

OUR NEWS LETTER



GLAUCOMA: FIND OUT IF YOU ARE AT RISK

Did you know that about half of all people with glaucoma don't even 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.

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.

You're considered at **high risk for developing glaucoma** if one or more of the following is true:

- 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

If you think you may be at high risk, talk with your doctor to make sure you're up to date on your glaucoma screening.

In Our Newsletter

GLAUCOMA: FIND OUT IF YOU ARE AT RISK

FIND THE RIGHT DOCTOR FOR YOU

WHAT'S HAPPENING TO GLOBAL COMMERCIAL INSURANCE RATES?

Illinois No. 2 in the nation for gas taxes

KEEP YOUR HEART HEALTHY

TAX REFUNDS INCH UP 2% OVER THIS TIME LAST YEAR

FIND THE RIGHT DOCTOR FOR YOU

Are you looking for a 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** for a side-by-side comparison of up to 3 different doctors.

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.

What's happening to global commercial insurance rates?

Marsh publishes latest edition of Global Insurance Market Index

Market Index, the broking giant's proprietary measure of global commercial insurance rate change at renewal.

According to Marsh, global commercial insurance rates increased by 2% in the fourth quarter of 2023. In Q3, the change was a 3% increase.

"Rates continued to be relatively consistent across almost all regions in Q4," Marsh noted. "As with Q3 and Q2, this was largely driven by a continuation of the trend for pricing decreases in financial and professional lines and a small decrease for rates in the cyber insurance market.

"Moderating rate increases for property risks also contributed to the quarter's results, with increased competition offsetting the impact of strong demand and ongoing losses.

"On average, rates in Q4 were flat in the UK, Canada, Asia, and Pacific. Rates increased in the US by 3%; in Europe by 4%; in India, Middle East & Africa by 4%; and in Latin America and the Caribbean by 8%."

On average, global property insurance rates rose by 6% in the fourth quarter; casualty insurance rates were up 3%; rates in financial and professional lines saw a 6% decline; and cyber insurance rates fell by 3%.

"At a time of much global economic uncertainty, clients will welcome the increased stability in insurance rates – especially for property exposures – and increased competition from insurers for well-managed risks," Pat Donnelly, president of specialty and global placement at Marsh, said in an emailed release.

"With 2024 set to be a year of significant geopolitical and economic challenges, we are working closely with clients to develop solutions that will enable them to become more resilient to global events and to take advantage of improving market conditions."

Illinois No. 2 in the nation for gas taxes

New rankings show Illinois motorists pay the second-highest gas taxes in the nation, according to the [U.S. Energy Information Administration](#).

Only Californians – by less than two cents – pay higher gas taxes than Illinoisans when you add up federal, state and local gas taxes.

At 66.5 cents per gallon, Illinois motorists can expect to pay \$325 a year in state gas taxes alone based on American Petroleum Institute gas usage [estimates](#). If someone were to switch to an electric vehicle, that comes with a [\\$100](#) annual fee.

Illinois has had automatic annual gas tax hikes since [2019](#) when Gov. J.B. Pritzker and state lawmakers doubled it and built in automatic increases tied to inflation, with the next one coming [July 1](#).

The state's gas taxes consists of [multiple layers](#): the state motor fuel excise tax, a prepaid sales tax and fees. That's without the federal tax and local taxes added by municipalities: motorists in [Cook County](#) pay an added motor fuel tax and sales tax.

Illinois is one of the [few states](#) to charge a sales tax on gasoline, adding it after the motor fuel tax is applied. That means Illinois drivers get taxed on the taxes they pay for gas.

Middle- and [lower-income](#) families give up a greater share of their household budgets to gasoline, a cost that is hard to avoid and still get to work or transport children. Illinois drivers who can fill up out of state, or at least out of Chicago and Cook County, will see savings.

KEEP YOUR HEART HEALTHY

Show your heart some love! Talk with your doctor to see if you need **cardiovascular disease screenings** or other **diagnostic lab tests**. Medicare Part B covers these tests if your doctor or other healthcare provider orders them.

As you may know, **living a healthy lifestyle** can help keep your blood pressure, cholesterol, and blood sugar levels normal — and lower your risk for heart disease and heart attack.

If you're not sure you're at risk, now's a good time to talk with your doctor. Learn more about how to prevent heart disease at **CDC.gov**.

Cardiovascular disease screenings

Medicare Part B (Medical Insurance)

covers cardiovascular screening blood tests once every 5 years.

Your costs in Original Medicare

You pay nothing for the tests if your doctor or other health care provider accepts assignment

What it is

These screenings include blood tests for cholesterol, lipid, and triglyceride levels that help detect conditions that may lead to a heart attack or stroke.

Tax refunds inch up 2% over this time last year

The average refund reaches \$3,207 and should continue growing as more returns are filed.

Tax refunds finally increased after two weeks of markedly smaller refunds compared to the same time a year ago, according to the latest data from the Internal Revenue Service (IRS).

Tax refunds are 2% larger than this time last year, but the number of taxpayers filing returns has decreased.

The average refund amount was \$3,207 as of Feb. 16, up from \$3,140 in the same period last year, the IRS reported. That's based on nearly 21 million refunds the agency has distributed so far versus nearly 28 million refunds disbursed this time last year, a nearly 25% decrease.

The 2% increase in the average refund is in spite of the fact that the number of returns processed is 6% less than this time last year, based on the weekly filing statistics.

The average amount likely will change as more returns are processed, especially those with the earned income tax credit (EITC), which will be processed this week. The IRS estimates most EITC filers will see their refunds by Feb. 27.

Refunds that include the earned income tax credit (EITC) and the additional child tax credit (ACTC) are delayed by law until mid-February.

If you're unsure when you will receive your tax refund, check out our tax refund calendar.

The number of taxpayers impacted by storms and other natural disasters may add to the low numbers of returns received and processed.

This week, the IRS added taxpayers in San Diego to the growing list of those allowed an extension to file due to storms. Taxpayers in a Federal Emergency Management Agency-declared disaster relief zone are eligible for the extended deadline.

To date, the IRS has extended the filing deadline to June 17 for taxpayers in San Diego, Connecticut, Rhode Island, Maine, West Virginia, and Michigan affected by storms, tornadoes, and flooding.

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