

For adults over age 65, vertebral fractures, also known as vertebral compression fractures are commonly found in patients with osteoporosis. Osteoporosis weakens the bones and makes older adults more susceptible to fractures. Patients, who have suffered trauma such as an

automobile accident or a fall, can also fracture their spine.

Dr. Daitch and Dr. Frey have been performing vertebroplasties (also known as kyphoplasties) for over thirteen (13) years.

Collectively, they have repaired more than a thousand vertebral fractures; and they have pioneered the outpatient procedure in Lee County.

To see a video about the procedure, go to the APMSS web site: www.apmss.net, or if you have questions call: (239) 437-8000

Practical support for coping with dementia

The Alvin A. Dubin Alzheimer's Resource Center has been serving families affected by memory impairment in Lee County, Florida since 1995. In recent years we have expanded services to Hendry, Glades and Charlotte counties. We are especially proud to lead the way in innovative programming by providing a support group program for early-stage dementia persons and a scholarship program for high school seniors.

Through the generosity of our community, we have offered health education and assistance through our quarterly newsletter, vast lending library resources, and Individual assistance. In addition to these mainstays, we have expanded our services by offering education and assistance via our web site.

There are more than 30,000 individuals affected by Alzheimer's disease in our service area. Residents struggling with this devastating illness are more than triple this figure when the caregivers, family members, and friends who strive to enhance the quality of life of these individuals are Included in the equation.

Mission Statement

The mission of the Alvin A. Dubin Alzheimer's Resource Center, Inc. is to provide educational, informational, and supportive assistance to individuals with Alzheimer's disease or a related disorder and their caregivers in Lee County.

The Alvin A. Dubin Alzheimer's Resource Center is proud to be your local United Way agency dedicated to providing much-needed education and support to the thousands of families affected by Alzheimer's disease and related memory impairments. Together we keep local contributions in our area.

Overall Purpose of the Organization

The Alvin A. Dubin Alzheimer's Resource Center. Inc .. a non-profit organization, was established in 1995 by a group of dedicated Lee County professionals who work directly with Alzheimer's persons and their caregivers. Prior to the development of this center in Fort Myers, caregivers traveled to Naples to obtain assistance and support to cope with the daily challenges of caring for a loved one with Alzheimer's disease or a related disorder. The viability of an office in Lee County was guaranteed when Mrs. Zelda Dubin made a generous donation in memory of her husband, Alvin A. Dubin. In appreciation of the gift, the Board of Directors unanimously voted to name the corporation the Alvin A. Dubin Alzheimer's Resource Center, Inc.

The Dubin Alzheimer's Resource Center provides education, information, and support to individuals with Alzheimer's disease or related memory impairment and their caregivers through information and referral, consultation, health education, and crisis intervention.

Specific Services

The Alvin A. Dubin Alzheimer's Resource Center has been serving families affected by memory impairment in Lee County for over fifteen years. We are especially proud to lead the way in innovative programming by providing support group programs for earlystage dementia persons and for teens with a memory-impaired grandparent, in addition to our regular caregiver groups.

Through the generosity of our local community, we have offered health education and assistance through our newsletter, vast lending library resources, and individual assistance. In addition to these mainstays, we have expanded our services by offering education and assistance via our newly enhanced web site.

Programs offered by the Dubin Alzheimer's Rescource Center

Programs offered by the Dubin Alzheimer's Resource Center to enhance the quality of life of memory-impaired persons and ease the burdens of caregivers include:

- Adult children support group
- Long term care issues group for families of long term care residents
- Educational conferences with nationally renowned speakers
- Seminars & workshops by local experts
- Safety Program with Wanderer's ID Bracelet and Emergency Plan Kit
- Lending library with over 300 books, videos, and educational materials
- Crisis intervention and Emergency Response Program to assist law enforcement and emergency workers
- Quarterly newsletter
- Assistance and education via our Internet web site www.alzheimersswfl.org
- Information & Referral with assistance to access community resources

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ALVIN A. DUBIN ALZHEIMER'S RESOURCE CENTER

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Programs offered by the Dubin Alzheimer's Resource Center

- Wellness & social activities for caregivers and earlystage persons
- Training for health care providers and other professionals including attorneys, CPA's, CFP's, clergy, law enforcement, and emergency workers
- Special events and public speaking to raise awareness and educate the general public
- Caregiver support groups and Early-stage dementia support program
- Adult children support group
- Long term care issues group for families of long term care residents
- Educational conferences with nationally renowned speakers
- Seminars & workshops by local experts
- Safety Program with the Wanderer's ID Bracelet and Emergency Plan Kit
- Lending library with over 300 books, videos, and educational materials
- Crisis intervention and Emergency Response Program

- to assist law enforcement and emergency workers
- Individual assistance and consultations, including home visits
- The quarterly newsletter
- Assistance and education via our Internet web site www.alzhelmersswfl.org
- Information & Referral with assistance to access community resources
- Resources and assistance to Spanish-speaking families
- Wellness & social activities for caregivers and earlystage persons
- Training for health care providers and other professionals including attorneys, CPA's, CFP's, clergy, law enforcement, and emergency workers
- Special events and public speaking to raise awareness and educate the general public
- Teen scholarship program for high school seniors who have a family member or friend with memory impairment

Greetings Judges, New Date for Science Fair!

The folks at FGCU have helped us out by finding a better date for the Science Fair. February 4th, 2017 is the new date and it really does work better for the schools and the students! So, please change your calendars to reflect this new date. There will also be some other changes happening this year, so stay tuned for updates.

Tim Jones, Fort Myers Kiwanis Science Fair Judge Coordinator

Email: Timothy.jones.esquire@comcast.net Tel: 239-940-5903

Health Insurance Co-op Agreement with Florida Blue

BY MATTHEW CROWLEY

Health Insurance Co-op Agreement with Florida Blue

Medical practices in 10 Florida counties have shared in a profit of more than \$2.3 million since joining with members of other local medical societies to form a single, large group insurance plan with Florida Blue. Through this thriving health insurance co-op, participating physicians are sharing major profits, saving money and offsetting future rate increases.

"My practice alone has saved over \$1 million since joining the program," said Neal Dunn, M.D., former President and Managing Partner of Advanced Urology Institute. "The value to us and other participating practices has been tangible, tremendous and consistent year after year."

Under the co-op's agreement with Florida Blue, physicians have no risk for excessive claims and they share in underwriting surplus profits, significantly reducing the burden of any rate increases in the future. At a time when many doctors are concerned about rising operational costs - including employee health coverage - co-op participants are reaping the benefits of a group insurance plan that rewards the physicians and their families, as well as practice employees and their covered dependents



Contact FMA Chief Operating Officer Matthew Crowley at mcrowley@flmedical.org or (850) 224-6496 to learn how you can take part in this proven, successful program.

Contact: Matthew Crowley, <u>mcrowley@flmedical.org</u>, (850) 224-6496.

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