

Healthcare News

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BrightStar
INSURANCE SERVICES

Health Topic of the Month: Type II Diabetes

Up to 95% of cases of type 2 diabetes are caused by obesity. If you've already been diagnosed with type 2 diabetes, you can reduce your symptoms with the following recommendations. As always, consult with your doctor.

Eat More Vegetables:

Replace processed foods and red meat with vegetables. Raw or cooked, you can fill up on zucchini, broccoli, carrots, spinach, tomatoes, and kale. While you're eating more veggies, replace animal proteins like chicken and beef with chickpeas and hummus.

Exercise:

No one is asking you to run a marathon. Instead of watching TV, go for a 45-minute walk and talk with a friend on the phone. (You'll need a decent pair of walking shoes.) After walking a few times per week for several months, you won't want to sit in your living room for hours at a time anymore.

Stop Smoking:

It's very difficult to stop smoking. But you really gotta do it if you have type 2 diabetes. There are several smoking cessation medications, along with patches and gum. You can also try a support group or hypnosis. Because the habit of smoking is part of the addiction, take advantage of a job change or residential move to create new patterns of behavior without smoking.

More Water—Less Soda and Beer:

Hydration is important to overall health. But soda and beer aren't going to help you reduce your type-two symptoms. If you find flat water too dull to drink, buy club soda/soda water. Better yet, buy a SodaStream and make your own club soda at home. There are several all-natural ways to flavor club soda (lemons, limes, strawberries) that won't add calories.

No More Fast Food:

Taco Bell, McDonald's, and Burger King taste delicious. But fast food is not great as a daily food choice. If you can't quit fast food altogether, reduce your visit to once per week. Fast food generally has high fat, high salt, and lots of processed ingredients – all of which contribute to type 2 diabetes.



Understanding Prescription Drug Coverage

If you are on a Medicare Prescription Drug Plan (Part D), you might have questions about the pricing and coverage of your plan. If you are on an employer plan but will be retiring or aging into Medicare, you are likely to find some key differences between an employer plan and a Medicare Part D plan.

Deductibles

Many prescription drug plans have an annual deductible. This is a dollar amount (as much as \$500) that you will have to pay before the prescription drug plan will cover even \$1 of your drug costs. This deductible renews every year, so many seniors find that their prescription drug costs are quite high in January and February. Until you pay the deductible, you are paying the full retail price of your drugs.

Just to make things confusing, some insurance plans won't charge you the full retail cost of drugs that are generic. Sometimes, you only have to pay the full retail price of brand-name drugs to pay down your deductible.

Once you've paid out the deductible, the insurance kicks in.

Coverage and Co-Pays

OK, you paid that deductible, so now you won't have to pay that much. Right? Well... that's likely. But the drugs will still come at a price. Once you are in your coverage period, you will be paying the co-pay for the drugs. And there are up to six different levels of co-pays – called tiers.

Tiers

Drug companies divide drugs into (five or six) categories, called tiers. The lower the tier, the

less expensive the drug. Tier 1 drugs tend to be preferred generic drugs and Tier 5 (or Tier 6) tend to be very expensive, specialty or brand-name drugs.

The Formulary

A prescription drug formulary is the list of drugs that are included in your prescription drug plan. Wait... Not all drugs are included? No! But every formulary has to include drugs from specific categories established by Medicare. For example, if you are on insulin, then there is at least one insulin in every drug plan. But your exact brand of insulin might not be included.

Donut Hole

What's this crazy donut hole people talk about? Think about your prescription drug plan like a gift card. And at the beginning of the year, there's around \$4,000 on the card. As you fill prescriptions, the insurance company is deducting the RETAIL COST of drugs against that \$4,000. Once the drug company has paid out the roughly \$4,000, you fall into the donut hole.

Once in the donut hole, you have to pay a lot more for your drugs. Some people with lots of prescriptions will fall into the donut hole in April or May while others will never even come close. Some people even pass out of the donut hole and land in catastrophic coverage, where drug costs can dramatically decrease.

Prescription drug coverage is like a grid. You've got the drug tiers along the side; the categories along the top; and the calendar year along the bottom.

If you have questions about your prescription drug plan, call your broker to review your likely costs for 2020.

	Deductible	Coverage	Donut	Catastrophic
Tier 1				
Tier 2				
Tier 3	COSTS VARY INSIDE THE GRID BASED ON DRUG TIER and DOLLARS SPENT			
Tier 4				
Tier 5				
	January	April	July	October

Family-Friendly Snacks

With the holidays fast approaching, you might be looking at several visits from friends and family. Keep a few of these snacks handy to reduce those holiday calories.



- Sliced apples come in little packs and they are a perfect replacement for cookies and candy. Sliced apples also make a great garnish for a Thanksgiving meal.
- Almonds also come in portion-sized packs. Often divided into 100-calorie packs, almonds can help you feel full without the carbs and calories from crackers and bread.
- Freeze-dried berries, apples, and bananas will last in your cupboard for months. They are a great snack for any kids (or grandkids) visiting for the day. Plus, dried fruit is a great addition to your breakfast yogurt or oatmeal.

Stock Up Your Emergency Kit

Fires, power outages, hurricanes, blizzards, thunderstorms.... There are lots of reasons why you might be stuck at home for several days due to a natural disaster. Here are a few items you should always have set aside for a worst-case situation.

Medications:

If you are on daily medications, set aside up to seven pills for an emergency. If your medications need to be refrigerated, make sure that you have several ice packs in your freezer; keep an ice chest handy in case the power goes out. The ice packs should be able to keep the medication cold for 48 hours if stored in the ice chest.

Wind-Up Radio and Power Source:

You can generate enough power with a wind-up radio to listen to the radio and power your cell phone. These hand-crank radios cost less than \$20 and often come with a USB power plug and a flashlight. Batteries are not needed to keep the radio running and your cell phone charged.

First-Aid Kit:

Gauze, medical tape, bacitracin, and ibuprofen. Just these few items can solve quite a few problems in an emergency. The gauze and medical tape can treat anything from a small cut to a large wound; the bacitracin will keep infection at bay; and the ibuprofen can help reduce pain, swelling, and fever.

Water Filter:

With a cost of just \$20, you can buy a mini water filter that will help eliminate free-floating particles and dangerous bacteria from nearly any water source. These portable water filtration systems are good for up to 100,000 gallons of water.

Candles and Matches:

A few candles and a large box of matches can help you solve your basic need for heat and light. From a fire in the fireplace to a fire for cooking food, a little flame can make a very difficult situation much more tolerable.

Best Stuffing Ever!

Everyone loves stuffing (a.k.a. dressing). And whether it comes out of the turkey or off the stovetop, stuffing can be the best part of the Thanksgiving meal! Here are some (opinionated) tips about how to make the best stuffing.

Leave out the raisins! Maybe you like raisins, but some of us are offended (offended, I say) by the mere presence of a dried grape in Thanksgiving stuffing (or oatmeal, or cookies, or Jello, or salads...).

With nuts and without. To be fair, I think walnuts can make or break a good stuffing. And pecans are always welcome. But in consideration to those with nut allergies, make one batch of stuffing with nuts, and one without.

Chop, dice, and puree. Onions and celery are key (key, I say) to the flavor of good stuffing. But chunks of celery and onion don't lend themselves to a highly flavorful dressing. Make good use of the food processor and mince those veggies.



It's all about the sage! More sage? Yes, please.

Stuffin' Muffins. Finally, portion out the stuffing by adding a bit of egg and put the stuffing into muffin tins. Bake and serve.

