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COBRA Health Coverage and Its Future

COBRA stands for the Consolidated Omnibus Budget Reconciliation Act. Passed by Congress in 1986, it provides continuing health coverage to an individual and their dependents who may lose benefits due to certain events, “such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events”¹. COBRA provides the same coverage that was offered before benefits were at risk for being lost. It is a temporary solution (typically up to 18 months)² until the individual and/or their dependents can find new health coverage.

COBRA is not at all cheap. The chart below displays the dif-

ferent costs of COBRA, according to different types of plans (PPO/POS stands for preferred provider organization/point of service, HMO stands for health maintenance organization, and CDHP stands for consumer-directed health plans)³. In 2010, family coverage is almost two to three times more than individual coverage; an extra \$10,000 for PPO/PSO, \$9,000 for HMO, and \$8,000 for CDHPs. With the current economic state, many individuals and their families using COBRA are faced with the financial burden brought on by its high costs.

The Obama administration has been working to address the high costs of COBRA. In the 2009 federal stimulus bill, the government offered to pay 65% of COBRA insurance for nine months to those who qualified⁴. When this ex-

pired in December 2009, it was extended to fifteen months. When fifteen months came in February of this year, it was extended until March 1st. In March 1st, it was extended until June 1st. It is currently being debated in Senate on whether or not it will continue to be extended.

The future of COBRA benefits is uncertain. What is also uncertain is how unemployed individuals and their families will pay for health coverage during these hard times. As health care reform continues to unfold, we can only hope for a solution that will decrease this gap in healthcare.

References

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Written by: Barbara Obena

	Employee-Only Coverage		Family Coverage	
	2009	2010	2009	2010
PPO and POS plans	\$4,800	\$5,184	\$13,906	\$15,202
HMO plans	\$4,800	\$5,115	\$14,110	\$14,703
CDHPs	\$3,948	\$4,250	\$11,760	\$12,510

Note: Medians

Are You Drinking Enough Water?

Some of us would rather grab a Pepsi, Coke or other sugary drink instead of a glass of water. However, if you do not drink enough water, you may experience symptoms such as headaches, fatigue, dry mouth or dizziness. These are symptoms of dehydration. Dehydration is when the body does not get enough fluid in the body to function normally. Without drinking enough water, our bodies can suffer great consequences. Dehydration can cause the body to become very hot and can lead to heat exhaustion or stroke. Some of the ways that we can lose fluids are due to being sick, or exercising.

Water is essential to the function of our body. Our bodies are made up of 60% of water. Water helps maintain our body temperature from getting too hot. It helps get rid of waste through perspiration, bowel movements and urination. Water is needed in our body because it helps with tissue repair.

If you are exercising it is especially important to drink plenty of water. Exercising causes the body to lose fluids through sweating and breathing. You will have a better work out when you drink plenty of water. Water keeps the muscles from cramping. It also keeps you from feeling lethargic and dizzy. The Sports Nutrition suggest that a person should drink 2 cups (16 ounces of cold fluid) 1 to 2 hours and 30 minutes before exercising and consistently drink 4oz to 6oz of water every 15mins during your exercise activity.

Tips on drinking more water include:

1. Carry a water bottle for easy access
2. When eating out choose water instead of other sugary beverages
3. Freeze safe water bottles so that it would be cold for you to drink throughout the day



Particularly in the hot summer sun remember to drink plenty of water. The recommended amount of water is six to eight ounces of glasses on a daily basis.

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Written by: Dee Cha



WHERE ARE THE 2009-2010 AMERICORPS MEMBERS?

Ariel Backman

Golden Valley Health Centers (Merced)

Ashley Mancini

Inland Behavioral and Health Services

Inc. (San Bernardino)

Barbara Obena

Golden Valley Health Centers (Merced)

Blanca Fernandez

Clinica Sierra Vista (Bakersfield)

Carla Morales

Clinica Sierra Vista (Bakersfield)

Dee Cha

Clinica Sierra Vista (Fresno)

Enid Picart

Merced County Health Care Consortium

(Merced)

Marlene Her

Community Medical Centers (Stockton)

Ismah Jawed

Family Health Center (Chico)

Jennifer Xiong

Golden Valley Health Centers (Merced)

Karissa Garza

United Health Centers (Parlier)

Paloma Morales

Clinica Sierra Vista (Bakersfield)

Stephanie Garza

Central Valley Health Network (Fresno)

Zoe Doyle

Central Valley Health Network

(Sacramento)

Breaking in the Brain Brings Bountiful Benefits

More than half way through the year, some people are still going strong with their daily exercise routine; however, as the human body needs exercise to stay physically fit so does the brain. According to a Journal of the American Medical Association (JAMA) study, it was found that there were notable improvements in cognitive function of individuals who practice exercises to boost reasoning skills, memory and mental processing. Much like physical exercise protects and strengthens the body, mental exercises can bolster the mind.

As stated in the *Washington Post* article "Short Mental Workouts May Slow Decline of Aging Minds, Study Finds," the accomplishment of daily brain activities can

lead adults to have an increase in their reaction times, such as "reacting to a road sign, looking up a number in a telephone book or checking the ingredients on a medicine bottle -- abilities that can spell the difference between living independently and needing help." It is important to mention that although mental brain exercises will keep the mind sharp, no studies have proved that daily mental exercise will permanently decrease the possibility of dementia.

However, much like physical exercise, mental exercises are beneficial in both the short-term and long-term. A short-term benefit is that these mental exercises can lead to improved concentration and memory and sustained mental clarity under stressful situations. A long-term benefit is that these exercises can lead to the creation of a "brain reserve" that can help protect us against potential problems such as dementia.

Much like the body, the brain needs to daily training/exercises that is both stimulating and challenging. As stated by Human Development Professor Sherry L. Willis of

Pennsylvania State University and the lead author of the study published in JAMA, "to reap the benefits [of improved cognitive function] it [mental exercise] has to be consistent, and it has to be challenging and people need to get out of their comfort zones." Trying something new on a daily basis that will keep the mind alert is key. It is not necessary to go and buy the latest technology proven to enhance brain function, again try a new activity that will keep the cranial juices

flowing just as trying a difficult crossword puzzle instead going for the easy one or play chess.

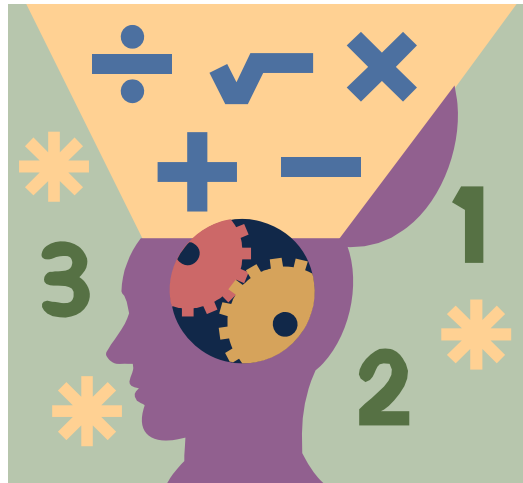
So remember that your brain also needs training too. So, below are some exercises that will benefit your brain.

- For stress management: a 5-minute visualization, combining deep and regular breathings with seeing in our mind's eye beautiful landscapes and/ or remembering times in our past when we have been successful at a tough task
- For short-term memory: try a series subtracting 7 from 200 (200 193 186 179...), or a series involving multiplication (2,4,6,9 8,12...) or exponential series (2 4 8 16 32 64...) the goal is not to be a math genius, simply to train and improve our short-term memory. Another way is to try and remember your friend's telephone numbers.
- In general: try something different every day, no matter how little. Take a different route to work. Talk to a different colleague. Ask an unexpected question. Approach every day as a living experiment, a learning opportunity.

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Written by: Enid Picart



Blood Sucking Creatures = Medical Procedure?

Leeches are worm-like creatures, which are known to suck blood. However, not *all* leeches feed on blood. In fact, of the 700 to 1000 species of leeches out there, many of them feed on small invertebrates, such as “insects (gnats, mosquito larvae, water bugs), oligochaetes (both aquatic blackworms and their terrestrial cousins, the earthworms), amphipods (side swimmers), and lots of different kinds of mollusks including pond snails and freshwater clams¹.

The use of leeches in medicine dates back to Greece, in 80-40 B.C to get rid of “bad blood”². Since then, it was adopted by many physicians in Europe and the United States. Using leeches to suck blood served the purpose of balancing the body’s humors: blood, yellow bile, black bile and phlegm. Greek and Roman physicians and philosophers believed that these four substances composed the inner workings of the human body. When in balance, an individual was considered healthy. Allowing leeches to suck blood allowed for the balancing of the different humors. It was used to cure fevers, headaches, and even black eyes³. But, it did not work for all patients and sometimes, leeches that were re-used often transmitted infections from patients they had previously “cured”.



When used in medicine, leeches are placed in desired areas and latch on to the body with their teeth, making a triangular incision. They release hirudin, a thrombin inhibitor, a strong anticoagulant. Coagulants are agents in the body that are responsible for blood clotting, which is important in blood vessel repair. Hirudin allows for intentional bleeding, “allowing oxygenated blood to enter the wound area until veins re-grow and regain circulation,” thus leading to its ability to help heal⁴.

The use of leeches in medicine is frightening to many patients because leeches are slimy creatures that are equated to being dangerous and parasitic. However, this low-tech medieval medical procedure still exists today as a safe medical technique. Though not as popular as it was before, many physicians still believe in and use leech therapy.

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Written by: Barbara Obena



Paloma Morales—Clinica Sierra Vista

In this fun interview with Paloma Morales you will find out all about this AmeriCorps volunteer. If you know the value of a buck and a good tear jerking movie, like *Fireproof* then Paloma is the friend for you. This fun mom is learning the ropes of a new field and will laugh her way “The Office” style when the going gets

tough. So keep reading to find out about this AmeriCorps Volunteer.

Q: What do you like about working there? Briefly tell me about the work you do there.

A: I complete MediCal applications and Food stamp appl.

Q: Why CVHN AmeriCorps/HealthCorps?

A: Because I wanted to gain more experience in a different field.

Q: Which do you prefer: high salary or job satisfaction?

A: When you have bills to pay and a family ...High Salary!!

Q: What television character do you simply adore?

A: The Office, Michael Scott, and Dwight and Family Guy, Stewie

Q: What is your favorite type of music?

A: Christian Music, Bone thugs & Harmony, Old School Rap,

80's, Too Short, Devin the Dude, The Doors, Oldies 60's & 70's

Q: What movie genres do you enjoy watching?

A: Comedy movies like: Friday, The Doors movie, Don't be a menace from South Central.

Q: If you could have a luncheon with any three people (real or fictitious/ from any period of time, dead or alive) who would these three people be?

A: God, Cesar Chavez, Jim Morrison

Q: What do you expect to learn while working at your health center?

A: I'm learning more about programs that are out there for people I want to learn about more resources and Human sources opportunities.

Q: What do you think will be a challenge working as an AmeriCorps member?

A: The traveling.

Q: What is your future professional goal?

A: Working in a hospital.

Q: What is your idea of fun? If you were given a choice to skip a day of work, how would you spend your entire day?

A: I'm a mom so I call fun being with my son in the beach or playing.

Interview by: Ariel Backman

Recipe of the Month:

Inside-Out Burger



4 servings

Active Time: 20 minutes

Total Time: 35 minutes

Ingredients

- 1/4 cup shredded Cheddar cheese
- 1/4 cup shredded Gruyere cheese
- 1 pound 90%-lean ground beef
- 1 tablespoon Worcestershire sauce
- 1 1/2 teaspoons paprika
- 1/4 teaspoon freshly ground pepper

Preparation

1. Preheat grill to medium-high or preheat the broiler.
2. Combine Cheddar and Gruyere in a small bowl.
3. Gently mix beef, Worcestershire, paprika and pepper in a large bowl, preferably with your hands, without overworking.

4. Shape into 8 thin, 4-inch-wide patties. Mound 2 tablespoons of the cheese mixture on each of 4 patties, leaving a 1/2-inch border. Cover each with one of the remaining patties. Crimp and seal the edges closed.
5. To grill: Lightly oil the grill rack (see Tip). Grill the stuffed patties over medium-high heat, about 4 minutes per side for medium-well. (Be sure not to press the burgers as they cook or they'll split open and the cheese will ooze out.) To broil: Cover a broiler pan with foil and coat with cooking spray. Broil the stuffed patties in the upper third of the oven, about 4 minutes per side for medium-well. In either case, let the burgers stand for 5 minutes before serving.

Tips & Notes

To oil a grill rack: Oil a folded paper towel, hold it with tongs and rub it over the rack. (Do not use cooking spray on a hot grill.)

Nutrition

Per serving: 250 calories; 15 g fat (7 g sat, 6 g mono); 74 mg cholesterol; 2 g carbohydrates; 25 g protein; 0 g fiber; 164 mg sodium; 264 mg potassium.

Nutrition Bonus: Zinc (37% daily value), Calcium (15% dv), Iron (15% dv).

Exchanges: 3 1/2 medium-fat meat

Brought to you by:

Enid Picart



Central Valley Health Network

Incorporated in 1998, the Central Valley Health Network (CVHN) is a consortium of 12 Federally Qualified Health Center corporations that provide comprehensive preventive primary care services and advocate on behalf of low-income and medically underserved families throughout the northern, Central Valley and Inland Empire areas of California. In most Central Valley communities, CVHN members are the only safety net provider.

CVHN's mission is to facilitate community health centers' strength in the marketplace and to support member's effective delivery of high quality and accessible health care. CVHN staff support members through: advocacy, technical assistance, program development and administration, and training.

The AmeriCorps Informer is a monthly publication written, edited and reviewed by current AmeriCorps members throughout CVHN. Its purpose is to provide insightful and informative news and current events to our members. The newsletter also serves as a means to stay informed about events or changes happening within the organization. It also introduces all AmeriCorps members to the entire network therefore encouraging networking and collaboration opportunities.

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Check us out on Facebook:

<http://www.facebook.com/pages/Central-Valley-Health-Network-AmeriCorps/92140459176>

What's Going on in July?

The Whole Month:

Eye Injury Prevention,
Hemochromatosis Screening Awareness,
The International Group B Strep
Awareness

National Events

July 4th: American Independence Day

July 6th to July 12th: Alzheimer's Awareness World Wide

July 11th: World Population Day



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