

# CELEBRATION OF WELLNESS

## NEWS

Issue 37

February 2021

### Taking the Confusion Out of Copays, Co-Insurance, Premiums, and Deductibles: ROUND TWO

Many health insurance plans require a copay and/or coinsurance when you receive healthcare services like doctor's office visits, hospital visits, and prescriptions. These payments are necessary until you reach your out-of-pocket maximum, but how they work with your annual deductible is different.

**Copay:** A fixed cost you must pay for healthcare services and prescriptions. Under many health insurance plans, you will have a copay every time you access care. The amount of the copay varies based on primary, specialist, or emergency care.



**Coinsurance:** The percentage you pay for covered health services after meeting your deductible. Some health insurance plans also include coinsurance, which is the percentage you and your insurance provider share to pay for the cost of care.

**Premium:** What you pay each month for your health insurance plan. When you have health insurance, you pay a premium to be enrolled in the plan. Premiums are paid in addition to your plan's deductible and copay/coinsurance.

**Deductible:** How much you must pay out-of-pocket before insurance will pay. Every insurance plan has a deductible that must be paid before the insurance company will cover any expenses outside of copay or coinsurance. Deductibles reset once a year, which means you will have to meet it again each year that you are enrolled in that plan.

We know that insurance topics are confusing for many of our patients. For additional questions or concerns, please do not hesitate to give us a call at 407-566-BABY (2229).

### 21 Reasons To See A Gynecologist Before You Turn 21

The American College of Obstetrics and Gynecologists (May 2020)

Although most teens do not need to have a Pap test until they are 21 years old, there are at least 21 reasons to see a gynecologist before then.

#### HEALTH

1. Learn about healthy lifestyles, overall wellness, and feeling good about yourself.
2. Discuss good habits for healthy bones.
3. Learn about urinary tract infections (UTI) and the treatment options.
4. Get treatment for vaginal itching, discharge, or other symptoms.

#### PERIODS

5. Learn if your periods are normal.
6. Get relief if your periods are painful.
7. Discuss the causes of heavy periods.
8. Discuss the timing of your periods and why bleeding may occur in between.
9. Learn ways to deal with premenstrual syndrome (PMS).

#### SEXUALITY & RELATIONSHIPS

10. Learn how to have healthy romantic relationships.
11. Learn what it means to be in a consensual relationship.
12. Ask questions about what it means to be lesbian, gay, bisexual, transgender, or queer (LGBTQ).
13. Learn about safe sex.
14. Talk about how your reproductive system works.

#### PREGNANCY

15. Discuss birth control options.
16. Discuss the ideal time to start a family.
17. Get tested for pregnancy.
18. Begin your prenatal care.

#### SEXUALLY TRANSMITTED INFECTIONS

19. Learn how to lower your risk of sexually transmitted infections (STIs), including human immunodeficiency virus (HIV).
20. Get tested for STIs and HIV if you are sexually active.
21. Get the human papillomavirus (HPV) vaccine.

"When you meet with us here at Celebration ObGyn, our goal is to give you a chance to ask questions and learn about your health (body, mind & spirit) in a safe, open and nonjudgmental environment. Growing up can be scary and sometimes you do not know who or what to ask. No question is silly and all questions are welcomed! When we have facts about our health, we then have a solid foundation to grow and learn together to help you make the best decisions you can about your overall health."

Suzette C. Boyette, MSN, APRN



#### FEBRUARY ULTRASOUND COUPON

Good for \$10.00 off a sneak peek in our Davenport office only.

Call  
407.566.2229  
to schedule!



Valid 2/1/21 - 2/28/21

#### MEET THE PROVIDERS AT CELEBRATION OBGYN

David A. Marcantel, MD, FACOG • Robert F. Lemert, MD, FACOG  
Farah T. Mahbub, MD, FACOG • Norris M. Allen, MD, FACOG  
Michele Johnson, MD, FACOG • Denise L. Klemczak, DO, FACOOG  
Yamines Alifonso-Amador, MD, FACOG  
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CELEBRATION OBSTETRICS  
AND GYNECOLOGY

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### When Can Children Get The COVID-19 Vaccine?

By: James D. Campbell, MD, MS, FAAP, American Academy of Pediatrics Committee on Infectious Diseases

With vaccines becoming available to protect against COVID-19, we have made a big step toward stopping the virus that causes this deadly disease. The first vaccines released are authorized for emergency use in adults and teens who are at least 16 years old. High-risk groups such as elderly people and frontline health care workers are first in line to receive them, with other adults and teens likely to have access later in 2021.



#### Clinical trials for children

Before COVID-19 vaccines become available for younger teens and children, clinical trials need to be

completed. This is to ensure that they are safe and effective for these age groups. Children are not little adults. We cannot just assume a vaccine will have the same effect on a child as it does for someone older.

The COVID-19 pandemic continues to take a terrible toll on children's health. We need more data on vaccines for our younger patients, so they can be protected from this virus and the pandemic can be controlled. Once this information is available, the AAP will review it and make informed decisions about vaccine recommendations for children and adolescents.

#### Will there be a vaccine before the 2021-22 school year?

The timing of vaccine availability will depend on the results of the trials of the vaccine in adolescents and children that are planned or underway now. But based on the current pace of research, it may be possible to have a vaccine for at least some age groups of children and adolescents before the 2021-22 school year begins.

#### Will a COVID-19 vaccine be required for school entry?

Once a vaccine is shown to be safe and effective in children, health authorities including the CDC and the AAP will recommend when and how children should receive the vaccine. State governments decide which vaccines are required for school entry. Those decisions could vary by state.

One thing is certain: We look forward to the day when children are safely able to go back to school and enjoy their communities, thanks to a safe and effective COVID-19 vaccine.

### MFF: Symptoms of Childhood and Adolescent Cancers



By: Mary-Jane Staba Hogan, MD, MPH, FAAP

Childhood and adolescent cancers are rare, and early symptoms may seem like everyday bumps, bruises, and infections. But unlike common childhood illnesses and injuries, cancer symptoms do not get better on their own.

Depending on where the cancer cells gather in the body, a child with cancer will show some symptoms that typically get worse over time.

Examples of concerning symptoms to talk with your child's doctor about:

- unusual mass or swelling
- unexplained paleness or a worsening rash
- loss of energy for no obvious reason
- unusual behaviors or movements
- sudden tendencies to bruise or bleed easily
- lasting pain in any part of the body
- unexplained fever that doesn't go away
- frequent headaches, often with vomiting
- sudden eye or vision changes
- unexpected, rapid weight loss

Keep in mind that a single symptom by itself is less likely to be a sign of childhood cancer. Children who receive a cancer diagnosis usually have many different combinations of symptoms at the same time.

#### What to do if your child has some of these symptoms?

If your child has a combination of these or any symptoms that do not go away and seem to get worse, contact your pediatrician for a thorough evaluation. Depending on the doctor's findings, blood tests or imaging studies may be helpful. Your pediatrician may also refer you to a pediatric hematology oncologist to test for and possibly diagnose cancer.

**REMEMBER:** Regular check-ups with a pediatrician help keep your child healthy. They also help to ensure any suspicious symptoms of childhood cancers are evaluated and treated promptly. Do not hesitate to talk with your pediatrician about any ongoing or worsening symptoms your child is having.

### Upcoming ZOOM Meet n Greet Schedule:

February: Weds 17th @ 5:30pm

March: Weds 17th @ 5:30pm

April: Weds 21st @ 5:30pm

Please contact our office at 407-566-9700 to sign up.

### Osceola County Rodeo Day: WE ARE OPEN!!

With Osceola County Schools closed in observance of Rodeo Day on Friday February 19th, this provides a great opportunity to get caught up on your child's vaccination schedule, annual well child visits, or medication management visits. Space is limited, so call us today at 407-566-9700.

#### MEET THE PROVIDERS AT CELEBRATION PEDIATRICS

Robert "Dr. Bob" Dabrow, MD, FAAP, Medical Director

Rayyan M. Anwer, MD, FAAP

Monica Urquiola, APRN • Victoria B. Bernhardt, APRN

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