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Financial Planning edition

Taking Care of Your Debt:

Doctors Have Options When Paying Off Student Loans

IN-DEMAND MEDICAL JOBS:

Information on Local
Sought-After Medical Careers

YOU'VE BEEN SERVED:

Lawsuit Survival Tips for Physicians

MEDICAL MEMOIRS:

Meet Dr. Lindsay John, an infectious disease doctor who has been around the world practicing medicine. He's finally settled down in Polk County, but doesn't look to stop anytime soon.

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IN-DEMAND MEDICAL JOBS

From pharmacy technicians to registered nurses, medical field jobs are in demand. What are the hottest jobs, and how much do they pay?

MAKING LIFE EASIER

The Miami Beach Medical Group is moving north to Polk County. Working with Lakeland and Winter Haven Medical Centers, MBMG is aiming to make lives a lot easier for Polk residents.



on the cover

In this edition's Medical Memoirs, infectious disease Dr. Lindsay John tells us about how his experiences practicing medicine in hospitals throughout the world has shaped him as a physician. He has found a home in Polk County and will be opening a new out-patient clinic later this year.

photo by LUIS BETANCOURT

TAKING CARE OF YOUR DEBT Many doctors and physicians spend years practicing

and learning before they can begin their careers. During this time their student loans continue to grow. Fortunately, there are various options young medical professionals can take to ease the impact of their debt.

READY FOR THE REAL WORLD

As local colleges are finishing up the semester, the next class of doctors and physicians are completing their degrees and stepping into the real world. Read more about how local graduates are eager to start their careers.

YOU'VE BEEN SERVED

If you are a doctor or professional physician, there is a good chance you have had to deal with a medical malpractice case. Read about a few lawsuit survival tips that could come in handy at protecting your professional reputation.

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When an elderly parent starts hearing music that isn't there, or seeing objects that aren't there, it can be perplexing. Reading the signs can be difficult: is it a side effect to a new medication, or something more ominous?

Whether it's hallucinations, early signs of Alzheimer's, another form of dementia, or another behavioral health issue, dealing with it can be especially challenging to a senior's family members.

They know their conduct isn't normal for them, and may endanger them, yet putting an older person into a regular mental health facility doesn't seem appropriate. Waning strength and function may make them particularly vulnerable if they are placed among regular adult behavioral health patients, who may be loud and agitated.

That's why the Lake Wales Medical Center has opened The Golden Care Unit. It is dedicated to unraveling the mystery behind the problem - and can help put elderly loved ones on the path towards recovery and a more fulfilling life. "We take folks that have chronic illnesses — depression, bipolar disorder, dementia, Alzheimer's - you can get those illnesses under control and live a very productive, happy life," says Director Sabrina Long.

An 18-bed, safe and secure in-patient psychiatric

facility for those 60 and up, The Golden Care Unit is intended for those acute behavioral health issues. Patients also have access to medical specialists for nonpsychiatric medical needs.

A specially-trained team of psychiatrists, staff nurses, technicians, professional therapists, counselors and other consultants work together, helping the patient and family with treatment goals. It tries to teach new problemsolving and interpersonal skills that address these laterin-life challenges. The structured, therapeutic program seeks to establish the best environment for recovery, combining individual, group, and family services as the patient's treatment plan dictates.

The Golden Care Unit works closely with outpatient behavioral health providers, including mental health centers, nursing homes, assisted living facilities and hospice providers to ensure patients have adequate care when they are discharged.

"We are a short-term acute care unit," Long points out. "We get you ready for the next level of care. We try to either get people well enough to return home or get them well enough to graduate to a lower level of care, like an assisted-living facility or rehab."

The facility, which opened in January 2015, offers a superior option to families with loved ones displaying symptoms of dementia, depression and other mental

health issues that could land them in a hospital's mental health unit. "This is a relatively special population," Long explains. "You don't really want to mix them in with the adult population."

A trying situation may be more frightening to the elderly when forced to be around those with other forms of mental illness.

"The community actually saw a need for this type of service for folks over the age of 60," she says. "This was a very necessary service for this population. It just treats them as the special people that they are."

In addition to diagnosis and evaluation, the unit offers 24-hour monitoring and supervision, medication management, individual psychiatric care, group therapy, secondary-health-issue management, patient and family education, and aftercare planning.

The unit is there for family members and their loved one every day, around the clock, offering compassionate care and a helping hand. The Golden Care Unit team can help patients and families understand why this is happening, and decide on the best plan for the future. "I'd like the community to know that we're here for them," Long says. "We welcome people just giving us a call if they have questions about what comes next. If we can't answer those questions, we'll find someone who can."

The unit can be reached at (863) 679-6840.





410 South 11th Street Lake Wales, FL 33853 Phone: 863-679-6840



Dr. Faeza Kazmier Says Loans Were Necessary

DR. FAEZA KAZMIER is a board-certified Plastic and Reconstructive Surgery physician at Watson Clinic who took time to answer some questions regarding medical school debt.

Kazmier got her medical degree at Albany Medical College in Albany, NY. She did a general surgery internship and a plastic surgery residency at the University of Missouri in Columbia, Missouri.

Here's what Kazmier has to say about her student loan debt:

How much student loan debt did you have when you were graduated and what did you do to pay it off? How long did it take? Are you still paying, or have you completed that?

"My total expense, including undergraduate studies and medical school, was over \$300,000. accumulated from 1992 to 2000. I took federal loans, did work-study jobs, as well as "borrowed" from my parents,

whom I will continue to be indebted to. Fortunately, as I am now 18 years out of training, I no longer have formal debts on the original student loans. It took me over 10 years to get to that point."

If you could have anticipated the debt you'd have, would you have done anything differently?

"That's a tough question. I love what I do. I wish there was not such a significant financial and personal burden in order to get to where I am now. But, I can recognize that with anything in life, hard work, and financial and personal investment, is always necessary so I don't think I would do anything differently regarding my occupational decision. I would have tried to save more during residency in order to reduce the loan burden. But it would have been a challenge since we had a child during our residency. My husband was also doing his residency at the same time. I'm not sure how practical that would have been for us."

What advice do you have for doctors just coming out of medical school to help them tackle their student loan debt?

"Try as hard as you can to save/pay off loans during residency. It is very difficult to do because the loans are looming over you and the salary of a resident is not high — this makes it tough to do so but it is worthwhile so that you may then begin to save for retirement. The earlier you try to save for retirement, the easier it will be to get to that goal later in life. Because of the delay for us in completing training (for some of us it's over a decade), we are behind compared to others in different industries."

> **CREDIT** by LENORE DEVORE



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CFMG | publisher's note

Tackling Debt In the Medical Field

NELSON KIRKLAND, *Publisher* – nelson@centralfloridamediagroup.com

n 2015, 18,705 students graduated from medical schools in the United States, according to the Kaiser Family Foundation.

Of those, 781 graduated from Florida medical schools, including ones that Polk County has relationships with, like the University of South Florida and Florida State University.

Most doctors spend a minimum of eight years in school, followed by four or more years of residencies and fellowships. That means many don't start earning a salary for more than a decade after graduating high school. During that time, they accumulate debt — a lot of it.

According to the website Student Debt Relief, a new doctor graduated with an average of nearly \$200,000 in loans in 2017 while studying for his or her chosen field. Along with that, the personal finance website NerdWallet reports that even though doctors still make hefty salaries — many in the six figures — income for about one-third of doctors has declined more than 25 percent.

Central Florida Doctor wants to keep those in the medical profession informed on issues that affect you. In this edition, we'll tackle personal finance. If you are still paying off medical school loans, you might find new and interesting ways to tackle those bills. NerdWallet said in 2013 that those who take out the average of \$166,750 will take about 30 years to pay off their debt, at which time (at 7.5 percent interest) they will have paid more than \$419,000.

In these pages, we'll give you some tips on paying off your student loans, and you'll hear from some experts on the topics, such as a doctor who paid off her debt in ten years. We'll also introduce you to the latest innovation in medical practices, an idea spreading from Miami-Dade.

We hope you find *Central Florida Doctor* relevant and informative as we aim to introduce you to new information within the medical community.

Central Florida Media Group delivers, via the U.S.P.S, *Central Florida Doctor* magazine to nearly every physician and higher-degreed medical professional located in Polk, Highlands, Hardee and East Hillsborough counties. Its postal list totals more than 4,000 professionals each edition. But we know others are interested in this information as well; if you know of someone who should be receiving a copy please visit central-florida-media-group.myshopify.com/collections/subscriptions and sign them up.

Just like in the medical services industry, referrals are vitally important to Central Florida Media Group. If you or your practice has a vendor or colleague who could benefit from the advertising and marketing expertise Central Florida Media Group can provide, please don't hesitate to pass my information along. I can be reached by email at Nelson@CentralFloridaMediaGroup.com or by phone at (863) 248-7537, Ext.1. **



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Published by Central Florida Media Group in cooperation with the Polk County Medical Association





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Information on Local Sought-After Medical Careers

FOR JOB SEEKERS or students considering an area of study, the medical field couldn't be more attractive. Medical careers are in high demand, the pay is stellar, and there are very few corners of the country where you couldn't easily find employment. We've compiled some of the most in-demand jobs in the medical field, including those that are in high demand in Central Florida.

WHY MEDICAL CAREERS ARE IN DEMAND

Careers in healthcare have been steadily growing nationwide for some time, and the main push is from changing demographics—namely, the population is getting older. "The aging population, including Baby Boomers, is a primary reason for the increasing demand on the medical field," shares Madison Fantozzi, spokeswoman for Polk State College, which offers eight health science programs and two bachelor's degree programs providing medical career training.

Another impetus is the specialization of healthcare, which, according to Fantozzi, creates "the subsequent need to fill medical jobs beyond hospitals in places such as primary care clinics, assisted living facilities, and companies that provide health services." If there is consumer demand for a healthcare service, the medical field will adapt to provide it.

Fantozzi's sentiments are echoed by Dr. Sergio B. Seoane, a Family Medicine practitioner in Lakeland, Florida, and a member of the Polk County Physicians Association. Concerning Central Florida, "Our population is aging, and healthcare will continue to grow steadily," he shares, adding, "as the population in the U.S. continues to grow in the Southeastern states, this will benefit Central Florida."

HOTTEST MEDICAL CAREERS

REGISTERED NURSES. Nursing has long been a medical job that is always clamoring for skilled applicants. According to the Bureau of Labor statistics, the field of Registered Nursing is the third-highest occupation in terms of projected job growth. The industry will see an estimated 430,000 more jobs from 2016 to 2026. Fantozzi maintains that all of Polk State College's

continued on next page

PATIENT CARE | continued from previous page

"health sciences programs are in strong demand," including nursing. She adds that nursing is also found on Polk County's Regional Demand Occupations List, which "indicates very high demand," she explains. The list has Registered Nurses seeing 2.02% growth annually.

Annual National Salary: \$68,450

Annual Hourly Rate in Polk County: \$28,942

(Approximately \$60,159 annually)

NURSE PRACTITIONERS/ADVANCED PRACTICE **REGISTERED NURSES (APRNS).** Nurses in this position hold a master's degree, qualifying them for a greater scope of medical duties. Dr. Seoane maintains there is some demand for Nurse Practitioners, "but the demand has decreased over the past two years. Nursing schools are putting out massive

numbers of nurses with master's degrees (APRN), and this has had an effect on the supply side of the market." Nationwide, Nurse Practitioners are projected to see a 36% growth rate from 2016-2026, one of the highest of any career, according to the Bureau of Labor Statistics.

Annual National Salary: \$107,460 Annual Florida Salary: \$99,930

PHYSICIAN'S ASSISTANTS. Physician's assistants work in all areas of healthcare providing care like any physician would, usually in conjunction with a healthcare team. It's another master's degree-level position that Dr. Seoane maintains there is some demand for in Polk County. The Bureau of Labor Statistics projects a 37% increase in physician's assistants through 2026.

Annual National Salary: \$104,760 Annual Florida Salary: \$102,870

DIAGNOSTIC MEDICAL SONOGRAPHERS/CARDIO-**VASCULAR TECHNOLOGISTS AND TECHNICIANS.** These

diagnostic imaging workers require an associate's degree to operate special imaging equipment or to conduct tests so doctors can assess and diagnose medical conditions. On the Polk Regional Demand Occupations List, diagnostic medical sonographers are expected to see a 3.33% annual job growth, while cardiovascular technologists and technicians are expected to see 2.76%. Nationwide, they are projected to see a 17% job growth as a whole through 2026. Fantozzi

maintains that Polk State College strives to ensure that "the College remains on the cutting edge of health sciences education to successfully respond to the increasing demand in the medical field." They offer a health sciences program in both Cardiovascular Technology and Diagnostic Medical Sonography.

Annual National Salary: \$64,2801

Annual Hourly Rate in Polk County, Diagnostic Medical Sonographers: \$30.462 (Approximately \$63.356 annually)

Annual Hourly Rate in Polk County, Cardiovascular Technologists and Technicians: \$23.232 (Approximately \$48,318 annually)

PHYSICAL THERAPIST ASSISTANTS. These assistants

have an associate's degree and work under the supervision of a physical therapist to help patients recover from injuries. They have the highest annual job growth of any other job on Polk County's Regional Demand Occupations List-3.72%-and a 30% projected job growth nationwide through

2026. Polk State College also offers a health sciences program in this field.

Annual National Salary: \$56,6101

Annual Hourly Rate in Polk County: \$30.502 (Approximately \$63,440 annually)

A FINAL WORD

The demand for physicians has

decreased in general but there is

still demand for some medical

specialties, especially mental

health medical specialties.

According to Dr. Seoane, "The demand for physicians has decreased in general but there is still demand for some medical specialties, especially mental health medical specialties." Recent events have spotlighted the need for mental health medical services, and now is the time for the medical field to help plan how to meet it. *

Statistics Resources:

- 1: Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, 2016 data
- 2: Florida Department of Economic Opportunity, Bureau of Labor Market Statistics, 2017-18
- 3: Bureau of Labor Statistics, U.S. Department of Labor, Occupational Employment Statistics, May 2017

CREDIT by ERIKA ALDRICH



New Company in Polk Offers Full-Service Medical Care for Seniors

CALL IT one-stop shopping for medical care.

Lakeland Medical Centers and Winter Haven Medical Centers by MBMG are part of a chain — Miami Beach Medical Group — that's moving north from South Florida. What the practices offer is similar to concierge medicine, a concept in which a medical group offers patients assistance in many aspects of care for one price.

In this case, once a patient signs up to get their medical care from Lakeland or Winter Haven Medical Centers, Medicare pays the center per patient. Patients then have

unlimited access to doctor calls, specialists, massage therapists, training, food, and more.

"Everything started with a dream of bringing all services

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CENTRAL FLORIDA DOCTOR magazine keeps you in touch with what's going in the medical community in Polk, Highlands, Hardee, and east Hillsborough counties. This edition focuses on financial planning — from paying off your student loan debt to investing for the future. It also highlights which medical specialties are in demand.

As part of this edition, we asked an established doctor to share her story, in her words, about dealing with student loan debt. It's a burden that can't be taken lightly, often taking well over a decade to pay off. Her story includes details that might help you reduce your debt.

The magazine will also shed light on a new Medicare HMO that's moving here from Miami-Dade County. It's more than just a doctor's office. It will provide transportation for your doctors' visits, feed you while at the office, provide games, and so much more. You'll develop friendships all while being taken care of, body and soul. It's an interesting new concept that's catching on.

In Medical Memoirs, meet Dr. Lindsay John, an infectious disease doctor whose passion for medicine has brought him to Central Florida all the way from India.

Doctor is also highlighting the medical community's calendar, making it easier for your patients to plan their outings to gain useful knowledge, whether listening to a guest speaker or learning at hands-on events.

At the Polk County Medical Association, we will continue to advocate for everyone involved

in the medical profession. Benefits of membership include:

- * Physician referrals
- * Medical malpractice discounts with The **Doctors Company**
- * Ongoing relevant communication
- * Access to CME Programs
- * Workers compensation insurance benefits
- * Complimentary socials/dinners
- * Strong PCMA physician representation in Central Florida Health News and Central Florida Doctor publications
- * Listing advantages in the annual Central Florida Physicians Directory & Medical Providers Guide
- * Physician and medicine advocacy at all legislative levels

If you'd like more information about becoming a PCMA member, contact our Executive Director, Jackie Courtney, at (863) 644-4051 or email her at director@ polkcountydoctors.com. On behalf of the PCMA, I'd like to thank you! *

gio B. Seoane, M.D.

Family Practitioner and Pulmonary Medicine Specialist, Lakeland President, Polk County Medical Association





Doctors Have Options When Paying Off Student Loans

WHEN MANY medical school students graduate, they do so owing as much money as good-sized houses in Polk County. Trying to pay down that debt while saving for that new house often creates conflict.

In 2017, medical school graduates owed an average of nearly \$200,000 in addition to \$25,000 they owed from earning their bachelor's degrees. Most of the money was borrowed as part of federal programs that offered lower interest rates. Nevertheless, money must be repaid, often over the course of a decade or more.

Even though borrowers don't have to start repaying until they've graduated, they've already lost about a decade of earning money while they attended medical school.

Troy Garcia, a financial adviser at Allen & Company in Lakeland, says students have several options when it comes to repaying their loans:

- Standard payments, which means students pay the same amount month after month for 10 years. Garcia says this is "much like a car payment."
- * Graduated payments, which means the amount you pay monthly increases throughout the life of the loan, Garcia says. This payment is more like an Adjustable Rate Mortgage.
- Extended payments, which give borrowers 25 years to pay off the loan instead of 10.
- Income Based, Income Contingent, or Pay as You Earn payments, all of which are based on your salary

and other factors. "Each plan has minor subtleties that make them different from one another," Garcia says. "Typically, the less you earn, the less they ask for on one of these options."

If you're having trouble paying your loans, you can ask your lender to put your loan into forbearance, which means you don't have to make your monthly payment. However, Garcia says, this is a short-term solution and interest still accrues.

Some loans also allow for a deferment, which lets you postpone payments. In some cases, interest does not accrue during that time.

Finding what's right for you is different for everyone, says Peter Golotko, president of CPS Investment Advisors in Lakeland.

"The mistake a lot of people make is they start with what's happening right now — they look at balances and payments

continued on page 18

on the pulsed when

Watson Clinic, Spine Institute of Central Florida Open New Facilities and Local Physicians and Volunteers are Recognized for their Work

SPRING is in full swing and the hospitals, clinics, and doctors' offices of Central Florida are as busy as ever! See the awards, certifications, new services, and latest hires that are an ongoing part of the healthcare industry near you.

* BAYCARE: BARTOW REGIONAL MEDICAL CENTER, WINTER HAVEN HOSPITAL, WINTER HAVEN WOMEN'S HOSPITAL

The Junior League of Greater Winter Haven presented baskets of essential supplies to new mothers at Winter Haven Women's Hospital on Feb. 27. The "Stork Pile" project was created after members recognized the need for it in the community.

* BOND CLINIC

Bond Clinic announced its March Employee of the Month, Tammy Hill, a Credentialed Medical Assistant in Dr. Koilpillai's Office.

In community support news, Bond Clinic is proud to announce support for a number of local organizations this spring, including the Boys & Girls Club, Relay for Life, the United Way, and the Winter Haven Charity Challenge.

* GESSLER CLINIC

Gessler Clinic was proud to participate and/or sponsor a number of community events this spring, including Community Fest, The Ridge Art Association Art Festival, Traditions Health Expo, FiArt Festival, Relay For Life, the Ladies Expo, and the Community Expo in Auburndale.

Additionally, the clinic recognizes National Laboratory Week, National Administrative Assistants Day, and National Nurses Week during the months of April and May.

* LAKE WALES MEDICAL CENTER & HEART OF FLORIDA REGIONAL MEDICAL CENTER

In employee news, *Jarrod Rouse*, an Emergency Medical Technician II in the Emergency Department, was awarded employee





of the month for February at Lake Wales Medical Center.

In volunteer news, *Ellen Donohue*, who volunteers in medical records, was named Volunteer of the Year. Jack Hamilton, a former Volunteer of the Year recipient, was honored with the Dedication to Service Award.

* SPINE INSTITUTE OF CENTRAL FLORIDA

The new facility at 31 Webb Drive, Suite B, Davenport opened March 7 to join their other renowned orthopaedic spine practice locations—5050 S. Florida Ave. in Lakeland & 1218 Millennium Parkway in Brandon—to offer the entire spectrum of non-surgical and surgical care of the spine along with comprehensive pain management. They are excited to bring their world-class spine care to the Davenport/Haines City community.

* WATSON CLINIC

In facilities news, the second phase of the popular Watson Clinic Highlands campus has been constructed and is now open

Dr. Steven G. Achinger, MD, FASN for patient appointments. It offers state-of-the-art equipment and new specialties and services in areas like Otolaryngology (ENT)/ Facial Plastic Surgery, Dermatology, Pediatrics and OB-GYN, Dr. Patrick J. Reddy, MD, FASNC General Surgery, Hand Surgery, Internal Medicine and Orthopaedic Surgery/Sports Medicine for patients in south Lakeland, Bartow, and surrounding communities.

Watson Clinic also introduced its newly rebranded Medical Spa at Watson Clinic LLP. Located adjacent to the Bella Vista Building at 1755 N. Florida Ave. in Lakeland, the full-service spa offers an array of revitalizing services.

In Awards and Certifications news, Dr. Steven G. Achinger, MD, **FASN** was recently elected as Managing Partner of Watson Clinic. A board-certified nephrologist, he will oversee the management and execution of business strategy, help devise and implement initiatives that ensure exceptional patient care, and serve as a public spokesman.

Additionally, **Dr. Patrick J. Reddy, MD, FASNC** a board-certified cardiologist at Watson Clinic, was recently named a Fellow of the American Society of Nuclear Cardiology.

Furthermore, the **Watson Clinic Hearing Center** was recently awarded as the third-highest performing hearing center in the country by the Elite Hearing Network.

Lastly, Watson Clinic announced Tabitha Mulford, a licensed nurse practitioner, as its PEER award winner for March.

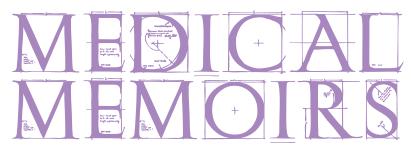
In New Physicians & Providers, Watson Clinic recently welcomed Dr. G. Bryon Hodge, MD, FACS, to the urologic oncology care team; Dr. Om Prakash, MD, to the primary care specialty team, and Heather M. Wilson, ARNP-C, to the team of Dr. Raam S. Lakhani, MD to provide comprehensive ENT services to adult and pediatric patients.

In new services news, Watson Clinic announced that boardcertified podiatric surgeon Ripal Y, Patel, DPM is the first specialist in Polk County to offer Cartiva®, a breakthrough synthetic implant that replaces damaged cartilage in the big toe region caused by osteoarthritis. *









Dr. Lindsay John Discusses His Medical Career Journey from India to Winter Haven

DR. LINDSAY JOHN has been around the world, but there is no place like Central Florida to call home. Dr. John has traveled extensively and worked in many different hospitals, giving him a unique sensitivity to his patients'

histories. From India and Qatar, to London, to Atlantic City, and Texas, Dr. John has been exposed to a wide variety of patients and lifestyles. He uses this insight to better connect with his patients and help them overcome illness.

The 46-year-old doctor began his education at the age of 4 at a boarding school in India. He traveled back and forth between school and his parents' home in Doha, Qatar, until 10th grade. He finished 11th and 12th grade in Doha. Growing up, Dr. John knew he wanted to be either an engineer or a doctor. His parents were very supportive of his goals and always encouraged him to do his best. Ultimately, he did so well on his medical exams that he opted to pursue a career in medicine.

In India, it is not necessary to have a bachelor's degree to enter medical school, so Dr. John was able to begin his medical training at the age of 17 ½. He attended JJM Medical College in Davangere in the state of Karnataka, India. After that he spent a year of house residency at Trivandrum Medical College in Kerala, India. He graduated in 1995 and completed his residency in 1996.

"When I came here to the U.S., I was in South Florida," Dr. John recalls, "and my first medical experience in the U.S. was doing an externship at Jackson Memorial Hospital with the University of Miami, dealing with infectious diseases. It was mostly AIDS patients, and that was a mind-blowing experience for me. It opened my eyes to the world of HIV and AIDS." Prior to this experience, Dr. John only knew of this devastating illness from textbooks. In Miami, he encountered patients with complex conditions and rare infections. He knew he had found his niche.

Doing a two-year residency in Atlantic City, NJ, Dr. John found that by becoming more skilled in internal medicine he deepened his understanding of infectious disease, as he was better able to see how the different systems of the body interacted. Dr. Zia Salam, the program director during that

residency, worked closely with Dr. John to help him develop his abilities.

After the residency in Atlantic City, Dr. John went on to complete his fellowship in infectious disease at Scott and White Memorial Hospital in Temple, Texas. He had some truly inspiring professors during that time, as well. Once he completed his fellowship, Dr. John decided to return to Central Florida to be closer to his wife's family. He joined a private practice group in St. Petersburg, where he worked for about 18 months.

In 2008 he began working in Polk County, practicing at Winter Haven Hospital, Lakeland Regional Health, Bartow Regional Medical Center, and Lake Wales Medical Center. Dr. John's current practice involves in-patient consultation at these different hospitals. Soon, he will be opening an outpatient practice next to Winter Haven Hospital. "There's not many infectious disease outpatient clinics here in Polk County, so we want to serve the community," Dr. John explains.

Dr. John enjoys serving the Central Florida community. His knowledge and expertise from traveling the world practicing medicine has given him the tools to make a positive impact in people's lives everyday. *

CREDITS

story by TERESA SCHIFFER photo by LUIS BETANCOURT

CELESTE JO WALLS, Editor celeste.walls@centralfloridamediagroup.com



Financial Planning Tips for Young Physicians

ntering the medical field for your career has a lot of positives. You get the chance to help people, there are usually plenty of job opportunities, great pay, and benefits. Unfortunately, it is very unlikely you will finish your schooling and residencies without accruing debt from student loans. According to a recent study by the American Medical Student Association, 86 percent of graduates in the medical field will carry some form of debt.

If you're still in the beginning stages of your medical career, it is never too early to start thinking ahead in terms of financial planning and saving. Here are a few tips young physicians should keep in mind:

START SAVING EARLY

Many doctors and physicians don't start their careers until 8-10 years after most people. It is important that during your residencies, you start thinking ahead and putting away a little of each paycheck into savings. Planning can prepare you for any unexpected events that can upend your finances.

UNDERSTAND THE FINANCIAL ASPECTS OF YOUR EMPLOYMENT CONTRACT

Get familiar with contract negotiations, as seeking legal guidance is always a possibility to help guide you through the process. Seeking advice from older physicians can be beneficial as well. Make sure to look beyond your salary at things like office expenses, insurance, benefits, and retirement funds.

FIND A PROFESSIONAL FINANCIAL ADVISER

Having a financial advisor in your court can pay off greatly. Advisers can assist in savings, sticking to budgets, and helping physicians feel more confident they are making the right choices for themselves and their families. Be sure to do your research, ask for recommendations, and sit down face-to-face with different advisers before deciding.

Beginning your medical career is an exciting time in one's life that can be overshadowed by looming student loans and debt. Take the necessary steps now to avoid problems and financial obstacles down the road by following a few of these simple steps. *





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calendar

This is just a sampling of the many events going on in your medical community. For more great e

support groups and dasses

- Access Art: Special Needs Individuals with special needs and various exceptionalities are invited to this class held monthly at Polk Museum of Art to view and discuss exhibited artwork. Group meets on the first Saturday of each month (unless it is a holiday weekend) at 11 a.m.
- Alzheimer's Support Group Held the first Thursday of each month at Heart of Florida Regional Medical Center, 40100 U.S. 27 in Davenport. For more information or to register, call (863) 292-9210.
- Better Breathers Program This course provides information and support for individuals with Chronic Obstructive Pulmonary Disease. Held the third Tuesday of each month from 1-3 p.m. at Heart of Florida Regional Medical Center, 40100 US Highway 27 in Davenport. The program is endorsed by the American Lung Association. Preregistration is required by calling (863) 419-2247.
- Blood Pressure Program Held at Lake Wales Medical Center on the second and fourth Tuesday of each month, 410 South 11th St. in Lake Wales, Hunt Building (2nd Floor, Room 201) from 9-11 a.m. For more information, call (863) 676-1433.
- Brain Injury Support Group This is an open forum for brain injury survivors and their caregivers on how to live life to the fullest after a traumatic injury. Group meets on fourth Tuesday from 7-8:30 p.m. at the Winter Haven Hospital Wellness Center conference room. For more information, call (863) 292-4060.
- Breastfeeding Class Offered by the Winter Haven Women's Hospital, this Breastfeeding Class will be held on Saturday, May 5, 9:30 a.m. 12 p.m. and Monday, June 11, 6 8:30 p.m. in classroom A, 101 Avenue 0 SE in Winter Haven. Registration is required and the cost is \$15. For more information and to register, call (855) 314-8352.
- Caregivers Support Group Meetings are held the second Friday of each month at the Winter Haven Hospital Wellness Center conference room, 200 Ave. F, N.E., Winter Haven, from 1:30-2:30 p.m. For more information, please call (863) 291-6095.
- Diabetes Self Management Class Lake Wales Medical Center holds this class on the fourth Wednesday of each month from 1-3 p.m. There is no charge for this course. For more information, please call (863) 676-1433.
- Grief Support Group Cornerstone Hospice offers a weekly support group each
 Thursday to help you on your journey as you recover from grief and rebuild your
 life. This is a free support group that is facilitated by a trained counselor who
 understands the grieving process, and is held 9:30-11 a.m. at Highland Park
 Church, 4777 Lakeland Highlands Road, Room 101, Lakeland. Registration is
 required. For more information, call Cornerstone Hospice at (863) 291-5560.
- Hearing Loss Association of America, Lakeland Chapter Meeting —
 The Hearing Loss Association Lakeland Chapter extends an invitation to
 join them every second Thursday of the month at 6 p.m. at First Presbyterian
 Church, 175 Lake Hollingsworth Drive in Lakeland. The meeting will be held
 in Multipurpose Room A. To learn more about the Lakeland HLAA Chapter
 meetings, visit hla-lakeland.org.
- Heart-to-Heart Cardiac Support Group This course will offer support for individuals with various cardiac health issues on Tuesday, May 5 and Tuesday,

- June 12, 3 4 p.m. It is held at Winter Haven Hospital, Wellness Center Conference Room, 200 Avenue F NE in Winter Haven. Registration is required and the sessions are free. For more information, call (863) 269-4777.
- HeartSmarts Cardiac Class Lakeland Regional Health offers this free program on the second Tuesday of every month from 2-3 p.m. in the B-Wing Classroom B201. Registration is not required. For more information about HeartSmarts, please contact Kara Bailey, MSN, RN, CMSRN, CCCC at (863) 687-1100 ext. 7618 or kara.bailey@myLRH.org.
- Lupus Support Group Held on the third Monday of each month, 6:15-8:15 p.m. at Heart of Florida Regional Medical Center, 40100 US Hwy 27 in Davenport. For more information, call (800) 339-0586.
- Mental Health Peer Recovery Program This program is offered by Winter Haven Hospital Center for Behavioral Health on two different days per week. The first meets weekly on Mondays from 11 a.m. to 3 p.m. at the Lions Park Clubhouse, 820 Avenue L SW in Winter Haven. The second meets at the center, 1201 First Street North in Winter Haven on Wednesdays from 12:30-4:30 p.m. This program is free and registration is not required.
- Ostomy Support Group Meets in the Winter Haven Hospital Wellness Center conference room on the third Wednesday of each month from 10-11 a.m. For more information, please call (863) 293-1121 ext. 1511.
- Parkinson's Disease Support Group Held the second Wednesday of each month at 1 p.m., this support group is located at Rath Senior ConNEXTions and Education Center. The address is in the Lakeland Volunteers in Medicine building, 1021 Lakeland Hills Boulevard in Lakeland. Interested attendees can get more information at therathcenter.org or by calling (863) 937-8023.
- Total Joint Replacement Class For any individual considering or scheduled for total joint replacement, this class teaches expectations pre- and post-surgery (i.e. pain, exercise, length of stay, equipment, and follow up care). The class is taught by orthopedic nurses and occupational and physical therapists, from 12:30-2 p.m. on the first and third Tuesday. Meets at Winter Haven Hospital's Orthopedic Department Waiting Room, 200 Ave F NE, Winter Haven. Registration is required. For more information, please call (863) 293-1121 ext. 1806.
- Woman to Woman Cancer Support Group Meets on the second and fourth
 Monday of each month at the Winter Haven Hospital Wellness Center, 200 Ave
 F NE in Winter Haven at 6-7 p.m. For more information, call (863) 291-6095.

events and fundraisers

- May 2 Society of the Turtle Jog
 - Take part in a slow jog around Lake Silver in Winter Haven. It's a great way to get some activity in while enjoying the company of fellow joggers. Put on your running shoes and meet at the fountain in Central Park at 5:15 p.m. for this easy aerobic exercise.
- May 2- Read with Bonnie the Therapy Dog

 Every Wednesday you can have a date with Bonnie the Therapy Dog at Bruton Memorial Library in Plant City from 4-5 p.m. She is a good-natured dog that loves to snuggle with readers while getting some pats and pets. She will be on the couch in the children's area, but is available to children of all ages.
- May 3 Poinciana Medical Center Physician Lecture Kidney Stones

ents in your area, visit our comprehensive online calendar at www.CentralFloridaHealthNews.com.

Come learn from Dr. Prakash Maniam at his lecture on kidney stones. Dr. Maniam is a credentialed urologist from Poinciana Medical Center and will be discussing symptoms, treatment options, and lifestyle changes in regards to kidney stones. The presentation begins at 2:30 p.m. and will take place at Poinciana Library, 101 N Doverplum Ave in Kissimmee.

May 4 - Free Skin Cancer Screenings

Watson Clinic will be offering free skin cancer screenings in observance of Melanoma/Skin Cancer Detection and Protection Month. You can get your screening done on Friday, May 4 from 8-11:30 a.m. at Watson Clinic Dermatology at Sun City Center facility, located at 924A Cypress Village Blvd in Ruskin, or on Saturday, May 5, 9 a.m. — 12 p.m. at either Watson Clinic South (1033 N Parkway Frontage Rd, Lakeland) or Watson Clinic Highlands (2300 E County Rd 540A, Lakeland).

May 9 - Just Say No Parade and Rally

The highlight of "Just Say No" Week is the 28th Annual March and Rally held in Bartow. The festivities begin at 9:30 a.m. when the parade starts in Downtown Bartow and ends at the Bartow High School Gymnasium. This exciting community event is a public education effort designed to encourage young people to say no to drugs.

May 12 - Lewis Family Cancer Fund "Swing for the Cure" Join the Lewis Family in the fight against cancer when they host this fun Scramble Golf Tournament and After Party. The After Party is open to non-golf participants as well as golfers. This is a fundraiser for the Winter Haven Hospital Cassidy Cancer Center. It will be held 9 a.m. — 4:30 p.m. at 2888 Southern Dunes Blvd in Haines City (Southern Dunes Golf and Country Club). For more information, please email WHHFoundation@baycare.org.

May 12 – ADHD Workshop for Parents and Educators

Learn tips and strategies for working with children who have ADHD at this workshop. There will also be a question and answer portion. This event is free, but you must register in advance at www.eventbrite.com/o/huntingtonlearning-center-3698766385. The workshop will take place from 2-3:30 p.m. at Huntington Learning Center, 6655 S Florida Ave in Lakeland.

May 12 - Central Florida Health Expo

This is the best place to go to get all the information you need on a wide variety of health topics. Enjoy the market atmosphere while taking advantage of free health screenings and learning about healthcare. There will be information about health insurance and enrollment, plus a blood donation site. This event is free to the public and will take place 9 a.m. - 1 p.m. at 20 N Market St in Downtown Lake Wales.

May 24 - Chat and Chew More Plants

Dr. Michael Greger, author of "How Not To Die" and "How Not To Die Cookbook," will be joining us via Skype for a discussion about healthy diets. Dr. Greger has been featured on PBS and morning talk shows. His books delve into the research surrounding diet and heart disease, diabetes, and more. This will be held from 5 – 6 p.m. at the Winter Haven Library, 325 Ave A NW, in the large meeting room.

May 24 - PAR-TEE with the Freedom to Walk Foundation

The Freedom to Walk Foundation is dedicated to improving the quality of life of children and adults who experience Foot Drop due to upper motor neuron

injuries or certain medical conditions. This event features golf, raffles, food, fun, and prizes. All ages are welcome. The entry fee is \$65 per golfer, \$390 per team of six golfers, and \$40 per spectator. This event will be held at TOPGOLF, 10690 Palm River Rd in Tampa. For more information, contact Daisy Vega, Daisy.Vega@FreedomToWalkFoundation.org or (813) 546-2329.

June 2 - High School Sports Physical Day

Watson Clinic will be offering free physicals for incoming freshmen and returning high school athletes. Please bring your pre-participation form to this event, as the forms will not be available on-site. This will be held at Watson Clinic Main — Orthopaedic Department, 1st Floor, 1600 Lakeland Hills Blvd in Lakeland. Physicals will be conducted from 8 a.m. -12 p.m. Please visit www. watsonclinic.com/events/high-school-sports-physical-day for complete details, or call (863) 680-7373.

June 28 - Tobacco Free Polk Meeting

This is an opportunity for Lakeland Chamber of Commerce members to address tobacco issues and how they impact worksites, multi-unit housing, college campuses, and more. Tobacco Free Polk is the Title Sponsor of Lakeland's Smoke Free Business Initiative. The meeting will take place 9 - 10 a.m. at Southside Baptist Church, 5330 Lakeland Highlands Rd in Lakeland. For more information, contact Juli Davis at (863) 578-2157.





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Four Common Glaucoma Eye Drop Side Effects and How to Reduce Them

treatment of many forms of glaucoma, side-effects are a potential consequence of this targeted medical therapy to the eyes.

RED EYES

This can occur after beginning a new medication or may occur after many years of usage. Most often it is the preservative in the solution that is the offending agent and switching to a preservative-free version may alleviate the red eyes. If the medication itself is the offending agent, an alternate treatment may be warranted.

BURNING

The preservative or pH of the eye drop solution are the most common offending agents in this case. If the burning lasts for a few minutes, patients can soothe their eyes by keeping them closed. If the burning lasts for a prolonged time, it may be necessary to switch to an alternate treatment.

FUNNY TASTE

A sour or bitter taste is noted by some patients after placing their eye drops. This is a result of eye drops draining into the eyelid punctum which ultimately drain into the throat. In some cases it can even present as acid reflux symptoms. Ensuring patients only place one drop in each eye will reduce this effect. Punctal occlusion is another strategy to prevent the drops from draining into the throat.

BLURRY VISION

This is common concern after patients place drops in their eyes. Essentially the drop disrupts the tear film causing blurry vision. After a few minutes the tear film will restore and the vision should return to its baseline. If it persists they should contact their eye doctor.

Often, if patients are intolerant to the drop sideeffects, it can lead to decreased compliance and increased risk of vision loss. Therapies including alternate medications, laser and surgical procedures are available to help patients.

This column is sponsored by Eye Specialists of Mid-Florida, P.A.

BIO: Dr. Sheraly hails from Toronto. He completed his residency and fellowship training at Henry Ford Hospital in Detroit. You can follow Dr. Sheraly on twitter @alysheralymd.

when they come out of school and have a lot of debt," Golotko says. "What they should look at is where they will be at age 65. What type of lifestyle do they want out there? Out of school, they have an MD, they want a good lifestyle and financial security. They want to have so much at the very end, so they need to start working backward."

Right out of school, it's all about cash flow, Golotko says. New doctors will need to rent an apartment or buy a house, get reliable transportation and the like. All those thing reduce cash flow.

"They bring home a nice salary, then pay taxes and that salary is a lot less. Then they make their payments and there's only so much left over," Golotko says. "The student loan payment is like a noose around your neck — an unenjoyable payment to make on a monthly basis."

Allen & Co.'s Garcia recommended consolidating your student loans if you borrowed from more than one company. That would allow you to pay just one lender, which simplifies your life.

Student loans don't go away — unless you die or become permanently disabled. In 2017, 44 million people owed a total of \$1.3 trillion in loans for their education in the United States alone, according to Forbes. That makes it the second-highest consumer debt — behind mortgages.

Medical school students can often make a lump-sum payment if they get a signing bonus, much like professional athletes receive. Those are becoming the norm to lure top graduates.

In addition, some students go into civil service jobs to reduce the amount they owe. Under the Public Service Loan Forgiveness Program, Garcia says, people "work in civil service for a period of 10 years while also making 10 years of payments. Whatever balance you still owe at the end of the 10 years of service is then forgiven."

So, save or pay off your debt?

Golotko and Garcia both say paying off debt should be your main goal. But there's more.

"If you can afford the debt at the payment rate it is now and your income goes up, save that additional income," Golotko says. "Start saving early to enjoy compounding of money. If you save \$1,000 a year and make 10 percent interest, you have \$1,100. When you get to that critical mass, that 10 percent return on \$100,000 is a big number. If you start saving later in life, your debt is going down, (but you're not making progress toward) the end goal — this is the amount I need to have this standard of living."

When you have some extra money, and you're not disciplined enough to save it, use some to pay down the debt, he says. "If you're disciplined, put the money away."

Garcia says if your job "qualifies for the Public Service Loan Forgiveness Program ...then I would say save for the future ONLY because the loans will be gone in 10 years anyway."

But if public service is not in your future, "pay off the loans because that debt will continue to hang over you and it can't be eliminated by declaring bankruptcy," Garcia says. He also says defaulting on your loans means "lenders can take a percentage of your wages and potentially keep your tax returns."

CREDIT by LENORE DEVORE

18 | CFDoctor www.centralfloridahealthnews.com

An ADVOCATE for AGING PATIENTS

Aging Life Care Professionals® Provide Support and Answers on Alzheimer's and Other Dementias

CARING FOR SOMEONE with dementia can test even the strongest of relationships. The anxiety, agitation and erratic behavior often associated with dementia may be hard for a spouse or adult child to understand or manage. According to the Alzheimer's Association, more than 5 million people are currently living with Alzheimer's. By 2050, this number could increase to 16 million, making Alzheimer's and other dementias a growing health concern.

As each stage of dementia progresses, new behaviors and symptoms can develop. Difficulty remembering names and phone numbers, a decrease in social interaction, and denial of the problem are all signs of mild to moderate dementia. In more severe cases, individuals may forget family members' names, have a decreased verbal ability, and lack awareness of one's surroundings. Seeking an objective professional assessment is critical in obtaining the right intervention strategy for your loved ones.

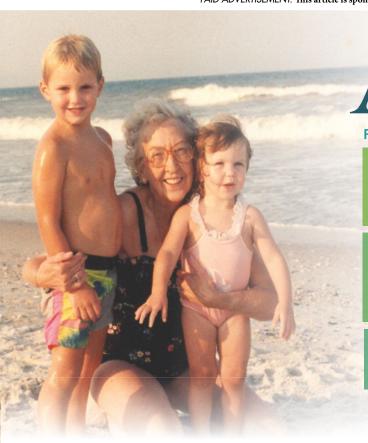
If you are caring for a loved one with dementia, it is important to look for help and support from others. Asking for assistance or support does not make you less of a caregiver. In fact, it enables you to be a better caregiver. The Alzheimer's Association-Florida Gulf Coast Chapter is a great resource for information and support groups, and and the Senior Connection

Center will direct you to support services in your area.

Aging Life Care™/geriatric care managers are also an excellent source of information and support. Working with families, the expertise of Aging Life Care Manager™ provides the answers at a time of uncertainty. Their guidance leads families to the actions and decisions that ensure quality care and an optimal life for those they love, thus reducing worry, stress, and time off of work for family caregivers.

Aging Life Care Managers™ work with families to find solutions to caregiving challenges and can help you understand your loved one's dementia and associated behaviors. Take the opportunity to learn more about Alzheimer's and other dementias, and seek out help when needed. ▲

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OUR WORLD is a largely consistent one. Time brings seasons, seasons signal change. Just as April Showers bring May Flowers, the approaching of summer heralds the commencement of a new class of young adults. These men and women are stepping out of the classrooms, many for the first time, with a head full of knowledge, a desire to prove themselves, and a world of possibilities.

For doctors and other medical professionals in Central Florida, these graduates also represent the wave of the future of their practices.

"We find that medical students are on a track," says Kelli Lane, Associate Vice Chancellor of Media and Public Relations for Keiser University. "They know what it is they're doing, why they're doing it, and are pursuing the path that will get them there the quickest." Keiser is a network of campuses across the state of Florida that offers students a combination of traditional and online course offerings. The Lakeland campus alone offers 22 medical-related degree programs, ranging from associate's to master's level, including their newest degree offering, Bachelor of Science in Dietetics and Nutrition.

All four Central Florida Keiser campuses (Lakeland, Tampa, Orlando, and Melbourne) have added to their medical footprint, either moving into larger buildings or constructing new buildings to accommodate the students flocking to their medical-degree programs - a total of 1,207 students in Lakeland alone, 243 of whom will graduate as a part of the class of 2018.

Unfortunately for physicians looking to hire, many of these upand-coming professionals will receive an offer of employment before they receive their diplomas. "Our medical students are often hired through their externships before graduation," Lane continued. "The externships are designed to help the students pinpoint their fields and hone their skills."

The story is much the same at Polk State College, whose nursing program graduates about 70 students on the Generic Nursing Track per semester (for May 2018, the specific figure is 74 students). Two-thirds of students that Central Florida Doctor surveyed reported they have already been hired for a job once they complete their requirements.

One such student is Sherrell Daniel. "Polk State Nursing gave me a great foundation to build upon and equipped me with the knowledge and tools needed to succeed," she reported.

In addition to the traditional nursing program, Polk State offers two additional nursing programs, both catering to existing medical professionals, such as Licensed Practical Nurse, Paramedic, Respiratory Therapist, or qualified military medics. "The Transition Track offers an accelerated, one-year curriculum," says Annette Hutcherson, Director of Nursing. The Transition Track accepts twenty students per year, with graduation occurring in August.

The third option at Polk State is the RN to BSN. "These students are already RNs," Hutcherson continued, "almost exclusively working professionals. Ninety percent of our BSN students return to their full-time employer at the end of the program."

For doctors looking to bring new talent into their practice, the best path would be to establish a relationship with local schools in order to bring in students for internships, externships, or practicums. Over 90 percent of graduating seniors surveyed reported taking part in one of these programs before commencement. Other schools in the Central Florida area offering Nursing programs include Florida Southern College and Southeastern University. *

CREDIT by MATT COBBLE





Heart of Florida's New Rehabilitation Department and Breast Care Offices

Heart of Florida's new Rehabilitation Department and Breast Care offices at the Cypress Physician Building in Davenport recently held a ribbon-cutting ceremony and open house. The Rehab Department was refurbished to introduce new services for things such as inner ear problems and incontinence as well as make better use of the space for exercise and rehabilitation equipment. Space was also added to give physical therapists more room to work privately with patients. The ceremony also included the opening of new Breast Care offices for Drs. Vincent Carifi and Paul Williams.





Heart of Florida Physician Acquires Winter Haven Office

Dr. Ruben Perez, a board-certified internal medicine physician with the Heart of Florida Physician Group, has taken over the practice of Dr. Ashish Shah, who had passed away unexpectedly last year. A ribbon cutting ceremony at the office, located in Winter Haven, had a festive atmosphere touched with just a bit of melancholy.





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Lawsuit Survival Tips for Physicians

ON AVERAGE, each physician spends 50.7 months, or approximately 11 percent of an average 40-year career, on resolving medical malpractice cases —the vast majority ending up with no indemnity payment. That's the conclusion of a study by the RAND Corporation based on data provided by The Doctors Company, the nation's largest physician-owned medical malpractice insurer.

By the age of 65, more than 75 percent of physicians in low-risk specialties and 99 percent of physicians in high-risk specialties have experienced a claim. I make it a point to advise doctors to take these steps if a claim is filed against them:

- * Contact your medical malpractice carrier. Many malpractice carriers draw from the same pool of attorneys, so it is important to notify your carrier as soon as possible to ensure the right defense attorney is retained on your behalf.
- * Build your defense. The attorney representing your patient has likely already developed a good portion of his case before you were ever aware of its existence. Therefore, it is critical you be an active member

- of your defense team to begin building your defense.
- * Be prepared for extended periods of perceived inactivity. The litigation process typically lasts two to five years, with claims being filed a year to two years after a negative event or the date of discovery of an injury depending on state laws. There will be flurries of activity, followed by long periods of perceived inactivity. Trust that your defense team is continuing to work on your behalf.
- Understand the plaintiff's strategy. The plaintiff's attorney is

very skillful at taking testimonial "sound bites" and portions of the medical records to fit their narrative. By understating the plaintiff's strategy, you can assist in preparing an effective defense.

- * Become fully engaged in the process. Those physicians who managed to survive litigation did so by becoming fully engaged in the process.
- * Get professional coaching on how to be an effective defendant. Physicians who develop effective coping mechanisms have a greater chance of successfully navigating the rigors of litigation.

To be thoroughly prepared, you must know the medical record. You must also practice for your deposition, know your deposition testimony, and read depositions of other defendant physicians and experts— all while caring for your patients and yourself. This is no small task, but successfully defending your professional reputation is worth it. *

CREDIT

by DOUGLAS MCCULLOUGH, ESQ., Assistant Vice President, Claims, The Doctors Company



MEDICAL PROFESSIONAL | continued from page 9

to Polk County," Jorge Fonseca, the company's regional director, says, explaining why a company with 18 locations in the Miami-Dade area moved so far north. "They looked at what our community needs, and there's a big need for low-income seniors who have Medicare to have a facility like this here."

The centers are for people who care about all aspects of their health, he says.

"Medicare pays (the centers) every month to take care of those patients. We provide all the medical treatment those patients need — dental, massage, medications, etc."

When patients get healthier, Medicare pays more — an incentive for doctors to keep the elderly population out of the emergency room, urgent-care clinics, and hospitals.

"We make extra sure our patients are happy and healthy," says Teresa Martinez, director of community development and public relations.

Fonseca says one primary-care physician can see as many as 15 patients a day to allow for half-hour visits, unlike many doctors in clinics and private practices who may see twice as many patients in a day. This way, he says, if a patient complains about three other things other than the initial reason for the visit, the physician can tend to everything. Patients can also be referred to specialists, who work certain days a week at the clinic, without having to go elsewhere.

The concept is catching on quickly. The first location, at 410 First St. S. in Winter Haven, opened about five months ago and was at capacity in the beginning of April; it's looking to expand. Its primary-care doctor is almost seeing the maximum number of patients allowed — 15 a day. That means the facility soon will be looking to hire a second doctor, Fonseca says.

"The goal is to have three doctors there (in Winter Haven) by the end of the year," Fonseca says.

The Lakeland facility, at 2417 U.S. 98 N., opened at the end of March and is already attracting attention. At the April Life Expo event held in the RP Funding Center in Lakeland, the company's booth attracted a great deal of attention from the over-60 crowd.

A look at a monthly schedule of events for patients reveals the offerings — and how the Medical Centers hope to make and keep you healthy. In April, the Lakeland branch offered the following in its Wellness Center:

- * Dominoes
- * Board games

- * English classes, which Martinez teaches
 Originally from Cuba, Martinez has taught
 both English and Spanish to clients for years
 and owns a translating business.
- * Painting lessons
- * Bingo
- * Free ice cream from 10 a.m. to 4 p.m.
- * An Art exhibition
- * A program on arthritis
- * A party sponsored by CarePlus, with free massages

"When we keep the patients busy and entertained, they are not thinking about their pain," Martinez says. "When they think about their pain, that causes stress," which can aggravate many medical conditions.

The facilities also provide transportation for their clients, ensuring they get help when needed, whether to their own location or a hospital or clinic. It's just one additional way to provide the elderly with services they might not otherwise be able to afford, thus jeopardizing their health, Martinez says.

"Our drivers do a great job," Fonseca says. He also praised case managers, who ensure patients have everything they need, from medications to oxygen.

When patients can't make it to the centers, even with the facilities' transportation, a state-of-the-art, bus-sized mobile unit can travel to them, Martinez says. The unit is staffed with a doctor and nurse.

In addition, everything — even a promotional pamphlet — is in English and Spanish. Serving Polk County's fast-growing Spanish-speaking community is another goal, Martinez says.

Martinez and Fonseca say the company wants to keep growing and eventually gain the reputation the South Florida practices have attained. Those properties have been No. 1 in Patient Care in South Florida for the past two years.

"MBMG's comprehensive healthcare and wellness model has been improving quality of life in South Florida for over 25 years," Martinez says. "I am honored to be part of such a dedicated team of caregivers, and proud that this expansion to Central Florida started right here in Polk County."

CREDIT

by LENORE DEVORE

Look Who's Joined BayCare Medical Group

Dr. Stephanie Marzola | Family Medicine

Dr. Stephanie Marzola specializes in family medicine, caring for patients age two and older. She is certified in advanced cardiac life support, basic life support, pediatric advanced life, advanced trauma life support, advanced life support in obstetrics and neonatal resuscitation.

Education

 Doctor of Medicine – American University of the Caribbean School of Medicine; St. Maarten, Netherlands Antilles

Residency

■ Family Medicine – Shenandoah Valley Family Practice; Winchester, Virginia

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