# THEHEALTHYCPA

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Prescription Weight

By Cara Rosenbloom, RD

The prescription weight loss drug semaglutide, sold with different brand names, has been making headline news for a few reasons. These medications are newsworthy because they provide striking weight reduction in a short time. But they can also have side effects, high cost, and cause drug shortages. Do the benefits of taking semaglutide outweigh the risks?

Semaglutide is an injectable medication that was developed for people with type 2 diabetes to help with blood sugar control. It's injected by the user once a week, on the same day. Since a noted side effect of semaglutide is weight loss, the drug became popular, especially in Hollywood, for the sometimes off-label use of weight control.

Unfortunately, its popularity as a weight loss aid has caused drug shortages for people who need it to control their diabetes, and shortages are not expected to resolve anytime soon.

These drugs may not be covered by health insurance plans, especially for an off-label use. Since they need to be taken long-term, they are costly without a drug plan. Studies have shown that people who stop taking semaglutide will regain the weight they have lost, so it's a true lifetime commitment.

While there is no doubt that semaglutide reduces appetite and aids weight loss, it may also cause troubling side effects in some people, including:

- Nausea.
- Vomiting.
- Diarrhea.

- Heartburn.
- Headache.
- Low blood sugar.
- Loss of facial fat (gaunt appearance).

Check with your health care provider before making any decisions about taking semaglutide. Remember to weigh the cost, side effects, commitment and worrisome drug shortages with the outcome of weight loss while you make your decision.

#### **BEST** bits

- National Immunization Awareness Month teaches the importance of vaccination for people of all ages against several serious, sometimes deadly diseases; it also celebrates the successes of the different immunizations created in the 20th and 21st centuries. It's an important reminder to talk to your health care provider about getting vaccinated against COVID-19, including booster shots. And don't forget flu season — it's just around the corner. Ask your health care provider when flu shots will be available. Get yours as soon as possible. Vaccines for flu and COVID-19 reduce the risk of infection and lower your chances of being hospitalized and treated for serious complications if you do become ill.
- August 31 is Opioid Misuse Awareness Day. This global event remembers those we have lost to overdose deaths. Opioid drug abuse is an epidemic in the U.S. Oxycodone. hydrocodone, fentanyl and other opioids are highly addictive painkilling medications. They were widely prescribed for pain in the 1990s and early 2000s. Through the years, misuse of prescription and illicit opioids increased. Today, about 136 Americans die from opioid overdoses daily, according to the CDC. Of the more than 112,000 drug overdose deaths from May 2022 to May 2023, most were due to fentanyl. Learn more at cdc.gov/opioids/index.html.
- •Regular eye exams are important for children. Children are susceptible to nearsightedness, amblyopia (lazy eye), eye infections and other problems that left untreated can interfere with reading, focus and learning. Identifying and treating problems early gives youngsters the best opportunity for healthy vision long term. Children's Eye Health and Safety Month, sponsored by Prevent Blindness and the National Optometric Association, is a great time to schedule your child's eye checkup. Learn more at preventblindness.org.

#### Stay in Touch

### Keep those questions and suggestions coming!

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### Wildfire Watch

Most wildfires occur in the summer and have been more frequent in recent years with devastating results. Statistics show humans start most wildfires on public lands.

You can do your part to prevent wildfires. **Here's how:** 

- Check weather and drought conditions before building an outdoor fire.
- → Build campfires and bonfires in an open location and away from flammables.
- Never build a fire when it's windy or restricted because of drought.
- Extinguish all campfires or bonfires until they are cold before leaving the area or going to sleep.
- Maintain your vehicles, equipment and tires. Keep vehicles off dry grass.
- Don't smoke or use fireworks or sparklers during a drought or in a dry area. Tip: Leave fireworks to the professionals.



# College Debt Strategies

Student loans serve a necessary role in helping students obtain college degrees. However, for various reasons, the burden of these loans can be financially crippling. Here are factors to consider:

Cover the interest. If your minimum payment doesn't include the accrued interest on your loan, the interest could



be capitalized into principal on the loan, making your loan balance increase (negative or reverse amortization). Make sure you include the interest accrued each month.

**Enroll in autopay.** Government loans and many private loans offer a 0.25% reduction in interest rates for using autopay. This is a smart and easy way to reduce your loan interest. Enrollment instructions should be on the loan provider's home page or in the payment section.

**Staying on top of your loans is a must.** Keep any mail you receive from your loan provider. Also take substantive notes if you speak with anyone by phone. Include the reason, date and time, the names of people you speak with, and other pertinent information.

**Deduct the interest.** Depending on your filing status and income you can deduct up to \$2,500 of your student loan interest from your tax return (reported on Schedule 1). Check **irs.gov** annually for updates on deduction amounts.

Consult the Department of Education at studentaid.gov for new payment plan options and changes to current loan forgiveness programs. The website includes a loan simulator that can help you select the best repayment strategy for you.