

ESSENTIALS BY DEBI & JIM BOWMAN

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Total Benefit Services

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HIPAA and the new privacy rules

As of April 14, 2003 the new privacy rules are in place. This has implications for each of us, and affects how we can do health related transactions such as discussing medical records, insurance applications and other protected health information (referred to as PHI).

This means that we, the insurance company, and medical providers cannot discuss medical records with anyone but the applicant/policy holder unless a medical release authorization form is signed indicating who you want to be authorized to discuss, provide and receive your PHI. This includes your spouse.

This has created extra paperwork at application time. For those who have coverage prior to this date we will have to get the signed authorization when a PHI situation occurs. Most likely, it will be to review a claim issue. We will not send any paperwork to you unless it is a required scenario.

Email Address Change

Since Comcast has purchased the cable internet from ATT our email address has changed. Comcast will forward the old address for some time. Please update your address book to: bowmanbenefits@comcast.net

Copper in your Diet

Copper is essential for life. The body won't function properly without it. It is estimated that 20% of us suffer from a deficiency of copper. According to Dennis Thiele, University of Michigan Professor of biological chemistry.

Copper plays a key role in forming red blood cells, especially in the absorption and utilization of iron. It is required for the development and maintenance of bones, connective tissue and many body organs. This makes it important for unborn children, infants and children. The fetus stores up copper to use during the first months of life. Breast feeding usually provides enough copper to see them through their first 4 months and most infant formulas are fortified with copper. Research shows breast feeding allows infants to absorb copper more effectively than from formula.

Adults need about 1mg of copper per day and children 5. to .7 mg per day. Infants up to age 6 months need .2mg. Pregnant and nursing women need 1.5 to 2.0 mg per day. A note of caution, too much copper can cause stomach upset, nausea and diarrhea.

Best sources of copper include organ meat (liver), seafood (especially shellfish), whole grains, nuts, raisins, beans, lentils, red meat and yes, chocolate. Other foods include: potatoes, mushrooms, peas, coconuts and apples.

Plastic – What you may not know

Research has shown the using plastic in your microwave oven may not be the best choice. Plastic wrap contains di (ethylhexyl) adepate (DEHA), considered a carcinogen.

Microwaving plastic wrap in virgin olive oil showed the both the carcinogens and xenoestrogens migrated into the oil. The latter linked to low sperm counts in men and breast cancer in women.

Dr. Edward Fujimoto has added that we should NOT heat food in plastic that contains fat in the microwave. Dioxins are released into the food and ultimately into our bodies.

It is recommended to use glass, corning ware or ceramic containers for heating food. Do not cover food with plastic. Covering with paper towel (dry or wet) is also acceptable.

Remember when fast food restaurants moved away foam containers to paper? This is why.

BODY MASS INDEX

A recent study in the New England Journal of Medicine shows some significant health risks for men and women with elevated BMI. Men have 52% more cancer, women 62%. Risk of dying prematurely increases dramatically.

When BMI reaches the obesity level at age 40, men are 4 times more likely to get liver cancer, women 5 times more likely to develop kidney cancer and women 6 times more likely to develop uterine cancer.

You should know your BMI and where the optimal score is for you. Your doctor can determine this for you.

AFLAC – Supplemental Coverage

Most of us have had to increase our deductibles to control the cost of our health insurance premiums. This exposes us to greater out-of-pocket expenses. Supplemental coverage from AFLAC can help pay for costs associated with a variety of conditions that are likely to cost more. Money is paid directly to you when you develop a condition, which can be used to pay your deductible or other expenses. The cancer policy even reimburses a percentage of the cost for a woman's annual mammogram cost, rewarding preventative screening.

Please give our agency a call to discuss these benefits or refer you to an AFLAC representative.

Reasons to go to the Dentist

Toothaches are not the only reason to see your Dentist. Nearly 30% of Americans ages 30-54 have periodontal disease. Usually it is from some kind of bacterial infection. Dentists also can spot signs of oral cancer and other diseases.

Regular cleaning visits give the Dentist an opportunity to evaluate the health of your mouth and detect any signs of abnormality. Early detection of serious problems increases the likelihood of successful treatment (and at a lower cost, too).

Those with periodontitis are twice as likely to develop cardiovascular disease. Oral bacteria enters the bloodstream and triggers the liver to make proteins that inflame arteries and clot blood. This includes the chances of having a stroke, which is blockage in an artery to the brain. Brushing and using a product such as Listerine fight bacteria.

Diabetics are more likely to develop infections such as periodontal disease because it too increases blood sugar, making it more difficult to control their blood sugar.

Life Span is Increasing

If you didn't already know this, Americans are living longer. Statistics comparing current data with 1980 show that no matter what your current age, Americans are living longer than they would have in 1980.

The chart below compares your current age with the live expectancy by gender.

<u>1980 Data</u>			<u>Current Data</u>		
<u>Current age</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	
0	70	75	76	80	

30	72	77	77	81
50	74	79	78	82
60	77	80	80	83
65	78	81	81	85

Medicaid Update

Earlier this summer, the Texas legislature passed a bill that gives the State of Texas the right to place a lien on any home where the State is providing Medicaid nursing home care. Currently over 61,000 Texans are receiving Medicaid nursing home benefits. This allows the State to reimburse itself for the expense of those who rely on Medicaid nursing home care.

Texas was one of 3 states that did not enact this law following the 1993 law passed by Congress. Once the person in the nursing home dies and provided the spouse no longer lives in the home, the house is sold and the State of Texas is paid as the primary lien holder. That means they are reimbursed before any other creditors and beneficiaries or heirs, up to the amount of nursing home care provided.

This is why we recommend buying a Long Term Care policy and all this can be avoided. A good LTC policy provides coverage for nursing home cost, home health care, assisted living and adult day care. You will have no need for Medicaid and its negative repercussions. Please give our agency a call for a quote!

Legislative Update

Texas just passed the “prompt pay” legislation that requires insurance companies to pay properly prepared claims within 45 days of a mailed claim and 30 days if submitted electronically.

Physicians must submit claims no later than 95 days after date of service, unless otherwise specified in the contract.

Hopefully this will resolve some of the disputes about the length of time it takes insurance companies to pay providers. Providers still must provide accurate claims information, otherwise delays may continue to exist.

Market Update

The 2nd quarter of 2003 proved to be the first such quarter since the 1st quarter of 2000 that showed positive gains in all the major markets. For those who were patient during the “down” markets, you were rewarded with the 20%+ gains in the Dow, S&P 500, and NASDAQ.

History has shown that markets respond positively after times of war. So far 2003 has allowed history to repeat itself. Combined with a long recession and continued high unemployment, times seem good for a prolonged recovery. True recovery will not be in place until unemployment numbers decrease as Americans are rehired. This is expected to begin no later than January 2004.

For those of you in money market or bond holding positions, it is probably a good time to consider equity investments again. The markets have responded well to the favorable outcome in Iraq and steady positive earnings reports by public companies. It appears that buyers are anticipating better results in the near future and so re-entered the equity markets while prices were at their lowest levels. With the economy stabilized, the tax reduction act of 2003 in place, and a brighter employment picture on the horizon, the markets appear to have begun their recovery period.

Tax Relief for 2003

As you know by now, we all have been positively impacted by the tax relief recently passed by Congress. Lower income tax rates have increased take home pay. This should have begun in June or July. The \$400 child tax credit refunds are being mailed this summer (starting in July) increasing consumer cash availability. The credit is now \$1,000 through 2004.

Capital gains have been reduced from 20% to 15% and dividends are considered taxed as capital gains instead of income. This means less tax paid for most of us.

For married couples filing jointly, the 15% tax bracket has increased to twice the size of single filers. Marrieds also get a standard deduction twice that of singles. All this means less taxes to pay for everyone, and marrieds are not penalized as in the past.

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Web-Sites of Interest

www.rxaminer.com - provides a report of less expensive medications, just provide your current prescription
www.jcaho.org - information about hospitals from their accreditation performance reports.

Canadian Prescriptions

We have been made aware of 3 different on-line Canadian prescription drug plans. This may be the place to purchase your prescriptions at a cost less than buying in the US either at the pharmacy or by mail. Savings vary by drug and so you must go on-line or call toll-free to see if it works for you.

www.crossborderpharmacy.com or 1-888-626-0696
www.thecanadianconnection.net or 1-800-498-8425

www.tcds.com or 1-888-372-2252
www.rx-canada.com

What you need to know and how to order information is listed. This is a good option for those without a prescription drug plan, such as those on Medicare, those with riders for certain conditions or for those who do not have any drug benefit at all.

We would appreciate any feedback on these plans should you decide to use them. We can share your experience with others.

Fall 2003 Class Schedule

Thursday, September 24 – Plano Senior Center 10-11:30am
Everyone is welcome – or invite a friend.

This newsletter intends to offer factual and up-to-date information on the subjects discussed, but should not be regarded as a complete analysis of these subjects. Professional advisors should be consulted before implementing any option

presented. It is meant for informational use only.