

OUR NEWS LETTER



REDUCED MEDICATION COST FOR SENIORS ATTRIBUTED TO HEALTHCARE REFORM LAW

ACA shrinks ‘doughnut hole’ for seniors

By Steve Benen

Most of the Affordable Care Act won't take effect for a few years — and if court rulings and the 2012 elections go a certain way, it may not take effect at all — but there's already evidence that the reform law is having a positive effect.

Access to coverage for young adults between 19 and 25, for example, is quickly improving, and the law is also having a positive impact on slowing the growth in Medicare spending — a priority Republicans pretend to care about — as hospitals transition to a greater focus on value and efficiency, required under the ACA.

And this week, we're learning that seniors are now better able to afford their prescription medications. (thanks to reader N.G. for the tip)

Medicare's prescription coverage gap is getting noticeably smaller and easier to manage this year for millions of older and disabled people with high drug costs.

The “doughnut hole,” an anxiety-inducing catch in an otherwise popular benefit, will shrink about 40 percent for those unlucky enough to land in it, according to new Medicare figures provided in response to a request from The Associated Press.

The average beneficiary who falls into the coverage gap would have spent \$1,504 this year on prescriptions. But thanks to discounts and other provisions in President Barack Obama's health care overhaul law, that cost fell to \$901, according to Medicare's Office of the Actuary, which handles economic estimates.

A 50 percent discount that the law secured from pharmaceutical companies on brand name drugs yielded an average savings of \$581. Medicare also picked up more of the cost of generic drugs, saving an additional \$22.

This isn't just some fluke — the reduced costs for seniors are deliberate consequence of the Affordable Care Act. It's one of the reasons the AARP supported the law so enthusiastically.

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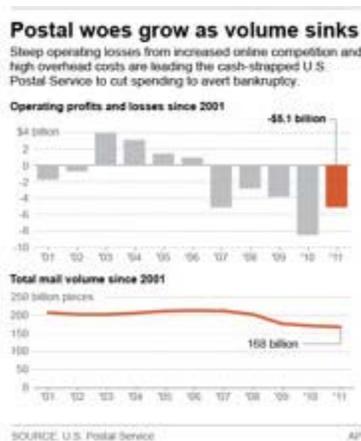
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It's worth noting, of course, that if Republicans repeal the law, seniors will go back to paying more for their medicine, among the many other drastic punishments American families will face. Whether older voters will be aware of this, and whether they might base their votes accordingly, remains unclear.

Postal cuts to slow delivery of first-class mail

AP Associated Press
By HOPE YEN



Charts show U.S. Postal Service operating losses and mail volume since

WASHINGTON (AP) — Facing bankruptcy, the U.S. Postal Service is pushing ahead with unprecedented cuts to first-class mail next spring that will slow delivery and, for the first time in 40 years, eliminate the chance for stamped letters to arrive the next day.

The estimated \$3 billion in reductions, to be announced in broader detail on Monday, are part of a wide-ranging effort by the cash-strapped Postal Service to quickly trim costs, seeing no immediate help from Congress.

The changes would provide short-term relief, but ultimately could prove counterproductive, pushing more of America's business onto the Internet. They could slow everything from check payments to Netflix's DVDs-by-mail, add costs to mail-order prescription drugs, and threaten the existence of newspapers and time-sensitive magazines delivered by postal carrier to far-flung suburban and rural communities.

That birthday card mailed first-class to Mom also could arrive a day or two late, if people don't plan ahead.

"It's a potentially major change, but I don't think consumers are focused on it and it won't register until the service goes away," said Jim Corridore, analyst with S&P Capital IQ, who tracks the shipping industry. "Over time, to the extent the customer service experience gets worse, it will only increase the shift away from mail to alternatives. There's almost nothing you can't do online that you can do by mail."

The cuts, now being finalized, would close roughly 250 of the nearly 500 mail processing centers across the country as early as next March. Because the consolidations typically would lengthen the distance mail travels from post office to processing center, the agency also would lower delivery standards for first-class mail that have been in place since 1971.

Currently, first-class mail is supposed to be delivered to homes and businesses within the continental U.S. in one day to three days. That will lengthen to two days to three days, meaning mailers no longer could expect next-day delivery in surrounding communities. Periodicals could take between two days and nine days.

About 42 percent of first-class mail is now delivered the following day. An additional 27 percent arrives in two days, about 31 percent in three days and less than 1 percent in four days to five days. Following the change next

spring, about 51 percent of all first-class mail is expected to arrive in two days, with most of the remainder delivered in three days.

The consolidation of mail processing centers is in addition to the planned closing of about 3,700 local post offices. In all, roughly 100,000 postal employees could be cut as a result of the various closures, resulting in savings of up to \$6.5 billion a year.

Expressing urgency to reduce costs, Postmaster General Patrick Donahoe said in an interview that the agency has to act while waiting for Congress to grant it authority to reduce delivery to five days a week, raise stamp prices and reduce health care and other labor costs.

The Postal Service, an independent agency of government, does not receive tax money, but is subject to congressional control on large aspects of its operations. The changes in first-class mail delivery can go into place without permission from Congress.

After five years in the red, the post office faces imminent default this month on a \$5.5 billion annual payment to the Treasury for retiree health benefits. It is projected to have a record loss of \$14.1 billion next year amid steady declines in first-class mail volume. Donahoe has said the agency must make cuts of \$20 billion by 2015 to be profitable.

It already has announced a 1-cent increase in first-class mail to 45 cents beginning Jan. 22.

"We have a business model that is failing. You can't continue to run red ink and not make changes," Donahoe said. "We know our business, and we listen to our customers. Customers are looking for affordable and consistent mail service, and they do not want us to take tax money."

Separate bills that have passed House and Senate committees would give the Postal Service more authority and liquidity to stave off immediate bankruptcy. But prospects are somewhat dim for final congressional action on those bills anytime soon, especially if the measures are seen in an election year as promoting layoffs and cuts to neighborhood post offices.

Technically, the Postal Service must await an advisory opinion from the independent Postal Regulatory Commission before it can begin closing local post offices and processing centers. But such opinions are nonbinding, and Donahoe is making clear the agency will proceed with reductions once the opinion is released next March.

"The things I have control over here at the Postal Service, we have to do," he said, describing the cuts as a necessary business decision. "If we do nothing, we will have a death spiral."

The Postal Service initially announced in September it was studying the possibility of closing the processing centers and published a notice in the Federal Register seeking comments. Within 30 days, the plan elicited nearly 4,400 public comments, mostly in opposition.

Among them:

—Small-town mayors and legislators in states including Illinois, Missouri, Ohio and Pennsylvania cited the economic harm if postal offices were to close, eliminating jobs and reducing service. Small-business owners in many other states also were worried.

"It's kind of a lifeline," said William C. Snodgrass, who owns a USave Pharmacy in North Platte, Neb., referring to next-day first-class delivery. His store mails hundreds of prescriptions a week to residents in mostly rural

areas of the state that lack local pharmacies. If first-class delivery were lengthened to three days and Saturday mail service also were suspended, a resident might not get a shipment mailed on Wednesday until the following week.

"A lot of people in these communities are 65 or 70 years old, and transportation is an issue for them," said Snodgrass, who hasn't decided whether he will have to switch to a private carrier such as UPS for one-day delivery. That would mean passing along higher shipping costs to customers. "It's impossible for many of my customers to drive 100 miles, especially in the winter, to get the medications they need."

—ESPN The Magazine and Crain Communications, which prints some 27 trade and consumer publications, said delays to first-class delivery could ruin the value of their news. Their magazines are typically printed at week's end with mail arrival timed for weekend sports events or the Monday start of the work week. Newspapers, already struggling in the Internet age, also could suffer.

"No one wants to receive Tuesday's issue, containing news of Monday's events, on Wednesday," said Paul Boyle, a senior vice president of the Newspaper Association of America, which represents nearly 2,000 newspapers in the U.S. and Canada. "Especially in rural areas where there might not be broadband access for Internet news, it will hurt the ability of newspapers to reach customers who pretty much rely on the printed newspaper to stay connected to their communities."

—AT&T, which mails approximately 55 million customer billing statements each month, wants assurances that the Postal Service will widely publicize and educate the public about changes to avoid confusion over delivery that might lead to delinquent payments. The company is also concerned that after extensive cuts the Postal Service might realize it cannot meet a relaxed standard of two-to-three day delivery.

Other companies standing to lose include Netflix, which offers monthly pricing plans for unlimited DVDs by mail, sent one disc or two at a time. Longer delivery times would mean fewer opportunities to receive discs each month, effectively a price increase. Netflix in recent months has been vigorously promoting its video streaming service as an alternative.

"DVD by mail may not last forever, but we want it to last as long as possible," Netflix CEO Reed Hastings said this year.

Maine Sen. Susan Collins, the top Republican on the Senate committee that oversees the post office, believes the agency is taking the wrong approach. She says service cuts will only push more consumers to online bill payment or private carriers such as UPS or FedEx, leading to lower revenue in the future.

"Time and time again in the face of more red ink, the Postal Service puts forward ideas that could well accelerate its death spiral," she said, urging passage of a bill that would refund nearly \$7 billion the Postal Service overpaid into a federal retirement fund, encourage a restructuring of health benefits and reduce the agency's annual payments into a retiree health account.

That measure would postpone a move to five-day-a-week mail delivery for at least two years and require additional layers of review before the agency closed postal branches and mail processing centers.

"The solution to the Postal Service's financial crisis is not easy but must involve tackling more significant expenses that do not drive customers," Collins said.

In the event of a shutdown due to bankruptcy, private companies such as FedEx and UPS could handle a small portion of the material the post office moves, but they do not go everywhere. No business has shown interest in delivering letters everywhere in the country for a set rate of 44 cents or 45 cents for a first-class letter.

Ruth Goldway, chair of the Postal Regulatory Commission, said the planned cuts could test the limits of the Postal Service's legal obligation to serve all Americans, regardless of geography, at uniform price and quality. "It will have substantial cost savings, but it really does have the potential to change what the postal service is and its role in providing fast and efficient delivery of mail," she said.

Medicare penalizes people who don't enroll when they become eligible



(JAMES FRYER/FOR THE WASHINGTON POST)

By Caroline E. Mayer, Published: December 5

Throughout Robert Joseph's career, the Alvin, Tex., electrician always understood his health insurance policies. "I've never had a problem," Joseph says, "until I tried to sign up for Medicare."

The chief reason: Joseph didn't sign up when he turned 65. He was still working, receiving health insurance from his employer. And when his company went bankrupt at the end of 2009 — Joseph was then 67 — he received 18 months of severance pay.

"On my last day of work, I went to the Social Security office, asking for some guidance," recalls Joseph. He never spoke to an expert; instead, he says, he was handed a couple of forms to complete. He researched his Medicare handbook, which noted that "current" employees didn't need to apply for Medicare. Since he continued to get monthly severance checks that deducted Medicare taxes and he was allowed to continue buying health insurance through the same carrier for the 18 months, he thought he could wait to join Medicare. He was wrong.

Medicare no longer considered him a "current" employee and said he should have enrolled within eight months of his layoff, not 18 months later. As a result, for the rest of his life, Joseph may have to pay extra on his monthly Medicare premium (10 percent for each year he delayed enrollment after his job ended). Even worse, Joseph will be without any insurance for a year. Under Medicare rules, he has to wait until the next open enrollment period, beginning in January, to sign up, and coverage won't begin until July.

Joseph is not alone. "We're seeing various people who delayed enrollment into Medicare for various reasons," says Frederic Riccardi, director of programs and outreach at the Medicare Rights Center, a nonprofit group that helps people with Medicare disputes.

Part of the problem is due to the absence of what most Americans used to see as a simple dividing line: On or about their 65th birthdays, they were expected to stop working, become eligible for full Social Security benefits and sign up for Medicare. Now that a growing number of people work past 65, and the age threshold for collecting full Social Security benefits is 66 and climbing, the transition period is less clear.

To avoid mistakes, here are five tips to help you navigate Medicare.

1. You must sign up for Medicare when you turn 65.

The only exceptions are for people already receiving Social Security benefits — in which case you'll be automatically enrolled — or are employed (or whose spouse is) and getting health insurance through work.

“We will not be knocking on people’s doors to come in to file,” says Steve Richardson, deputy regional communications director for the Social Security’s office in Boston.

You can start signing up — online, via a toll-free telephone number or in person at a local Social Security office (make an appointment first) — three months before your 65th birthday. You have an additional three months after your birthday month to apply before penalties kick in.

If you hold off because you (or your spouse) are employed and covered by a company plan, you have eight months to enroll after the employment ceases.

And remember, Medicare isn’t family coverage, like you might have had from work. You may be eligible, but that doesn’t cover your spouse or dependent children. They will need to buy insurance from a private company.

2. Medicare is not free.

With all the talk about the high federal budget costs of Medicare, some may erroneously think the government pays for all Medicare services. Far from it. Beneficiaries have to pay monthly premiums, deductibles and co-payments or coinsurance. Figuring out your coverage and costs can be challenging, especially given Medicare’s different alphabetic parts: A (for inpatient hospital care), B (for outpatient services and doctor visits) and D (an optional drug benefit). There’s also a Part C, usually known as Medicare Advantage. This is an alternative to traditional Medicare and is offered by private insurance companies.

“Make sure to choose wisely,” advises Riccardi. For example, if you opt for a Medicare Advantage plan, you may get benefits not offered in traditional Medicare — such as eyeglasses — but the plans may restrict doctors or hospitals and require advance permission for certain services. Some Medicare Advantage plans may also limit coverage geographically, so you may be forced to pay out-of-network fees if you visit grandchildren in another state or if you spend the winter in Florida.

Private insurers also offer Medigap policies that supplement parts A, B and D and help cover deductibles, coinsurance costs and services that may be exempt from Medicare coverage. Military retirees can choose supplemental plans from Tricare.

3. Medicare does not cover everything, but it may cover a lot more than you think.

“A good rule of thumb is ‘Medicare doesn’t cover most things above the neck,’ □” says Helen Mulligan, a health insurance specialist in Medicare’s Boston office. For example, Medicare doesn’t cover hearing aids, dentures (or most dental procedures) or eyeglasses, although it does cover cataract surgery.

Basic Medicare also doesn’t cover extended stays in nursing homes or treatment overseas, although some of the more expensive Medigap plans do cover overseas travel.

But the 2010 health-care overhaul law made a number of preventive-care services free for beneficiaries, including annual mammograms, flu shots and periodic colonoscopies, as well as screening tests for cervical cancer, prostate cancer and high cholesterol. Also covered is an annual wellness visit.

4. If Medicare rejects a claim, appeal.

According to some estimates, one in seven claims filed with Medicare are rejected. The reason can be as simple as insufficient or inaccurate information filed by a doctor; often, it’s just an erroneous procedure code that can be quickly corrected.

“It doesn’t hurt to appeal, and it doesn’t cost anything,” says Mulligan. “You don’t need to hire a professional.” Instructions and forms are easy to find and use on the [Medicare.gov](http://www.Medicare.gov) Web site. (Scroll down to the “Need help?” box and click on “Appeal a claim.”)

But, Riccardi adds, you should not hesitate to enlist the help of your doctor or medical facility, especially if they need to write a letter to explain the medical necessity of a treatment or particular drug.

5. Medicare is not just for seniors.

If you have been getting disability benefits from Social Security for 24 months, you can receive Medicare at any age. Medicare also has no age requirements for people with Lou Gehrig’s disease or kidney failure.

Kaiser Health News is an editorially independent program of the Henry J. Kaiser Family Foundation, a nonprofit, nonpartisan health policy research and communication organization not affiliated with Kaiser Permanente.

House bill to raise Medicare premiums for wealthy

AP Associated Press
By DAVID ESPO

WASHINGTON (AP) — House Republicans intend to propose a gradual increase in Medicare premiums for wealthy seniors to help cover the cost of renewing Social Security payroll tax cuts and benefits for the long-term unemployed, officials said Wednesday.

The precise details remain to be worked out as the leadership consults with rank-and-file Republicans about the legislation, which has grown significantly in recent days and is expected on the House floor next week.

GOP officials described the plan on condition of anonymity because no final decision has been made.

In addition to the extension of payroll tax cuts and jobless benefits that are at the heart of President Barack Obama's jobs program, House Republicans plan to include a provision to avert a 27 percent cut in payments to doctors who treat Medicare patients. All three face a Dec. 31 deadline for action.

In addition, GOP leaders eager to attract votes for the measure are likely to include conservative-backed provisions to speed the construction of a controversial oil pipeline from Canada to Texas and block a proposed Environmental Protection Agency rule restricting toxic emissions from industrial boilers.

Across the Capitol, Democrats set the stage for a second politically charged vote in the Senate later in the week on their proposed surtax on million-dollar earners to help pay for the renewal of the tax cuts and unemployment benefits.

Senate Republicans blocked an earlier bill along the same lines, and the Democrats' decision to call for a second showdown comes as they seek to brand GOP lawmakers as protectors of the rich at the expense of the middle class.

The move is "nothing more than another bill that's been designed to fail, so Democrats can have another week of fun and games on the Senate floor while tens of millions of working Americans go another week wondering whether they're going to see a smaller paycheck at the end of the year," said Senate Republican leader Mitch McConnell of Kentucky.

Republicans oppose higher taxes, and GOP aides in the House pointed out that the proposed higher Medicare premiums for the wealthy would fall on some of the same individuals whom Democrats want to tax.

Senate Republicans included higher premiums in their own alternative measure last week. It would have required seniors earning more than \$750,000 to pay more for Medicare Part B, which covers doctor visits and other costs apart from the expense of hospitalization.

According to Medicare's website, monthly Part B premiums will be \$99.90 in 2012 for beneficiaries with individual income of \$85,000 or less. The cost rises gradually, reaching \$319.70 for anyone whose income exceeds \$214,000.

The dispute over taxes is one of several that must be settled before legislation can reach Obama's desk, and Democrats sought to put the onus on Republicans.

Republicans have said in recent days that to cover the cost of doctor fees under Medicare, they intend to cut funds from the year-old health care bill that is the president's signature domestic achievement.

Sen. Max Baucus, D-Mont., who is chairman of the Senate Finance Committee, dismissed that approach during the day as "not a good idea. That's going to cause more problems than it solves," he said, and urged Republicans to concentrate on drafting legislation that can clear both houses.

Speaker John Boehner, R-Ohio, and other GOP leaders must contend not only with Senate Democrats, but also with disgruntled lawmakers inside their own party who are reluctant to extend a payroll tax cut that they claim has failed to produce any jobs. The proposal to take a piece out of the president's health care bill is likely to be an attractive addition to these Republicans, as is the renewal of current reimbursement rates for doctors who treat Medicare patients.

Officials said the emerging House bill is also likely to extend several features of Medicare that would otherwise revert to lower payments for some hospitals as well as for ambulances in rural areas, some mental health services and therapy services from non-hospital providers.

Snowless in Chicago -- at least for now



Jeremy Rewey, 32, skis down snow-covered Menominee Street in Chicago on Feb. 2, the morning after a major blizzard. Forecasters say climate conditions so far this fall seem to point to it being less likely that scenes like this will play out here this winter. (David Pierini/Chicago Tribune)

By Liam Ford Tribune reporter

December 7, 2011

While you may have scraped your windshield or dodged a sudden burst of flurries, Chicago's official record book says there's been no measurable snowfall so far this season.

That's just the twelfth time since 1884 that we've been so barren of snow by Dec. 5. The latest the Chicago area has been hit with measurable snow is Dec. 16 in 1965.

Some experts say this may mean we're headed for a less snowy winter. Maybe.

Meteorologists say less arctic air has been pouring in and the notorious La Nina system over the Pacific, which can cause wetter than normal weather, has been weaker than expected.

Long-term forecasts by the National Weather Service this fall pointed toward above-average snowfall. But the latest forecasts give about an even chance of a normal winter, according to weather service meteorologist Amy Seeley.

Which mean "we have pretty much equal chances for precipitation that's above, below or near average."

The state's climatologist, Jim Angel, believes La Nina won't affect the Chicago area as much this winter as last.

"This year, the La Nina effect is fairly weak, whereas last year La Nina was pretty strong and had a bigger influence," Angel said. "I'm not sure how much of a force to reckon with it will be."

Last year's cold spells came largely from masses of frigid air surging into the Midwest because of high pressure over the Arctic, Angel said.

"This year it's the exact opposite, all the cold air is locked up in the Arctic," Angel said.

So for now, it looks like it won't be a record-setting cold winter. And "maybe if you're a snow buff, it might not be as good a winter for you this year," Angel said.

But he cautioned, “All it takes is one big snowfall and you go from being behind to being way ahead on snowfall.”

A chance of snow is forecast for Thursday night, with half an inch to an inch predicted, Seeley said.

By Wednesday, only six previous winters will have had a later first measurable snowfall, and 2011-2012 will tie for seventh according to the National Weather Service.

Beat cabin fever with Chicago's outdoor winter activities

By [Rachel Bogart](#) | *Yahoo! Contributor Network* – Mon, Dec 5, 2011

It pretty much goes without saying that Chicago winters are particularly intense. Just this past February, the Windy City was smacked with its third worst blizzard on record. But just because winter rolls in doesn't mean Chicagoans have to barricade themselves indoors. There are plenty of ways residents, especially families, can head outside to escape cabin fever. Here are five great outdoor winter activities in Chicago.

Ice skating

This outdoor winter activity is generally a given, but finding a great rink in the city can be difficult. Chicago's most popular ice skating rink is located in [Millennium Park](#), which is open from November 18 until March 11 and offers free admission and a \$10 skate rental fee. Other neat rinks include the Rink at Wrigley, open November 25 until February 26, and the [Ice Rink at Daley Bicentennial Plaza](#), open from November 28 until February 28. All of these are great options for families looking to get moving while also enjoying some great views of the city. The Chicago Park District also has [a full list of rinks](#) in Chicago.

Outdoor events

If shopping or sightseeing is more your thing, Chicago offers numerous outdoor events during the winter. Every year Daley Plaza hosts [Christkindlmarket](#), a traditional German-American holiday market open November 23 through December 24 where visitors can see and purchase German-made arts and crafts while dining on traditional and holiday food. For residents looking for outdoor activities later in the evening, [Lincoln Park Zoo's free ZooLights](#) display is open nightly December 16 through January 1. Additionally, the zoo is open 365 days a year.

Cross-country skiing and snowshoeing

[Cook County forest preserves](#) are ideal spots for both cross-country skiing and snowshoeing, especially since all areas are open from 8 a.m. to sunset. But novice outdoor adventurers looking for a little more organization can visit Camp Sagawau's Nordic Ski Program in Lemont, which includes lessons, guided tours, and rentals. Chicago's [Northerly Island](#) is also open for a winter workout on weekends December through February and offers free rentals and views of the skyline.

Outdoor sports

If you're more of a spectator, the Windy City still has several options during the winter months. Those looking to splurge can pick up tickets for a Bears game at Soldier Field, though be prepared for potentially windy, cold, and snowy weather. More affordable options include attending cross-country skiing events, including the [Northern Illinois Nordic races](#) in Wheaton and Joliet. Be sure to dress especially warm and bring extra blankets.

Winter break for kids

Oftentimes, cabin fever reaches its height when kids begin their winter break. With this in mind, several organizations around the Chicagoland area run winter break camps for kids. One notable camp is through the [Chicago Botanic Garden](#), which runs from December 19-22 and gets kids outside to learn about weather and wildlife. A list of other winter break camps for kids can be found at [ChicagoKids.com](#).

8 Ways to Beat the Cold and Flu

By Bill Phillips and the Editors of Men's Health
Dec 05, 2011



Men's Health

by [Bill Phillips and the Editors of Men's Health](#)



Growing up, cold and flu season meant . . . oranges. My mom bought bags of them at the first sign of a sniffle. I was fine with it: I love oranges, especially when I'm sick. But truth is, even though vitamin C has been shown to boost the immune system, it's never been proven to effectively shorten the duration of either colds or flu.

You probably have your own go-to prevention techniques and remedies: chicken soup, zinc supplements, hot tea, stiff shot of whisky. Some of my colleagues here at *Men's Health* purchase Purell by the case every winter. Some of these may even work. But, truth is, the active ingredient in most of them is the placebo effect.

This cold and flu season will be different. Your new approach: science. We've assembled the latest research on how to arm your immune system so it'll strike at the first tickle in the throat. Or immediately after a suspicious double sneeze. Or right after that vague, blah feeling begins creeping in. In the past we've always allowed the cold virus to establish a beachhead in our bodies before fighting back. This time, the second it lands, we hit and we hit hard.



Strategy #1: Eat an Antiviral Breakfast

Woke up sick and tired? The right morning meal can help quash the cold virus before it quashes you. In a recent study from the Netherlands, researchers found that consuming a 1,200-calorie breakfast increased blood levels of gamma interferon, a natural antiviral agent, by 450 percent. Going hungry caused a 17 percent decrease. That doesn't mean you should reach for the pancake syrup. Instead, hit your quota by eating a bowl of Kellogg's

Raisin Bran (with 2 percent milk), a glass of orange juice, and a toasted English muffin with peanut butter and grape jelly, followed by a Stonyfield Farm smoothie.

Strategy #2: Strike Back with Stress

An Ohio State University study found that exposing yourself to short-term stress—the kind you have some control over—can supercharge your immune system. "Stress response is a normal protective coping mechanism," says Jos A. Bosch, Ph.D., the study author. "The body prepares itself for potential harm and activates its immune resources." To use stress as medicine, Bosch suggests taking on a small extra project at work or helping a coworker with a task. "It shouldn't take longer than a day or half a day," he says.



Strategy #3: Brew a Cup of Cold-Virus Killer

Swap your 3 p.m. coffee for green tea. When Canadian researchers added green tea to lab samples of the adenovirus (one of the bugs responsible for colds), it stopped the virus from replicating. All the credit goes to EGCG, a chemical compound found in certain kinds of tea, but in the highest concentrations in green tea. Start pumping green tea into your bloodstream at the first sign of a cold and you should be able to stop its attack. "It's the difference between staying home for 2 or 3 days, and going to work and just sniffing a bit," says Joseph M. Weber, Ph.D., the lead study author. The best brand to brew? Tetley; it was one of the most effective in Weber's study. Note: To brew the maximum amount of EGCG, boil a mug of water in the microwave, toss in a tea bag, and let it steep for 10 minutes. Sweeten with honey.

Strategy #4: Recharge Your Immune Response

Thinking about staying up for *Tosh.0*? Consider this: When the amount of sleep you're logging decreases by 40 percent or more (for instance, you sleep 4 hours instead of the usual 7), the effectiveness of your immune system declines by 50 percent, says Michael Irwin, M.D., a sleep researcher at UCLA. And for the immune system to operate at full strength, you'll need to sleep a straight 8, the amount shown to produce the highest levels of "natural killer cells," which attack viruses.



Strategy #5: Play Prevention D

People with the highest vitamin D levels in their blood are the least likely to suffer respiratory infections, says a recent study of nearly 7,000 adults in the *British Journal of Nutrition*. Choose vitamin D3, which is more bioavailable than D2. It's difficult to get all the vitamin D you need in the winter, since the sun isn't strong enough to trigger D production in many northern regions. As a rule of thumb, vitamin D production happens as long as your shadow is shorter than your body during the middle of the day. And while many foods have vitamin D, it's hard to get enough unless you eat plenty of D-rich foods like salmon every single day. If you don't, take a supplement like GNC's Vitamin D3.

Strategy #6: Take a Walk

Regular exercise can strengthen the body's resistance to colds by stimulating movement of certain immune cells,

says David Nieman, DHSc, a professor of health and exercise science at Appalachian State University. In research comparing sedentary adults with moderately active adults (those who took 45-minute brisk walks five days a week), Nieman found that walkers caught colds half as often as nonwalkers. Walk with friends or play a team sport for the added benefit of social interaction. A study in the *Journal of the American Medical Association* showed that people with diverse social networks suffer fewer colds than people who are introverted and socially isolated.



Strategy #7: Lie on Your Stomach

In a *Journal of Complimentary and Alternative Medicine* study, researchers divided several dozen volunteers into two groups: one received a traditional Swedish massage and another a session of light touch (but no actual massage-therapy techniques). After each 45-minute session, blood samples were taken. The result: The Swedish massage group experienced a significant increase in their lymphocytes—white blood cells that play a large role in protecting the body against disease—and a decrease in their levels of the stress hormones. The light-touch group didn't not. “We found that biological changes occur as a result of even a single session of massage, and that these changes may benefit even a healthy individual,” says Mark Hyman Rapaport, M.D., one of the study's authors.



Strategy #8: Fire Up the Crock Pot

Eating bean-based chili is a delicious way to warm up after a winter walk—and it can also help prevent colds and the flu if you make it with the right ingredients. Wake Forest University nutritionists say chili contains an arsenal of immunity-boosters. All of the vegetables (including the onions and garlic) offer immune-system-strengthening phytochemicals, but the tomatoes are particularly powerful. In addition to the phytochemical lycopene, tomatoes contain potassium and vitamins A and C. The tofu and beans supply an immunity-boosting isoflavone called daidzein, and the hot sauce will open up your nasal passages to avoid congestion.

Not sure what's bugging you? Learn what you have—and the quickest way to fix it—with our [Ulimite Cold and Flu Symptom Solver](#).

Express Scripts in contract dispute with WellPoint

From the Financial Times

Wed Dec 14, 2011

(Reuters) - Pharmacy benefits manager Express Scripts Inc and its client WellPoint Inc said on Tuesday they are involved in a contract dispute and that they are trying to settle it through negotiation.

Express Scripts said WellPoint, the No. 2 U.S. health insurer by market value, had raised the issues leading to the dispute.

Shares of Express scripts fell 3.5 percent after hours, while WellPoint stock rose 2 percent.

Officials from both companies declined to provide details and said there is no assurance the matters will be settled without litigation. But in any event, Express Scripts said it does not expect the resolution of the matters to have a material adverse effect on its business.

The companies said the dispute concerns terms of a PBM agreement they reached on December 1, 2009, the same day that Express Scripts bought Wellpoint's drug PBM business for \$4.68 billion.

At the time WellPoint's drug benefit business was the country's fourth largest -- behind Medco Health Solutions, CVS Caremark and Express Scripts -- covering 25 million Americans.

The acquisition gave Express Scripts greater leverage to negotiate prices with drugmakers on behalf of its clients, typically big companies and their employees.

The deal included a 10-year contract under which Express Scripts was assigned to provide drug benefit services for WellPoint.

"The dispute relates to the interpretation of certain financial contractual terms in the PBM agreement and certain operational matters associated with Express Scripts' performance thereunder," WellPoint spokeswoman Kristin Binns said in an emailed statement to Reuters.

Express Scripts is planning to buy rival Medco for more than \$29 billion, creating a U.S. powerhouse in managing prescription drug benefits. Shareholders of both companies are expected to vote later this month on whether to approve the deal.

Pharmacy benefit managers administer drug benefits for employers and health plans and also run extensive mail-order pharmacies.

Ho, ho, uh-oh: Suggestions to fix holiday overindulging

If ever you need incentive to wash the dishes after a holiday feast, consider what a little sudsing might do for your hips.

Activity — whether through the gym, sports or household chores — is your best friend during the gluttonous holidays, the key to indulging in pumpkin toffee cheesecake without looking or feeling like one yourself.

The American Council on Exercise a few years ago estimated the average holiday dinner packs 3,000 calories and 229 grams of fat. Add in the snacking and drinking you do throughout the day, and you've ingested about 4,500 calories, the council said — a sure path to weight gain, as 3,500 calories makes a pound, and the average person hoping to maintain their weight is supposed to consume 2,000 calories (for women) or 2,500 (for men) a day (though that varies by height, weight and activity level).

So what does it take to burn it off? Fighting the turkey coma and getting your butt off the couch is a good start. After that, any number of activities, from the vigorous to the mundane, can melt calories.

Take cooking, which requires reaching, bending and mixing. If you're the one slaving in the kitchen all day, you really can earn yourself a slice of pie (though mind the mindless grazing).

Here's a list of some popular holiday fare, with the amount of exercise you'd have to do to burn it off. The per-serving nutritional information is based on recipes on the Better Homes and Gardens website (bhg.com). The exercise calculations are from everydayhealth.com/calorie-counter.aspx and assume a 150-pound person; it takes longer to burn off the same number of calories if you weigh less.

Note that the meal here has a total of only 2,081 calories. Better Homes uses low-calorie and fat-free substitutes in most of the recipes, so your own homemade versions may have higher calorie and fat content, especially when you reach for second helpings.

Chef and registered dietitian Rebecca Cameron, owner of hautenutrition.com, offered ideas for making each of these holiday favorites healthier.

Health-Care Fraud Cases Filed by U.S. Rose 69% to Record, Researchers Say

By Seth Stern - Dec 14, 2011

U.S. health-care fraud prosecutions reached a high last fiscal year, rising 69 percent from the year earlier, according to a nonprofit research group's analysis.

The U.S. reported 1,235 new health-care fraud prosecutions in the year ending Sept. 30, the largest number reported since separate tracking of the offense began 20 years ago, according to a report released today by Syracuse University's Transactional Records Access Clearinghouse. There were 731 new cases the year before.

The Obama administration expanded the government's pursuit of health-care fraud cases, including scams against Medicare, the program for the elderly and disabled.

Nearly one out of every nine health-care fraud prosecutions were in southern Florida. Last year's numbers were boosted by prosecutors charging 548 defendants with health-care fraud in Puerto Rico.

The study is based on information obtained from the Justice Department under the Freedom of Information Act.

HPV test beats pap smear in cervical cancer screening



A pap smear shows HPV-infected cervical cells. A study from the Netherlands shows that testing for HPV may detect abnormal cervical cells earlier than pap smears alone. (Dr. Ed Uthman / Wikimedia Commons)

By Eryn Brown, Los Angeles Times / for the Booster Shots blog

4:54 p.m. CST, December 15, 2011

In a trial involving nearly 40,000 women in the Netherlands, testing for the human papillomavirus, or HPV, allowed doctors to detect abnormal cervical cells earlier -- and prevent more cases of cervical cancer -- than administering pap smears alone.

In the study, which was published Wednesday in the journal Lancet Oncology, a team of researchers led by Dr. Chris J.L.M. Meijer of the VU University Medical Centre in Amsterdam randomly assigned women ages 29-56 into two groups. The first group received an HPV test as well as a pap smear; the second group, a pap smear alone. Five years later, both groups had HPV tests and pap smears.

Women in the group who had HPV tests at baseline had fewer cases of cervical abnormalities and cancer than women in the control group, the team reported. "Our results lend support to the use of HPV DNA testing for all women aged 29 years and older," they concluded.

Findings like this aren't anything new, said Dr. Khrishnansu Tewari, a gynecologic oncologist at Orange Coast Memorial Medical Center in Fountain Valley, Calif.

"This supports what many of us have believed to have been the case for a long time now," he said, adding that he believes HPV tests could replace pap smears completely some day.

There are many types of HPV, but only about a dozen dangerous strains lead to the development of cervical cancer -- and in the U.S., types 16 and 18 are responsible for the vast majority of risk, Tewari said. HPV vaccines like Gardasil protect against the only a few of the dangerous strains, but doctors can test for all of the high-risk forms by examining DNA from cells from the cervix.

Currently, Tewari said, women typically receive an HPV test in one of two scenarios. Any woman who has had a minimally abnormal pap smear gets the test.

Also, women over 30 may get an HPV test to lengthen the time between their cervical cancer screenings. Such women who get negative results from a pap smear and an HPV test can wait three years, instead of the usual one, to get the next screening. This approach isn't really appropriate in younger women, who are likely to have HPV infections that ultimately will clear on their own.

In a comment article accompanying the study, Dr. Hormuzd A. Katki and Dr. Nicolas Wentzensen of the National Cancer Institute in Bethesda, Md., wrote that the Dutch researchers' work suggests that a five year testing interval could be safe, as well.

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