

OUR NEWS LETTER



GET A HEALTHY START TO THE NEW YEAR

Happy New Year! Looking for a way to stay on top of your health in 2023? Medicare covers many preventive and screening services. These services can help keep you from getting sick, and can help find health problems early when treatment is most likely to work best. Talk to your doctor about which ones might be right for you.

If you have Original Medicare (Part A and/or Part B), sign in to your secure Medicare account to see a personalized list of current and upcoming preventive services. If you don't already have an account, it's free — and easy — to sign up.

If you're in a Medicare Advantage Plan, contact your plan for a list of covered preventive services. MA Plans must cover all the same preventive services as Original Medicare, and some may offer additional services.

Good news: Now people with Medicare Part D drug coverage will pay nothing out-of-pocket for even more vaccines, including the shingles vaccine, that are recommended by the Advisory Committee on Immunization Practices.

Preventive & screening services

Medicare Part B (Medical Insurance)

covers:

- [Abdominal aortic aneurysm screening](#)
- [Alcohol misuse screenings & counseling](#)
- [Bone mass measurements \(bone density\)](#)

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HOW MUCH WILL GAS COST IN 2023?

National average price of gas in 2023 projected to drop, though high levels of uncertainty remain

After a tumultuous year for gas prices, some relief may be on the way in 2023. The yearly national average price of gas in 2023 is forecast to drop nearly 50 cents per gallon from that of 2022 to \$3.49, according to GasBuddy's 2023 Fuel Outlook released today. Continuing improvement in refinery capacity will help alleviate gasoline and diesel prices, though high levels of uncertainty remain amidst Russia's ongoing war on Ukraine and continuing economic concerns. A \$4 national average remains possible ahead of and during the summer driving season.

Highlights from GasBuddy's 2023 Fuel Outlook:

- The national average price of gas could cool early in the year as demand remains seasonally weak, followed by a rise that starts in late winter, bringing prices to the \$4 per gallon range in time for summer. Barring unexpected challenges, prices in 2023 should return to normal seasonal fluctuations, rising in the spring, and dropping after Labor Day into the fall.
- Though most major U.S. cities will see prices top around \$4 per gallon, areas of California like San Francisco and Los Angeles could again experience near \$7 gas prices again in the summer of 2023 if refineries struggle under mandates of unique formulations of gasoline.
- Americans will spend an estimated \$470.8 billion on gasoline in 2023, down \$55 billion from 2022. The estimated yearly household spend on gasoline will also fall \$277 to \$2,471.

“2023 is not going to be a cakewalk for motorists. It could be expensive,” said Patrick De Haan, head of petroleum analysis at GasBuddy. “The national average could breach \$4 per gallon as early as May – and that’s something that could last through much of the summer driving season. Basically, curveballs are coming from every direction. Extreme amounts of volatility remain possible, but should become slightly more muted in the year ahead. I don’t think we’ve ever seen such an amount of volatility as we saw this year, and that will be a trend that likely continues to lead to wider uncertainty over fuel prices going into 2023.”

The highest gasoline prices are forecast to be seen in June, with an estimated peak of up to \$4.19 per gallon on average. Diesel prices are forecast to average \$4.12 in 2023, beginning the year at their highest level and then rebounding as high as \$4.30 per gallon in June.

What are the most expensive states for auto insurance?

by Lyle Adriano 12 Jan 2022

US auto insurance rates are rebounding for 2022 - a new eye-opening report from insurance comparison website The Zebra found.

The Zebra's "2022 State of Auto Insurance Report" examines over 83 million auto insurance rates across all 34,500 US ZIP codes. The report also looks into decades of insurance rates data to uncover pricing trends.

New data from The Zebra reveals that despite the financial relief measures passed by insurers during the pandemic, auto insurance costs have continued to climb over the years. The report found that the national average annual cost for auto insurance is \$1,529, up 3% from last year's reduced rates. It also noted that despite the rebates provided by insurers during the pandemic, auto rates have increased by 26% since 2011.

Auto insurance rates also vary across regions and states, the report revealed. Louisiana saw the largest average increases in auto insurance rates at 42%, making it the most expensive state for auto insurance. On the flip side, Maryland has seen the most significant decreases to average auto insurance rates, at 9%.

According to The Zebra, the most expensive states for auto insurance (in terms of average annual rates) are:

1. Louisiana: \$3,265
2. Michigan: \$2,639
3. Florida: \$2,425

Meanwhile, the most expensive cities for auto insurance (in terms of average annual rates) are:

1. New Orleans, LA: \$3,532
2. Baton Rouge, LA: \$3,473
3. Alexandria, LA: \$3,202

While the COVID-19 pandemic decreased road activity – with the decrease in the number of miles driven during the first year of the health crisis reported to be as high as 14% by the Federal Highway Administration (FHA) – the number of annual miles driven is only one

factor considered in auto insurance pricing, the report said. The Zebra explained that this is why drivers only saw a 4% drop in rates during 2020.

But driving activity is normalizing, as the FHA estimates that there was an 11% increase in miles driven during October 2021. With the return of drivers also came much deadlier road conditions, as risky driving behaviors like distracted and aggressive driving, speeding and impaired driving have spiked, The Zebra stated. Citing data from the National Highway Traffic Safety Administration, the report said that an estimated 20,160 people died in motor vehicle crashes in the first half of 2021, which is an 18.4% from 2020.

Weather was also a factor considered by the report. Although 2021 saw fewer hurricanes than 2020, the year was still considered an above-average hurricane season. It was also noted that winter storms last year caused \$15 billion in insured losses, up from only \$1 billion in 2020. The Zebra highlighted that much of the damage was caused by just two winter storms that occurred in February.

The Zebra's findings echo those uncovered by the National Association of Mutual Insurance Companies (NAMIC) in another previous report.

In December, NAMIC published a report which looked into the cost drivers that influence auto insurance rate increases. The report uncovered a lot of notable data on factors that have contributed to higher rates, such as the significant increase in driver numbers, cars becoming more expensive to repair, medical care similarly becoming more expensive over the years, more cases of auto theft and fraud, and more claims for damage caused by extreme weather.

7 Clothing Items to Never Wear Through Airport Security, Experts Say

Juliana LaBianca January 2, 2023

The 20 minutes spent going through airport security are often the most stressful of any trip. It seems like every time you go through the process, the rules change. Sometimes, you need to remove your shoes, while other times, you can leave them on. Half the time, your bag goes in a bin, while the other half, you can push it through the X-ray machine on its own. All this is even more disorienting, given the speed at which you're expected to move. To make things easier, you'll want to get your basics right—and that includes your outfit. Keep reading to hear from travel and airline experts about the clothing items to never wear through airport security. Your next trip will be so much smoother.

Clothing Items to Never Wear Through Airport Security

1. Flip-Flops

Sandals are easy to slip on and off, but that doesn't make them ideal travel shoes.

"Don't wear flip-flops or sandals if you're concerned about germs on the floor if you have to take off your shoes," says **Cheryl Nelson**, certified lifestyle and travel preparedness expert and founder of Prepare with Cher. "Always wear socks to protect your feet—we don't know what else could be on that floor."

If there's an emergency during your flight, flip-flops could also make it more difficult to escape to safety, especially if there is debris on the floor.

2. Difficult Shoes

The number one thing to consider when choosing shoes to wear through airport security is that you'll likely have to take them on and off. "Don't wear footwear that is difficult to get off or put back on, like tight-fitting boots," says Nelson. "Shoes with buckles and laces also add time in line."

A slip-on sneaker, loafer, or boot will keep your feet comfortable and protected. And don't forget those socks!

3. Metal Pins and Clips

You know you shouldn't wear metal through the X-ray machine at the airport. But oftentimes, it's the easily forgettable pieces of metal that set off the alarm. Metal hair clips and bobby pins fall into this category.

"These may set off the metal detector and risk inspection, thus possibly ruining your styled hair," says Nelson. "Metal clothing fasteners or body piercings may also cause you to get flagged."

4. Belts

It might just be easier to pack your belt in your luggage.

"You will almost always be asked to take it off, and trying to take off a belt while juggling your luggage, shoes, or kids only makes things more difficult," says Nelson. "If you have to remove your shoes too, then you have more clothing items to try to quickly put back on on the other side of security."

5. Bulky Clothing

Oversized clothing might be comfy—especially if you've got a long flight ahead—but it could lead to chaos at airport security.

"Flowy dresses, skirts, or bulky sweaters and sweatshirts may cause you to get selected for a pat-down to ensure you're not hiding anything," says Nelson.

Also on this list? Cargo pants and other pieces of clothing with lots of pockets. "These items make it easy to forget about something in your pocket that could flag security, such as keys, a money clip, or a small bottle of water," Nelson adds.

6. Bulky Outerwear

Traveling anywhere with winter garb can be frustrating. When heading to airport security during the colder months, it's not about leaving your gear at home but organizing it ahead of your turn in line at the X-ray machine.

"Since you'll need them at your destination or on the plane, take these items off and carry them prior to getting to security to save time," says Nelson. "You will be asked to remove anything bulky at the metal detector."

Again, you'll want to avoid items that are difficult to take on and off. And remember to grab all of your pieces. If you think there's a high chance you'll forget your hat or gloves in the security bin, toss them in your carry-on.

7. Costume Jewelry

Large costume jewelry with lots of metal will most likely need to be put through the X-ray machine. So, either pack it safely in your carry-on or remove it carefully in the security line.

"I've witnessed someone removing a large pearl necklace that got snagged on her clothes and broke, sending pearls bouncing all over the floor," says Nelson. You'll also want to avoid wearing pieces that are expensive or sentimental. Better to pack those in your carry-on, so they're close by but secured.

IF YOU TESTED POSITIVE FOR COVID-19, GET TREATMENT RIGHT AWAY

The sooner you act on your COVID-19 symptoms, the better. If you test positive — and are more likely to get very sick from COVID-19 — treatments are available to reduce your chances of severe illness.

Here's what you need to know:

- **Don't delay — get tested as soon as possible after your symptoms start.** Treatment must be started within days after you first develop symptoms to be effective.
- **If you test positive, talk to your doctor or healthcare provider right away** to find out if treatment is right for you, even if your symptoms are mild. There are multiple options for treating COVID-19 at home or in an outpatient setting.

If you're symptomatic, you may also want to consider using the **Test to Treat program**. With thousands of locations nationwide, it can provide faster, easier access to lifesaving COVID-19 treatments. If you test positive, you can see a healthcare provider, and if eligible, get a prescription for an oral COVID-19 treatment and have that prescription filled — all at one location.

ARE YOU AT HIGH RISK FOR DEVELOPING GLAUCOMA?

Glaucoma is a group of diseases that damage the eye's optic nerve and can result in vision loss and even blindness. Some forms of glaucoma don't have any symptoms, so you may have the disease even if you don't have any trouble seeing or feel any pain. **Half of people with glaucoma don't know they have it.**

If you get a glaucoma test and start treatment early, you may protect your eyes from serious vision loss. **Medicare covers a glaucoma screening once every 12 months** if you're at high risk for developing glaucoma.

If you have one of these conditions, then you're considered at **high risk for developing glaucoma**:

- You have diabetes
- You have a family history of glaucoma
- You're African American and age 50 or older
- You're Hispanic and age 65 or older

Keep an eye on your eyesight. If you think you may be at high risk, talk to your doctor to make sure you're up-to-date on your glaucoma screening this year.

FIND THE RIGHT DOCTOR FOR YOU

Are you looking for a new doctor — or specialist — and not sure where to start? **Medicare.gov** makes it quick and easy to find and compare doctors and other providers in your area.

Here's how:

1. **Visit [Medicare.gov/care-compare](https://www.medicare.gov/care-compare).** Select "Doctors & clinicians," and enter your location. You can also search by specialty, like general practice or internal medicine.
2. **Review details about the doctors you're interested in,** like their contact information, practice locations, hospital affiliation, or if they offer telehealth services.
3. **You can also select the "compare" button** to compare up to 3 different doctors you're interested in.

Once you're ready to schedule a visit with a new doctor, be sure to call ahead to verify general information, like office location, if they're accepting new patients with Medicare, and if you need a referral.

Housing: The three biggest challenges homebuyers are facing right now, according to agents and buyers

[Alexandra Garfinkle](#) and [Dylan Croll](#)

It's no secret that buying a house is tough right now. Homebuyers are facing rising interest rates, low inventory, and still-high prices. Yahoo Finance sat down with both experts and home-seekers to see what the market looks like on the ground. Here's what they had to say:

Higher interest rates have stopped buyers in their tracks

"Generally speaking, buyers are really holding off at the moment for a variety of reasons, including the new interest rates," said Ed Fitz, a real estate agent and partner at The Agency in Los Angeles, "That's changed things dramatically since last spring. Nobody quite knows where the market is going next, whether it's Los Angeles, California or even nationally."

The average 30-year fixed loan currently hovers around 6.5 percent compared to roughly 3.5 percent a year ago. Consequently, the National Association of Realtors recently reported that existing U.S. home sales totaled 5.03 million last year, a 17.8% decline from 2021, the weakest year for home sales since 2014.

"It just came to a grinding halt when interest rates went crazy and now we're just not finding a lot on the market," said Danielle Cohen, who's been searching for a home in Los Angeles with her husband, David Jarvie, for about two years.

Inventory's gotten low

Last week, the National Association of Realtors reported that housing inventory had fallen to 970,000 units in December, down 13.4% the previous month.

"I think a lot of people right now are afraid to list their house, so if they don't have to, they won't," Jarvie added.

A home for sale that is currently under contract is seen in Silver Spring, Maryland, December 30, 2015. Contracts to buy previously owned U.S. homes fell in November for the third time in four months, a signal that growth in the U.S. housing market could be cooling. The National Association of Realtors (NAR) said on Wednesday its pending home sales index slipped 0.9 percent to 106.9. REUTERS/Gary CameronMore

Getting pricing right is tough

The sellers who are out in the market have been hesitant to drop their prices. The U.S. is coming off a long expansion in the real estate market, and consumers haven't caught up psychologically. Fitz has been gathering data on this phenomenon through the app he launched called "Domicile: Game of Homes," a sort of "The Price Is Right" game focused on real estate.

Despite the increase in interest rates, home prices have remained consistently high. For instance, the national median existing-home price reached \$370,700 in November, up 3.5% from a year ago, according to the National Association of Realtors. This was the 129th consecutive month of year-over-year gains.

"People who aren't actively in the market, who are just guessing the prices... are guessing higher than where the house actually sells," said Fitz. "The mind of the average consumer hasn't caught up to the realities of the market right now."

But there's hope. Jason Oppenheim, who serves as president and founder of The Oppenheim Group, a real estate firm that's featured on Netflix's (NFLX) LA-based reality TV series "Selling Sunset," weighed in on real estate prices going forward.

"In terms of prices, there's gonna be some stability, which is probably healthy for the market," he said. "We don't want the spikes and downs. So I think we're going to see a relatively healthy market over the next few years in real estate as it relates to prices."

Where Should You Hold Your Cash?

Consider ease of access, insurance, and yield when deciding where to hold your cash.

With interest rates and inflation rising in tandem, you might be wondering how to get the most out of the cash you hold. Rising interest rates have started to offer better yields on the cash you can invest, even as inflation erodes your long-term purchasing power. So, where's the smart place to keep your cash? It depends on how you plan to use it.

Should you have cash in your investment portfolio?

Cash can be a key component of a diversified investment portfolio, helping to reduce portfolio risk, provide stability, and generate yield on the money you need for specific goals like establishing an emergency fund or making a down-payment on a house.

There are a few options to consider for savings and investment cash:

- A yield-bearing **savings account** can be used for cash that you've set aside for an emergency or that you're planning on moving to a checking account soon. This type of account probably won't offer the highest yield, but you'll be able to access your cash immediately. Savings accounts are insured by the FDIC against the loss of your money up to \$250,000 per depositor, per FDIC-insured bank, based on account ownership type.
- A **purchased money fund** is a type of mutual fund designed to keep your capital stable and liquid. Such funds invest primarily in high-quality, short-term debt securities. If you're willing to wait a day to access your cash¹, you might consider making money funds part of your portfolio because they can offer higher yields than a savings account. Although yields fluctuate, such funds strive to preserve the value of your investment. That said, money funds are not FDIC-insured.
- A **Certificate of Deposit (CD)** is a type of savings account issued by a bank that offers you a fixed rate of return in exchange for locking away your funds for a set period of time (the "maturity date"), generally between 3 months and 5 years. CDs may be appropriate if you have a long time horizon or know you won't need the money immediately. As a rule, the yield on a CD is higher the longer your money is invested and is typically (but not always) higher than yields on individual U.S. Treasury bonds or purchased money funds. However, if you need to withdraw the money sooner than expected, you may be charged an early withdrawal penalty and you may

receive back less than the premium at maturity. CDs are insured by the FDIC against the loss of your money up to \$250,000 per depositor, per FDIC-insured bank.

Should you have cash outside your investment portfolio—and if so, where do you put it?

You'll need a place to keep so-called "everyday cash"—the money you use for day-to-day expenses and paying bills. Two account types offer easy access to everyday cash:

1. A **checking account** can help cover daily spending needs, check-writing, and ATM usage. Bank checking accounts are insured by the Federal Deposit Insurance Corporation (FDIC), an independent agency of the US government, against the loss of up to \$250,000 per depositor, per insured bank, based on account ownership type.
2. A **brokerage account**. Uninvested cash from this type of account earns interest and is available for investing or managing expenses. Holding cash here is appropriate if you plan to spend the money within a few days or would like to quickly place a trade. Assets in your brokerage account are protected up to \$500,000 per investor, including a maximum of \$250,000 in cash, by Securities Investor Protection Corporation (SIPC), in the event a SIPC-member brokerage fails.

When you're deciding where to hold your cash, ease of access, insurance, and yield all figure into the picture. For near-term use, accessibility will be a big consideration, while cash for long-term use has the potential to earn higher returns. However you deploy your cash, be sure to revisit your decisions as your plans and goals change.

If you sell your shares by 4 p.m. Eastern time, you'll have next-day access to funds.

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