

TO YOUR HEALTH

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Pet Therapy Can Heal

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Have you ever noticed that being around a calm animal can help you feel better? Pet owners can attest to the fact that animals not only bring us happiness, they alleviate loneliness and boredom, and keep us entertained. In addition, they can also help make us healthy. Dogs, cats, birds, fish and other small animals are increasingly visiting in hospitals, nursing homes, schools, mental institutions and jails.

Animals can lift the spirits of people suffering from depression, isolation and stress. Studies have shown that interacting with animals can increase levels of the hormone oxytocin. Oxytocin helps us feel happy and effects the body's natural ability to heal and grow new cells. Petting a friendly dog can lower blood pressure and bring back memories of home for those living in an institution.



Here at Carleton Willard, we are fortunate to have regular visits from a Pet Therapy dog named Maggie whose owner is Mary Ruhl, the daughter of Winthrop Terrace Resident, Bob Ruhl. Maggie is a miniature poodle who is content to sit on a lap, receive pets and express unconditional love and joy.

Several times a year, you may see people bringing Barn Babies into the nursing center and Llewsac. They bring a variety of bunnies, kittens, puppies, chickens, pigs and goats for the Residents to hold and pet. If you haven't seen the little goats in diapers, you are missing something that will surely bring a smile to your face. One year a previous Activities Director brought in a miniature pony who was about the size of a large dog. These baby animals bring so much love and joy to the Residents and hopefully it is a two way street as they are loved in return.

Several prisons have programs that teach incarcerated individuals how to train dogs in basic obedience and specialized skills to become service dogs. This win/win situation not only brings meaning and purpose to the inmates; it also trains the dogs to serve those with special needs and disabilities. The dogs receive 24/7 care and stay with the inmates for 12-18 months, preparing them to be hearing, service or assistance dogs.



Benefits to Elders

According to the Elder Care Alliance, there are several benefits of Pet Therapy to older adults:

- Provide Mental Stimulation
- Decrease Anxiety
- Help People with Memory Disorders Recall Specific Memories
- Reduce Loneliness
- Lower Blood Pressure
- Trigger the Release of Endorphins (Feel-good chemicals) that Boost Mood
- Reduce Overall Physical Pain
- Improve Motor Skills

Even though Pet Therapy isn't for everyone, especially those that are not fond of animals or afraid of them, it can still be beneficial for others. When it comes to a visiting animal, it is important for the pet owner to be sensitive to those they are visiting. The goal would be to find the right fit for each person.



Saying Goodbye to a Beloved Pet

Our pets work their way into our hearts and it can be devastating when we have to say goodbye to them. Who else greets us at the door every time we come home and follows

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us from room to room? The special bond between humans and animals can go far beyond words. When we lose them, the grief can feel similar to losing a beloved family member.

The Animal Rescue Site by Greater Good says:

"Grieving a pet is a strange kind of pain. There's no funeral, no formal goodbye, no closure. Just an empty bed and a thousand memories you weren't ready to stop making. People who've never loved an animal like family will never get it—and that's fine. But for the rest of us? We know that losing a pet feels like losing a part of our soul that had fur and four legs and looked at us like we were their whole world."

Ideas for Coping with Pet Loss from SpoonfulofComfort.com

- Frame a favorite photo or commission a painting/drawing of the pet
- Make a paw print of the pet and create a memorial stone for the garden
- Preserve their image on a special blanket, coffee mug or embroidery
- Create a pillow with a meaningful quote about the pet
- In a shadow box frame, include their favorite items; a toy, collar, photos or treats

Other helpful ways to cope with the loss of a beloved pet are reaching out to family, friends or support groups; creating a ritual for a memorial like planting a tree in their memory; or expressing our feelings of loss by journaling.

It is natural for we humans to grieve after experiencing a loss. Giving ourselves space and permission to go through the process of grief allows it to move through us as we preserve the cherished memories of our beloved pets.

Sleep Well – Developing techniques for a better night's sleep.

This is a three-part program covering fitness, diet, and medication management. The group will run on **Tuesday 6/9, 7/14 & 8/11 at 2:00pm in the Meeting Room**. Registration is required and can be completed by calling the Clinic.

Spotlight on Social Work

By Maeve Lobo, LICSW



Don't Toss That Envelope: Why MSNs and EOBs Matter

A **Medicare Summary Notice (MSN)** is a quarterly statement sent to people enrolled in Original Medicare. It clearly states, "This Is Not a Bill." Issued by the federal government, it summarizes services received, payments made by Medicare, and the maximum amount you may owe a provider. If you have an online Medicare account, you can view this information monthly.

An **Explanation of Benefits (EOB)** applies to Medicare Advantage plans, Part D prescription coverage, and supplemental insurance policies. Issued by private insurance companies, it explains how claims were processed and your share of any costs. Like the MSN, an EOB is not a bill.

Review and save these statements for your records. They help you track healthcare services, providers, and expenses.

They are also an important tool in detecting fraud. Watch for unfamiliar charges, providers, or services, particularly involving durable medical equipment (DME), genetic testing, telehealth services, or urinary catheters. Fraudulent claims cost the Medicare program millions of dollars annually.

A few minutes spent reviewing your MSN or EOB can help protect both your finances and the integrity of the Medicare system. If you notice unfamiliar charges, providers, or services, contact Medicare or your insurance carrier promptly.

Help prevent fraud—review your health insurance statements regularly.

Sources

- U.S. Charges 11 in Russia-Based Scheme to Bilk Medicare of \$10.6 Billion -NY Times 2025
- Medicare.gov