

THE Messenger

WINTER 2013

WINTER HEALTH AWARENESS

January **National Glaucoma Awareness Month**

February **American Heart Month**

March **National Nutrition Month**

Health Care Reform: What's ahead in 2013?

Since 2010, Americans have been readying for a flurry of changes in insurance coverage brought on by the Affordable Care Act. While most of the really big changes (health insurance exchanges and tax credits to help people buy coverage) aren't coming until 2014, there are some changes that go into effect this year.

1. Higher Premiums

Those who receive health care coverage through their employers can expect increases from 1-5% or more.

For those on Medicare, the Medicare Part A deductible is rising 2.4 percent to \$1,184. You'll be charged this every time you're admitted to the hospital. Many people have a supplemental insurance policy that pays this fee. Medicare Part A covers inpatient hospital care, skilled nursing care, but not nursing home care.

The Medicare Part B premium, which is automatically deducted monthly from everyone's Social Security payments, is raising \$5 per month to \$104.90. The Medicare Part B deductible will rise to \$147 in 2013, from \$140. Part B covers doctors' services, outpatient care, medical supplies and preventive services.

2. New Medicare Tax for high earners

Individuals earning over \$200,000 (or \$250,000 for couples who file jointly) will see their Medicare payroll tax rate increase from 1.45 percent to 2.35 percent. They will also pay a new 3.8 percent Medicare tax on non-

IRA unearned income, including investments, interest, dividends, annuities, rent, royalties, certain capital gains and inactive businesses.

3. Flexible Spending Account (FSA) Limits

For 2013, the amount you can put into a workplace flexible spending account will be capped at \$2,500. Previously, the limits, if any, were set by the employer. Go to the Internal Revenue Service website for a list of qualifying expenses (www.irs.gov).

4. Straightforward Summaries

The health-care law now requires insurance plans to provide a consumer friendly "Summary of Benefits and Coverages" allowing you to compare two different plans side by side. It must be an easy-to-read description of how a plan works, what it covers and doesn't cover—no fine print is allowed.

5. Higher Spending Cap

If you suffer from a chronic or costly medical condition, you'll be relieved that annual limits on how much an insurer will pay for care is going up this year. For 2013, the cap rises to \$2 million, from \$1.25 in 2012. The cap goes away entirely in 2014. The people who will benefit most from this will be patients with expensive conditions and procedures, such as transplants.





130 West Main Street
Somerset, PA 15501
814.445.4943 **phone**
800.491.3642 **toll free**
info@YourHealthInsuranceShop.com
www.YourHealthInsuranceShop.com



Health Care Reform Still Evolving

Every day, new details and changes in regulations are being rolled out by the government. You can count on Your Health Insurance Shop to stay on top of the latest changes.

- Visit our website for information on health care reform as well as links and resources for wellness and prevention and upcoming seminars.
- Stop in our office and use one of our private computer stations to compare available insurance plans in our area.
- Call or visit with one of our individual insurance product specialists to help you prepare for the changes happening in 2013 and the coming year.

FREE WELLNESS CLASS

Brought to you by **Your Health Insurance Shop** in Partnership with **Somerset Hospital**

CHOOSE TO EAT WELL

Tuesday, January 15, 2013

6-7:30 PM

Lorelei's Bed & Breakfast

165 E Patriot St.

Somerset, PA

Discover how to eat well, set goals, balance your energy for weight management, portion control and label reading. During the last half of the program we will adjourn to the kitchen for a food demonstration and tasting!

Presented by Somerset Hospital with guest speaker Emily Korns, R.D. All participants will receive **free recipes** and a **10 week food diary**.

While the seminar is free, registration is requested. Please call 814-445-4943 or TOLL FREE 800-491-3642.

Check our website for details about upcoming seminars in 2013.



Eating Healthy in the New Year

If your goal is to lose weight and eat healthy in the New Year you are not alone. Losing weight is the number one New Year's Resolution. Unfortunately, research finds that 42% who start their weight loss program on New Year's Day will give up within 2-4 weeks. However, if you haven't started a diet yet, there's good news. That same research found that those who start a healthy eating plan on January 15 will stay on the diet for 6 weeks or more.

1. Set a reasonable goal: Don't make the mistake of setting an unattainable goal for yourself ("I'm going to lose 20 pounds by February!" or "I'll give up all carbs!"). This year, think small steps toward better health. Choose a reasonable goal and outline what you are going to do to achieve that goal, such as eating more whole grains and fruits and vegetables or trying a new exercise activity.

2. Get support: Achieving any goal is easier with a support network, either family or friends or a community built around the same goal. A support system can make or break a goal, so choose people you know will support and encourage you.