The ABCs of Health Insurance

Hand-Washing: A Powerful Defense Against Germs

Winter Foods to Stay Warm – and Healthy
DEAR FRIENDS,

Last spring, I joined Atlantic Health System in my new role as president and CEO. I have met with hundreds of community members, patients and employees for their input to help set the course for our future. Together, we are striving to create a Trusted Network of Caring™. Our promise to you is we will deliver the right care, at the right quality, at the right time, at the right place and at the right cost.

This issue features the critical importance of hand hygiene. Also, there is a calendar of activities to encourage you to keep healthy and active. In addition, learn more about the new Breast Center at Newton Medical Center and the CyberKnife® M6™, the latest high-tech modality to keep you and your families close to home when cancer treatment is needed.

It is our privilege to serve you and work together to create healthier communities. Best wishes for a happy and healthy new year!

Brian A. Gragnolati
President & CEO,
Atlantic Health System

Talk to us
Tell us what you want to read about in Well Aware. Email us at well.aware@atlantichealth.org. Or write us at Atlantic Health System, Attn: Well Aware, P.O. Box 1905, Morristown, NJ 07962.

Well Aware Kids
Twice a year, Goryeb Children’s Hospital publishes Well Aware Kids. The publication has informative articles for those with kids ranging from newborns to teenagers. Want a copy? Please contact us at well.aware@atlantichealth.org.

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For additional information, visit atlantichealth.org.

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/GoryebChildrensHospitalNJ

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Atlantic Health System is one of the largest nonprofit health care systems in New Jersey, comprised of Morristown Medical Center, Overlook Medical Center, Newton Medical Center, Chilton Medical Center, Goryeb Children’s Hospital and Atlantic Rehabilitation. The five medical centers have a combined total of 1,599 licensed beds and more than 4,000 affiliated physicians providing a wide array of health care services to the residents of northern and central New Jersey. The medical centers, and Goryeb Children’s Hospital as part of Morristown Medical Center, are accredited by The Joint Commission. Specialty service areas include advanced cardiovascular care, pediatric medical and surgical specialties, neurology, orthopedics and sports medicine. Each of these programs has earned top ratings and recognitions in its respective field.

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A medical team from Morristown Medical Center performed 48 surgeries during a surgical mission trip to Guatemala in mid-August. Their work included 13 cholecystectomies, 25 hernias, six gynecological procedures and removal of five subcutaneous masses.

LEADING THE CHARGE
Rolando Rolandelli, MD, chief of surgery for Morristown Medical Center, led the team. Joining him were physicians Billy Diehl, MD; Ted McLean, MD; and third-year surgical resident Ankit Dhamija, MD.

Several nurses also volunteered for the trip, including Marina Debanich, Lauren Minotti, Monica Grzelak, Ruben Milan, Carol Santana, Cyprienne Lacaden and Valentina Salvador. Also Jordi Pineda, a nursing assistant in the operating room at Morristown Medical Center, and Florencia Rolandelli joined in the trip.

“What appeals to me about missionary surgery is the ability to restore health and enable young people to enjoy productive lives through surgical procedures that in the U.S. have become very simple and safe,” says Dr. Rolandelli.

FRUITFUL PARTNERSHIPS
The mission trip took place from August 16 to 23 and was conducted in partnership with Partners for Surgery, which operates the Asociación Compañero Para Cirugía in Guatemala and leased space at the Hospital Obras Sociales del Santo Hermano Pedro, a hospital where the Morristown Medical Center team performed the surgeries. Funding for the mission came from Unidad Hospitalaria Móvil Latino América – a nonprofit organization founded in 2011 by four doctors from Morristown Medical Center, Dr. Rolandelli, Dr. Diehl, Dr. McLean and Dr. Gerald Lefever.

The organization seeks to grant opportunities for residents, nurses, surgeons and anesthesiologists to participate in surgical mission trips to Latin America by covering expenses for trips.

The group’s next destination is La Esperanza, Honduras, in February and Guatemala in August 2016.

PREVENTIVE CARE:
Catching Lung Cancer Early

The Lung Cancer Screening Program at Atlantic Respiratory Institute may identify lung cancer at an early stage. The program uses low-dose computed tomography (CT) to screen for the disease. To qualify for the screening, you must meet the following criteria:

- Between the ages of 55 and 77
- Current smoker or one who has quit within the last 15 years
- No history of lung cancer

The program is covered by Medicare and other commercial insurance companies.

If you meet these requirements, call 1-855-862-2778 or visit atlantichealth.org/lungcancerscreening for more information.
GROWING OLDER, STAYING ACTIVE
Exercise Device May Help Improve the Health of Active Older Adults

Researchers at Atlantic Sports Health have teamed up with Cybex Research Institute to observe active older adults and evaluate the potential benefits of the Arc Trainer, a stationary, nonimpact exercise machine. “We want to test the theory that there is a statistically significant difference in physiology, function and strength for those who use the Arc Trainer, compared to those who use a treadmill,” says Damion Martins, MD, director of orthopedics and sports medicine for Atlantic Health System and primary investigator of the trial.

“The issues that present themselves to people in the active adult group are generally a loss in strength and power, particularly in the lower body,” says Paul Juris, EdD, chief science officer, Cybex International. “The device we’re looking at has the capacity to allow people to work at higher levels of power output, but in a more comfortable way.”

ARE YOU A GOOD FIT?
Kevin Saum, research associate for Atlantic Sports Health, says the research will include two groups of 35 participants who will exercise for 16 weeks. Researchers will randomly select participants to participate in the Arc Trainer group or the treadmill group.

“We’ll measure balance and strength, and conduct physiologic testing for hemoglobin A1c, lipids, body composition and blood pressure,” says Saum. “To be included in the study, participants must be between the ages of 50 and 80, have a BMI of 18.5 to 34, have not exercised within the past six weeks, and have no history of lower-extremity traumatic injury or osteoarthritis.”

“The most important message we hope to deliver with this research is that exercise is not intolerable and impossible, even for those people who are not accustomed to it,” says Juris. “We think there are opportunities for people to engage in more healthful activities that are easy to do and not as challenging as they think.”

For more information on how to join the trial, contact research associate Kevin Saum at 973-971-6290.

WINTER SAFETY: PROTECT YOURSELF THIS SEASON

With snow and cooler temperatures now the norm, you have to be extra careful when leaving the house. Before heading outside and facing the weather, make sure you keep these tips in mind to stay safe:

Wear the right shoes: It’s going to be slippery outside, so proper footwear will help you avoid falls – and injuries. Also, do not rush over icy surfaces. Take your time to maintain balance and prevent a nasty spill.

Stay hydrated: The cold air makes dehydration a lot likelier during the winter. If you’re outside for an extended period of time, take periodic water breaks to rehydrate.

Use proper snow-shoveling techniques: Shoveling snow is already a taxing activity; it burns close to 300 calories per hour. So when you throw some harsh winter weather into the mix, there’s an accident waiting to happen.

When shoveling, push the snow – do not lift it – and always lift with your legs.

For more winter safety tips, visit the National Safety Council at nsc.org.
A LIFE-CHANGING EDUCATION

NEW PROGRAM TEACHES PATIENTS HOW TO MANAGE THE CHALLENGES OF LIVING WITH DIABETES

When a doctor diagnosed Debbie Reed with diabetes in June, she says she “thought it was the end of the world.” But after attending a series of educational diabetes classes at Newton Medical Center, everything changed. “I thought I was very smart about my diet, only to find out I wasn’t as smart as I thought I was. I had to change some things, and I’m only beginning to learn how to live with it.”

Another program participant – Donna Beck – echoed Reed’s sentiments. “I went through the whole program at Morristown Medical Center and did all of the classes. I call them my lifesaving classes. They literally saved my life. All of the educators made me feel so much more at ease about how to manage my medication and diet.”

O’Keefe says the groups range in size from two to 12. “They get so much more information in a group because everybody’s talking about their own experiences.”

OVERWHELMING SUPPORT

Reed says attending the classes was a good sharing experience. “There is great information and excellent speakers. We talk about what’s gone well and where we need help. Other people in the group can help you.”

In addition to learning about the disease, Beck says she overcame her fears about diabetes. “Going to the classes and seeing other people struggling gave me hope. I felt like I could breathe again and am so appreciative and grateful for them.”

To enroll in the program, first get a referral from your physician and call 973-971-5524 to schedule an initial one-on-one visit.

In addition to learning about the disease, Beck says she overcame her fears about diabetes. “Going to the classes and seeing other people struggling gave me hope. I felt like I could breathe again and am so appreciative and grateful for them.”

TAKEING CHARGE OF YOUR HEALTH

Atlantic Health System’s Diabetes and Endocrine Institute offers a comprehensive program designed to educate those with diabetes how to self-manage their condition. “We teach patients all the skills needed,” says the program’s clinical coordinator, Diana O’Keefe, RN, CDE. The program, offered at Morristown, Overlook, Newton and Chilton medical centers, includes a four-week series of classes taught by diabetes nurse educators and registered dietitians.

The weekly two-hour sessions cover topics such as basic information about diabetes, managing medication, blood glucose testing, coping with stress, handling sick days, planning meals, exercising and overall heart-healthy living.

“Managing diabetes is a life challenge,” says O’Keefe. “The hallmark treatment is diet and exercise. For some people, they’ve been eating a certain way all their lives or they have never exercised, so that challenge to change is huge.”
Winter is rife with germs. It’s not surprising to see friends and family coming down with something this time of year. But although the flu, common cold and other contagious illnesses are rampant, there’s a simple way to fight off all those germs: hand-washing.

Yes, washing your hands with soap and water or using hand gel are two of the most effective ways to avoid getting sick (or spreading germs if you are). And chances are that you are not doing it enough.

WHAT TO WATCH OUT FOR
While most people know better than to hang around someone actively coughing and sneezing, direct contact is not necessary to become exposed to viruses and bacteria, notes Jackie Blanchard, RN, MSN, CIC, director of infection prevention for Atlantic Health System. In fact, humans are not the only vehicles for spreading germs. You also have to watch out for another pesky culprit: public surfaces.

“Bacteria don’t move – we move them,” says Blanchard. “Germs can live on a surface for hours or even longer. Let’s say I’m in line at the store and sneeze on a counter. People touching that counter even hours later can come in contact with my germs and spread them.”
Frequent hand hygiene serves to protect you and others around you. We must, however, keep the integrity of our skin by assuring we restore hydration; we can seal in this moisture by keeping lotion close by and keeping our hands moisturized throughout the day.

In the rare instance that your skin may become chafed or cracked from frequent hand gel use, you may want to consult with your physician to assure there are no other underlying dermatologic conditions. Again, this is only in rare instances and should not prevent you from having clean hands.

A HELPING HAND
Another common mistake when it comes to hand hygiene: touching your face without cleaning your hands. Germs can pass through your nasal passages, your mouth, your eyes and other membranes. Having hand sanitizer on hand can help lessen the risk.

Hand sanitizer is not the best solution in all situations, however. Blanchard notes that there are several instances where soap and water trump the convenient gel: after using the restroom, and when your hands are visibly soiled.

“In the restroom, you’re likelier to come across germs you wouldn’t find on everyday surfaces, so you need the friction of hand-washing to mechanically remove those types of germs,” she says. “Also when your hands are noticeably dirty or sticky, hand sanitizer won’t cut it. And if you are visiting a loved one in the hospital, wash or gel your hands frequently.”

Still, Blanchard says that hand sanitizer is better than nothing when you’re in a bind.

“In the end, both methods kill germs. And by using one or the other, you’re helping yourself – and others.”

Get more hygiene tips at cdc.gov/handwashing.
## Chambers Center for Well Being/Integrative Medicine

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<thead>
<tr>
<th>EVENT</th>
<th>DATE AND TIME</th>
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<tbody>
<tr>
<td>Massage, Acupuncture, Jin Shin Jyutsu, Nutritional Counseling, Wellness Coaching, Yoga, Meditation, Cooking Classes, Stress Reduction, Physician Lectures, Monthly Special Events and More</td>
<td>Daily appointments: Monday-Sunday; call for times</td>
<td>973-971-6301</td>
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<tr>
<td>Atlantic Integrative Medical Associates</td>
<td>Daily appointments: Monday-Friday; call for times</td>
<td>973-971-4686</td>
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<tr>
<td>Mindfulness-Based Stress Reduction (MBSR), FEE: $400 for the nine-week program (employees, please call for special rate)</td>
<td>Ongoing programs throughout the year; call for dates and times</td>
<td>973-971-6301</td>
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<tr>
<td>Lifestyle Change Program, FEE: $900 for the 12-week program</td>
<td>Free monthly lectures; call for dates and times</td>
<td>Chambers Center for Well Being, 435 South Street, Morristown, NJ 07960; chamberscenterforwellbeing.org or calendar.atlantichealth.org</td>
<td>973-971-6301</td>
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<td>Dean Ornish Program</td>
<td>Ongoing groups throughout the year; call for dates and times</td>
<td>973-971-7230</td>
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<tr>
<td>Spa Services: Indulge In one of our luxury spa treatments</td>
<td>Call for more information or to make an appointment</td>
<td>973-971-6301</td>
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<td>Interactive Metronome: This is an interactive computer-based therapy that stimulates synchronization of timing in multiple regions of the brain</td>
<td>Call for more information or to make an appointment</td>
<td>973-971-6301</td>
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<td>Mindful Teens, FEE: $200 for the six-week program</td>
<td>Ongoing programs throughout the year; call for dates and times</td>
<td>973-971-6301</td>
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## Children & Parenting

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<tr>
<td>Aqua Aerobics, FEE: $100</td>
<td>Wednesdays, 6:45-7:45pm</td>
<td>Atlantic Rehabilitation, 95 Mount Kemble Avenue, Morristown, NJ 07960</td>
<td>973-971-5027</td>
</tr>
<tr>
<td>Especially for Siblings, FEE: $50</td>
<td>Saturdays, 9:30-11:00am</td>
<td>Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960</td>
<td>973-971-5027</td>
</tr>
<tr>
<td>Breastfeeding Your Baby, Part II, FEE: $35</td>
<td>Wednesdays, 6:00-8:30pm</td>
<td>Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960</td>
<td>973-971-5027</td>
</tr>
<tr>
<td>ABCs of Going Home With Your Baby, FEE: $100</td>
<td>Sundays, 8:00am-1:00pm; Mondays, 6:00-8:30pm</td>
<td>Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960</td>
<td>973-971-5027</td>
</tr>
<tr>
<td>Your Baby's Birth at Morristown, FEE: $75</td>
<td>Thursdays, 6:00-8:30pm</td>
<td>Morristown Medical Center, Auditorium A, 100 Madison Avenue, Morristown, NJ 07960</td>
<td>973-971-5027</td>
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## Diabetes Wellness

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<tr>
<td>Diabetes Education Classes</td>
<td>Wednesdays, 5:00-7:00pm; Thursdays, 1:30-3:30pm; individual and group classes available</td>
<td>Diabetes and Endocrine Institute, 435 South Street, Suite 340, Morristown, NJ 07960</td>
<td>973-971-5524</td>
</tr>
<tr>
<td>Medical Nutrition Counseling</td>
<td>Daily appointments: Monday-Friday; call to schedule</td>
<td>Diabetes and Endocrine Institute, 435 South Street, Suite 340, Morristown, NJ 07960</td>
<td>973-971-5524</td>
</tr>
<tr>
<td>Gestational Diabetes Education Classes</td>
<td>Tuesdays, 8:30-11:00am</td>
<td>Diabetes and Endocrine Institute, 435 South Street, Suite 340, Morristown, NJ 07960</td>
<td>973-971-5524</td>
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<tr>
<td>Type 2 Diabetes Support Group</td>
<td>Thursday, January 21, 7:00-8:00pm</td>
<td>Diabetes and Endocrine Institute, 435 South Street, Suite 340, Morristown, NJ 07960</td>
<td>973-971-5524</td>
</tr>
<tr>
<td>Type 1 and Insulin Pumpers Group</td>
<td>Thursday, February 4, 7:00-8:00pm</td>
<td>MoTown Café, Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960</td>
<td>973-971-5524</td>
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## Cancer Care Through Integrative Medicine

**Ongoing Support Groups**

- Bereavement Support Group
- Breast Cancer Support Group
- Gynecological Cancer Support Group
- Head and Neck Cancer Support Group
- Lung Cancer Support Group
- Ostomy Support Group
- Pancreatic Cancer Support Group
- Parenting With Cancer
- Post-Treatment Support Group
- Prostate Cancer Support Group

For information about counseling and social work services, please call 973-971-5169.

- Caregivers Presentation and Luncheon: 973-971-4063
- Look Good, Feel Better Program: 1-800-ACS-2345
- Post Breast Surgery Program: 973-971-5769
- Preparing for Breast Cancer Surgery: 973-971-6175
- Prostatectomy Preoperative Class: 973-971-6800
- Sexuality and Cancer: 973-971-4063
- Smoking Cessation Support: 973-971-7971

## Child Life Services

For information/registration, please call 973-971-4974.

- Children's Groups or Teen Groups
- Summer Teen Bereavement Group

**Cancer Care Through Integrative Medicine**

Programs with an asterisk are available to Carol G. Simon Cancer Center patients.
Cooler weather calls for warmer foods. As we battle the cold of winter, we’re likelier to reach for our favorite comfort foods, which are not always the healthiest options. Luckily, not all hearty winter fare will expand your waistline.

“Hearty and healthy aren’t mutually exclusive concepts,” says Sabrina Lombardi, clinical nutrition coordinator of Food and Nutrition Services for Newton Medical Center. “There are a lot of seasonal food options that can fill you up and warm you up while still fitting in a healthy diet.”

LOADING UP ON GOODIES
According to Mary Finckenor, registered dietitian for Morristown Medical Center, winter vegetables are one of those options.

“The popular vegetables during this time of year are squash, carrots, cauliflower and potatoes. They’re a great way to load up on nutrition and don’t cost too much either.”

Finckenor also recommends leaner cuts of chicken and pork to keep fat content to a minimum. But despite these straightforward recommendations, it can sometimes be tough mustering up the energy to make healthy meals, admits Lombardi.

“It’s easy to get lazy when you’re stuck indoors during the winter,” says Lombardi.

“Because of the weather, you’re less inclined to work out and sometimes even cook. Being sedentary and eating unhealthy foods is a recipe for weight gain.”

THE ULTIMATE WINTER WEAPON
Both Finckenor and Lombardi recommend using the tried-and-true slow cooker for creating healthy winter meals.

“It’s a great tool in the kitchen – and not just for winter either,” Finckenor says. “You just throw in ingredients, set the time and come back to a complete meal.”

Whether you’re living by yourself or have a family of four, the kitchen staple makes it effortless to load up on nutritious bites – and inexpensive, too.

“The slow cooker allows for a lot of creativity when it comes to a dish,” she says. “If you’re trying to stretch a budget, you can throw in more vegetables and go easy on the protein. Or if you’re looking for something heartier, you can do the opposite.”

Whether you choose to use a slow cooker or not, to eat healthy this winter, keep one thing in mind: Nutrition is just one part of the equation.

“Aside from eating healthy this season, you also need to exercise,” says Lombardi. “Remember to stay active.”

6-8 boneless, skinless chicken thighs (or 4-6 breasts)
One 16-ounce bag frozen corn
One 14.5-oz can of black beans, drained and rinsed
One 12-oz jar salsa
4 cloves minced garlic
1¼-oz package taco seasoning
½ cup chopped cilantro, divided
Juice from 1 lime

INSTRUCTIONS:
1. In a slow cooker, mix together everything but ¼ cup cilantro.
2. Cook in the slow cooker on low for 6 hours. Serve chicken with salsa mixture spooned over top, or shred and use as a taco filling. Top either with remaining ¼ cup cilantro.

Slow Cooker Cilantro-Lime Chicken
Meditation is a tool for rediscovering the body’s own inner wisdom. Practiced for thousands of years, meditation is not about forcing the mind to be quiet; it is about finding the silence that is already there and making it a part of your life.

Deepak Chopra says, “Silence is the birthplace of creativity, happiness and infinite possibilities. From the field of pure potentiality we get bursts of inspiration, our most intuitive thoughts and our deepest sense of connection to the universe.”

Doctors are now citing stress as a major contributing factor to most illnesses. Research has shown that meditation reduces stress and improves one’s mental outlook on life. Studies also show that meditation can help:

- reduce the risk of heart problems
- lower blood pressure
- boost the immune system
- improve mood

**COURSE EMPHASIZES CHOPRA’S MEDITATION PRINCIPLES**

The Chopra Meditation Course teaches a simple meditation technique that uses a personalized mantra to help the individual create a practice that can be used for life. Offered at the Chambers Center for Well Being, this course will introduce participants to the basic principles of meditation, this type of meditation and the history of how it was developed.

The course also focuses on the practical aspects of meditation and the structure of creating an ongoing practice. Chopra certified instructors Emilie Rowan, LCSW, and Jenna Patterson will review Deepak Chopra’s view on higher states of consciousness during the class.

Dates for the Chopra Meditation Course are as follows (includes a 1 hour lunch break):

- **Friday, January 15 from 6:00 to 8:00pm**
  - **Saturday, January 16 from 10:00am to 3:00pm**
- **OR**
  - **Friday, February 12 from 6:00 to 8:00pm**
  - **Saturday, February 13 from 10:00am to 3:00pm**

The cost for this six-hour course is $350.

You can also learn this type of meditation through a two-hour, one-on-one session with a Chopra certified instructor for $400.

Additionally, anyone may participate in ongoing Daily Chopra Group Meditation, which takes place Monday to Thursday from 6:30 to 7:15pm; the fee is $15 per session. During these sessions, you may meditate with your personal mantra or a universal mantra that will be provided.

If you are interested in registering for the Chopra Meditation Course at the Chambers Center for Well Being in Morristown, N.J., please call 973-971-6301.
Newton Medical Center has carved out a very special place for women to receive important screenings and treatment. It’s the Center for Breast Health, which opened this past fall. The center features a specialized, dedicated staff, and new technology offers some of the latest advancements in mammograms, ultrasounds and other imaging important to women’s health. The newly renovated space brings this care together in a beautiful, warmly decorated setting.

“For women over age 40 who have a screening mammogram, 94 of every 100 don’t need any follow-up care. They’re simply coming to us for preventive health care,” says April Dixon, manager and registered technologist in radiology and mammography. “So with this center, we want to encourage women to take care of themselves, and trust that the staff is professional and competent with a relaxing environment for ultimate comfort.

THE CENTER’S ‘FIRSTS’

The center, which was funded in part by a generous half-million dollar donation by the Newton Medical Center Foundation, is the first and only comprehensive breast center in Sussex County, and the only center to offer 3D mammography, or “breast tomosynthesis.” It’s also the only facility with a certified breast imaging navigator, a registered mammography technologist certified to assist patients with their breast health needs.

The center’s services also include bone density studies, breast ultrasounds and stereotactic breast biopsies, which is an outpatient procedure using 2D images to locate and remove tissue samples for further evaluation. “Women find it comforting to know they’ll see the same staff in the same location if they do need follow-up care like this,” Dixon says.

Unexpected “extras” include warm robes while in a private waiting area and even herbal teas and infused waters.

“Our goal is to make health care as pleasant as possible,” Dixon says. “We’re all geared up to pay special attention to your needs.”

The center offers weekday and Saturday appointments, and welcomes both walk-ins and requests for same-day appointments. And for screening mammograms, they offer results the same day.

For more information, call 973-579-8720 or visit atlantichealth.org/newtonbreastcenter. You can also call 1-855-862-2778 today for an appointment.
The ABCs of Health Insurance: Cracking the Health Care Code

Copays ... deductibles ... referrals ... these terms and others can make your health insurance bill look like the SATs.

Chris Kirk, PhD, director of mission development for Atlantic Health System, knows that deciphering policy documents and commonly used terms in medical insurance can be confusing sometimes.

To help you better navigate your coverage and bills, we’ve put together a list of commonly used terms in medical insurance. “As we build a Trusted Network of Caring™ for our community, we hope this tool will be a valuable resource to help patients and caregivers,” says Dr. Kirk. Keep the list handy for the next time you get an insurance policy document.

**Basic Terms**

**Subscriber (enrollee):** the person who buys (or whose employer buys) a health insurance plan.

**Benefits:** the health care items or services covered under your health insurance plan.

**Excluded services:** health care services that your health insurance plan does not pay for or cover.

**Medical Care**

**Provider:** a person or place that helps you when you’re sick, or provides services that help you stay well.

**In-network provider:** the provider your health insurance company works with to provide you with health care services.

**Out-of-network provider:** provider that does not work directly with your insurance company and may charge higher fees for the same services.

**Referral:** a written order from your primary care doctor that allows you to see a specialist or get certain tests done.

**Billing**

**Premium:** how much you pay for health insurance. You usually pay premiums monthly, but you can also pay them every three months or once a year. Premiums are paid regardless of whether you use medical services during that time period or not.

**Copay (copayment):** a fixed amount set by your insurance company that you have to pay for a particular service.

**Coinsurance:** coinsurance is similar to a copay but instead of paying a fixed amount, you are responsible for a percentage of the allowed amount for the service.

**Deductible:** the amount you have to pay for your treatment before your health insurance company begins to pay.

“‘As we build a Trusted Network of Caring™ for our community, we hope this tool will be a valuable resource to help patients and caregivers.’”

– Chris Kirk, PhD

For more key terms, check out atlantichealth.org/insurance.
Atlantic Health System is deeply committed to improving the health status of the communities it serves. As we create our Trusted Network of Caring™ through programs and services offered in northern New Jersey, Pike County in Pennsylvania and southern Orange County in New York, we promise to deliver the right care, at the right quality, at the right time, at the right place and at the right cost to anyone who enters our facilities.

Community benefit plays a pivotal role to ensure we deliver on our promise. It encompasses many initiatives, such as charity care, subsidized health services, community health services, and financial contributions to community-based health organizations. In 2014, the most recent year for which we have reported data, Atlantic Health System contributed over $150 million in community benefit. In addition, we contribute substantially to the local economy, purchasing millions of dollars in goods and services and employing more than 12,200 people.

Our Community Benefit Report, which can be found online at atlantichealth.org/communitybenefit, provides a snapshot of more than 10 different stories that highlight the impact we have made within our communities - from newborn babies experiencing life’s first moments to creating healthier schools for children through Atlantic Healthy Schools, to free medical care to those in need, and our New Vitality program, geared to improve the health of older adults, among many other initiatives.

If you would like a copy of the report, please email well.aware@atlantichealth.org and we will send you one.

Learn more about our Healthy Communities initiative in the sidebar.
A drug recently approved by the FDA offers hope to more than half of the people with cystic fibrosis (CF). “This is the light at the end of a tunnel,” says Stanley Fiel, MD, regional chairman of medicine for Morristown Medical Center. “We’ve been treating symptoms for years, but now we have a drug that focuses on the genetic defect.”

CF, a chronic disease that affects the lungs and digestive system, impacts 30,000 children and adults in the United States; people with the disease inherit a defective gene that causes a buildup of thick mucus in the lungs, pancreas and other organs.

According to Dr. Fiel, a protein that regulates the flow of salt and fluids for cells in the lungs and other organs has gone awry. “If the protein doesn’t work properly, then a whole cascade of negative events happens, such as inflammation, infection and mucus that sticks and clogs up the airway and eventually destroys it, resulting in recurrent pneumonia and eventually respiratory failure.” The new drug, ORKAMBI™, manufactured for Vertex Pharmaceuticals Incorporated, works on the abnormal protein to improve lung function, thus reducing the rate of pulmonary issues.

ORKAMBI is the second drug approved by the FDA that targets the underlying cause of CF. “None of these drugs are a cure,” says Dr. Fiel. “They just modify the protein. But this drug is a very big piece of the puzzle to begin to unwind our understanding and gives patients real hope of stabilization of their disease.”

Dr. Fiel and his team at the Adult Cystic Fibrosis Center at Morristown Medical Center have been involved in clinical trials of ORKAMBI and have already started using it with their patients.

For more information about the Adult Cystic Fibrosis Center, call 973-971-4103.

Make It a Happy New Year by Giving

Surely, we’ve all felt that inner glow that comes from giving something of ourselves to others. Whether it’s time spent volunteering, talents offered for a cause or funds donated to a charity, the mere act of giving contributes to one’s personal health and happiness.

Studies have shown that some forty percent of our happiness is derived from the “intentional activities” in which we engage – and that includes philanthropy. Only about ten percent is related to those parts of our lives on which we spend so much of our time and energy, including our jobs and socioeconomic status. (Incidentally, the other fifty percent of our capacity for happiness is genetically predetermined.)

Perhaps now is the time to make “GIVING” your No. 1 New Year’s resolution. And what better place to do so than the not-for-profit hospitals of Atlantic Health System. Every dollar contributed to Morristown, Overlook, Newton and Chilton medical centers helps our staffs provide superb patient care using state-of-the-art technology, innovative therapies and ancillary programs that make a real difference in treatment outcomes and recovery.

Contact one of our foundations to make a gift that will positively impact your own health and happiness AND that of others.

- Morristown Medical Center, visit f4mmc.org and select “Donate Now,” or call 973-593-2400.
- Overlook Medical Center, visit overlookfoundation.org and select “Donate Now,” or call 908-522-2840.
- Newton Medical Center, visit newtonmedicalcenterfoundation.org and select “Online Donation,” or call 973-579-8309.
- Chilton Medical Center, visit atlantichealth.org/chiltonfoundation and select “Make A Gift,” or call 973-831-5165.