

THE HEALTHY CPA

Brought to you by  CalCPA Health

August 2023

Protect Your Medical Identity

Did you know? Your health information is worth 50 times more than your credit card number to data thieves. Health records contain sensitive personal and financial data, making them valuable to cybercriminals, who use the data to pay for prescriptions, medical equipment and treatment or file fake medical claims. These crimes cause chaos and stress for the hackers' victims, especially when debt collectors call.



When it comes to your medical care and personal health information, take steps to protect your privacy against hackers. Medical apps, patient portals and telehealth services are widespread, and while convenient for coordinating your care, they give hackers more opportunities to steal your sensitive data. Avoid using obvious passwords (e.g., your birthdate) and always log out when you're done. Never use electronic health services in a public place and make sure security on all of your devices is current.

You may not think you need to worry because the Health Insurance Portability and Accountability Act (HIPAA) governs how health insurance companies, health care providers, clinics, pharmacies, hospitals and other medical services manage and protect patient medical data.

While HIPAA does provide some protection, you need to stay vigilant. Watch for unexpected charges on your health care bills, another possible sign of hacking. Data breaches do happen, so pay attention to alerts from your care provider if their records are hacked. Carefully review all medical bills and explanation of benefits statements (EOBs) from your health insurance company to spot abnormalities, and report anything suspicious without delay.

And if you use your credit or debit card for copays and other out-of-pocket charges, check records regularly. Call your bank or credit bureau to freeze your account if you see transactions you don't recall.

The Smart Moves Toolkit, including this issue's printable download, [Checkup Time](#), is at personalbest.com/extras/23V8tools.

BEST bits

• **August is Immunization Awareness Month — a good reminder to schedule your annual flu shot and COVID-19 booster.** Studies during the COVID-19 pandemic indicate it's safe to get both vaccinations at the same visit, now a commonly recommended medical practice. To schedule your COVID-19 vaccine appointment, visit a vaccine provider's online scheduling service. The CDC notes self-reported data from nearly one million Americans show an 8% to 11% higher rate of mostly mild symptoms following a double vaccination. For questions, contact your health care provider.

• **Psoriasis Awareness Month in August promotes understanding of this chronic skin disease and supports those affected.** This disease typically causes inflamed, itchy, scaly rashes, commonly on the knees, elbows, trunk and scalp; it can flare up for a few weeks or months at a time. It can also cause destructive swelling and pain in the joints, which is called **psoriatic arthritis**. More than eight million Americans have psoriasis. While there is no cure, there are effective treatments to alleviate symptoms. Learn more at psoriasis.org.

• **Good grip, good health.** Recent studies suggest having good wrist and hand strength indicates good overall muscle strength, mobility and cognitive ability. Low-grip strength may indicate increased risk of functional limitations and disability as we get older. One study found that grip strength among people without diabetes or high blood pressure was significantly higher than those diagnosed with either or both diseases.

• **More than 45 million Americans wear contact lenses — and not always safely.** Contact-related eye infections and injuries can cause vision damage and health problems. However, most of these problems are preventable with good contact lens hygiene. Cleaning and handling contact lenses safely can help prevent eye infections and injuries as can never sleeping while wearing contact lenses. Have your eyes and contact lens prescription checked by your optometrist once a year. Learn more at cdc.gov/contactlenses/protect-your-eyes.html.

What Your Gut is Telling You

The gut is your entire gastrointestinal tract. It starts at the mouth, travels through your esophagus, stomach, small intestine, large intestine (colon) and ends at the anal canal (rectum).

Your gut health is partially determined by the bacteria in your gastrointestinal tract. The gut has trillions of microbes that help with digestion, manufacture certain nutrients and release substances that have wide-ranging health effects.

Harvard Health describes the gut as the second brain, since it produces many of the same neurotransmitters — chemicals that are released by nerves needed for communication with your other nerves and tissues. Your gut and brain also share biochemical signals between your gastrointestinal tract and central nervous system: a good reason to pay attention to your digestive symptoms. And did you know? Seventy percent to 80% of the immune system is in the gut.

Poor gut health can result from ongoing:

- High stress levels.
- Lack of sleep.
- Consumption of a diet high in processed and high-sugar foods.
- Unnecessary use of antibiotics.
- Heavy alcohol intake.

Gut health can impact these health concerns:

- Immunity.
- Hormone levels.
- Weight.
- Fatigue.
- Heart disease, cancer and respiratory illness.

In time, poor gut health can contribute to mental health problems (emotional and social well-being) and autoimmune diseases as well as endocrine and gastrointestinal disorders.

Signs of a troubled gut: Frequent discomfort, bloating, gas, constipation, diarrhea and heartburn likely indicate that your gut is having a hard time processing food and eliminating waste. You feel tired more often than not. If you are experiencing these signs, see your health care provider.

To improve your gut microbiome:

1. Choose a plant-based diet that includes fermented foods (yogurt, sauerkraut, kimchi) and fiber from fruits and vegetables of all colors.
2. Get seven to nine hours of sleep daily.
3. Manage your stress levels. Exercise regularly, relax whenever you can and try to avoid overscheduling.



These are important ways to support a healthy gut. If you want to adopt a healthier lifestyle, start easy with small dietary changes and build from there.

August is Breastfeeding Month.



Breastfeeding Guidelines Update

The American Academy of Pediatrics (AAP) now recommends breastfeeding exclusively for the first six months after a baby's birth. Research reinforces that breastfeeding and human milk should be the standards for infant feeding and nutrition. After six months, continue breastfeeding along with nutritious, complementary foods.

The AAP also supports breastfeeding for as long as mutually desired by mother and child for two years or beyond. Continuing to provide human milk in the second year of life helps growing toddlers increase immunity and provides a significant source of macronutrients.

Here's how breast milk and breastfeeding benefit mom and baby:

- Breast milk has all the nutrients, calories and fluids your baby needs.
- Breastfeeding can reduce the risks of Sudden Infant Death Syndrome (SIDS) by up to 64% and overall infant death risks by as much as 40%.
- Breast milk is free and there's no preparation.
- Breast milk is easy for babies to digest.
- Breast milk improves the child's immunity.
- Long-term breastfeeding can help return the mother's uterus to its pre-pregnancy size more quickly and can protect the mother against diabetes and high blood pressure as well as breast and ovarian cancers.



QuikRisk™ Assessment: Productivity Checkup

Being productive on the job is about identifying and meeting your priority obligations — as well as planning and protecting your work time. When analyzing ways to improve your job productivity, consider measuring it by these positive traits:

- ☐ You **know what's important** and avoid being bogged down with trivial tasks. Productivity is about getting the *right* things done.
- ☐ You **identify your job priorities** to determine specific goals and timeline.
- ☐ You **plan your day** the day before you report to work, feeling ready to take charge.
- ☐ You **get back on track quickly** when your work is interrupted.
- ☐ You **resolve problems** by identifying what's needed in a positive manner.
- ☐ You **stay well-organized** to quickly locate information you need, saving time.
- ☐ You **simplify tasks** by breaking larger projects into smaller, practical tasks.
- ☐ You **know your supervisor's expectations** even as they change.
- ☐ You **keep learning**, and when you don't have answers, you work to find them.
- ☐ You are a **team player** and enlist feedback from your coworkers.
- ☐ You maintain a **clean, organized workspace**.
- ☐ And most important, **you enjoy your work** — at least most of the time.

How did you do? If you checked most of the boxes, you're likely doing well at work. Focus on the traits you didn't mark to get more out of your workday.

How's your workspace? Hopefully, it's tidy, comfortable and mostly free from frequent distractions. During work time, it can be helpful to take short breaks, move around, stretch, maybe turn on some music and eat lunch with your coworkers.

Horticulture at work? A study by the American Society for Horticultural Science found that workers who maintained plants in their workspaces reported feeling less stressed and more productive.

Research shows why massage is a stress buster.

Massage, an ancient form of hands-on healing, lowers stress hormones. That calms blood pressure and slows your heart rate, according to University of Miami research. Studies show stress-relieving massage lessens pain, muscle tightness and increases relaxation, too. The Mayo Clinic and other medical centers are increasingly prescribing massage therapy to help people cope with stress and pain from cancer, stomach problems, heart disease and fibromyalgia. If you have a health condition, ask your health care provider if massage is right for you. Before making a massage appointment, ask about the therapist's training, experience, credentials and fees.



TIP of the MONTH Intermittent Fasting

Intermittent fasting is a popular weight loss diet, but a new study shows that simply reducing overall calories and eating fewer large meals may be just as effective for reducing weight. The study assessed the diets of 550 adults for six years. Participants logged their food choices and meal timing with an app. Researchers found that the time interval from the first to last meal was not associated with weight change. They did find that consistently eating meals with more than 1,000 calories was associated with weight gain during the six-year study.

Stay Well Menu

By Cara Rosenbloom, RD

From apples to salmon to zucchini, it turns out that choosing the right diet can help you live well for longer. Research shows an eating pattern that includes a good variety of vegetables, fruits, whole grains, legumes, nuts and protein sources, such as fish, can reduce your risk of an early death by almost 20%.

This dietary pattern provides all of the nutrients your body needs for disease prevention —

including generous amounts of fiber, omega-3 fats, vitamins and minerals. When combined, the foods that comprise this eating style help reduce the risk of the main causes of death in North America, including cancer and heart disease.

Brain health is also vitally important as we age, and this dietary pattern helps protect cognition and reduce the risk of dementia and Alzheimer's disease.

How can you follow an eating pattern to stay well for longer? There's no need to count calories. The easiest way to follow this plan is to:

- Fill half your plate with vegetables and some fruit. They can be fresh, frozen, raw or cooked — they are all great.
- Fill a quarter of your plate with whole grains. Try oats, whole wheat, brown rice and quinoa.
- Fill the remaining quarter of your plate with protein-rich foods, such as fish, poultry, tofu, nuts, eggs, dairy, beans and lentils.

This dietary pattern aligns with USDA's My Plate, the Mediterranean diet, the DASH (Dietary Approaches to Stop Hypertension) diet and other healthy eating patterns.

In addition to which foods to choose, there's also some advice about foods to cut back on. Eat fewer ultra-processed foods that are high in salt, sugar and additives, as they are linked with a greater risk of heart disease, cancer and dementia. This includes fast food, salty snacks, pastries, candy and soft drinks. Also minimize alcohol: If you don't drink, don't start.

eating smart



Lime-Cilantro Chicken Thighs

- | | |
|--------------------------------|--|
| ½ cup freshly chopped cilantro | 1 jalapeño pepper, seeded and diced |
| Lime zest + 1 tbsp lime juice | ½ tsp salt |
| ¼ cup plain 3% Greek yogurt | 1½ lbs (680g) boneless, skinless, chicken thighs |
| 1 tbsp extra-virgin olive oil | |
| 1 clove garlic, minced | |

Add cilantro, lime zest, lime juice, yogurt, oil, garlic, jalapeño and salt to a blender or food processor, and process until smooth. **Add** chicken to a large bowl and coat with cilantro-lime marinade. **Stir** to combine, then cover and refrigerate for an hour. **Preheat** grill to 400°F. **Grill** chicken about 5-6 minutes per side or until internal temperature is 165°F. **Serve** with lime wedges.

Makes 4 servings. Per serving: 245 calories | 35g protein | 10g total fat | 2g saturated fat | 4g mono fat | 4g poly fat | 1g carb | 0g sugar (0 added sugar) | 0g fiber | 443mg sodium



EASY recipe

Stay in Touch

Keep those questions and suggestions coming!

Phone: 800-871-9525

Fax: 205-437-3084

Email: PBeditor@ebix.com

Website: personalbest.com

Executive Editor: Susan Cottman • Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, PhD, CFP, AFC, MBA; Eric Endlich, PhD; Mary P. Hollins, MS, JD, CSHM; Kenneth Holtyn, MS; Reed Humphrey, PhD; Gary B. Kushner, SPHR, CBP; Diane McReynolds, Executive Editor Emeritus; Zorba Paster, MD; Charles Stuart Platkin, PhD; Cara Rosenbloom, RD; Elizabeth Smoots, MD; Margaret Spencer, MD • Editor: Aimie Miller • Designer: Sheila Nupen

The content herein is in no way intended to serve as a substitute for professional advice. Sources available on request. © 2023 Ebix Inc. All rights reserved. Unauthorized reproduction in any form of any part of this publication is a violation of federal copyright law and is strictly prohibited.

Personal Best® 1 Ebix Way, Johns Creek, GA 30097 • 800-871-9525 • fax 205-437-3084.



CalCPA Health

An exclusive CalCPA member benefit.

1800 Gateway Drive, Suite 130
San Mateo, CA 94404
CalCPAHealth.com

Health Savings Accounts Compliment Your 401(k)

There are several reasons to be in a HSA, among them is to invest your money similar to a 401(k).

- Make pre-tax contributions
- Tax-free distributions for qualified medical expenses
- Tax-preferred investment earnings

Spend smarter, save, and invest in your future healthcare expenses.

[Learn More](#)



EXPERT advice — Elizabeth Smoots, MD

Q: What are migraine auras?

A: Auras consist of flashing lights, shimmering stars, floating zigzag lines, blind spots or other visual changes that commonly occur before the onset of migraine headaches. Occasionally, the symptoms may include tingling in a hand or face or difficulty speaking. The aura is usually followed by a severe, throbbing headache on one side of the head.

Seek medical care immediately if you have new symptoms of an aura, such as vision loss, trouble speaking or understanding language, or muscle weakness on one side of the body. These symptoms could indicate another condition, such as a stroke.

Treatment for migraine with aura is usually the same for migraine headaches without aura. Pain medications work best when taken soon after the aura begins. Consult your health care provider about other drug options, including triptans, dihydroergotamine and anti-nausea medications. Treatments are also available to prevent frequent migraines with or without aura. Stress management and relaxation techniques can also help treat and prevent migraines.



August is Children's Eye Health & Safety Month.



Kids and Sunglasses

Children receive more annual sun exposure than adults and that means they are at an increased risk of eye damage from UV light. Wearing sunglasses can help protect their still-maturing eyes, even for children under one year old. Here are some guidelines on selecting sunglasses and getting your kids to wear them:

Choose large, wraparound sunglasses that block 99% to 100% of UVA and UVB rays.

Ensure sunglasses have unbreakable frames and impact-resistant polycarbonate, scratch-proof lenses.

Let the kids pick the frames from a selection of safe sunglasses.

Keep the sunglasses when children aren't using them to make sure they are properly stored and not lost.

Consider your children's activities when selecting sunglasses. Amber or green lenses can increase contrast, which may be useful for sports.

Set a good example by always wearing sunglasses outdoors. Remember, even cloudy days in the winter can expose your family's eyes to harmful rays.



Wake-up call: Oversleeping can impact your health. A good night's sleep is important for your health; however, it's possible too much sleep can harm your health. A recent study found that excessive sleep can increase risk for developing an infection. Long-term effects from oversleeping may be linked to medical problems, such as a higher risk of developing type 2 diabetes, obesity, heart disease, headaches and depression. Sometimes medication, alcohol use or an underlying health condition can cause oversleeping. See your health care provider if you feel the need to sleep more than nine hours a night. Adults should get seven to nine hours of sleep daily.