

THE BARTON & WESTERLY LIFE

SEPTEMBER NEWSLETTER

2026

BARTON CENTER CONTACTS



Allison Urbanek

President

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Christina Stover

Lead Activities Coordinator

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JeAnna MarBury Sr.

Activities Coordinator

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Pam Schraff

Activities Coordinator

216-353-2912

pschraff@bartoncommunities.org



**The Barton offices will be closed on Monday,
September 7 for the holiday.**

**Would you like the newsletter delivered to
your email each month?**

See Christina or email her at:

cstover@bartoncommunities.org

WESTERLY CONTACTS

Work Orders or General Questions Call 216-521-0053 - Dial by Extension

Property Administrator

Meghan Curran Ext. 6 — mcurran@bartoncommunities.org

Assistant Property Manager

Grace Steiner Ext. 3 — gsteiner@bartoncommunities.org

Compliance Manager

Nicole Garner Ext. 4 — ngarner@bartoncommunities.org

Occupancy Specialist

Mary-Francis Miller Ext. 1 — mmiller@bartoncommunities.org

Occupancy Specialist

Brenda Colbert Ext. 2 — bcolbert@bartoncommunities.org

Front Desk Coordinator

Linda Lopez Ext. 0 - frontdesk@bartoncommunities.org

Service Coordinators Press 3 or Dial by Extension

WI South Building

Debbie Magda-Vukmanic Ext. 8 — dvukmanic@bartoncommunities.org

WII North Building

Paul Keiper Ext. 7 — pkeiper@bartoncommunities.org

WIII West Building

Milica Djordjevic Ext. 9 — mdjordjevic@bartoncommunities.org

Maintenance & Custodial Team

Deshawn Ramsey — Lead Maintenance Tech

Maceio Williams — Maintenance Tech

Michael Evans — Maintenance Tech

Tim Ferris — Maintenance Tech

Leonard Gwin — Maintenance Tech

Michael Murphy - Unit Turn Tech

Carolyn Copeland — Lead Custodian WIII West Building

Angela Sciarrino — Custodian WII North Building

Mary Curtis - Custodian WI South Building

AFTER-HOURS URGENT MAINTENANCE REQUESTS ONLY 216-521-2141

This phone is not answered during business hours

BARTON CENTER SHOPS

Book Nook

Hours: Tuesdays & Thursdays
9:30 a.m. - 2:30 p.m.

The Corner Store

Hours: Monday 10 a.m. - 12 p.m.
Tuesday - Thursday 10 a.m. - 3 p.m.

The Library

Hours: Monday - Friday
9 a.m. - 8 p.m.
Key FOB Entry

Hodge Podge Resale Shop

Hours: Monday 9 a.m. - 12 p.m.,
Wednesday 9 a.m. - 12 p.m., &
Thursday 6 p.m. - 8 p.m.

Salon & Barber Shop

Hours: Thursdays or Fridays
11 a.m. - 2 p.m.
Call: Chris Fordyce to schedule
appointment.
(216) 287-6634

\$7 Lunch Delivery by Barton Center

Residents are required to pre-pay for meals by
12 p.m. noon on Tuesday each week.

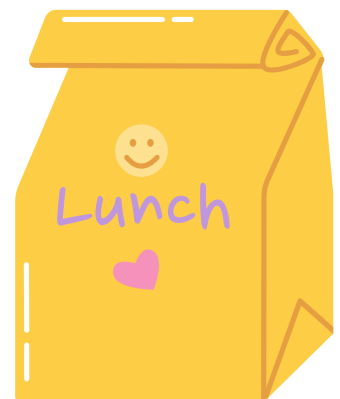
Meals can be prepaid at The Corner Store.

September 3:

Fried chicken, mac & cheese, 3-bean salad, and
cookie

September 17:

Veggie lasagna, green beans, and cookie



September Movie Days

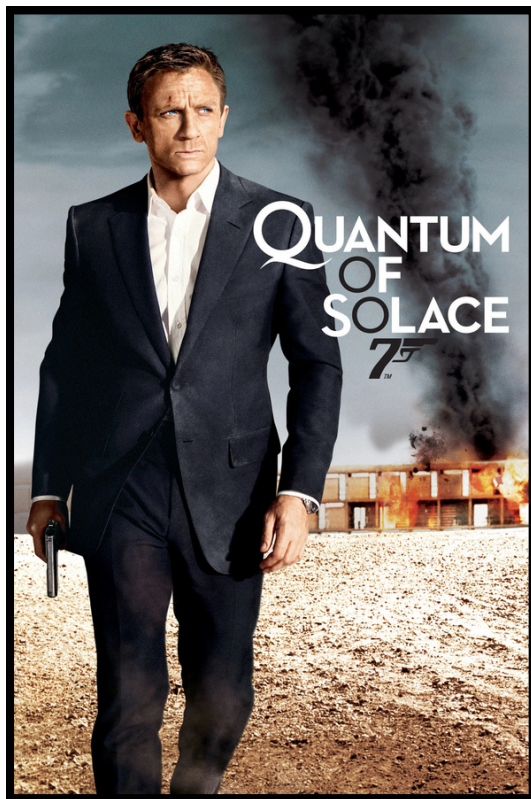
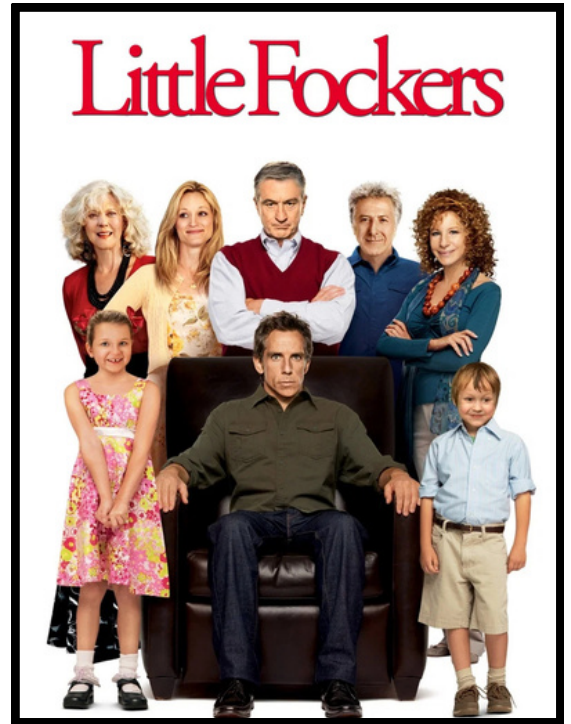
Popcorn is provided at each movie!

Little Fockers

When: Monday, September 14

Time: 2 p.m. - 4 p.m.

Where: Faulhaber Auditorium



007: Quantum of Solace

When: Monday, September 21

Time: 2 p.m. - 4 p.m.

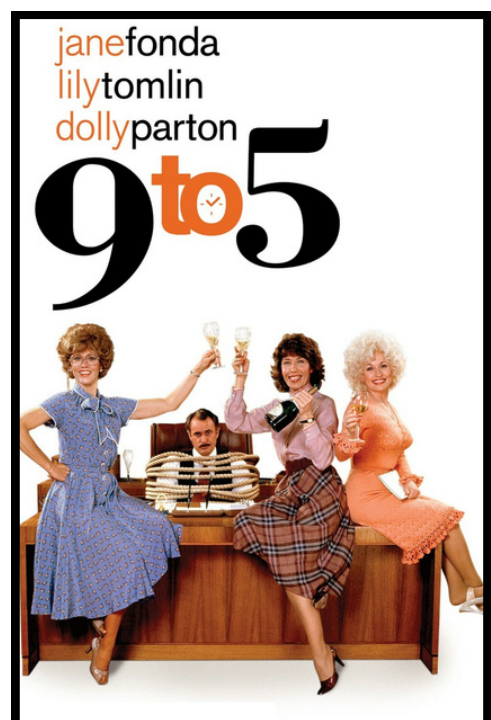
Where: Faulhaber Auditorium

9 to 5

When: Monday, September 28

Time: 2 p.m. - 4 p.m.

Where: Faulhaber Auditorium



September Crafts

Leaf Imprint Clay Plates

When: Thursday, September 3

Time: 1 p.m. - 3 p.m.

Where: Craft Room



Fall Bead Art

When: Thursday, September 10

Time: 1 p.m. - 3 p.m.

Where: Craft Room



Leaf Imprint Canvas Art

When: Thursday, September 17

Time: 1 p.m. - 3 p.m.

Where: Craft Room



Pool Noodle Pumpkins

When: Thursday, September 24

Time: 1 p.m. - 3 p.m.

Where: Craft Room

**Residents MUST pre-register for ALL crafts on the Craft Room door.
See Barton Staff with questions!**

September Activities

Craft Show Conversation

When: Thursday, September 3

Time: 3:30 p.m. - 4:30 p.m.

Where: Cafe

Are you interested in helping plan a craft show? Join us in the Cafe and come share your ideas!



LCR Game Play

When: Friday, September 4

Time: 11 a.m. - 12 p.m.

Where: Cafe

Join us to play LCR with friends and staff!

All are welcome!

Pet Club

When: Saturday, September 5

Time: 1 p.m. - 2 p.m.

Where: Greenhouse

Much as our fur babies love us, they also need time with their own kind, let's arrange dog walks, pet sitting exchange, and volunteers in case of emergency.



Lakewood Library Quarterly Visit

When: Thursday, September 10

Time: 9 a.m. - 12 p.m.

Where: Cafe

Join us in the Cafe to check out books and movies, sign up for a library card, enter to win a raffle basket, and more!

All are welcome!

September Activities

Food Box Distribution -

Cleveland Food Bank

When: Friday, September 11

Time: 10 a.m. - 2 p.m.

Where: Cafe

You must pre-register.

Contact: Christina at (216) 353-2933



Free Table

When: Wednesday, September 16

Time: 8:30 a.m. - 4:30 p.m.

Where: Carr Lounge

There will be items from the Hodge Podge set out for free on several tables. Anyone is allowed to take these items!



September Birthdays

When: Friday, September 18

Time: 1 p.m. - 2 p.m.

Where: Cafe

Join us in the cafe for cake and a fun game! All are welcome!



Salty Snack Tasting

When: Monday, September 28

Time: 1 p.m. - 2 p.m.

Where: Cafe

Join us for a salty snack tasting of various types of snacks! **Must sign-up by Wednesday, September 23.**



UNO Game Play

When: Wednesday, September 30

Time: 1 p.m. - 2 p.m.

Where: Cafe

Join us in the cafe to play UNO with friends and staff! All are welcome!



September Activities

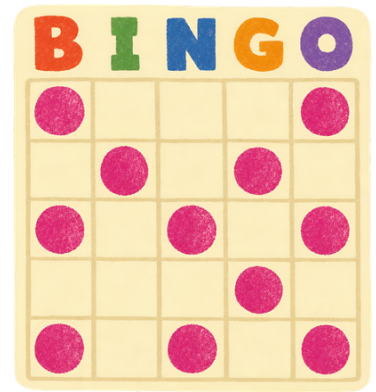
Prize Bingo

When: Wednesdays, September 2 & 16

Time: 3:30 p.m. - 4:30 p.m.

Where: Cafe

Come join friends and win fun prizes!



Roots for American Soul

Musical Performances

When: Thursdays, September 10 & 24

Time: 1:30 p.m. - 2:30 p.m.

Where: Cafe

Come share in the beat, sing along to the tune, and be part of the experience. Join us in this celebration of music, community, and shared stories—you belong here.



M2B2 Band Rehearsals

When: Thursdays, September 10 & 24

Time: 7 p.m. - 9 p.m.

Where: Faulhaber Auditorium

All are welcome!



Seated Volleyball

When: Friday, September 4 @ 1 p.m. - 2 p.m.

Friday, September 18 @ 11 a.m. - 12 p.m.

Where: Cafe

Want to try something new? Join us for seated volleyball. Sign up for a team outside Barton Offices!



NATURE PAM PRESENTS: DEATH VALLEY: A LAND OF EXTREMES LUNCH & LEARN

When: Monday, September 14

Time: 12 p.m. - 1 p.m.

Where: Cafe

**Sign-up is required. See Barton Staff by
Thursday, September 10 to reserve
your spot.**



We Can Help



You MUST sign up in advanced. See Barton Staff to sign up for a 15-minute slot.

Sign Up to receive Free One-on-One Tech Support with IConnect

**Date: Tuesday, September 22
Time: 2 p.m. - 4 p.m.
Where: Cafe**

- ❑ Questions on your new device?
- ❑ Need help downloading games or apps?
- ❑ Want to know how to check or send email?
- ❑ Want to watch a movie on your tablet?
- ❑ Questions on saving pictures?
- ❑ Trouble with storage?



THE CLEVELAND METROPARKS PRESENTS:

AN HISTORIC CLEVELAND PRESENTATION

When: Thursday, September 23

Time: 2 p.m. - 3 p.m.

Where: Auditorium

Join us for a presentation about historic
events that took place in the heart of
Cleveland!



Cleveland Metroparks

DR. JOEL KELLER PRESENTS:

ROCK & ROLL HISTORY: THE CLEVELAND CONNECTION

When: Thursday, September 24

Time: 2 p.m. - 3 p.m.

Where: Auditorium

Join us as we trace Cleveland's influence in the development of Rock and Roll music from the 1950's to the present day.

Important events in local Rock and Roll history will be discussed. Emphasis will be given to local musical performance venues, both past and present, Northeast Ohio musical groups and the Rock and Roll Hall of Fame and Museum.



Center Member Group Activities



Open Craft Room Hours

When: Every Monday

Time: 9 a.m. - 12 p.m.

Where: Craft Room

Come hang out and work on your crafts!

Wednesday Morning Coffee

When: Every Wednesday

Time: 8:45 a.m. - 10:30 a.m.

Where: Cafe



Coffee With Friends

When: Every Saturday

Time: 9 a.m. - 12 p.m.

Where: Cafe

Trivia

When: Friday, September 25

Time: 2:30 p.m. - 3:30 p.m.

Where: Cafe



Beginner's Spanish Class

When: Every Tuesday

Time: 3 p.m. - 4 p.m.

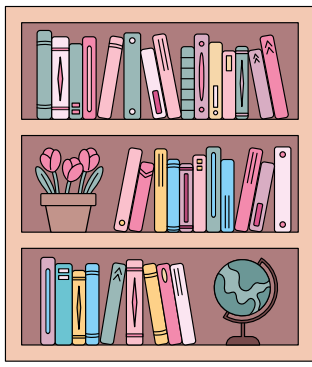
Where: Cafe

¡HOLA!



Join Esteban & Maria to learn beginner's Spanish!

It is recommended that you attend weekly and bring a notebook and writing utensil to this class.



Book Club

When: Wednesday, September 2

Time: 1 p.m. - 2 p.m.

Where: Craft Room

We are discussing *Funny Story* and will be given *Yellowface* for next month.



Lakewood Public Library: Home Delivery Service

When: Every Tuesday

Are you interested in receiving books, movies/DVDs, or other materials from the Lakewood Public Library? If so, call their Customer Service Desk by 6 p.m. the Saturday before your delivery date at: (216) 226-8275 ext. 110. You may also return materials during this time in the Cafe area.



Stories On Paper

When: Wednesdays,
September 9 & 23

Time: 10 a.m. - 12 p.m.

Where: Faulhaber Auditorium

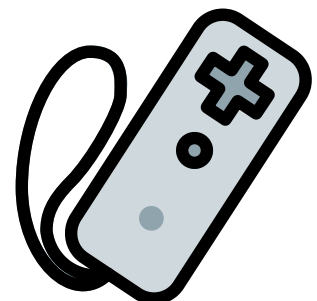
Participants are given a creative prompt to write a short story on their own time that can be shared with the group at the next class. Come get creative with us!

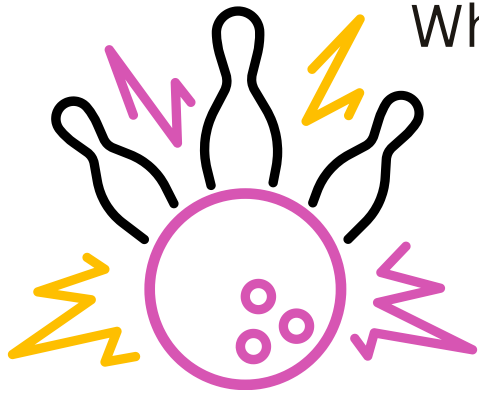
Wii Bowling

When: Wednesdays, September 2 & 16

Time: 1 p.m. - 2 p.m.

Where: Cafe





Tabletop Bowling

When: Wednesdays, September 9 & 23

Time: 1 p.m. - 2 p.m.

Where: Cafe



Tabletop is back! Sign-up for your teams outside the Barton offices.

Karaoke

When: Saturday, September 5 & 19

Time: 6:30 p.m. - 8 p.m.

Where: Cafe

with Ron & Lilie Walden



Creative Therapy Activities



Art Therapy

When: Every Tuesday

Time: 4 p.m. - 5:30 p.m.

Where: Craft Room

with Jocelynn

No classes on 9/15 and 9/22!

Music & Memories Class

When: Every Thursday

Time: 2:30 p.m. - 3:30 p.m.

Where: Community Room

with Gavin



Health & Wellness Activities



Balance Class

When: Every Monday

Time: 11 a.m. - 11:45 a.m.

Where: Community Room

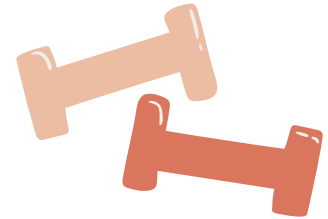
No class on 9/7!

Movement & Lightweights Class

When: Every Tuesday

Time: 11 a.m. - 11:30 a.m.

Where: Community Room



Religion & Worship Activities



Rosary Services

When: Every Tuesday

Time: 7 p.m. - 8 p.m.

Where: Community Room

with Ms. Tyburski

Bible Study

When: Wednesdays, September 9 & 23

Time: 11 a.m. - 12:30 p.m.

Where: Community Room

with Ron & Lilie Walden



Women's Bible Study

When: Wednesday, September 16

Time: 11 a.m. - 12:30 p.m.

Where: Greenhouse

with Lilie Walden



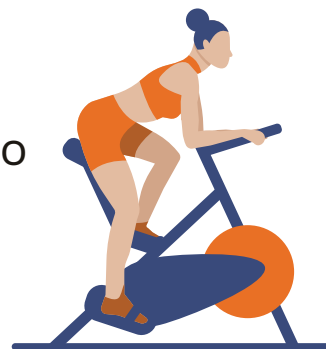
Barton Center Wellness Corner

Fitness Center

OPEN 24 HOURS



Please see the Westerly Office, room 110, to sign a waiver and activate your fob. **A waiver must be completed prior to using the Fitness Center.**



Dr. Mark Massie
Podiatrist

When: Thursdays
Time: 9 a.m. - 3 p.m.

By appointment ONLY
216-402-4233



Anthony Lima
Licensed Massage
Therapist

When: Tuesdays and
Saturdays
By appointment ONLY

Call or Text:
216-704-0794



Free Hearing & Hearing Aid Checks

When: Monday, September 14
Time: 10 a.m. - 5 p.m.
Where: Wellness Center
Call now to schedule your appointment!
Earl Gentile - 440-333-3271



Barton Center
Transportation Services
Must book in ADVANCE



(216) 221-4282

COST: \$2 one-way \$4 roundtrip

Monday - Friday 9 a.m. - 11:15 a.m.

1 p.m. - 3:15 p.m.

Westgate Trip:
Wednesday, September 9

Must be able to get in and out of the car independently. The Barton Center is not responsible for any **lost, stolen or damaged items.**

You must be on time for your ride, or the car will leave without you!!

Barton transportation reserves the right to refuse rides based on resident behavior.

A Word from the Property Manager

Dear Residents of Westerly Apartments,

We wanted to inform you about some recent changes in our maintenance department. Please join us in welcoming Michael Murphy as our new unit turn technician. We are excited to have him as part of the Westerly team! If you see him in the hallway, please take a moment to give him a warm welcome.

As always, if you have any questions, concerns, or would like to schedule a meeting, please don't hesitate to reach out. Your feedback is important, and I am always here to help.

Thank you for your ongoing support, patience, and cooperation. We appreciate having you as part of the Westerly Apartments community.

Warm regards,

Meg



Things You Should Know

Several of the reminders listed below were discussed at the recent town hall meeting:

- Cardboard boxes cannot be placed down the trash chute, as it will clog. Residents should break down the boxes and place them in either the laundry room (W2 and W3) or the recycling room (W1).
- Residents are responsible for cleaning out the laundry equipment (both washer and dryer) after each use.
- The lobbies in Westerly 1, 2, and 3 are for short-term visiting only.
- The Barton Center and community spaces are a shared space for the residents to utilize to visit friends, family, and neighbors. We need to be mindful and respect each other while utilizing this space and cleanup after use.
- If you see something, say something. As we are not here during evening or weekend hours, it is helpful for residents to report matters to the office to address any concerns or issues promptly.
- If someone is calling you through the callbox, stay on the phone and dial 9 to let them in the building. Hanging up and then pressing 9 does not work.
- Residents should not have foil in their drip pans; it is a safety issue.
- Please refrain from using drain cleaner in your sinks as it is destroying the pipes.
- Bulk pickup is every 1st and 3rd Wednesday of the month. Please bring items to North building lobby.



Service Coordinators' Corner

Dates to Remember:

September Food Delivery from Lakewood Community Services Center: Friday, September 18 (the 3rd Friday of each month) is the monthly food delivery from LCSC. If you are a recipient of food from this program, please be available in your apartment to receive the delivery approximately from 3-5pm. The volunteers from H2O will be knocking on your door during the delivery time. If you are not available for that day and time, or need to cancel or sign up, please contact your Service Coordinator.

Home Energy Assistance Program (HEAP): The new season to apply is upon us (July 2026 through May 31, 2027). Get a money gift from the government because your utilities are included in your rent. Residents on subsidy assistance are not eligible to apply. Please contact your Service Coordinator if you need assistance with the application.

Medicare Review: Medicare Open Enrollment is around the bend and if you need assistance with your Medicare health plan, Michelle Waldron and Dave Boveington will be here on the following dates: **Wednesday, October 21, Tuesday, October 27, Thursday, November 5, and Tuesday, November 10.** Please contact your Service Coordinator to reserve your time slot on one of those dates.

Service Coordinators' Corner

H.E.A.P.

(Home Energy Assistance Program)

July 1, 2026 through May 31, 2027

The Ohio Department of Development
Helps with Paying Utility Bills
For Individuals Who:

- DO NOT receive a Subsidy.
- Meet income Requirements, Based on:

175% of Poverty:

1 Person = <\$27,930

2 Persons = <\$37,870

(Utilities ARE Included with your Rent)

Contact your Service Coordinator
at 216-521-0053,
& Follow the Prompts to:

DEBBIE/WI/SOUTH EXT 8

PAUL/WII/NORTH EXT 7

MILICA/WIII/WEST EXT 9

Service Coordinators' Corner

SMILE BRIGHT, WESTERLY RESIDENTS!



**CASE WESTERN RESERVE
UNIVERSITY
School of Dental Medicine**

Case Western Reserve University's Dental Clinic is bringing top-tier dental care directly to Westerly Senior Apartments. Keep your teeth healthy, fresh, and strong without the hassle of leaving home!

Services are provided by skilled 4th-year CWRU dental students under the supervision of faculty doctors Dr. Mahalaha and Dr. Raza.

We Provide

- **Dental Screenings:** Comprehensive check-ups for oral health.
- **Preventive Care:** Professional cleanings for teeth and gums.
- **Denture Services:** Custom full dentures, partials, precision adjustments, and repairs.
- **Personalized Care:** Tailored treatment advice and specialist referrals.

Case Dental will be here:

**Wednesday, September 9
10:30 a.m. - 2 p.m.
Wellness Center**

**Ready to smile with confidence?
Call us today to get started!**

Phone: [216]368-6840

Service Coordinators' Corner

Service Coordinators Presents:



Nicole Klingel

Ohio Department of Insurance

MEDICARE TALK

Listen to a representative from OSHIIP discuss your Medicare/My Care benefits and options and get the answers you need.

Date: Friday, September 11

Time: 1:30 p.m. - 2:30 p.m.

Location: Carr Lounge, Barton Center Restaurant

Free Giant Eagle Raffle



Mike Dewine, Governor, Jim Tressel, Lt. Governor, and

Judith French, Director

The Ohio Senior Health Insurance Information Program (OSHIIP) is a division of the Ohio Dept. of Insurance. All Medicare talks are free. OSHIIP provides only unbiased information. We do not sell insurance.

Service Coordinators' Corner



Voter Registration Event Thursday, September 17

10:30 a.m. to 1:30 p.m.

DiningRoom/Barton Senior Center

Register to Vote

Check Your Voter Status

Register for Vote by Mail

Change Your Voting Address

Volunteers from the League of Women Voters will be on
hand to help you.



Service Coordinators' Corner



Westerly Service Coordinators bring you... **Clinical Trials:** Paid Opportunities for Cleveland Seniors

- Learn what clinical trials are and how they work
- Hear about current studies open to older adults in the Cleveland area
- Find out how to know if a study might be right for you
- Ask questions in a relaxed, no-pressure setting

Friday, September 25 | 1:30 p.m. – 2:30 p.m.

Barton Center Restaurant

Stop by for a chance to win a Giant Eagle gift card!

Service Coordinators' Corner

Marc's is coming

**Let's Get
vaccinated**



Marc's will be coming to offer
Flu shots, RSV, Shingles,
COVID Booster & Pneumonia
shots.

Please see your Service
Coordinator with your insurance
card if you are interested

Date: 10/06/26

Time: 10:00 am-1:00 pm

Place: Rotunda



Service Coordinators' Corner

How to Spot Medical Billing Errors and Reduce Out-of-Pocket Expenses

By: Marlo Sollitto (www.agingcare.com/topics)

Making sound financial decisions for another person can be overwhelming for even the savviest caregiver, particularly when it comes to health care. While selecting the right Medicare plan for yourself or an aging loved one is critical during each annual open enrollment period, that is only the first step, as out-of-pocket (OOP) costs not covered by Medicare continue to be a major financial burden.

In fact, a study conducted by The Center for Retirement Research at Boston College calculated that the average household spends about \$197,000 on out-of-pocket medical costs during retirement years (not including nursing home care).

Health care costs are exorbitant, but there are simple steps both caregivers and seniors can take to reduce these out-of-pocket expenses.

10 Tips for Handling Medical Bills and Insurance Matters

1) Understand your paperwork and your insurance coverage. If you have ever received a medical bill or an Explanation of Benefits (EOB) form in the mail and been confused by the two, you are not alone. Most of us wonder if the bill is correct and why we received the EOB in the first place, since it doesn't seem directly related to payment. Here's the difference: Your medical provider sends you a bill telling you what you need to pay, while your insurance company sends you an EOB explaining why you need to pay that amount.

Service Coordinators' Corner

An EOB will usually state the retail rate of the service you received, the lower contracted rate the provider has agreed to accept as payment in full, how much the insurance company will pay, and how much you should pay.

For example, let's say that the typical retail rate for knee surgery is \$45,000. An insurance company may negotiate a contracted rate as low as \$5,000 for this surgery with certain "in network" providers. If you go in for knee surgery with one of these providers, then you are billed at the reduced rate, which can represent a huge OOP savings. Providers that do not have negotiated contract rates with insurance companies are called out-of-network providers. These providers do not agree to a reduced rate and may charge anything they deem appropriate for the medical service you received. What the insurance company will pay for that bill depends on your policy. It's important to do your research beforehand, if possible, when selecting a health care provider to be sure you've made a quality choice that is also cost effective.

2) Don't pay immediately. Many of us want to pay what we owe and then get on with our lives, so we tend to write a check for a bill as soon as we receive it. However, given the number of instances where medical bills contain inaccuracies and overcharges, unlike some of the other bills you receive, these require closer examination. Do not pay the bill until you have determined that the amount on it is what you truly owe. If you make a payment to a provider and then find out later that you paid too much, it can be very difficult to recoup that money. If you have any questions, contact the provider and/or your insurance company.

Service Coordinators' Corner

3) Check the basics. Make sure that your bills have the correct basic information. This includes your name, address, service(s) provided and dates of service. If the bill lists the insurance companies they have on file for you, double check this information as well, especially if you recently changed insurance carriers or have both a primary and a secondary insurer.

4) Understand and verify the charges. Many medical bills are difficult to understand because they tend to be vague and drafted in cryptic medical billing codes. The best rule of thumb is don't pay what you don't understand. Request an itemized bill from your provider to get a clearer picture of what you owe. Go through the itemized bill to make sure you did indeed receive the services for which you are being charged. According to Medical Billing Advocates of America, more than 75 to 80 percent of bills contain errors. Remember: always check before you write a check.

5) Make sure the bill is adjusted for contracted rates and insurance payments. If you go to an in-network provider, that provider should submit a claim to your insurance company. If your bill does not contain line items that show an adjustment for the contracted rate or insurance payments, that means your insurance was not applied to the bill. Instead of working the issue out with your insurance company, the provider has decided to simply bill you instead. If your bill does not reflect an insurance payment or an insurance discount, it is a red flag that it may be billed incorrectly.

Service Coordinators' Corner

6) Check that the EOB matches the bill. The EOB your insurance company sends you is the counterpart to the medical bill your provider sends you. Make sure you that you have an EOB for a bill before making a payment. If you have not received an EOB, that means your insurance company has not finished processing the claim and has not determined what your portion of the bill should be. An EOB should arrive around the same time as its matching medical bill.

In addition to making sure you have an EOB for the medical bill, you also need to make sure that the two documents match. Your EOB should state exactly what you can expect the provider to bill you for the service. If you compare this amount to what you are actually billed, and it is different, it is another red flag that something is wrong.

7) Be persistent and don't back down until the issue is resolved. If you spot any of the red flags mentioned above, call the provider and your insurance company immediately to resolve the issue. Be polite but persistent, and document all your phone calls. Make sure that you write down the name of the person you spoke to and the date and time. Be sure to follow up until your problem is solved and you have received a revised bill.

8) Don't ignore bills and let them go to collections. This may seem contradictory to tip number three, but providers are sending past due accounts to collections more quickly than ever before. You should certainly take the time to make sure your bill is correct, but do not ignore providers' requests for payment while you investigate. Let them know that you are working on the bill and request that they do not send the account to a collection agency in the meantime.

Service Coordinators' Corner

When your provider knows that you are actively working on securing payment and not simply ignoring it, they will often give you extra time to resolve the issue. The key here is to make sure your bills are correct before paying them, but do not let them pile up and forget about them.

9) You can negotiate! If you do not have health insurance, many providers will give you a discount to bring your bill closer to the contracted rates that they have established with their accepted insurance companies. If you do have insurance and determine that the amount you owe is correct, ask the provider if they offer any flexible payment options. Some providers will give you a discounted rate if you are able to pay in full up front. Research your options and ask questions! You may be surprised by the options they can extend.

10) Ask for an interest-free payment plan or an application for financial assistance. If you have determined that the bill is correct but cannot pay it all at once, ask your provider if you can arrange for an interest-free payment plan. Many providers are happy to do this, and the arrangement can be set up quickly and easily. Once the provider has allowed you to set up interest-free monthly payments, be sure to keep up your end of the arrangement and make these monthly payments on-time.

Many providers, especially hospitals, have a financial assistance program available to those who meet the income requirements. Most of these programs will ask for proof of income by requiring documents such as payroll stubs or income tax filings. If you qualify and are accepted, your bill can be significantly reduced.

Knowledge is power, so be sure to do your research when it comes to choosing health care providers, understanding insurance policies and paying for medical services and supplies. If you need assistance, don't be afraid to contact your providers or meet with a State Health Insurance Assistance Program (SHIP) counselor at your local Area Agency on Aging.