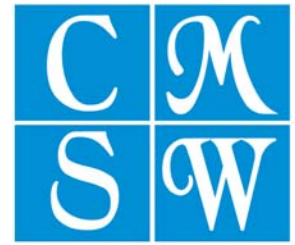


Patient's Corner

April '09



Visit us on the web

www.cmswpc.net

Email us at: c4cmsw@aol.com



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Patient Profile:

When going back to work seems impossible...

A man faces obstacles that prevent him from being productive.

Harry worked as a custodian at a city Hospital. He fell while buffing the floors and injured his right shoulder in 2001. He was out of work for six months on total disability, had surgery and went back.

In 2007, Harry re-injured his right shoulder while on the job and sought medical attention. An orthopedist indicated he may have another tear in the right shoulder. His primary doctor requested authorization for an MRI which was later denied by the insurance carrier.

Unable to work because of

the pain, Harry was forced to stay out until the surgeon could obtain objective evidence (diagnostic testing results). Physical therapy was recommended but painful. All Harry wanted was to fix his shoulder and go back to work.

He was finally able to have an MRI done which indicated another tear. Now all he had to wait for was the authorization for surgery. Since late 2007, Harry had not received any payments from the insurance carrier. This was especially wearisome since his wife now had to work to support the

household.

Harry grew frustrated and decided to try to return to work at a light capacity until he was able to get his shoulder repaired. There was no such luck as his job could not accommodate his light duty needs.

Here we are in 2009 and finally, Harry's surgery has been authorized after a hearing was held with his doctor's testimony and the objective evidence presented to the judge. Though payments were not addressed, Harry is ecstatic that he can now get his shoulder fixed.

GOOD NEWS!!!

Our New Jamaica Office is now open.

With spacious exam rooms, a roomy waiting area and a fully stocked physical therapy area, we are ready to serve all our patient's needs under one roof.

See Page 6 for more details.

Let CMSW know if you need representation for your WC, NF, PI, SSD, Disability Retirement, and other cases. We will refer you to a knowledgeable law firm that specializes in your particular case(s). It is very important to have legal representation when issues arise that affect your rights and benefits.

PREVENTION

Stress

How to manage stress

In the last couple of years stress has made its presence in the daily life of many individuals. Today there are more people living with stress than ever before. Everyday people are stressing over even the simplest things.

It is imperative that we learn how to correctly manage stress. One of the best alternatives out there is exercise. Daily exercise can actually

help you reduce stress factors, as well as the production of stress hormones and neurochemicals. In fact, studies have found that exercise is a potent antidepressant and combats anxiety.

Another technique for managing stress is meditation/relaxation. Committing yourself to regular meditation sessions of at least 30 minutes can be very

effective in diminishing your levels of stress.

It is important to keep in mind that the use of drugs and alcohol has a negative effect if you are trying to control stress in your life. Eliminating these risk factors from your environment is crucial to stress management. Keep in mind that you have options and that stress does not have to rule your life.



Cancer

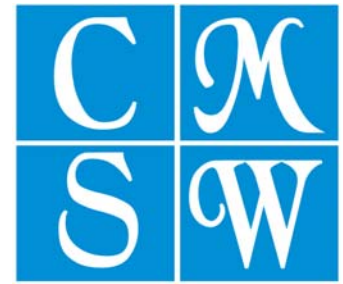
How to reduce the risks of developing cancer

Here are a few tips that may help you reduce the risk of cancer by increasing your general health:

1. Take 30 minute walks everyday: moderate exercise decreases the level of estrogen, the hormone that contributes to breast cancer.
2. Drink water: studies show that men who drink at least 64 ounces of water each day reduce the risk of developing bladder cancer by half. Women who drink water each day lessen their risk of colon

3. Make a pitcher of fresh lemonade: Australian researchers found out that a daily dose of citrus fruits may reduce the risk of mouth, throat and stomach cancers.
4. Buy organic foods: these types of foods are grown without added pesticides or hormones that may cause cancer.
5. Eat grapes: they are great source of the cancer-protecting compound, resveratrol.
6. Cut out high-fat animal proteins: by

- eating a diet high on animal fats and saturated fats, you are more prone to develop some cancers. Switch to a low fat diet, have poultry or fish instead of beef or pork and use olive oils instead of butter.
7. Take a tea habit: research studies revealed that green tea protects against a variety of cancers and heart disease.
8. Take a multivitamin every morning: the right levels of vitamins and minerals improves your health, which in return helps prevent cancer.



“Quality Healthcare with Compassion”

Services

- Disability Retirement
- Short Term Disability
- Long Term Disability
- Fitness for Duty Evaluation
- Social Security Disability
- Functional Capacity Forms
- Narrative Reports
- Primary Care Services
- Alcohol & Substance Abuse Evaluations
- Pre-Employment Physical Examinations
- All Medical Conditions can be referred to our Network Consultants

With 5 Convenient Locations

NEW!!! Jamaica

Bronx

Brooklyn

White Plains

Nassau County

We're on the web:

www.cmswpc.net

April is:

Stress Awareness Month
American Cancer Society Month
National Child Abuse Prevention Month

Sexual Assault Awareness Month
National STD's Education and Awareness Month

THE SYSTEM

C-7: Controverted Cases

A workers compensation case can be controverted for various reasons. Among the most common reasons for controverting a case is the number one excuse the employer may argue "the injury was not work-related". Another reason is that the employee may not be injured to the extent that he or she is claiming.

When a case is controverted, a hearing will be scheduled to give the Judge the opportunity to hear both sides of a disputed issue. The Judge may take testimony, order depositions and review medical records as well as other evidence.

Then the Judge will decide whether the claimant is entitled to benefits

Worker's Compensation Board definition for a C-7:

A Board form titled "Notice that Right to Compensation is controverted," that a carrier (as appropriate) must file within (1) 18 days of the date disability begins or (2) ten days of the date the employer first had knowledge of the alleged injury, whichever is later. Within 25 days from the Board's mailing of a notice of indexing in volunteer firefighter or volunteer ambulance worker cases.) The form contains:

- information identifying the claim, person (allegedly) injured, employer and carrier,
- a description of the alleged injury and town/county/state where alleged injury occurred,
- reasons why right to compensation is controverted,
- dates for start of alleged disability, employer/carrier first knowledge of injury, receipt of a C-2 from the employer and
- statement concerning whether notification has been given to the disability benefits insurance carrier, and date of notification.



C-8:

When payments are stopped or modified it is done so through the C-8/8.6. On the other hand when payment for medical services are denied it is done through a C-8.1, a notice of treatment issue/disputed bill.

The Worker's Compensation Board defines the C-8:

A Board form titled "Notice that Payment of Compensation for Disability has been Stopped or Modified," that carriers are required to file within 16 days

of the date on which benefit payments are stopped or modified.

The form includes:

- information identifying the claim, injured person, employer and carrier,
- a summary of total disability benefits, partial disability benefits and disfigurement awards paid,
- a summary of the claimant's return-to-work and earnings status and
- if appropriate, an explanation of why indemnity

benefits have not been paid in full.

Depending on circumstances cited by the carrier and the claimant's response, the filing of a C-8/8.6 may or may not trigger an immediate hearing.



MONEY TALKS

College Education

The Cost of a College Education

The current economic crisis is affecting all aspects of our lives. We are seeing an increase in prices all across the board. It is clearly taking a big toll in higher education. College tuition costs have drastically increased from two decades ago. Today going to college can cost you up to \$47,000 a year depending on the college.

Even though the federal and state governments offer some kind of financial assistance the cost of going to college continues to high for many low-income families and

some median-income families

Each year is becoming harder for these types of families to send their children to college. Those who are able to send their children to college are doing so with loans, by acquiring debt. Unfortunately, the financial aid that is available is insufficient to cover these costs.

If tuition costs continue to increase in a few years a college education is going to become unaffordable to most Americans. As it is right

know a greater number of college students are trying to graduate in less than the average 4 years to cut down expenses.

The best chance of affording college in this hard economic time is through scholarships.



Foreclosures

How to prevent foreclosure on your home

Foreclosure is the process in which a lender repossesses a property after the owner has defaulted on the mortgage, or failed to comply with the term.

Important points you need to remember to avoid foreclosure on your home:

1. If you get behind on your payments, call or write to your mortgage lender immediately.
2. Don't ignore letters from your lenders.
3. Arrange an appointment with a housing

counselor to explore your options.

4. Act now. If you do nothing you will lose your home, the money that you've put into your home and your good credit rating.

5. Be prepared to provide your lender with your current financial information, such as your monthly income and expenses.

6. You can stop the foreclosure by making up any delinquent payments plus any costs related to the foreclosure.

7. Do not sign anything that you do not understand.

8. Beware of scams (if an offer sounds too good to be true, it probably is).



WHAT'S COOKIN'

Carrot Cake Recipe

Ingredients:

- 6 cups grated carrots
- 1 cup brown sugar
- 1 cup raisins
- 4 eggs
- 1 ½ cups white sugar
- 1 cup vegetable oil
- 2 teaspoons of vanilla extract
- 3 cups all-purpose flour
- 1 ½ teaspoons baking soda
- 1 teaspoon salt
- 4 teaspoons of ground cinnamon
- 1 cup chopped walnuts

Directions:

1. In a medium bowl, combine grated carrots and brown sugar.
2. Set aside for 60 minutes, stir in raisins. Preheat oven to 350 degrees F (175 degrees C). Grease and flour two 10 inch cake pans.
3. In a large bowl, beat eggs until light. Gradually beat in the white sugar, oil and vanilla. Stir in the pineapple. Combine the flour, baking soda, salt and cinnamon, stir into the wet mixture until absorbed.

Finally stir in the carrot mixture and the walnuts. Pour evenly into the prepared pans.

4. Bake for 45 to 50 minutes in the preheated oven, until cake tests done with a toothpick. Cool for 10 minutes before removing from pan. When completely cooled, frost with cream cheese frosting



Delicious Hamantashen

Ingredients:

- 7 ounces (200 grams) butter
- 8 ounces (250 grams) cream cheese
- ¼ cup of sugar
- 1 teaspoon vanilla extract
- 2 cups all-purpose flour
- Chocolate spread, strawberry jam or apricot butter for filling
- 1 egg, beaten
- Sugar for garnish

Directions:

1. In a mixing bowl, cream the butter and cream cheese together. Add sugar and vanilla, and mix until smooth. Add flour and mix lightly. Refrigerate dough for an hour or more.
2. Preheat the oven to 350 degrees Fahrenheit. Cover baking sheets with parchment paper.
3. On a floured surface, using a floured rolling pin, roll the dough to about 1/8 inch (1/3 centimeter) thickness.
4. Cut the dough into circles using the top of a drinking glass. Flour the rim of the glass if it is sticking to the dough.

5. Place each cut-out circle on the baking sheet.

6. Place 1 to 1 ½ teaspoons of filling in the center of each circle of dough.

7. Pull up sides and pinch three corners together to form a triangular cookie with filling showing. If needed, use a drop of water to make sure the corners are pinched close tight and won't open in the oven.

8. Americans like to brush each pastry with beaten egg and sugar before baking. Israelis like to sprinkle them with confectioner sugar after they are baked. Choose whichever sweetening method works best for you.

9. Bake for 20-25 minutes or until golden.



FYI

Did you know that relatives can get paid for taking care of their elderly?

Caring for an elderly relative can now be a source of income. With the hard economic conditions this can be a great alternative to supplement your income. Moreover, the idea of being cared for by a trusted family member may be an appealing possibility for these elderly individuals.

Caregiver agreements are also a great option for those sons and daughters who have the time to take care of an elderly parent to add a modest source of income or at least cover the expenses they acquire in providing care.

Formal contracts called "caregiver agreements" are available to those

interested in this opportunity. It is important to recognize that caregiver agreements need to be written contracts that outline all the details necessary to assure the legality of the arrangement.

Contracts also need to dictate how the payment to the caregiver will be made and state the costs of all the services provided. Also, the contract should identify the duties the caregiver will be expected to perform. These contracts need to be carefully designed and it is important to keep in mind that there are tax consequences.

How to pay your bills on time?

Helpful Tips

For many of us paying our bills on time is more difficult than it should be. Sometimes we can't keep up with all the bills that we receive every month. With different due dates it is easy to mix them up and like it happens more than we like to admit we end up paying our bills after the due dates and paying overcharges. Hopefully, for us there are websites that can help us keep track of when our bills are due. Websites such as mybillq.com and budgettracker.com can help us pay our bills on time.

In mybillq.com you can enter your bills and the amounts due

and the site will send you email and text reminders prior to the due date on your bills. This service is free for up to 10 bills schedules, text and email reminders to one phone number. If you will like to allow more schedules, email addresses and expand reports you can obtain BillQ Plus for \$5.00 a month or \$50.00 a year.

Budgettracker.com also features text and email reminders to track your bills. The service is free for up to 15 bills and 50 calendar reminders. For \$2.95 a month or \$24.95 a year, you can expand service to allow you to export reminders to your Outlook or Google calendars.

New Location:

Introducing our New Jamaica Office!!!

We are finally open...

Directions:

Driving: Take the Grand Central Parkway to Exit 16 Parsons Blvd/164th Street.

By Train:

Take the E, J or Z train to Jamaica Center/Parsons/Archer Station.

By Bus:

Take the Q54/56 to Jamaica Avenue & 162nd Street. Take the Q34/Q65 to Parsons Blvd & 89th Ave.

OUR NEW ADDRESS:

89-44 162nd Street

Ground Floor

Jamaica, NY 11432

Tel: 718-626-4444

Fax: 718-626-3044

Between

89th Ave & Jamaica Ave

CALENDAR

APRIL 2009

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---------------|--------|---------|----------------------------------|-----------------|-------------|----------|
| | | | 1 | 2 | 3 | 4 |
| | | | All Fools Day | | | |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| Palm Sunday | | | | Passover Begins | Good Friday | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| Easter Sunday | | | | | | |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| | | | Administrative Professionals Day | | | |
| 26 | 27 | 28 | 29 | 30 | | |

A message from Dr. Hearn:

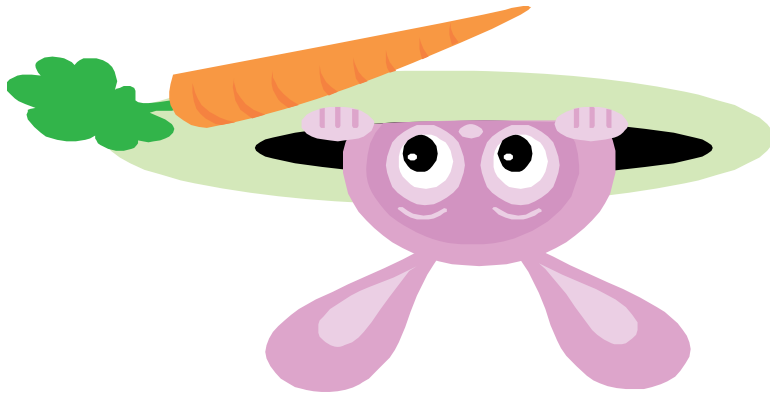
Dear Patients:

Hope you enjoyed this issue of PC. We look forward to your comments. We are also excited about our New Jamaica Office. Have a Happy Easter!!!

Michael Hearn, M.D.

If you would like to contribute your story to Patient's Corner, write to:
Central Medical Services of Westrock
89-44 162nd Street, Ground Floor, Jamaica, NY 11432
or email c4cmsw@aol.com Tel: 718-626-4444

Look Inside...



April 2009

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of Westrock
89-44 162nd Street
Ground Floor
Jamaica, NY 11432
