

# Chiropractic Care Offers Natural Treatment For The Body

Dr. James W. Lowman is excited to share the news of Jeff Downs, D.C. joining the chiropractic staff at Downs and Lowman Chiropractic Clinic, located at 2308 Highway 36 South in the Wal-Mart shopping

center in Sealy.

"Our new changes will offer more availability to our patients for their chiropractic healthcare needs," Lowman said. "Dr. Downs shares the same philosophies and

caring attitudes as I do."

Lowman said the primary concern is concentrating on the prevention of disease, rather than crisis care or surgery.

"We treat the cause, not the

symptoms," he said.

The primary objective of chiropractic is to improve a patient's health through natural means as much as possible. Lowman and Downs deal primarily with the nervous system, which controls our bodies.

"If the nervous system has any interference the body can't function at 100 percent of its ability," Lowman said. "If we can prevent or correct any interference of the body's normal function it will be a healthier body. We concentrate on wellness as opposed to treating the crisis situation."

The chiropractor tries to catch a problem before a crisis occurs. Em-

phasis is on better health, proper diet, exercise and awareness of the environment.

Downs and Lowman Chiropractic Clinic offers a variety of therapies, therapeutic massage, reflexology, spinal manipulation, acupuncture, rehabilitative exercises and blood analysis.

During the month of January, they are having their Spinal Health Fair. The doctors encourage anyone to come by for a free consultation and spinal x-rays (at a reduced fee) if needed.

"We invite everyone to come in and meet Dr. Downs and welcome him to Sealy," Lowman said.

## Keep Those Pounds Off, For Good

After dieting and exercising diligently for months, you've finally lost those last three pounds that somehow seemed the hardest to shed, bringing your total number of pounds lost to 25!

You are so excited, as you are now at your ideal weight and love your new figure. You feel more confident and energized.

But don't kid yourself, since the hardest part, keeping those 25 pounds from creeping back on, is yet to come.

1. Eat well-balanced meals. Eat a variety of foods everyday from

each of the five food groups: milk, meat, fruit, vegetable, and bread. And allow for an occasional treat.

2. Limit fat and sugar. Cut down on foods high in fat and sugar, or substitute with reduced-calorie and reduced-fat foods and beverages.

3. Evaluate your eating patterns. Sometimes six small meals a day can help you control your hunger.

4. Exercise. Determine what type of physical activity best suits your lifestyle.

For maximum benefits, most health experts recommend exercising 30 minutes or more on most, and

preferably all, days of the week.

5. Learn weight-maintenance behavior and continue to modify it by: accepting the fact that you will still be tempted by fattening foods; realizing you can eat tempting foods in moderation so you won't feel deprived; increasing low-calorie and low-fat choices; trying new forms of exercise. (By making exercise fun, you will likely stick to it.)

6. Know your eating habits. Do you overindulge when eating your favorite foods? Do you eat when you're depressed or worried? Do you use food as a reward?

## Difference Between PPO And HMO

Choosing a healthcare plan can be one of the more important decisions a person makes.

While no one likes to think of the potential for serious injury or illness, the truth is that this potential is very real.

Most people would agree that should an injury or illness occur to them or a loved one covered by their plan, they'd want the best medical care possible.

But what makes one plan different from another? Some differences can be minute, but others can be major.

Consider the following differences between Health Maintenance Organizations (HMO) and Preferred Provider Organizations (PPO), both of which are managed healthcare systems.

Primary care physician: HMO members must choose a primary care physician from among their HMO's membership.

The primary care physician practices general medical care and must be consulted before a patient can see a specialist.

This is where most people find HMOs less amenable, as the mandatory consultation with the primary care physician requires an extra doctor visit, meaning you'll pay for that visit even if it is just a minimal co-pay.

Also, the primary-care physician can only refer patients to specialists within the HMO's membership, limiting who you can and can't see.

A PPO, however, does not require its members to choose a

primary care physician, and those members can simply refer themselves to a specialist should the need arise.

Repercussions of staying in or going out of networks: Unless it's an emergency while traveling, an HMO will typically provide no coverage for patients who go outside of the network.

That means the patient is responsible for the entire bill, a nearly impossible task to handle for many people.

But just because an HMO won't cover out-of-network costs, that doesn't automatically make a PPO a better choice.

Typically, PPOs offer significant incentives for patients staying inside the network.

For instance, a PPO might cover out-of-network expenses, but might only cover up to a certain percentage.

Many times the PPO will cover a substantially higher percentage of the costs for in-network medical expenses.

So while the PPO might cover 75 percent of out of network expenses, it might cover 90 percent of in-network expenses.

Deductibles: Where HMOs appear more beneficial to members is the lack of deductibles.

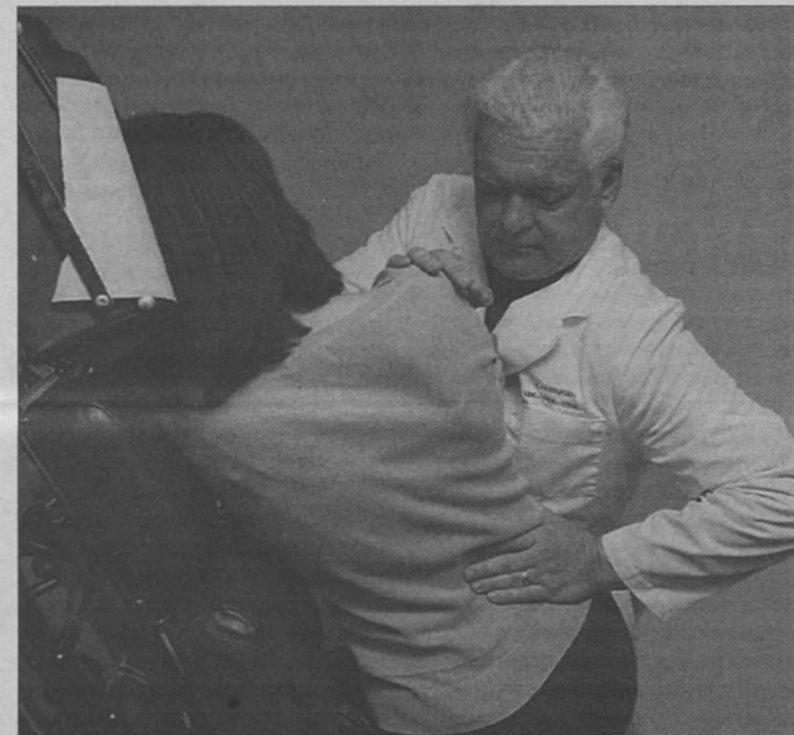
HMOs typically don't set a deductible, instead going with a minimal co-pay. PPOs, on the other hand, often require a deductible be met before they'll pay anything.

This is especially the case with hospital visits. In addition, PPOs

typically have higher co-payments, something many patients would prefer to avoid.

So which one is better? That all depends on the individual. For example, someone with a serious medical condition who requires regular specialized care would most often prefer a PPO, as there's no restrictions on which doctor you can visit.

For those worried about regular out-of-pocket expenses, an HMO seems like the ideal choice, as the co-payment is almost always lower than that of a PPO.



## Downs and Lowman Chiropractic Clinic

...wants you to start the New Year on a Healthy Note.

During the month of January and extended into February, we are offering, not only to our active patients, but to the entire community, the opportunity to have a Chiropractic Spinal X-ray & Examination (for a \$50.00 fee)...not only as an annual check-up but also to detect scolliosis or other postural problems.

If you are not familiar with Chiropractic or if you have been a patient before and have questions, please call today for a free consultation, 979-885-7484.

Downs and Lowman Chiropractic Clinic

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Jeff Downs, D.C.

