

# Bulletin

JULY/AUGUST 2018

MEMBER MAGAZINE FOR THE POLK COUNTY MEDICAL SOCIETY



PCMS Summer Event  
VPN Terrace Hill  
IMMUNIZATIONS  
*Service Animals*



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Featured Speaker: Tom Evans, MD

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Tuesday, October 16, 2018

4:00 – 7:00 PM

*with hosted cocktail reception to follow*

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**VOLUME 90 No. 4**

Des Moines, Iowa  
**July/August 2018**

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# Bulletin

July/August 2018  
MEMBER MAGAZINE FOR THE POLK COUNTY MEDICAL SOCIETY

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COVER PHOTO: Governor Reynolds with PCMS Members and guests at the Terrace Hill Volunteer Physician Network Reception 2018.

*Articles and editorial inquiries should be directed to:*

**Editor, PCMS Bulletin**  
1520 High Street  
Des Moines, IA 50309

515-288-0172  
<http://www.pcms.org>  
e-mail: [pcms@pcms.org](mailto:pcms@pcms.org)

## *PCMS Social Summer Event 2018*

The 2018 PCMS/Foster Group co-sponsored social event was held at Juniper Moon Conversation Lounge, on August 8th, 2018. PCMS members and guests, came out to enjoy conversation and collegiality with colleagues and staff of our long-time sponsoring partners The Foster Group.

The weather was beautiful, the food and beverages abundant and delicious.

Almost 100 PCMS members and guests enjoyed a beautiful summer evening together! If you didn't get a chance to make it this year, be sure to save the date for next year. This is a "can't miss" event!

Physicians, family, friends and staff really had an opportunity to have fun, build new relationships and kick back and relax together.



Kate Massop, M.D., Christina Taylor, M.D. and PCMS President Kaaren Olesen, D.O., celebrate summer and women in medicine at the 2018 PCMS Happy Hour co-sponsored by The Foster Group.

John Fell, D.O., Noreen O'Shea, D.O. and Tom Benzoni, D.O. cycled and mingled with colleagues, while enjoying a lovely evening out at the PCMS Summer Social Event 2018.





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Representative Rob Taylor and Doug Massop, M.D. share great food and designer beverages to toast the camaraderie and relationships developed through being a PCMS member.

Phil Colletier, M.D. and Connie Colletier, kick off their summer getaway with a stop in to see friends and colleagues with cool beverages, and PCMS social event fun!



Christy Benson, M.D. and Foster Group's John Evans check out the fabulous atmosphere of Juniper Moon with about 100 other PCMS members and guests.



# PCMS ADVOCACY *and* OUTREACH

By: Kaaren Olesen, D.O.

Welcome Autumn! Kids are back to school, football rivalries are in full-swing, and cool nights are in the air! This is my favorite, albeit most challenging, time of the year.

It is that time of year that your PCMS representatives fly to Washington, D.C. for the annual advocacy meetings with your Senators and Representative.

We are fortunate that as a grass-roots county organization, we have **unbelievable** access to our Congress members and not just their staffers. We will meet with U.S. Representative David Young, Senator Charles (Chuck) Grassley, and Senator Joni Ernest mid-September.

I can tell you from personal experience as an independent practitioner, this is an amazing opportunity to be heard in Washington! By the time you are reading this, our meeting agenda items included:

- Medicare disparity payments for physicians in Iowa (GPCI)

- General Medical Education expansion and VA funding for residents to rotate outside of the VA
- CMS Hospital Observation Rule
- CMS - Physician Payment schedule - E/M specific payment reductions impacting rheumatology specifically but also consequences in other specialties
- Opioid legislation

Along those same lines, please email [pcms@pcms.org](mailto:pcms@pcms.org) or call the office at 515-288-0172 with your concerns for the Board Representatives and the PCMS Government Relations Committee for the November 12th meeting. **You are welcome to attend!** Look for more details on this meeting in future emails. This is the planning session for our Legislative Priorities and our PCMS Legislative Breakfast in the Iowa State Capitol Legislative Dining Room, with our state legislators, on February 6th, 2019.

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Please **PLAN TO ATTEND** the Legislative Breakfast in February at the Iowa State Capitol. Come meet your legislators! You don't need to have a speech. I started attending this breakfast a couple of years ago. I was very intimidated to be there talking to our legislators. **Believe Me!** They don't know medicine, or our issues like **YOU DO!**

It may seem daunting or nerve wracking to consider speaking with our legislators, but it is not. It is as simple as a few words or conversation casually over coffee, in a very informal setting. They **NEED** to hear from us and are APPRECIATIVE AND RECEPTIVE and you can just stop in for a few minutes – it is an easy accommodation to make to even the busiest schedule. Just simply stop in for a few minutes, even if just to be introduced and meet your local legislators in person. Don't be intimidated!

Our Legislators need to hear from you to understand your concerns. Educate them about our professional challenges, so they can understand. ***They don't know our issues unless we tell them!***

Maybe you don't have a personal challenge – what about the healthcare hardships your

patients are facing? They **want** to hear from you.

We are **THE** respected voice for our patients' needs. WE (PCMS) ARE THE VOICE OF URBAN MEDICINE. Let's make this the **MOST WELL ATTENDED** legislative breakfast session we have ever hosted!

You will hear this message again in my next missive – please don't make me be redundant! Plan to attend! Tell your colleagues!

Other exciting news, we would be remiss not to mention, is on the social media front – please watch for PCMS on Facebook, Instagram, and Twitter! It is important to engage all our Polk County physicians, new and seasoned, in the forums that are most accessible for each physician. Traditional mailings and emails are still available, but so are our expanding social media platforms. Please “like us” and “follow us” on your favorite platform.

**Become engaged! Stay involved!**

As always, take care of those that struggle to take care of themselves and do good work!

— Kaaren



# TIS THE *Season?*

By Paula A. Noonan, CEO

Ok, so here comes the holiday season . . . already? The stores are not only promoting Halloween, we now have Thanksgiving and other HOLIDAY messages already hitting ads and airwaves. Summer has not left our doorstep and already the tides have turned from long hazy days to thoughts of family gatherings.

Let's savor what we have in front of us. Whatever happened to living for the day, for the present . . . the now. Have our lives become so busy we must plan months ahead to achieve time for each other?

We are blessed in Iowa with a seasonal "Indian Summer." A second chance to explore and enjoy the fruits of summer, nature and take a minute to relax and breathe, before the scurry of the "season" actually begins.

This all may seem a bit madcap, I mean it is only August, what are we doing talking

about the holidays? It is great to have something to look forward to, but maybe we all need to be reminded, every now and again, to savor what we have right now.

There isn't a reason we all can't do a little planning ahead to make life a little more organized and help us feel a little less chaotic in this age of social media where everything is in our face, all the time, desensitizing us. But, come on . . . Christmas in August is pushing it, just a little.

One would like to think that it doesn't take a holiday for people to treat each other with dignity and respect. To share peace, love and harmony. To actually try to live the "spirit of the season" all year long.

As physicians, you provide that kindness and caring every day in your practice through service to your patients. As



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advocates for patients and physicians, your PCMS Executive Council and staff promote and support this ideal. As parents and family, we all strive to live this moral code.

So, before the first leaf falls or the first snowflake drops, remember to enjoy the present, because it is truly a gift, and not one that will come under a tree.



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## **SOME OF THE FINEST PHYSICIANS PRACTICE RIGHT HERE AT BROADLAWNS.**

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**PHYSICIAN LEADERS PICTURED:** From left to right: Dr. Michael McCubbin, Sleep Medicine/Allergy; Dr. Tim Rankin, Orthopaedics; Dr. Scott Neff, Orthopaedics; Dr. Daniel McGuire, Orthopaedics; Dr. Stephen Quinlan, Urology; Dr. John Tentinger, Imaging; Dr. Brad Lair, Oncology/Hematology; Dr. Kendall Reed, Gastroenterology.

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# IMMUNIZATIONS:

## *Not Just For Kids*



By: Carlos Alarcon, M.D., M.P.H.

As health care providers, we are often working to prevent some type of illness or health condition with our patients. We may be providing the flu vaccine to a patient to prevent influenza or creating an exercise and healthy diet plan to work toward preventing diabetes with a patient.

Yet, one of the biggest prevention tools we often overlook are adult immunizations. How often do we stop to review our adult patient's records to make sure they are fully immunized?

According to the National Foundation for Infectious Diseases, approximately 50,000 adults in the United States die from vaccine-preventable diseases

each year. Many of us may know how important getting vaccinated is, yet we are unaware of our vaccine needs.

In fact, the 2016 National Health Interview Survey indicated that only 27% of adults 19 years or older received the Tdap (tetanus, diphtheria, pertussis) vaccine and 33% of adults 60 years and older received their shingles vaccine.

Only 24% of adults 19 to 64 years at increased risk had received pneumococcal vaccination. As our patients age, their vaccine protection against childhood diseases like pertussis weakens making it possible to become more vulnerable to acquiring the disease or illness.

# IDPH NEWS BRIEF . . .

## *Hepatitis C Awareness*

The United States Preventive Services Task Force (USPSTF) recommends hepatitis C virus (HCV) screening for adults at high-risk for infection.

This includes one-time screening for persons born between 1945 and 1965, and periodic screening for persons who inject drugs. Persons born between 1945 and 1965 (compared to other birth cohorts) are more likely to be diagnosed with HCV infection, possibly because they received blood transfusions before the introduction of screening in 1992 or have a history of other risk factors for exposure decades earlier.

Currently, injection drug use is the most common form of transmission of HCV.

Anti-HCV antibody testing followed by polymerase chain reaction testing for viremia is accurate for identifying patients with chronic HCV infection. A complete testing algorithm can be found here:

[www.cdc.gov/hepatitis/hcv/pdfs/hcv\\_flow.pdf](http://www.cdc.gov/hepatitis/hcv/pdfs/hcv_flow.pdf)

Read the full USPSTF report here:  
[www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/hepatitis-c-screening](http://www.uspreventiveservicestaskforce.org/Page/Document/RecommendationStatementFinal/hepatitis-c-screening)



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# *In Memory of* **Nathan Josephson, M.D.**



**By: Steven R. Craig, M.D.**

Nathan Josephson, M.D., the Des Moines area's first rheumatologist, passed away on July 21, 2018. He will be missed by the many patients he treated and the many medical students and resident physicians he taught over the years.

Nate was a graduate of the University of Iowa College of Medicine. After an internship year at Indiana University, he completed his internal medicine residency and fellowship in rheumatology at the University of Iowa.

In 1976, Nate entered practice in Des Moines. He was a master diagnostician and patients loved his kind and gentle bedside manner. He continued actively practicing rheumatology at Iowa

Methodist Medical Center until his retirement in 2013.

As a master medical educator, scores of medical students and internal medicine residents benefited from his superb clinical teaching over the years. He took a leadership role in medical education efforts, serving as the director of the Internal Medicine Residency Program at Iowa Methodist from 1977 until 1994.

From 1994 through 2006, Nate served as the Director of the Des Moines Medical Education Consortium. He was appointed an Adjunct Clinical Professor in the Department of Internal Medicine at the University of Iowa.

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# VOLUNTEER PHYSICIAN NETWORK

## *Reception at Terrace Hill*

Governor Kim Reynolds and First Gentleman Kevin Reynolds welcome over 120 Polk County Medical Society (PCMS) members, guests, hospital partners and state officials as the hosts of the 2018 Volunteer Physician Network (VPN) Appreciation Reception at Terrace Hill on August 22nd.

The Governor thanked the VPN volunteer physician specialists for their commitment and dedication to provide specialty care to over 4000 Iowans who are at risk and in need last year. Governor Reynolds recognizes that the VPN is a vital program in Iowa and is the only program in the state

that provides access to free specialty care donated by over 485 dedicated physicians specialists.

Together with our Des Moines hospital partners the VPN contributed \$9 million in free specialty care and hospitalizations in 2017/18. Also, during the evening presentation, the Evans Family Foundation presented a \$35,000 donation to PCMS President Kaaren Olesen, D.O. for the VPN program to help ensure continued access to specialty care and interpretive services for families and children at risk in Iowans, through the Volunteer Physician Network.



L-R Governor Kim Reynolds watches from the background as Julie Evans of The Evans Family Foundation presents a generous gift donation of \$35000 to PCMS President Kaaren Olesen, D.O. at the VPN Terrace Hill Reception.

L-R: Governor Kim Reynolds and First Gentleman Kevin Reynolds welcome PCMS Members, as the official hosts of the Annual Volunteer Physician Network Appreciation Reception at Terrace Hill.



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Premier sponsor Broadlawns Medical Center physicians and leadership, were out in full force to help celebrate and support the Volunteer Physicians Network. L-R: Jody Jenner, Governor Kim Reynolds, Vincent Mandracchia, D.P.M., Denise Mandi, D.P.M., Andrea Bloch, D.O. and Christy Benson, M.D.



L-R: Tracey Eckhardt, M.D. and Mark Purtle, M.D., Medical Director of the VPN, talked about the importance of volunteering to help Iowans with specialty care.

L-R: Nicole Gilg Gachiani, M.D., Terri Wahlig, M.D. and Julia Johnson, D.O. discussed the importance of the VPN for Iowans and enjoyed catching up.



L-R: DHS Deputy Director Mikki Stier and CIO Anthony Lyman help to celebrate the physicians who volunteer to care for Iowans at risk.

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L-R: Doug Massop, M.D., Kate Massop, M.D. and Janie Hendricks, D.O. enjoy the fine food and beautiful Terrace Hill.



L-R: Susan Brown and Thomas Brown Jr., M.D. truly enjoyed the evening out together and meeting the Governor and First Gentleman.



Governor Reynolds stayed throughout the evening conversing one on one with all of the PCMS Members and guests.



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L-R: Carlos Alarcon, M.D. and Laura Alarcon enjoyed the atmosphere and speaking with all of their volunteer physician colleagues.

L-R: Pramod Mahajon, Ph.D., Ketan Dhadphale, M.D. and Leena Dhadphale discussed new CME opportunities between Drake University and PCMS.



L-R: Angela Franklin, Ph.D. and Susan Huppert enjoyed an evening supporting the Volunteer Physician Network and the important work they provide.

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L-R: Matt Rauen, M.D. and Sarah Rauen revelled in the camaraderie and elegance of the evening.



L-R: Steven Eckstat, D.O. discusses the importance of continued state and legislative support for the VPN program for Iowans at risk with personal stories of volunteerism.

L-R: Jim Kimball, M.D. and Mary Ellen Kimball show their support for the Volunteer Physician Network.





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L-R: Steve Eckstat, D.O., John Cacciatore, Julie Evans and Anthony Lyman discuss efforts to help sustain the VPN.



Guests enjoy delicious assorted appetizers and desserts.

L-R: Longtime VPN and PCMS supporter Ronda Bern and John Fell, D.O. enjoy the beautiful summer evening and grounds of Terrace Hill in support of the VPN.



L-R: Peggy Luciano and Governor Kim Reynolds discuss the importance of sustainability and accessibility of programs for Iowans at risk, like the VPN.

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Michael Flesher, Paula Noonan and John Evans smile at the great turn out and are delighted to see so many physicians, colleagues and officials to help honor the work done by the VPN.



L-R: Rob Lee, M.D. and Liz Lee enjoy the evening and brought along their family to help support the VPN and celebrate the work that is provided to Iowans 200% below federal poverty guidelines.



Governor Reynolds addresses all of the PCMS Members and physician volunteers thanking them for all of their donated care on behalf of Iowans in needs and stressed the importance of this vital program for Iowans.

L-R: First Gentleman Kevin Reynolds is among the many supporters and volunteers of the VPN listening to the presentation given by Governor Reynolds.



# SERVICE ANIMALS

## *in the Medical Practice*

**By: Brandy Boone, JD,**  
**Director, Education & Client Guidance, ProAssurance**

Animals are rarely seen in physician offices, so it may take patients and staff by surprise when a person walks in with an animal. Many physicians and their staff actively discourage the presence of animals within the office for cleanliness and hygiene reasons—as well as the potential safety threat from an uncontrollable animal. However, medical practices that prohibit all animals from their premises under any circumstances risk facing allegations that they have violated the Americans with Disabilities Act (ADA).

Since medical offices or clinics are defined as “places of public accommodation” by Title III of the ADA, they are prohibited from discriminating against individuals on the basis of disability; they must make policy, practice, and procedure accommodations for service animals of people with disabilities.<sup>1</sup>

The U.S. Department of Justice defines a service animal under the ADA as a dog that is individually trained to do work or perform tasks for a person with a disability—although as of 2010, miniature horses have been included as an exception to dogs in that definition.<sup>2</sup> The Department of Justice has also issued guidance on the use of service animals in places of public accommodation, which includes the following elements:

- It is only permissible to ask the handler whether the animal is required for a disability and what tasks the animal has been trained to perform. Inquiries about the individual's disability or the animal's certification are prohibited.<sup>3</sup>
- Neither allergies nor fear of dogs are considered legitimate or valid reasons for denying services or access to premises to individuals using service animals.
- A handler of a service animal may only be asked to remove the animal from the premises for two reasons: (1) the handler takes no action to attempt to manage an out of control animal or (2) the animal is not housebroken.<sup>4</sup>

In 2011, a physician's office in Florida reached a settlement agreement with the Department of Justice following a complaint; an individual stated he was treated inappropriately at the office because of his service animal. The individual in question was not asked to leave or remove his service dog from the premises. His complaint was based on comments by the office staff about the dog's presence and about the dog's training or certification. Under the settlement, the physician's office was required to establish a service animal policy, provide effective notice of the new policy, retrain office staff, and pay the complainant \$500.00.<sup>5</sup>

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- // Orthopaedics
- // Pain Management
- // Pathology
- // Physical Medicine  
& Rehabilitation

- // Physical Therapy
- // Plastic Surgery
- // Pulmonary, Critical Care  
& Sleep Medicine
- // Spine Center
- // Surgical Breast Clinic
- // Surgical Oncology
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- // Trauma Surgery &  
Surgical Critical Care
- // Urology
- // Urogynecology/Gynecology
- // Vascular Access Center
- // Vascular Surgery
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# **POLK COUNTY MEDICAL SOCIETY DISCOUNTED IOWA FOOTBALL TICKETS**



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**PCMS MEMBERS  
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The Iowa Hawkeyes invite all Polk County Medical Society members, employees and their family and friends to enjoy the excitement of Iowa Hawkeye football this fall. Take advantage of discounted Polk County Medical Society pricing. Youth tickets are only \$25 for high school ages and younger. Adult ticket prices vary for each game.

Need a place to tailgate before the game? Consider the Hawkeye Village game ticket and tailgate package. Hawkeye Village is located near Kinnick Stadium inside Duane Banks Iowa Baseball Stadium. The tailgate party includes all you can eat and drink buffet with grilled steak sandwiches, marinated chicken breasts, Wimmers brats, white cheddar mac-n-cheese, rainbow rotini pasta salad, canned beer, red and white wine, Coca-Cola soft drinks, and bottled water. More details will be included with your tickets.

## **Game Options:**

### **October 20 – Iowa vs Maryland. Time: 11:00 am.**

Regular ticket price: \$65

Adult Tickets: \$55. Youth Tickets: \$25.

Hawkeye Village ticket and tailgate package: \$100 – a \$10 savings.

### **November 10 – Iowa vs Northwestern. Time: TBA.**

Regular ticket price: \$65

Adult Tickets: \$55. Youth Tickets: \$25.

Hawkeye Village ticket and tailgate package: \$100 – a \$10 savings.

### **November 23 – Iowa vs Nebraska. Time: 11:00 am.**

Regular ticket price: \$75

Adult Tickets: \$65. Youth Tickets: \$25.

Hawkeye Village ticket and tailgate package: \$105 – a \$10 savings. Orders will be seated together. Orders are filled on a first come, first serve basis. Game may be subject to sellout. Tickets are mailed 2-4 weeks prior to each game. For questions or to order by phone, contact Bravo Sports at 319-626-8286.



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Even healthy adults can become seriously ill and pass illness on to others. Immunizations are especially important for adults 60 years of age and older and those who have chronic health conditions such as chronic obstructive pulmonary disease, diabetes and heart disease.

Immunization is also important because it not only protects the patient receiving the vaccine, but also helps prevent the spread of certain diseases, especially to those who are most vulnerable to serious complications, such as infants and young children, elderly, and those with chronic health conditions and weakened immune systems.

It is recommended that women should get the Tdap vaccine each time they are pregnant because babies do not receive the DTaP (diphtheria, tetanus and pertussis) vaccine until they are two months of age.

As our patients come in for their flu vaccine, annual check-up or other appointments, make sure to review their immunization records. Adults need the following immunizations based on their age, lifestyle, high-risk conditions and vaccine history:

Immunizations that are recommended annually include:

- Influenza

Immunizations that are age sensitive include:

- Tetanus, diphtheria, pertussis (Tdap): adults should receive a tetanus and diphtheria (td) vaccine booster every 10 years. A (Tdap) is recommended to protect adults and those around them against whooping cough.
- Shingles: individuals 50 years and older.
- Pneumococcal: individuals 65 years and older should receive the vaccine.

Individuals younger than 65 years of age with certain health conditions may also need to be vaccinated.

- Human Papillomavirus (HPV): for girls/women between the ages of 9-27 and for boys/men between the ages of 9-22.

Additional immunizations recommended for adults include:

- Hepatitis A
- Hepatitis B

Adults who did not have these viruses as a child or was not vaccinated may need:

- Measles, Mumps, Rubella (MMR)
- Chickenpox (varicella)

*Continued from page 24*

Patients see their health care provider as the voice of reason for their preventable health needs. If their provider does not address adult immunizations, patients think it is not something they need or need to worry about. They will not act on anyone else's recommendations if their provider has not broached the topic.


As health care providers, this is our opportunity to review our patient's immunization records and have those meaningful conversations encouraging adult immunizations.

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## OCTOBER BIRTHDAYS

1  
Yoho, Robert "Tim", D.P.M.

2  
Harlan, Eric A., M.D.

5  
Fell, John A., D.O.  
Mandraccia, Vincent, D.P.M.  
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Craig, Steven M., M.D.  
Dexter, Royce K., M.D.  
Feldman, Ava R., D.O.  
Hockett, G. Eric, M.D.

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Rooney, Theodore W., D.O.

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Martens, John M., M.D.

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Fulton, Amy J., M.D.  
Glowacki, Richard L., M.D.

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Blaess, Michael L., D.O.  
Verhey, Margaret, M.D.

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Cunningham, Sean D., M.D.

20  
Hall, Kenton J., M.D.  
Kuestner, Laurie M., M.D.

21  
Deay, Charles J., M.D.

23  
Clark, Robert L., M.D.  
Bertroche, Sharon, M.D.

24  
Paulson, Thomas O., M.D.

25  
Barrantes, Ernesto E., M.D.  
Ripley, Bret D., D.O.

26  
Fraizer, Michael, M.D.  
Neff, Scott B., D.O.

27  
Stern, John A., M.D.

28  
Franklin, Cass, M.D.  
Hanson, Douglas, M.D.

29  
Cummings, James M., M.D.

30  
Wahlig, Theresa M., M.D.

31  
Cornelder, David, D.O.  
Southard, Nicholas M., D.O.

## NOVEMBER BIRTHDAYS

1 Colletier, Philip J., M.D.	16 Koch, Kevin J., M.D.
4 Adelman, Steven R., D.O. Stilley, David G., M.D.	17 Jenson, Bart P., M.D.
5 Gehrke, Jon C., M.D.	18 Disbro, Michael A., M.D. Hughes, Bruce L., M.D. Jerstad, Robert, D.O.
6 Shash-Barazanji, Nuha, M.D.	19 Recker, Gregory J., D.O.
7 Spencer, Jean B., M.D.	21 Buroker, Thomas R., D.O.
8 Fry, Dennis M., M.D.	24 Gucfa, Jason, M.D. Merryman, Jeffrey, M.D. Mooradian, Stephen J., M.D.
9 Makkapati, Brahmananda P., M.D. Nwosa, Chinedu C., M.D. Spitzenberger, Matthew, D.O.	26 Joliet, Kimberly, D.O. McGuire, Andrea H., M.D. Smith, Kurt A., D.O.
10 Gallager, Brian L., M.D.	27 Menadue, Mark C., D.O.
12 Duong, Jim P., M.D.	28 Barlow, Eric R., M.D.
13 Woiwood, Mark D., M.D.	29 Mc Clai ren, Willie, M.D.
14 Steinmann, Edward A., D.O.	30 Bremen, Gary S., D.O.
15 Severidt, Larry, M.D. Zlab, Mark K., M.D.	

*Continued from page 21*

Physicians or medical office staff may access the Department of Justice's resources on service animals at [https://www.ada.gov/service\\_animals\\_2010.htm](https://www.ada.gov/service_animals_2010.htm) and [www.ada.gov/regs2010/service\\_animal\\_qa.pdf](http://www.ada.gov/regs2010/service_animal_qa.pdf).

Sources:

<sup>1</sup>42 U.S.C. § 12188, et seq.; 28 CFR § 36.104

<sup>2</sup>42 U.S.C. § 12188, et seq.; 28 CFR § 36.104;

28 CFR § 35.136(i)

<sup>3</sup> 8 CFR § 35.136(f)

<sup>4</sup>28 CFR § 35.136(b)

<sup>5</sup>[http://www.ada.gov/berenson\\_settle.htm](http://www.ada.gov/berenson_settle.htm)



## RENEW YOUR MEMBERSHIP DUES FOR 2019!

As a physician, your commitment is to your patients. But in today's rapidly changing health care environment, it's challenging to provide high quality care AND stay abreast of legislation, regulation, data, technology and other issues at the state and federal level that impacts you and your practice. **That's where the Polk County Medical Society (PCMS) comes in.**

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---

### Renew Your Dues Today

Membership in the Polk County Medical Society provides valuable services, programs and advocacy for physician members throughout Central Iowa.

Go to [pcms.org/membership/join-or-renew](http://pcms.org/membership/join-or-renew) to renew or join online.

For additional information or to request a membership application email [pcms@pcms.org](mailto:pcms@pcms.org).  
Call 515-288-0172 to pay by phone.



*Continued from page 13*

His friends readily agree that he was a brilliant scholar. Nate loved to read and always stayed current in the medical literature. He also read extensively about history, politics, world religions, music and the arts.

Nate loved sports and was an avid golfer until his health declined over the last few years of his life.

Perhaps most importantly, Nate was a dedicated husband and father. He and his lovely wife Sherida raised twin daughters, Danna and Rachel.

Nate also loved his grandchildren. Danna and her husband Dr. Jeremy Pins have three children. Rachel and her husband Dr. Adam Andrews also have three children.

Nate died too young at the age of 71 from complications of Multiple System Atrophy. He will be remembered as a wonderful physician educator, a dedicated husband and father, and a doting grandfather. He will be greatly missed by me and his many other friends and family members.

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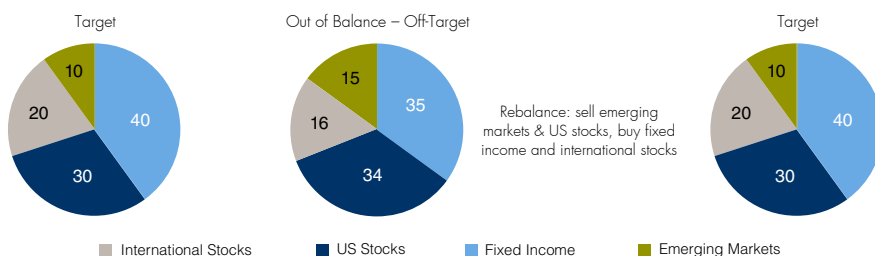
**FOSTER**  
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## Rebalancing: An Effective Discipline Aimed at Selling High and Buying Low

JON EVANS, CFP®, AIF®, *Lead Advisor*

Most people have heard the saying “Buy low and sell high.” Simply put, buy things when they are on sale, and sell them when they are at higher prices. While this sounds like simple advice, many investors find it difficult to follow. Just as physicians often need to sideline their emotions in order to make the best possible choice, so do investors.

In the world of investment management, rebalancing is the process of maintaining targeted asset class weights through time. Because asset classes (stocks, bonds, real estate) tend to move in different directions at different times and different magnitudes, these divergences, over time, can push your targeted allocation out of ‘whack.’ That’s a technical investing term. These movements may result in a portfolio that is either more aggressive (risky) or more conservative than you had originally intended. Below is an example of how rebalancing can work:



To rebalance, you will sell a portion of assets that have done well and are now at a relatively high price. Likewise, you may buy assets that have not done well and are now relatively low priced. Rebalancing does take a degree of discipline. It may seem counterintuitive to sell shares of an asset that has experienced recent strong performance or, conversely, to buy shares of an asset that has dragged behind. However, both of these actions are necessary in order to put the portfolio back into balance.

It often is said that there is beauty in simplicity. When it comes to portfolio management, systematic rebalancing is a simple and highly effective way for all of us to “buy low and sell high” more consistently.

Asset allocation and rebalancing do not ensure or guarantee better performance and cannot eliminate the risk of investment losses.

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# 2016-2017 UPDATE

## 1<sup>st</sup> through 4<sup>th</sup> Quarters Snapshot



Your PCMS membership dollars help to sustain the vital services of the Volunteer Physician Network *program for lowans at risk*. The VPN continues to grow and expand programs throughout its service area. The VPN is **THE ONLY ACCESS TO FREE SPECIALTY CARE IN THE STATE OF IOWA!**

*Volunteer Physician Specialists donated over \$9 Million in specialty care, surgeries and services this year alone, to low income, at risk, uninsured and underinsured lowans 200% below FEDERAL POVERTY LEVELS and who do not qualify for any other assistance!*



### Patients

**4000+**

Children and families served



### Providers

**Over 484**

12 new providers were recruited in 1-3 qtrs. to serve our patients.



### Partnerships

We have partnerships with All Des Moines Hospitals & Surgery Centers in our service area

Together, we have developed innovative programs to fill the gaps in a changing health care system.

**100%**

Are uninsured, underinsured, at risk, low income vulnerable IOWANS

**\$9M**

Total cost of care donated by our physician specialists

These providers represent **more than 60** specialty and subspecialty health care services.

During these quarters the VPN **recruited** new **Gastroenterology, Plastic Surgery, Urology, Podiatry & Vascular Surgery Specialists** to participate in the VPN program.



We remain committed to providing free access to specialty care for uninsured lowans through our network of volunteer physicians and partners at Des Moines hospitals and surgery centers.



Interpretation services are offered for over **24** different languages  
Interpretation services allow VPN patients to communicate health conditions care plans accurately with VPN specialists.

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website: <http://www.volunteerphysicians.org> • email: [vpn@pcms.org](mailto:vpn@pcms.org)



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# SAVE THE DATES!

## Government Relations Committee Meeting

Wednesday, November 12<sup>th</sup>, 2018 5:30pm  
at the PCMS office, 1520 High Street.

**We need YOUR input on critical issues as we  
ADVOCATE on your behalf in Washington DC  
and Iowa.**

RSVP to [pcms@pcms.org](mailto:pcms@pcms.org), or call 288-0172.

\*\*\*\*\*

## PCMS Legislative Breakfast

Wednesday, February 6th, 2019  
Open 7:30-9:00 am, Iowa State Capitol,  
Legislative Dining Room

**Stop in between 7:30-9:00 am to chat with  
legislators about issues important to you, that  
impact your patients and the practice of medicine**

**ALL MEMBERS WELCOME! OUR VOICE IS  
STRONGER WITH YOUR PARTICIPATION!**

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# Bulletin

Official Publication of the  
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