

CENTRAL FLORIDA'S

# Health & Wellness<sup>®</sup> MAGAZINE

August 2020

Polk/Brandon Edition – Monthly

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**FREE**



**BAYCARE OPENS  
FIRST URGENT CARE  
IN LAKELAND**

**HEAR BETTER AT HOME**

**MINIMALLY INVASIVE  
SPINE CARE: WHY A BOARD  
CERTIFIED NEUROSURGEON  
IS A WISE CHOICE**

**VASCULAR VEIN CENTERS  
CELEBRATES 19 YEARS  
SERVING CENTRAL FLORIDA**

**SENIORS AND COVID-19**



# PAIN FREE CAN BE THIS EASY



BRANDON STEM  
CELL CLINIC

## STEM CELLS CAN HELP:

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## CONTACT US

OWNER / ACCOUNT EXECUTIVE  
**Sybil C. Berryman**  
sybil@sflhealthandwellness.com

OWNER / ACCOUNT EXECUTIVE  
**Bryan Berryman**  
bryan@sflhealthandwellness.com

  
**BERRYMAN**  
Marketing Group LLC

GRAPHIC DESIGNER  
**Sonny Gensing**  
sonny@gwhizmarketing.com

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**AUDIGY**  
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# BayCare Opens First Urgent Care in Lakeland

**B**AYCARE HEALTH SYSTEM has brought a state-of-the-art urgent care clinic to the Lakeland area. The leading health system in the region has opened the first BayCare Urgent Care in Lakeland to provide convenient and easy access to care for patients in that local community.

BayCare Urgent Care located at the Southgate Shopping Center on 2645 South Florida Ave in Lakeland provides efficient, high-quality and compassionate health care from an experienced team of clinicians for adults and children ages two and older.

“We’re thrilled to bring the first BayCare Urgent Care to Lakeland,” said, Jim Cote, senior vice president for Ambulatory Services at BayCare. “Our goal is to give patients convenient access for the right level of medical care in the right place and at the right time. And we hope this service does just that.”

At this facility, urgent care provides a total care experience including X-rays, laboratories and EKGs. The center treats medical conditions without prior appointment including minor illnesses and injuries, flu and colds, sprains and strains, minor cuts, stings and burns.

The clinic also offers school and sports physicals and occupational health services including post-hire physicals, drug screenings, treatment of workplace injuries and vaccinations.

To enhance patient experience, BayCare Urgent Care allows visitors to reserve their place online through Save Your Spot. The clinic’s hours of operation include Monday through Friday, from 8 a.m. to 6 p.m. and Saturday from 9 a.m. to 6 p.m.

**For more information,**  
visiting BayCare Urgent Care’s website at  
[BayCareUrgentCare.org](http://BayCareUrgentCare.org)



## About BayCare Health System

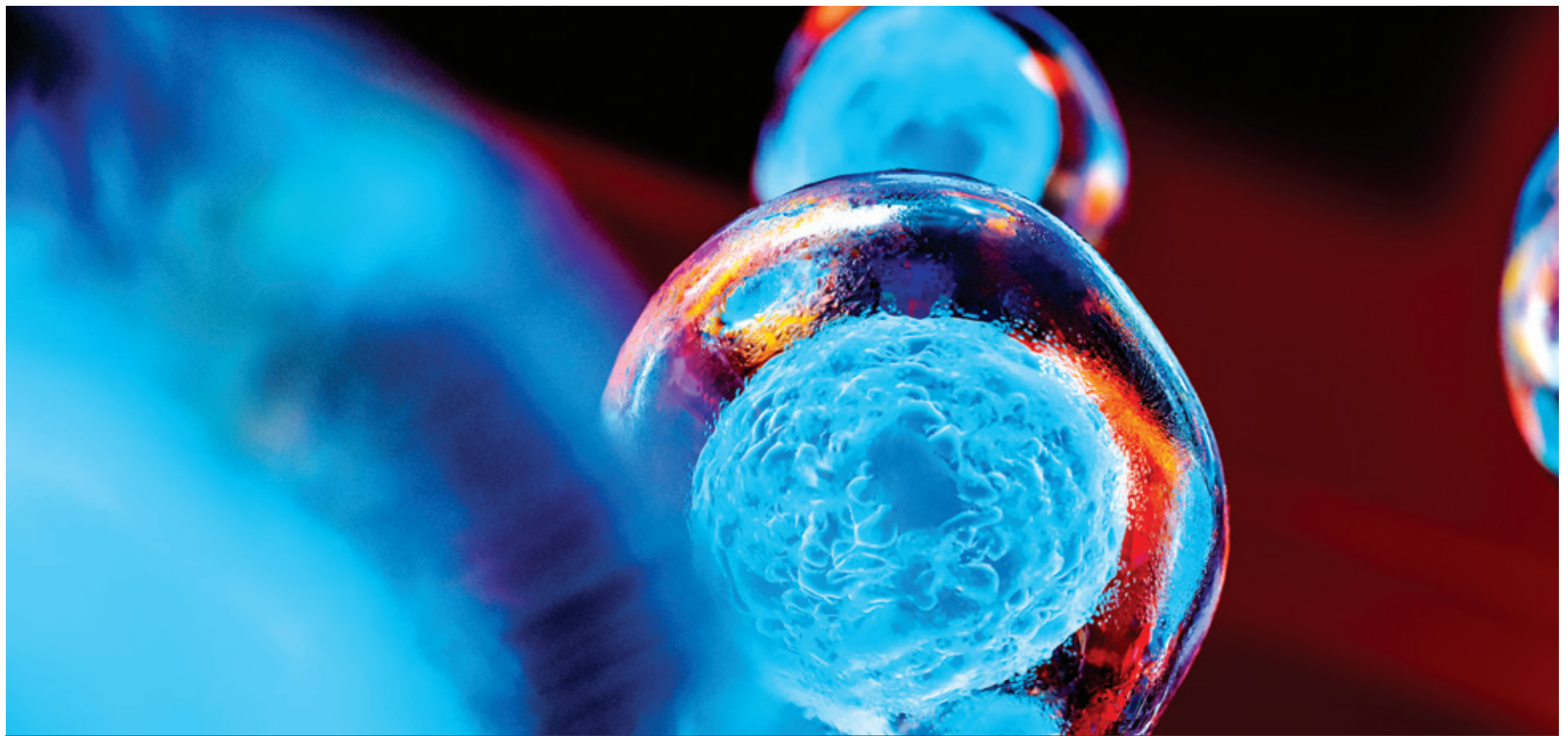
BayCare is a leading not-for-profit health care system that connects individuals and families to a wide range of services at 15 hospitals and hundreds of other convenient locations throughout the Tampa Bay and central Florida regions. Inpatient and outpatient services include

acute care, primary care, imaging, laboratory, behavioral health, home care, and wellness. Our mission is to improve the health of all we serve through community-owned, health care services that set the standard for high-quality, compassionate care. For more information, visit [www.BayCare.org](http://www.BayCare.org).



 **BayCare**  
**Urgent Care**  
1-800-BayCare  
[BayCareUrgentCare.org](http://BayCareUrgentCare.org)





# WHAT YOU NEED TO KNOW ABOUT STEM CELL THERAPY

## HOW DOES STEM CELL THERAPY WORK?

How do I avoid surgery? You're not alone if you have asked that question. Many today take pain masking drugs in order to avoid surgery. All they're doing in many cases though is chasing their pain with those drugs – not eliminating it. In those cases, the pain will always be there and will likely get worse when those drugs aren't available. Unfortunately, in some cases, these may be the best or last resort.

**“Stem Cell therapy is an outpatient treatment as simple and familiar as getting a flu shot”**



*The simple treatment is conducted in the comfort of one of their treatment rooms and often takes less than 5 minutes*



What if there were thousands of people who eliminated their pain without resorting to drugs or surgery? What if there was a way for your body to correct the ailment causing that pain? Stem Cell therapy is an outpatient treatment as simple and familiar as getting a flu shot.

### SO WHAT IS STEM CELL THERAPY AND HOW DOES IT WORK?

The umbilical cord blood of healthy, live births, contains a complex combination of growth factors, proteins and stem cells which provide a highly active regenerative mixture. When a child is born, the parents are asked if they would like to 'bank' the cord blood, dispose of it or donate it. The donated cord blood undergoes an intense screening process to ensure the best and safest result. The resulting stem cells are then cooled in liquid nitrogen with a temperature of -321 degrees. Two separate third party testers test the stem cells before and after they are frozen to ensure they meet criteria. Those stem cells remain dormant until time for treatment and can hypothetically remain that way (and their potency) for years.

Prior to therapy, potential patients are brought in for a candidacy evaluation with the doctor who would perform the procedure. Medical records are reviewed, recent imaging is reviewed



(or new imaging taken) and other physicians and '-ologists' who have treated the patient are consulted as needed. If everything checks out and there is a good track record of treating the particular injury or diseases causing the pain, the treatment is approved and a date for the injection is set.

The treatment itself actually takes less time than it takes to warm up the stem cells and 'awaken' them from their dormant state. Using guided ultrasound, the stem cells are injected directly into the area in need of treatment. A band-aid is applied and that is it! For treatment of autoimmune diseases, the stem cells are delivered intravenously (an IV). The patient is free to leave and go about their day. Follow-up consultations are often requested to track the patient's progress and often some level of

physical therapy is recommended for best results as the healing takes place.

Brandon Stem Cell clinic helps people heal from a wide array of diseases and injuries:

- **Alternative to Joint Replacements**
- **Knees, Hips, Shoulders, Wrists**
- **Rheumatoid Arthritis**
- **Rotator Cuff Tear**
- **Intramuscular Strains & Tears**
- **Lung Disease**

**For more information, and upcoming webinars & seminars near you visit their website at**

**[www.BrandonStemCellClinic.com](http://www.BrandonStemCellClinic.com)**



BSCC

## BRANDON STEM CELL CLINIC

(813) 800-STEM (7836)

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# VASCULAR VEIN CENTERS Celebrates **19 YEARS** Serving Central Florida

**WE ARE OPEN AND SAFE**



**A**s your choice for leg health needs, Vascular Vein Centers celebrates 19 years serving Central Florida. We are proud of our continued presence in the Central Florida community and we are committed to many more years of service.

Vascular Veins Centers is your home for vein health. We are not affiliated with an institution or hospital, so our only focus is on our patients and the health of their legs. By treating venous disease, varicose veins, spider veins, lower leg swelling, achy & heavy legs we can help you have healthy veins for a healthy life.

**VISIT OUR WEBSTIE TO BOOK YOUR  
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**MOST INSURANCES ACCEPTED  
INCLUDING MEDICARE**

#### **VVC COVID-19 UPDATE**

With the current spike in positive COVID-19 cases in our Central Florida community, we strongly urge all our patients to follow Center for Disease Control (CDC) guidelines regarding face coverings. Those recommendations include wearing a face covering whenever in public places. A face covering is defined as any cloth material which covers the nose and mouth of an individual.





**HOW WE ARE KEEPING YOU SAFE DURING THE PANDEMIC**

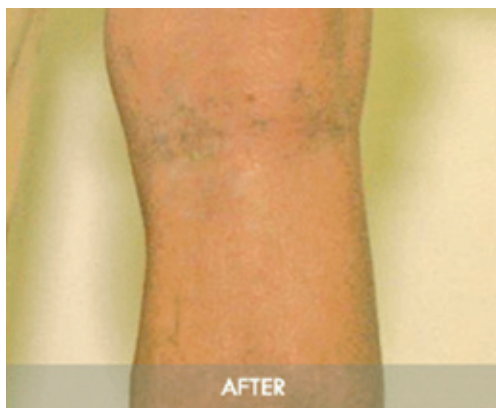
Your health and safety are our primary concerns. We remain open and have enhanced our facility cleaning measures to comply with the latest from the CDC and Florida Department of Health. We are taking the necessary precautions to keep you safe including:

- Face Coverings are required by all staff and patients
- COVID-19 screening questions before your encounter
- Constantly disinfecting waiting rooms, bathrooms, and exam rooms
- Limiting the number of patients in the waiting rooms
- Providing you the option of remaining in your car until your appointment time. Call us from your vehicle when you arrive, and we will provide instructions.
- Visitor Policy: At this time, it is best for everyone's safety that we do not allow non-patient visitors in our clinics. (Exceptions allowed for patients who need assistance.)

The staff at VVC want to thank you for your cooperation.



BEFORE



AFTER



CALL TODAY FOR YOUR  
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# HEAR BETTER AT HOME

Kevin T. Barlow, Au.D.



If you're adjusting to hearing technology, you've no doubt noticed how many situations around the home could be improved through better hearing, especially if you're retired, work from home, or have relatives who live far away.

Today's hearing aids are tiny computers, which means they can take advantage of the latest in computer technology — and you can take charge of your hearing.

## CAPTIONS

For those with hearing loss — with or without hearing devices — closed captions improve speech understanding. But if you're on a video call with loved ones in a different state, or you work from home, is that even possible? Turns out, it is.

## VIDEO CALLING PLATFORMS

For personal use, such as video calls with loved ones, Skype and Google Hangouts offer closed captions. For businesses, Microsoft Teams now offers captions only in meetings, and Zoom doesn't have a built-in capability, but captions can be generated by a third-party service.

## APPS

You can also download mobile apps to create closed-captioning for phone and video calls. Google Live Transcribe (Android), Rogervoice (iOS and Android), and Otter (iOS and Android) transcribe your calls in real time. Google Duo, which works on both iOS and Android, is a video-calling app that will soon offer captioning.

## STREAMING STREAMERS

Did you know there are devices that allow your TV, stereo, or other sound source to “talk” to your hearing aids wirelessly? In other words, with these devices, your hearing aids become wireless headphones. The process is called streaming, and the devices are called streamers. There are streamers to handle any kind of input. Some use a microphone to capture soundwaves

**Y**OU MIGHT BE SURPRISED HOW MANY SMALL WAYS YOU CAN COMPLEMENT THE BETTER HEARING YOU ALREADY GET FROM YOUR HEARING AIDS. READ ON TO LEARN ABOUT TECHNOLOGY THAT CAN IMPROVE COMMUNICATION — AND CONNECTION — EVEN MORE.





in the air, others are plugged directly into the sound source, still others can receive a traditional Bluetooth wireless signal. But all of them use an FM signal or electromagnetic field to “talk” to your hearing aids.

### WHAT DOES THIS LOOK LIKE IN ACTION?

Are you watching TV with one or more people? With a TV or media streamer, you can control the volume in your hearing aids, while the others in the room listen at a different volume.

It’s the big game, but you need to head to the kitchen. No problem — with a TV or media streamer, the sound travels with you in your hearing aids, allowing you to hear the sportscasters’ play-by-play.

Need to take the trash out but your favorite song just came on the radio? With a media streamer, you can still groove to the music in your hearing aids as you quickly pop into the backyard.

Hard to hear the other end of the table during weeknight family dinner? Use your tabletop or clip-on microphone to stream the conversation right to your hearing devices.

There are also mini-remote controls available that allow you to discreetly adjust your hearing aid settings or volume from your pocket or purse!

### MADE-FOR-SMARTPHONE

Hearing aid batteries are not strong or long-lasting enough to support traditional Bluetooth technology. That’s why most streamers use an FM signal or electromagnetic field to talk to your hearing devices.

But some newer hearing aid models are equipped with a newer, low-energy version of Bluetooth. These hearing aids can stream the sound directly from your smartphone, tablet, or other mobile devices — no streamer needed!

You can even use your smartphone to discreetly adjust your volume or settings.

This same streaming technology lets you use your phone as a microphone. Simply place your phone where you want to pick up conversations, music, or other audio and activate Live Listen (built into iOS) or Headset Remote (an Android app). Whatever sounds your phone picks up will be streamed to your hearing devices.

There’s a vast array of options for making your hearing even better around the house — contact our Doctors of Audiology at **(863)594-1976** or visit us online at **WinterHavenAudiology.com** to learn more.



**CALL TODAY to schedule your appointment 863.594.1976**

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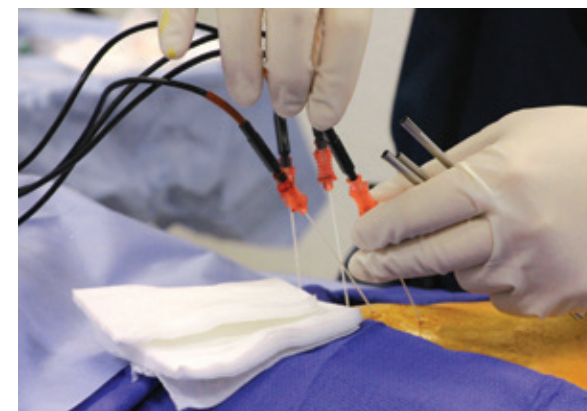
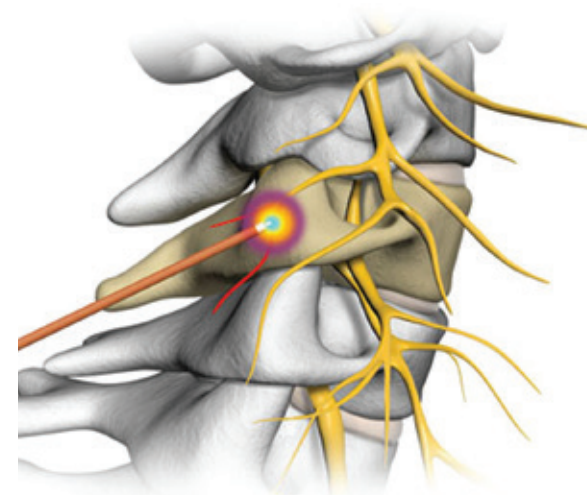


# RADIOFREQUENCY ABLATION FOR PAIN MANAGEMENT



At the Spine & Pain Institute of Florida in Lakeland, Florida, Navdeep Jassal, MD, and his team are experts at performing radiofrequency ablation. This minimally invasive treatment can get rid of your pain for months, years, or even forever.

## WHAT IS RADIOFREQUENCY ABLATION?



Radiofrequency ablation is a treatment that uses electromagnetic waves to create heat. The heat destroys the nerve tissue that's causing your pain. With the nerve destroyed, the pain signal is no longer sent.

## WHAT CONDITIONS ARE TREATED BY RADIOFREQUENCY ABLATION?

Dr. Jassal uses radiofrequency ablation to help patients with chronic pain in the lower back, neck, and sacroiliac joints, which are located in the pelvis. Patients with joint pain related to arthritis may also benefit.

# A

RE YOU ONE OF THE MILLIONS OF AMERICANS SUFFERING FROM CHRONIC BACK OR NECK PAIN? HAVE YOU TRIED MULTIPLE TREATMENT OPTIONS WITH LITTLE OR NO SUCCESS? IF SO, RADIOFREQUENCY ABLATION MIGHT BE THE SOLUTION TO YOUR CHRONIC PAIN.





It's also possible to treat other pain conditions with radiofrequency ablation. The team at Spine & Pain Institute of Florida will give you a thorough evaluation to determine the best course of treatment for your symptoms.

**HOW DOES RADIOFREQUENCY ABLATION WORK?**

Radiofrequency ablation is minimally invasive, and the procedure typically takes less than an hour. It's performed on an outpatient basis, and patients are usually allowed to go home after a short recovery period.

Typically, you are given a local anesthetic at the treatment site. Then, using a special X-ray, Dr. Jassal inserts a needle near the nerve that's causing your pain.

Once the needle is in place, a radiofrequency current is passed through the needle to create a precise burn on the nerve. This destroys the part of the nerve responsible for transmitting pain and disrupts the signal to the brain.

Dr. Jassal will provide you with specific post-procedure instructions, and these usually include avoiding driving for 24 hours as well as resting and avoiding strenuous activity for 24 hours.

**IS RADIOFREQUENCY ABLATION EFFECTIVE?**

Yes. More than 70% of patients experience lasting relief with radiofrequency ablation. It usually takes 1-3 weeks for the treatment to take its full effect.

Pain relief typically lasts 6 months to 2 years, and for some patients, the pain never returns. It's possible, however, for the nerve to regrow. In these cases, radiofrequency ablation may be required again.

**ARE THERE ANY RISKS ASSOCIATED WITH RADIOFREQUENCY ABLATION?**

Radiofrequency ablation is a safe procedure with few risks of complications. Serious complications, such as infection and bleeding, are rare. Temporary side effects — which are also uncommon — usually only last 2-3 days.

**They include:**

- Localized numbness or weakness
- Mild discomfort or an increase in pain
- Swelling or bruising at the incision site

The treatment is not a good option for women who are or may become pregnant, people with an infection, or those who suffer from bleeding disorders.

You don't have to live with pain any longer. If you're suffering from chronic pain, book an appointment online or over the phone with Spine & Pain Institute of Florida today.



**About Dr. Jassal**

If you want an award-winning expert who offers the latest treatments to reduce pain, look no further than Navdeep Jassal, MD. At his practice, Spine & Pain Institute of Florida, located in Lakeland, Florida, Dr. Jassal treats a wide variety of pain types with comprehensive, personalized, evidence-based care.

Dr. Jassal started his medical education at the University of California, San Diego, where he earned his bachelor of science in biology. He then continued onto Ross University School of Medicine in Dominica, West Indies, completing his Doctor of Medicine degree. He completed his physical medicine and rehabilitation residency at the Zucker School of Medicine at Hofstra/Northwell in Great Neck, New York, and was elected chief resident during his final year. Dr. Jassal then rounded out his medical training with a pain medicine fellowship at the University of South Florida Morsani College of Medicine in Tampa, Florida.

Today, Dr. Jassal is certified by the American Board of Physical Medicine and Rehabilitation in both pain medicine and physical medicine and rehabilitation. He leverages his pain medicine specialty to help patients manage even the most complex pain.

Dr. Jassal treats chronic and acute pain, including cancer pain, neurological pain, and musculoskeletal pain. To do this, he offers each patient a personalized interventional treatment plan that may include tailored physical therapy, medication, and procedures like implantable spinal cord stimulators, intrathecal drug delivery systems, lumbar decompression, minimally invasive sacroiliac joint fusion and more.

When he's not treating patients, Dr. Jassal extends his expertise to others. He serves as an assistant professor for the Department of Physical Medicine & Rehabilitation at the University of Central Florida as well as an assistant clinical professor for the University of South Florida's pain medicine fellowship. He is also actively involved in research to uncover new, minimally invasive ways to treat spinal pain.

Dr. Jassal is an award-winning physician. In the Tampa edition of Top Doctor, he was voted the #1 Tampa pain physician in 2018 and was runner up in 2019. The University of South Florida named him Pain Faculty Attending of the Year in 2018. In addition, he recently won first place at the annual meeting of the American Society of Interventional Pain Physicians for his research and consistently presents at regional and national conferences on his outcomes.



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# SENIORS AND COVID-19



As with the flu or other infections, COVID-19 is particularly challenging for the elderly patient population. Those over the age of 60 are having more difficulty fighting the viral infection and many are facing life-threatening symptoms. As with influenza, the risk of breathing dysfunction and pneumonia are what's causing the virus to take such a great toll on seniors. The FDA is working on drugs that are thought to kill the virus, but until then, it's detrimental that all seniors practice good hygiene, and avoid contact with others until the infectious spread has decreased. If you must go out, please treat every person and every area as if contaminated. Wash your hands and disinfect areas that you may have touched. Maintain good healthy habits such as sleeping 7 to 9 hours, eating nutritious meals, practice calming techniques and supplement the immune system with extra vitamin C and any herbal remedies of your choice.



**CYPRESS MEDICAL –  
GERIATRIC SPECIALTY**

Cypress Medical is a sole practice utilizing old school medicine and incorporating the latest technology. Dr. Lopez has been in Polk County practicing since 2002, treating geriatric patients and has been the medical director for nursing homes. Dr. Lopez has in house diagnostics such as an ultrasound for the convenience of his patients and for his expertise in diagnostic management. He accepts self-pay patients, and Dr. Lopez has admitting privileges at both BayCare and Advent Health hospitals.

Medication Management is a critical detail that often gets overlooked in larger practices. This can lead to adverse side effects and contraindications. As individuals age, it's also difficult to keep track of what drugs they should take at what time. Dr. Lopez helps to make these details easier and safer for his patients. Dr. Lopez also believes that medicine should be personalized. His dedication is for medical treatment to be the way it used to be, the way it's supposed to be, and to provide the optimal treatment and outcome for his patients.



**DR. RAPHAEL  
LOPEZ IS BOARD  
CERTIFIED  
IN INTERNAL  
MEDICINE.**

He believes in a full-circle level of attention that allows for great continuity of care and reduces redundant testing, medical errors and other issues

that often occur when seen by multiple doctors. Dr. Lopez has a special focus on the physician/patient partnership. He brings to this partnership the skills of an experienced physician in both an outpatient and hospital setting. Dr. Lopez has worked in several nursing homes and has experience being the medical director of a nursing home with over 35 Alzheimer's dementia patients directly under his care.

His experience allows him to appreciate the complex elderly patients and their unique needs and medical concerns. He enjoys the challenge of complex medical patients both young and old. Dr. Raphael Lopez is committed to continuing education and remaining aware of the latest advancements in medical health. He promises to deliver exceptional service to you and your family in hopes that you will feel comfortable and welcome in our office. Whether you are a long-time patient or a first-time visitor.



Cypress Medical Center aims to educate our patients in a safe environment while offering you the necessary comprehensive care you deserve. We understand that many people have anxiety about medical treatment, so we created a soothing atmosphere and a scheduling system that never keeps you waiting long. By combining the latest technology with traditional techniques, we give our patients the best care possible.

**INTERNAL MEDICINE** concerns the diagnosis and non-surgical treatment of diseases in adults, especially diseases of the internal organs. Doctors of Internal medicine are required to have included in their medical schooling and postgraduate training at least three years dedicated to learning how to prevent, diagnose, and treat diseases that affect adults. They often act as consultants to other physicians to help solve mystifying diagnostic problems. Doctors of internal medicine are primary care physicians and treat the whole person, not just internal organs and are usually the most skillful at treating a broad range of diseases and are trained to solve puzzling diagnostic problems and handle severe chronic illnesses in situations where several different illnesses may strike all at the same time.

They also bring to patients an understanding of preventive medicine, substance abuse, and mental health, as well as effective treatment of common problems of the eyes, ears, skin, nervous system and reproductive organs. Most elderly adults in the United States see an internal medicine doctor as their primary physician. Dr. Raphael Lopez is Board Certified in Internal Medicine and is a member of the ABIM. The ABIM is the American Board of Internal Medicine that sets the standards and certifies the knowledge and skills of physicians who practice internal medicine.

At Cypress Medical Center, we know that finding the right physician to take care of you is a choice not to be taken lightly. That's why Dr. Lopez believes that excellent health begins with education and prevention. He has made it his mission to enlighten patients to ways they can take greater control over their own medical health.

To finally have a doctor that knows you by name, thoroughly knows your medical history, and manages your health as if you were a close friend or family member, call Cypress Medical center today at **(863) 421-4400!**



295 Patterson Rd Suite B, Haines City, FL 33844  
**(863) 421-4400**  
**cypressmedicalcenter.com**



# MINIMALLY INVASIVE SPINE CARE:

## Why a Board Certified Neurosurgeon is a Wise Choice



### MINIMALLY INVASIVE SPINE SURGERY EXPERT

Dr. Le brings a unique skill set to the Tampa Bay area with expertise in minimally invasive spine surgery and neurosurgery. A rare asset to the Tampa Bay community, Dr. Le is not only a Board-Certified neurosurgeon, but he is also dual-Fellowship-trained in Minimally Invasive Spine Surgery and Complex Spinal Deformities. Dr. Le is one of only a select few in the world who have been trained by Dr. Kevin Foley, regarded by many as the father of modern-day Minimally Invasive Spine Surgery.

### GROUNDBREAKING ROBOTIC ASSISTED SPINAL SURGERY

Dr. Le has been certified for the use of robotic-assisted spine surgery since 2013, and he has the distinction of being the first surgeon in Tampa and all of Hillsborough county to perform robotic-assisted spine surgery using the state-of-the-art Mazor X™ spinal robotics platform. Robots do not replace the hands of a skilled surgeon, but they can augment the well-established benefits of minimally invasive spinal surgery, including shorter hospital stays, less blood loss, less infection risk, reduced scarring, smaller incisions, and better patient functional capacity.

### PRACTICE PHILOSOPHY & INTERESTS

Dr. Le's practice philosophy is straightforward: Treat the patient, and not the MRI. The truth is, non-surgical options make up the majority of treatments offered. He has the experience and

**T**he spine is an intricate structure that must be treated with extreme care and expertise. With so many doctors claiming to offer outstanding results, patients are rightly confused. Many physicians simply push office procedures that should really be done by a surgeon as opposed to a rehab or pain doctor. The Total Spine & Brain Institute is a step above the rest. Offering groundbreaking technology and advanced procedures, Dr. Tien V. Le and his team put the patient's needs and outcomes first! If you truly want cutting-edge care from an expert in his field, Dr. Le's results and patient testimonials speak for themselves.



clinical judgment to understand that a patient may not need surgery just because they have been diagnosed with a condition on an imaging study. If surgery is the answer, however, his compassionate, patient-tailored approach is focused on providing a targeted, minimally invasive surgical solution that reduces collateral damage to surrounding normal tissues.

In addition to minimally invasive and robotic-assisted spine surgery, Dr. Le also performs and is an advocate for motion-preserving (non-fusion) spine surgery for carefully selected candidates. Motion preserving spine surgery using artificial cervical discs achieve the same goals as a fusion in the cervical spine, specifically neural decompression and stabilization, but does not fuse the bones and protects the discs above and below.



**DR. TIEN LE IS AN EXPERT IN MINIMALLY INVASIVE SPINE SURGERY, ROBOTIC SPINE SURGERY, & COMPLEX SPINE SURGERY**

Dr. Tien V. Le is a Board-Certified and dual Fellowship-trained Neurosurgeon who earned his Bachelor's degree in Biology from the University of North Florida, where he graduated summa cum laude with Baccalaureate Honors. He then received his medical degree at the University of South Florida Morsani College of Medicine (USF), having earned the distinction of Neurosurgery Student of the Year during his senior year. His neurosurgery residency training was done at the world-renowned Cleveland Clinic and USF, where he was elected and served as Chief Resident during his final year.

Dr. Le has completed two fellowships in Minimally Invasive Spine Surgery. His first fellowship was during residency at USF, where he trained under Dr. Juan Uribe. After completing his residency, Dr. Le was then selected by Dr. Kevin Foley to the prestigious post-graduate Spinal Surgery Fellowship at Semmes-Murphey Neurologic & Spine Institute. While there, he also obtained additional fellowship training in scoliosis, deformity, and complex reconstructive spine surgery with Dr. Julius Fernandez.

Dr. Le is prolific in his academic contributions to advance the field of neurosurgery and spinal surgery. He has authored more than 20 peer-reviewed spinal, neurological, and neurosurgical journal articles, several book chapters, and has presented at various professional meetings. He is also a former reviewer for the journal, Spine.

Finding pain relief, increasing range of motion, and living a higher quality of life are a few reasons why patients of Total Spine & Brain Institute recommend Dr. Tien Le to their associates, friends, and relatives. Don't trust your spine to just anyone, call and schedule your consultation with Dr. Le today.



**Tien V. Le, MD, FAANS**  
**Neurological Spine Surgery**  
**Total Spine & Brain Institute**

1110 Nikki View Drive  
 Brandon, FL 33511  
**(813) 444-5567** office  
**(813) 444-5569** fax

**[totalspinebrain.com](http://totalspinebrain.com)**



# Senior Information Centers Helps Seniors PRESERVE AND PROTECT ASSETS



**D**eveloping a comprehensive plan for financial preservation is essential to help seniors avoid costly mistakes and prevent financial devastation.

Senior Information Centers, an umbrella network of licensed Florida professionals, provides comprehensive estate planning services that help seniors preserve and protect their assets. The company, with offices in Boca Raton, Sarasota and Ocala, serves seniors and their families throughout Florida.

“It’s never too late or too early for seniors to plan for protecting their assets,” said Stephen D. Wolfe, Elder Planning Specialist and Certified Senior Advisor, who founded Senior Information Centers in 2001 along with his business partner Bryan Plonsky. “They should educate themselves so they can understand their options. Many seniors may mistakenly believe that planning is very expensive, but Senior Information Centers provides an affordable way for them to preserve their valuable assets.”

The company brings together a team of experts including elder care attorneys, Medicaid and Veteran’s Administration (VA) specialists, paralegals,

certified financial planners and accountants who provide a wealth of information and help seniors and their families develop comprehensive plans for asset preservation. They provide services in four major areas of concern to seniors: legal, illness, taxes and investments.

Legal services include the development of tools such as a Living Will, Durable Power of Attorney, Healthcare Surrogate Designation or HealthCare Power of Attorney (which are only \$33 each) and Deeds and Trusts.

Services related to illness help seniors reposition their estates properly to preserve assets and help them qualify for government benefits, whether for home care, assisted living facilities or nursing homes.

Tax advisors review portfolios to eliminate unnecessary taxes on investments and IRAs. While Senior Information Centers professionals are not stockbrokers with securities licenses, they deal with no-risk, tax-deferred secure investments that keep seniors’ assets fixed, guaranteed and insured.

The firm’s target clients are primarily seniors in their 70s, spouses, adult children and other

family members. Senior Information Centers markets its services throughout the community to assisted living facilities, nursing homes, caseworkers and hospital discharge managers.

“Sometimes after a medical crisis involving a hospital stay, seniors end up in rehabilitation centers with no plan of attack,” said Wolfe. “Senior Information Centers can show them all their options, rough out a plan and give them hope that assets can be preserved and benefits attained.”

Wolfe noted that the company’s professional’s turn over every rock from “today until death” to make sure an action taken today will not negatively impact their financial future.

“For example, achieving Medicaid qualifications can be a daunting task,” he said. “Giving away assets to children may trigger the five-year look back, which means the senior will not qualify for Medicaid benefits. Veterans also make mistakes with improper planning that makes them ineligible for Medicaid.”

Veterans, their spouses and their widows may be entitled to VA benefits to help offset their out of pocket medical expense. Senior Information Centers helps clients regardless of their level assets or income. The attorney offers reasonable fees for development of legal documents or planning services. There is no cost or obligation for consultations. Telephone consultations are available for clients’ families who live out of state.

Currently, Senior Information Centers serves 8,000 clients in Florida. Frequently, business comes from word-of-mouth referrals.

“Your involvement with us through the various challenges we faced, which extended even beyond our father’s ultimate passing, was most exemplary and supportive,” wrote a client’s adult children. “We are truly thankful that someone who has a caring attitude, knowledge and resources to help manage elder-care issues is available for families struggling with these emotionally charged issues.”

Stephen and Bryan stress the importance for seniors to have a full, comprehensive plan to preserve and protect their assets – not just piecemeal documents here or there. “In every area, there’s a way seniors can be robbed of their dollars.” “We show them how to protect their assets in every aspect of their life.”

**For additional information about  
SENIOR INFORMATION CENTERS,  
visit [www.seniorinformationcenters.com](http://www.seniorinformationcenters.com)  
or call 800-731-8784.**



**F**our years ago this very month I found myself in what was seemingly a perpetual series of events that turned our world upside down. It was one of the most difficult times of my life. In a very short span of a couple of weeks I found myself having been betrayed by people I love very much, criticized, and even cast out. My family experienced the loss of a loved one. And I was without a ministry home – in between jobs.

I needed a breakthrough. I needed the clouds to separate just for a moment so I could make it through the rainstorm of life. I was on the edge of chaos in my life and I needed to keep moving forward. I was faced with a choice: would I give up and stop pursuing God? Or would I press on? Truthfully... I wasn't so sure.

But I knew I had a choice.

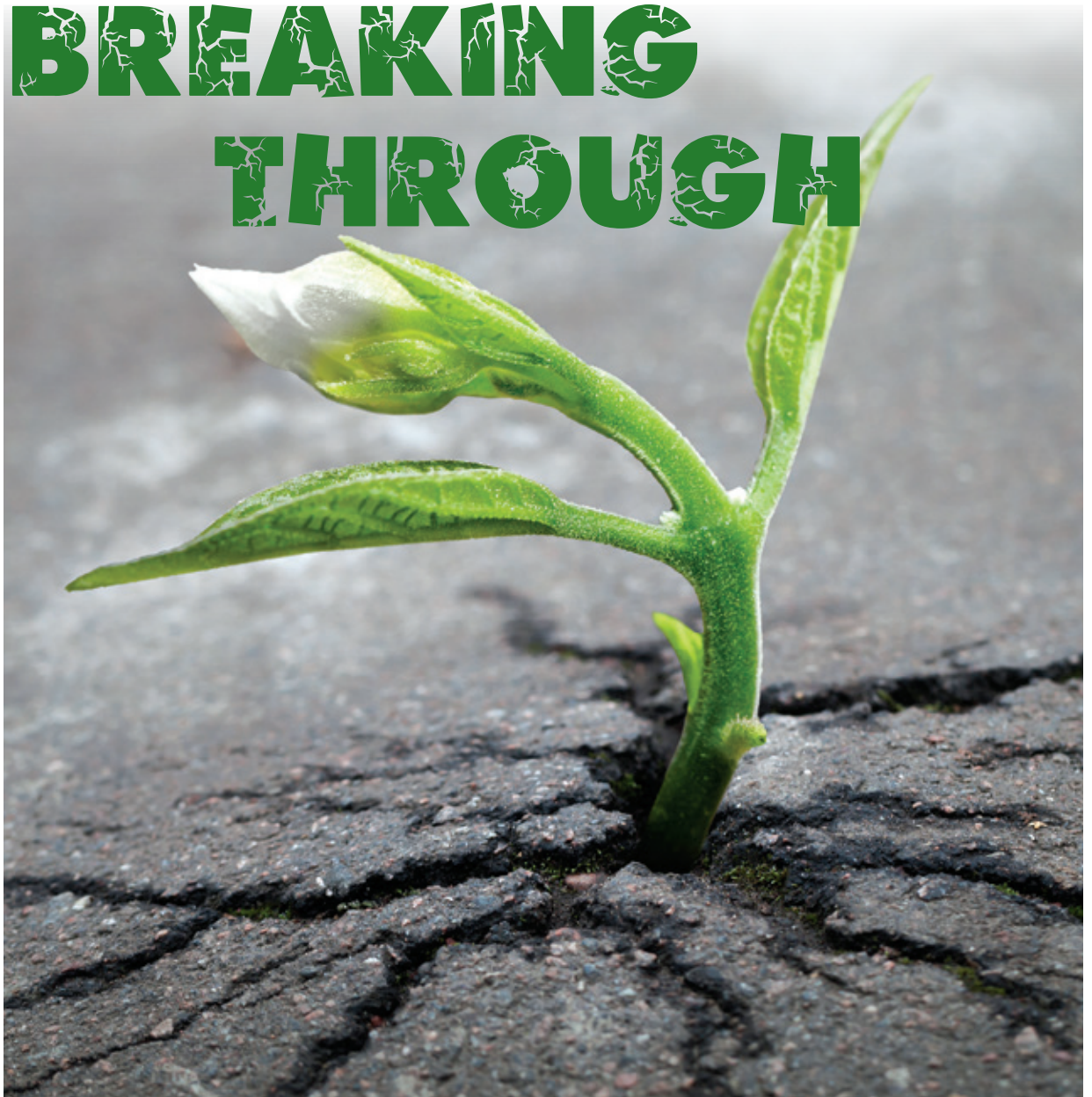
Looking back I've learned that there are four things we can do when needing a breakthrough.

**1. DON'T HAVE ALL THE ANSWERS.** It's OK to not know why... to not know how... to not know when... God desires for our hearts to be open and honest – to realize that we may never have all the answers. Jesus said, “blessed are the poor in spirit, for theirs is the kingdom of heaven.” (Matthew 5:3) God can much better fill an empty vessel.

**2. LISTEN.** Once we get to a place where we admit we don't know it all, then we go looking and listening to the One Who does. “For the word of God is living and active, sharper than any two-edged sword, piercing to the division of soul and of spirit, of joints and of marrow, and discerning the thoughts and intentions of the heart.” (Hebrews 4:12). The Bible is God's resource for daily living. It can cut through all the garbage and give us the direction we need.

**3. WRITE IT DOWN.** When we listen and take heed to what God is saying, I recommend writing it down because I can almost guarantee that at some point, you're going to question whether or not that really happened. Keep a journal of the times you choose to break through. If the Creator of the universe is willing to speak, I should be willing to take notes.

## BREAKING THROUGH



**4. DO IT.** Now the hard part: move on. Whatever you choose to break through, then now get to it. Sitting around waiting for circumstances to be perfect will result in never doing anything because they'll never be perfect. Get to it!

These are the steps that worked for me to experience the breakthrough I longed for during that unbelievable tough time two years ago. I'm grateful today because I can now see the good and the “better” that God had for us on the other side of the tough times.

No matter what you're going through remember this: “And we know that for those who love God all things work together for good, for those who are called according to his purpose... For I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord.” (Romans 8:28, 38-39)

Brent Myers



# THE RIGHT CARE IS NOW IN YOUR NEIGHBORHOOD.

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[BayCareUrgentCare.org](https://www.BayCareUrgentCare.org)



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