



KEEPING YOU INFORMED

National Healthcare...What would this mean for you?

National Healthcare is the big topic these days. Regardless of what end of the political spectrum you are on, there are disagreements on what should be done regarding healthcare. Everyone agrees that the system is not perfect and there are a large number of uninsured Americans, including children and the elderly. In 2007, 45.7 million Americans went without health insurance coverage at some point during the year. What to do about it is the question. A recent poll by Pew Research Center from the People & the Press showed a 44% to 38% margin, more American generally oppose than favor the healthcare proposals now before Congress.

Here are some thoughts to consider: In the current proposal, the public would be sold through a new National Health Insurance Exchange. Consumers would then choose from a range of private policy

offerings or they could choose the “public plan”. This sounds as though it would provide competition in the marketplace, but unfortunately the structure of the program will encourage people to select the public plan.

With this in mind, let’s consider how our current public plans work—Medicare and Medicaid. Both government plans underpay hospitals and physicians by as much as 15 to 20% in order to keep costs down. But now, that cost shift goes to commercial payers, an estimated \$88 billion in 2007. In the State of Washington, Medicare pays about 25% less than private insurers causing hospitals and physicians to charge consumers more to make up for the financial loss.

In turn, having a public plan that encourages

participation over the private plans will continue to shift the costs, causing the private insurers to raise their prices to make up for the cost shifting. In addition, remember that private insurers must cover their costs and they cannot afford to run a deficit. A public plan however, comes from funds out of the federal treasury. It could operate at a loss at least for a while until the result of that becomes the next hot topic...and where are we left then? We would be left without private insurers, escalating healthcare costs and without our insurance brokers to be our advocates.



Does National Healthcare sound too good to be true? Then it probably is...

Stressed Out?

The medical community is starting to understand the link between stress and the impact it has on your health. Stress is not necessarily something we can avoid. However, there are ways to improve how we deal with the stress...

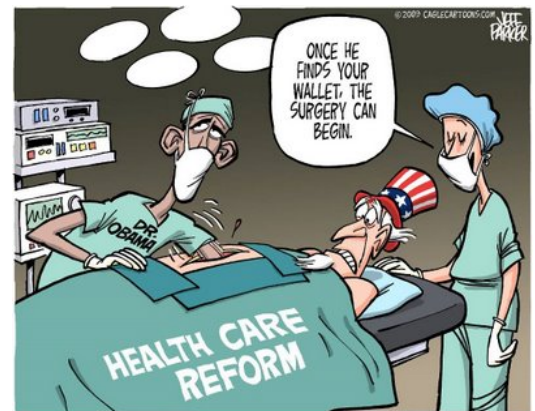
People who do not manage stress well tend to have headaches, stomach pain, sleeping problems, illness and depression. Long term (chronic) stress is caused by stressful situations/ events that last over a long period of time. Chronic stress can lead to health problems and can have an impact on your relationships with others, including your family and co-workers.

Some ways to relieve stress include:

- Writing in a journal 10-15 minutes a day about stressful events and how they impacted you. This will help you find solutions to coping with them.
- Exercise or doing a hobby you enjoy will help relax you and will reduce your stress. Even doing activities such as housecleaning or yard work can help.
- Spending some quiet time alone each day to mediate, can make a big impact on how you manage stress. Focusing on your breathing and being present.
- Ways to avoid stress: Finding a balance between personal, work and family needs, time management, getting enough sleep, and adopting healthy habits can all help you avoid chronic stress.



Finally, set goals for yourself to reduce the stress in your life. Create coping strategies will improve your health, your day to day experiences, and your relationships. Most importantly, when you feel your stress level increase, stop and breath!



What do you think about having a National Public Option Health Plan?

Let us know your opinion! Log onto our website: www.olympiccrest.com and take the poll by selecting “Let Us Know What You Think” in the Newsfeed at the bottom of the page.

We will post the results in the next newsletter.

We Can Help! Call or Visit Us Today.

Toll-free: 1-800-644-2568 or on the web at www.olympiccrest.com