

Beginning November 15th Medicare Beneficiaries may change their Medicare plans.

In Iowa there have been numerous reports of sales people employing aggressive marketing tactics to sell Medicare Advantage products which may mislead consumers. Many Medicare beneficiaries are receiving bad advice leading them to buy plans which are not in their best interest.

Making any change to your Medicare is a very serious matter! Before you make any changes make sure it is right for you.

RECOGNIZE THE UNLAWFUL SELLING OF MEDICARE ADVANTAGE PLANS

A sales person appears at your door uninvited.

Strict marketing guidelines **do not allow** home visits unless you have given the company permission before the visit.

A sales person contacts you in person or by phone and says they are with Medicare. They may even hand you a red, white, and blue business card. **Medicare does not make home visits** or unsolicited phone calls. The sales person is not with Medicare!

A sales person tells you the plan is a Medicare Supplement Plan, and it will not affect your Original Medicare. The plan **is not** a Medicare Supplement Plan. The plan will provide your primary health care coverage **instead** of Medicare.

A sales person tells you that your doctor or hospital accepts the new plan.

Your doctor or hospital may or may not accept the plan. It is important to **contact your providers directly** and check to see if they will accept the new plan.

A sales person wants to see your Medicare card and have you sign something.

Do not show the sales person your Medicare card. **Do not** sign anything you have not read. **Do not** sign anything you do not understand. **Do not** sign anything unless you have a trusted person with you, to help you understand the plan.

ASK QUESTIONS * TAKE YOUR TIME * UNDERSTAND

CALL SHIP 1-800-351-4664

REPORT SUSPECTED HEALTHCARE FRAUD AND ABUSE TO SMP 1-800-423-2449

NUTRITION TIDBITS

1. Take three bites less of everything. Three bites less of a typical fast-food burger will save you 100 calories, while leaving a couple of bites on your plate at each meal will spare you significant calories. Since our portions are almost always more than we need, you won't even notice.
2. Streamline your pizza. By cutting out the cheese and meat toppings, and subbing extra sauce and veggies, you'll save about 100 calories per slice.
3. Cut down on TV. Studies show that people who watch more than two hours a day tend to be more overweight than their less-plugged-in counterparts. The more you sit (and sit and snack), the more weight you'll gain.
4. Use nonstick sprays and pans. You'll save 100 calories for every tablespoon of oil or butter you don't use.
5. At parties, turn your back on the buffet table. If you're not tempted by what you see, you could save yourself hundreds of calories.
6. Cut the sugar and fat. Decrease the sweets by one-third in all recipes, and you won't even notice the difference. Replace 100 percent of the fat with applesauce in brownies or a moist cake and they'll still come out great.
7. Grab fruit, not candy. Make that swap once a day and you'll save more than 100 calories. Plus, the fiber in the produce will help keep you fuller longer.
8. Drink from tall, thin glasses. Researchers find we tend to drink, on average, 77 percent more from short, squat glasses than from tall, thin ones. It's a matter of perception: It looks like there is less liquid in a short, wide glass. Keep your short, squat glasses for water, maybe you'll drink more.
9. Stand, don't sit. Standing for 50 minutes daily burns 100 calories. When waiting for something, don't have a seat take a stand.
10. Use smaller plates and bowls. Seriously. If you eat from large plates, you're going to eat more calories - probably much more than 100 calories.
11. Eat breakfast. People who eat breakfast - no matter what it is - consume fewer calories during the day. Ideally, you should have three meals and two snacks daily. That helps maintain your energy level and keeps you from becoming ravenous.
12. 12. Sleep longer. There's a reason it's called "beauty" sleep. Research shows that extra sleep can help people stick with healthier eating and helps control hormones that trigger food cravings.

Power of Gratitude

Lyubomirsky and Emmons are among researchers who have studied the power of gratitude and learned, for example, that:

- People with high blood pressure not only lower their blood pressure, but feel less hostile and are more likely quit smoking and lose weight when they practice gratitude. In one study, patients just called a research hotline once a week to report on the things that made them grateful.
- People who care for relatives with Alzheimer's disease feel less stress and depression when they keep daily gratitude journals, listing the positive things in their lives.
- Those who maintain a thankful attitude through life appear to have lower risks of several disorders, including depression, phobias, bulimia and alcoholism.
- Most people can lift their mood simply by writing a letter of thanks to someone. Hand-deliver the letter, and the boost in happiness can last weeks or months.

Practicing gratitude in these systematic ways changes people by changing brains that "are wired for negativity, for noticing gaps and omissions," Emmons says. "When you express a feeling, you amplify it. When you express anger, you get angrier; when you express gratitude, you become more grateful."

And grateful people, he says, don't focus so much on pain and problems. They also are quicker to realize they have friends, families and communities to assist them in times of need. They see how they can help others in distress as well, he says

(The Psychology of Gratitude)