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Welcome

From insurance premiums to medicine to doctor visits, the average American will spend \$5,000 on healthcare this year. And because we don't want to put a price on our health, we tend not to question those costs. That's where this special publication can help. Inside, you'll discover countless ways to cut your healthcare spending, including finding cost-effective insurance plans, avoiding surprise doctor bills, saving on prescriptions and curing ailments with inexpensive yet effective home remedies.

Turn the page to start saving!



Make the most of health insurance

BY FRANK LALLI

former editor of *Money* magazine, author of *Your Best Health Care Now* and NPR's *Health Care Detective*TM at Robin Hood Radio

Whether you're insured through work like 150 million Americans, among the 23 million who buy insurance privately or through the Affordable Care Act (ACA), the 45 million with Medicare or the 75 million with Medicaid—or one of the 44 million uninsured—choosing a plan can be overwhelming. Ideally, you want the biggest provider network, the highest percentage of cost-sharing at a price you can afford and the lowest out-of-pocket payments. This guide will help you find it

If you have insurance through work

Half of all Americans get employer-sponsored health insurance at work. Unfortunately, the coverage varies widely depending on the company's size. Generally, the bigger your company, the more generous the insurance. On average, employers of more than 100 workers pick up 82% of their workers' healthcare bills, leaving 18% to the employees. By contrast, only 30% of bosses of fewer than 50 employees offer any health insurance. That compares to 97% of all companies with more than 50 workers and up to giant corporations that do offer.

Under the Affordable Care Act (ACA), employers of 50 or more full-timers must offer decent "credible" coverage at an affordable cost. That means that health plans must cover many, if not all, of the

ACA's 10 essential health benefits: ambulatory patient services, emergency care, hospitalization coverage, maternity and newborn care, mental health and substance abuse coverage, rehabilitative and habilitative services, laboratory services, preventive and wellness services, prescription drug coverage and pediatric care for children up to age 19.

Also, by law, the insurance must pay at least 60% of the worker's medical expenses. And the plans' premiums cannot cost more than 9.6% of an individual's income. For instance, if you make \$50,000, you should not pay a penny over \$400 in monthly premiums.

Unfortunately, cases of bosses shortchanging workers are all too common, especially in lower-wage service industries like restaurants



and hotels. If you're being shortchanged, your employer can face stiff penalties. And you can sign up immediately for first-rate ACA insurance and probably qualify for federal subsidies that could slash your premiums by two-thirds to around \$100 a month. If you suspect you're being shortchanged at work, call the Health Insurance Marketplace's help line at 1-800-318-2596 and ask for an "eligibility determination."

Picking the best plan for you

In most workplaces, employers offer two or more kinds of plans defined by the size of the network of approved providers the workers can see at pre-negotiated costs (see box at right for more on plan types). Too often, workers fixate on one thing—the cost of the monthly premiums. Instead, one



can find better coverage and save money by comparing the plans' overall "generosity."

Generosity reflects the percent of your overall health costs that each plan is designed to cover, ranging from a low of around 60% for barely decent coverage to 90% for top-flight insurance. Insurance insiders call that percentage of generosity the plan's "actuarial value." Don't let the jargon confuse you. As you compare plans, you're looking for the widest provider network and the highest level of help paying your medical bills that you can afford.

How do you figure that out? Actually, it's easy. Simply ask your human resources staff for the "actuarial value" of any plan you are considering. That figure should be upwards of 70%. If it's only 60% or so, you may be getting shortchanged. Once you know the

generosity percentages of the plans you're considering, turn to the other aspects of the plans, like the deductible, cost-sharing copayments and coinsurance and the monthly premium.

Typically, the lower your monthly premium, the higher your cost-sharing expenses—including your copayments for doctor visits, coinsurance for certain higher-cost procedures and medicines, and your deductible, which is the amount you shell out up front before your insurer chips in a dime.

Also, the smaller the premium, the tighter the plan's network of providers. That can be only 10% of the providers and

hospitals in one county and no cancer center. You, of course, have the option of going to a provider who's not in your network. But figure you'll pay double the network rate for the privilege of seeing, say, a board-certified, out-of-state specialist for your specific serious condition. The reverse is also true. The higher your premium, the lower your cost-sharing and deductible, and the wider your provider network.

One New Jersey couple, for example, claimed for years that they had great health insurance with no premium. "That works for us," the wife often said. It worked until her husband developed a mysterious illness that baffled doctors in their plan's limited provider network. One doctor they were counting on for a diagnosis spent months ordering costly

Your insurance choices at work

In most cases, you have a choice of plans at work. Here, the most common types:

HMO: A health maintenance organization usually offers the lowest premium, cost-sharing copays and deductibles within its network of providers. However, they're very restrictive. You must choose a primary care doctor, who becomes your "gatekeeper." In theory, you two agree on a "care plan" that reduces your costs and keeps you healthy. But if you want to see a specialist, you must get a referral from your doctor or pay the specialist's bill yourself. In addition, HMO provider networks are limited to doctors, clinics and hospitals perhaps in one county or even only the ZIP code where you live or work. For example, if you get sick traveling and get care outside of your "service area," you'll likely pay out of pocket, unless you faced a true emergency—as tightly defined by the HMO.

HMO-POS: An HMO with point-of-service allows you to get care from more doctors and clinics. However, you pay for that benefit with higher monthly premiums.

PPO/EPO: Preferred provider organization and exclusive provider organization plans have extensive networks that can cross state lines. Also, you normally do not need a referral to see a specialist. But you'll pay higher premiums for either a PPO or an EPO.

DOCTORS FOR A DIME

tests the couple paid for and then said: "I'm sorry, there is nothing I can do for you." After a year and a half wasting hundreds of dollars bouncing from one ineffective provider to another, the husband signed up for a better plan with a higher premium. The new plan allowed him to go to a specialist at a major New York teaching hospital. That physician accurately and immediately diagnosed the husband's illness as a rare autoimmune disease that progressively weakens the body's arm and leg muscles. And he started treatment. "We wasted nearly two years," the husband said, "when I could have been getting treated."

In general, if you're healthy, a careful accident-free driver, don't play contact sports and feel luckier than the New Jersey couple, your best bet may be the most generous low-premium plan you can afford. However, if have health concerns especially as you age, or a family to worry about, you probably should pay the highest premium you can to unlock the widest possible provider network.

Extra and nontraditional plans

A number of smaller companies have begun asking workers to find their own health insurance with guidance from hired consultants. Typically, no matter what plan the worker picks, the company gives the worker \$500 a month, plus a flat \$300 for dependents. That low amount, though legal, is around \$400 a month *less* than the average company contributes for family coverage. Worse, some workers don't act and make the effort to get insured. If you ever become one of the 11 million who'll face this buy-it-on-your-own approach—called

an Individual Coverage Health Reimbursement Arrangement (ICHRA)—do two things: (1) Work with the company's consultant to find the best plan you can. (2) If at all possible, consider going to work at a company with far better health benefits than ICHRA.

Another fast-growing employer option is offering workers a

tax-saving Health Savings Account (HSA), rather than traditional group health insurance. More than 20% of employers are saving 20% on *their* health costs by only offering HSAs (along with a high-deductible plan that you need in order to open an HSA). And others are coaxing workers to ditch

Save on dental and vision care

Dental

Typically, employers pick up 50% of the monthly premiums and negotiate from a network of dentists. Expect to pay up to \$40 a month in premiums, plus a \$100 deductible. In return, you'll normally get two free teeth cleanings, 80% coinsurance for fillings or pulling teeth and 50% of the \$1,000 to \$4,000 bills for major work like bridges, crowns or root canals. Be warned, many plans impose one- to six-month waiting periods before they'll pay a penny for major work and commonly cap their payments at \$1,000 to \$1,500 a year.

If you're not covered at work and want to save roughly \$200 to \$1,000 a year in premiums, try negotiating with your dentist. For instance, if you only have one cleaning a year at an agreed-upon \$100 and one filling at \$125, you could save hundreds, but you do run the risk of getting hit with \$2,000 or more in emergency bills for procedures like a root canal. To compare dental plans, visit a site like eHealth Insurance.com or call an independent insurance broker. You may only find a few insurers in your area, often led by Delta Dental and Cigna.

Medicare-eligible? Interestingly, only half of seniors over 65 have dental insurance. That's partly because Original Medicare does not offer it; you have to buy a separate plan. However, all top Medicare Advantage insurers offer plans with all-in-one hospital, doctor, drugs, dental and even vision coverage for one relatively low premium. (See page 10 for more on Original Medicare vs. Medicare Advantage.)

Vision

Many companies offer a family vision plan for about \$25 to \$50 a month, which usually includes an eye exam for a \$10 to \$20 copay and one pair of glasses or contact lenses each at around \$150 a year. But if you're the one person out of four who doesn't need glasses, you could feel confident skipping it and saving \$600 or so a year in premiums. Experts say those under 65 without vision problems only need an eye exam every other year. And, even if you do need glasses, you can buy a pair for as little as \$9 at online discounters like EyeBuyDirect.com.

TIP: You can pay for dental and vision care through a Flexible Spending Account (FSA) or Health Savings Account (HSA).



the company's group health for an HSA.

Here's how HSAs work: They are portable savings accounts partly funded by your employer that allow you to bank pre-tax income to pay for your medical bills, even over-the-counter items like bandages and tampons. In 2021, you can contribute up to \$3,600 in pre-tax money into an HSA for yourself or \$7,200 for your family. That's your money, including the \$1,000 or so your boss may chip in. You can invest the balance, build the balance year over year and tap it tax-free for medical expenses. That includes your premiums, copays and deductibles. Theoretically, you can accumulate a sizable tax-free nest egg to pay big bills as you grow older. What could go wrong?

Well, you could get sick. Since you must join a high-deductible health plan to open an HSA, on average, you'll be responsible for the first \$3,000 of your family's bills for the year, though some deductibles range to \$15,000 or more. Plus, your maximum out-of-pocket expenses will be around a whopping \$14,000.

In other words, unless you've built a hefty balance year after year, your family could be one compound fracture or dreaded diagnosis away from financial ruin. In a traditional group health plan, your employer steps in and absorbs your big medical bills. In an HSA with a high deductible, you're largely on your own. So, if you have a choice, don't jump into an HSA until you grasp that fundamentally you are accepting the risk of getting stuck with big medical bills that normally would be paid by your employer.

A money-saving option at 80% of large companies that you can



add on top of your insurance plan is a Flexible Spending Account (FSA) in which you can contribute up to \$2,750 pre-tax money directly from your paycheck. You can tap the balance for medical bills during the year, but only those not covered by your regular health plan. Also, you can only carry over \$500 at most from year to year. But employers own the FSAs. Every penny of FSA money belongs to your boss, even though many employers choose not to contribute the legal limit or even a dime. So if you leave your job for any reason, your employer takes every penny you've saved in your FSA.

Navigating benefit changes

Studies show that for every \$1 that corporate health costs rise, companies shift \$2 onto their employees. Don't expect that to be the headline of your HR department's next health insurance memo. Instead, watch out for jargon signaling that your boss wants more money from you, and if you see one of these unfamiliar terms, call HR and make sure they help you figure out what's best for you to do next:

- **Unitized pricing:** You now must pay for each of your dependents separately rather than getting a family rate. If you've been paying, say, \$400 a month per family, expect to pay \$50 more.

- **Reference-based pricing:** Your company is capping the amount it will reimburse you for certain medical services, especially pricey ones, such as MRIs.

- **Healthy living incentives:** You'll be asked to take steps like quitting smoking or losing weight. Some companies hand out rewards of up to \$1,000 if you do, or they penalize you if you don't by raising monthly premiums.

- **More efficient provider network:** The number of approved doctors and hospitals that you can use at lower cost is shrinking, perhaps forcing you to go out of network for needed care and pay extra.

- **Consumer-directed health plan:** A friendly sounding term for urging, if not forcing, you to enroll in a high-deductible plan—which leaves you paying roughly the first \$3,000 or more in medical bills out of your own pocket.

If you lose your job

For decades, laid-off workers have been reflexively signing up for COBRA (Consolidated Omnibus Budget Reconciliation Act), a law that allows you to keep your old employer's plan for up to three years—but at full price with no company contributions. That can raise your costs by over 80%. Instead, you may well be better off with a subsidized ACA plan, especially if your suddenly low income qualifies you for premium subsidies and perhaps large cost-sharing discounts. Read on to learn how the ACA can work for you.



Buying through the Affordable Care Act

Among the 23 million middle-class Americans buying health insurance on your own? You should look into a subsidized Affordable Care Act plan listed on your state ACA Marketplace or Exchange. All ACA plans, as opposed to some other individual insurance, have substantial advantages, including:

- **There are no annual or lifetime dollar limits** on how much insurers must pay for your covered medical bills.
- **You cannot be turned away, charged extra** or dropped because of preexisting health conditions.
- **You cannot be charged extra because of your health** or your gender, including if you are a woman of child-bearing age.

In addition, all the plans provide comprehensive coverage, including the 10 essential health benefits.

Importantly, the government also subsidizes the plans generously. Well over 85% of ACA members earning under around \$50,000 individually or \$100,000 in a family of four collect tax credits that can reduce their monthly premiums by two-thirds or more. After subsidies, the typical ACA premium is as low as \$64 to \$100 a month. On top of that, more than half of ACA members earning less than the above amounts also get roughly 66% reductions on their cost-sharing co-payments, coinsurance and deductibles.

No wonder studies show that 75% of the 11 million ACA members say they're satisfied with their plans. "The idea of the law was to lift the quality of individual and small-group coverage to the level of large corporate groups," says consumer advocate Claire McAndrew. "Everyone deserves quality health insurance."



Shopping for plans

One way to shop ACA plans is to go to Healthcare.gov. Depending on where you live, you'll be prompted to the federal Health Insurance Marketplace or to the 12 state-run and District of Columbia marketplaces or exchanges. On average, you'll be able to compare plans side-to-side from five insurers with competing premium and deductible options. And you'll be able to calculate your subsidies.

To avoid common mistakes when buying health insurance

Act during the open enrollment window. Whether you get your health insurance at work, buy it on your own or have Medicare, there is usually a four to six week window late in the year for you to enroll for next year. That's how insurers guard against people waiting until they get sick and need care before enrolling and paying premiums. If you don't act within the open enrollment period, you could be forced to go without insurance for the entire year—and that's a risk no one should ever take.

Find out if your plan has changed at all. Around one-third of people automatically renew their coverage, assuming little has changed. You'll get a summary of changes each year; read it carefully. Are your prescriptions—including your specific dosages or pill types—still on the plan's approved list? Is your nearby pharmacy still "preferred" and offering discounts of roughly 25%? If you see anything you don't understand, call the insurer and get a representative to explain it to you.

Double-check everything. Insurers' lists of participating doctors are notoriously flawed. In fact, experts say printed lists can be six months out of date, and even online lists can be wrong. So double-check. Call the doctor you want or already use and ask if she participates in the plan you are looking into buying. And be specific when asking if they "take" Cigna or United Healthcare or whatever. Your doctor may accept some Cigna plans, but maybe not the plan you want to use.

Do you qualify for Medicaid?

Do you earn less than \$17,000 a year or are you part of a family of three making less than \$30,000 annually? You may qualify for virtually free medical coverage through federal- and state-funded Medicaid. But the income thresholds and eligibility rules vary widely—especially among the 38 states plus the District of Columbia that have expanded Medicaid coverage through the ACA compared to the 12 that have not. You can check if you are among the 75 million who qualify through the Health Insurance Marketplace (at Healthcare.gov) or directly with your state Medicaid agency. Bear in mind that the names of the Medicaid programs vary from state to state.

Some state-run marketplaces offer enhanced benefits. For example, Covered California caps some drug costs and provides extra cost-sharing for certain working-class citizens. But in general, you can choose between four coverage tiers:

- **Bronze** for plans covering 60% of your medical expenses, and there are no annual or lifetime dollar limits.
- **Silver** for plans covering 70% of your medical expenses.
- **Gold** for plans covering 80% of your medical expenses.
- **Platinum** for plans covering 90% of your medical expenses.

Just to give you a sense of how generous the plans are, Medicare for those 65 and over pays around 80%, and Medicaid for low-income people and the disabled pays virtually 100%.

Also, it's key to remember that just like the plans you get through an employer, the more generous the plan's payouts, the more you'll pay in premiums. Upwards of 70% of ACA members pick middle-of-the-road silver plans. However, if you are young, healthy and doubt that you'll need more than free preventive care, you might lean toward a less expensive bronze plan. On the

other hand, if you have chronic health issues, you may want a gold or even platinum plan that will pay the bulk of your parade of bills, especially for a disease that requires expensive specialist visits, medicines and procedures.

Unfortunately, you can't just pick up the phone and enroll.

You must wait for the ACA open-enrollment period running from November 1 to December 15 in most states. But six of the 12 state-run marketplaces (Massachusetts, Minnesota, Nevada, New Jersey, New York and Pennsylvania) are offering extended enrollment deadlines for 2021.

The good news: If you miss open enrollment, all may not be lost. You could qualify for immediate special enrollment if you experience a significant “life event.” That includes getting laid off and losing your health coverage, moving, getting married or divorced, having a baby or adopting a child. Your special enrollment window typically runs from 60 days before the life event to 60 days after it. Please don't let that final window close on you. \$

Insurance terms you'll want to know

- **Premium:** The amount you pay monthly to stay enrolled in your plan. Essentially, your premium covers preventive services such as flu shots and wellness doctor visits at no extra charge.
- **Cost-sharing copayments and coinsurance:** Copay, for short, is the fixed fee you pay for prescriptions or to see a plan-approved doctor. Coinsurance is the percentage of the costs you pay, typically from 20% to up to 80% for higher-cost treatment and medicine.
- **Deductible:** The amount you pay for healthcare during the plan year before your insurer kicks in a dime. Deductibles can easily top \$4,000 for individuals or \$8,000 for families.
- **Plan year:** A 12-month period of benefits coverage under a group health plan that may not be the same as the calendar year. Most run from January 1 to December 31, but it can easily be, say June 1 to May 31. Important to know so that you group your elective healthcare in a way that ends up being most cost effective.
- **Out-of-pocket maximum:** The most you have to pay for services covered by your plan during a plan year. Maximums can range from \$6,000 to \$12,000. Original Medicare has no cap on what you might have to pay—not even a million bucks.



Understanding Medicare

There's a cartoon of a guru on a mountaintop saying, "I can explain the meaning of life, but I wouldn't dare try to explain Medicare." Yes, it can get complicated, but most important to know:

- (1) You need to sign up at age 65, even if you don't plan to use it for years—or face penalties.
- (2) You need to choose between government-run Original Medicare or increasingly popular Medicare Advantage plans sold by for-profit insurance giants.
- (3) Once enrolled, you need to know where to turn to figure out what services are free and how much ones that aren't will cost you.

But here are basics even that guru would understand:

Medicare is federal health insurance for 44 million seniors over 65 as well as the disabled that pays 80% of their medical bills. It's comprehensive. It covers hospitals through Part A; doctor care in Part B; an option to buy competing Medicare Advantage coverage from private insurers in Part C; and prescriptions in Part D.

Once you begin collecting retirement Social Security benefits, you are automatically enrolled in Part A hospitalization, Part B doctor care, and Part D prescriptions on your 65th birthday. You can use Medicare—or delay using it indefinitely—with no penalty.

However, up to 35 million people still working at 65 and *not* collecting Social Security are therefore not classified as a "retiree." Sadly at least 1 million of them who don't want Medicare immediately make the costly mistake of not calling their

local Social Security office to get registered for Medicare during their initial enrollment period, which is three months before turning 65 and three months after. If you miss that initial deadline and later decide you want Medicare after all, you face stiff late enrollment penalties of nearly 1% a month in premiums for every month you're late—with no lifetime limit. Let's say you enroll 12 months late for Part B; you'll have to pay an extra 10% in premiums every year for the rest of your life. Twenty-four months late, 20% extra, and so on.

What's more, if you miss your initial enrollment period and later want a Medigap plan (a supplemental plan designed to cover gaps in Medicare benefits), Medigap insurers in nearly every state can look into your health history and reject you or charge you extra.

Also, if you're in an ACA plan as you turn 65 and become eligible for Medicare, by law you must cancel your ACA plan. Then your best move is probably to enroll in Medicare immediately to avoid higher healthcare costs, gaps in your coverage, disrupted access to healthcare and penalties.

If you're not collecting Social Security for any reason at 65, call your local Social Security office and enroll at your earliest date. For more details, visit Medicare Rights Center's Medicare Interactive (MedicareInteractive.org). Then choose between these two options:

1. Original medicare

Original Medicare is not cheap. Depending on how long you paid



Medicare taxes at work, Part A monthly premiums for hospital coverage range from \$259 to \$471 for 2021. And, there's a \$1,484 deductible, up \$76 from last year. For doctors under Part B, your premium is \$148, plus a modest \$203 deductible. Medicare does pay roughly 80% of your approved medical bills. But that leaves you with the remaining 20% of the pie. And there is no out-of-pocket maximum in Original Medicare or its Part D drug coverage.

So it's no surprise that nine out of 10 Original enrollees also get supplemental insurance, notably a Medigap plan, to pick up the 20% of the healthcare expenses that Original Medicare doesn't cover. The average Medigap premium is around \$150, but you can pay up to \$500 for a generous Plan G policy that pays close to every dollar for medical care that you owe. That's an extra premium, yet Kaiser Family Foundation researchers reported that people in Original Medicare

can actually save money with Medigap. In a recent year, Original beneficiaries without supplemental coverage paid an average combined total of \$7,500 for premiums and care in a recent year. But those who added Medigap paid only a total of \$6,600—the premiums were higher, but the out-of-pocket for their actual medical care was lower.

Two thirds of Medicare beneficiaries also add Part D drug coverage. With Original Medicare, that adds another \$40 a month premium and a \$400 deductible. However, you get a lot for your money in Original Medicare. You may have heard about doctors refusing Medicare, but roughly 90% of doctors, upwards of 75% of specialists and virtually all of the nation's 5,000 hospitals participate in Medicare. In addition, Original Medicare enrollees do not need pre-authorizations or referrals or face geographic restrictions to get care. If you're sick, you can go anywhere in the country and get covered care from nearly any provider you want. You call the shots, and Original Medicare pays.

2. Medicare Advantage

By contrast, a rising 40% or so of Medicare beneficiaries are picking Advantage plans because they are convenient and cheap. Most

offer all-in-one doctor, hospital and drug coverage with annual out-of-pocket caps of \$7,000 to \$10,000—all for around \$20 a month. And 56% of enrollees choose plans with zero premiums.

In addition, there are free extras like gym memberships, 24-hour nurse hotlines, free transportation to shop and see doctors, delivered meals and even pest control and air-conditioning for people with allergies or asthma.

Advantage plans can be great—until you get sick and need care the most. The insurance companies behind Advantage aim for profits of \$1,500 per member per month by collecting massive federal subsidies, skimping on their provider networks and curbing your care. Studies show that the sicker you get, the worse off you are in an Advantage plan, which have small provider networks, often as few as 10% of the providers in one county or even ZIP code, and no cancer center. Also, you need permission from your insurer just to see a specialist in your network. If you travel outside of your “service area” and get sick, chances are you'll have to pay the bills yourself. That's unless you faced a true emergency. But even then you could have trouble. “We fight with Advantage plans over emergency

care constantly,” said Judith Stein, leader of the independent Center for Medicare Advocacy. She recalled the case of a woman on vacation in Florida who got a brain tumor, fell and broke her hip. Her Advantage plan ruled her condition was not an emergency, not even urgent. That left her stuck with \$100,000 in medical bills. Stein's group sued for her and won. The plan paid nearly the entire bill.

In addition, some Advantage plans cap how much they'll pay for specific services. For example, some plans set a fixed amount of, say, \$1,000 a day for your first week in a hospital, despite the fact that daily hospital bills can easily top four times as much. Practices like that are one reason two-thirds of those filing for bankruptcy blame out-of-pocket medical bills.

Some Advantage enrollees are also forced into what's called “step therapy.” Instead of the plan covering the drug or treatment your doctor advises, the plan mandates that you begin with less expensive options to see if they work. You can appeal, of course. But around 75% of Advantage appeals over authorizations and reimbursements are rejected.

Bottom line: If you are healthy, don't travel and feel you could absorb a big unexpected medical bill, Medicare Advantage may be fine for you. But if you have health concerns, enroll in Original Medicare and the best Medigap and Part D drug plans you can afford.

For help finding solid Medicare options go to Healthcare.gov or call 1-800-318-2596. You can also turn to an independent insurance broker like Via Benefits at 1-844-222-2972, where agents don't lean to one insurer or another. 

Skilled nursing vs. home healthcare

It's an unfortunate choice you may have to make one day, so which is more cost effective? Original Medicare pays your skilled nursing facility care for the first 20 days of each stay. You'll pay \$185.50 a day for days 21 to 100 (most Medigap plans cover up to day 100). But on day 101 the cost transfers to you. For home care through an agency (including physical therapy, medical supplies and personal care) the plan pays for as long as you need it. But: You'll pay 20% for durable equipment, like a hospital bed rental. And agency helpers work eight-hour shifts; you'll have to pay for additional assistance.

Save on doctor visits

Doctors pledge to do no harm. But nothing in their Hippocratic Oath prevents them from charging any amount for their services—including sums that may harm your finances. Thankfully, though, many doctors do feel a moral imperative to protect their patients' financial well-being, as well as their health. To that end, here's a breakdown of how you and your physicians can work together to ensure effective and affordable care

BY FRANK LALLI



When you need regular or routine care

Doctors often sympathize with their patients. Dr. Gerald Smallberg of New York City is an example. He said, "I have patients I've seen for years who can't afford me right now. What can I do? I see them, and don't charge them." While most doctors aren't this charitable, you don't have to go to Dr. Smallberg to get a bill you can afford. Many doctors like him routinely knock 50% to 90% off their fees for patients truly in need. That probably includes your doctor. All you have to do is ask. In fact, one study showed that more than 60% of patients who asked for discounts got them. Of course, patients have to raise the issue. And you should do it before the examination begins. Once you earnestly describe your financial circumstances, many doctors will be willing to help out. In rare cases, like Dr. Smallberg, they might provide the care for free.

Before the exam

Beyond negotiating for doctor discounts, you can keep doctor bills down by avoiding unnecessary care. Take your annual physical: Every insurance plan will include one physical exam a year for free. But experts say you should not allow the annual calendar to dictate your care. In fact, one large study found that too often, those free annual checkups led to unnecessary, costly and sometimes painful treatment. The researchers concluded that, "The benefits of regular checkups may be smaller than expected and the harms greater."

So it should be no surprise that the nonprofit Lown Institute, which is dedicated to helping patients get no more than the care they need, states that people under 50 without symptoms or a chronic condition can safely skip one or two annual exams in a row. However, the institute does draw

a bright line at 50. It says everyone older than that should get a full physical examination each year.

"It's true that there isn't a whit of evidence that annual exams prolong lives," says Dr. Michael Fine, former head of the Rhode Island Department of Health. But he too draws the line at age 50. In fact, he urges his older patients to have regular checkups so they never walk in to their doctor's office as strangers needing a battery of costly tests to see what *could* be wrong.

To ensure you avoid any added expenses when you do go for that annual visit, ask to speak with the nurse or patient advocate when you call to schedule it. Describe to them any symptoms you may be having and the services you think you may need during your visit. Be specific. Never ask for a



“routine” checkup. Your doctor’s idea of “routine” could be ruinous to your pocketbook, if, for example, she orders \$2,000 in “routine” blood tests or other unnecessary procedures. Also smart? Ask: “What lab tests is the doctor likely to order, and specifically why does he want those tests.”

For example, if you’re young with no heart issues, question why he plans an EKG. Many doctors propose EKGs for no good reason at \$50, or a heart stress test at \$175. Same goes for a urinalysis. An unfortunate fact: Some doctors simply pad their bills.

And never ask for tests you don’t need. Studies show that the more lab tests, procedures and prescriptions doctors provide, the happier the patient is. Dr. Sharon Orrange at the University of Southern California says, “Often when I

say, ‘You’re fine. Go on home.’ Patients say, ‘Aren’t you going to do some lab tests?’ when they don’t need them.” Emotionally, they may feel cared for, but it won’t help them financially.

During the exam

In addition, in our fee-for-service system, don’t assume anything. In other words, don’t cough in your doctor’s office unless you mean it. A doctor who takes one minute to diagnose that your cough is nothing but a sign of benign allergies could bill you \$100 or more. Here’s why: Let’s assume your doctor knows you’re in her office only for preventive services fully paid by your insurance plan. But if she doesn’t like the sound of a random cough, funky heartbeat or rattling breathing, she might begin examining you—thereby starting her diagnostic fee-meter—whether she warns you or not.

To avoid extra costs: As soon as you two begin discussing a symptom, ask if she intends to begin a “problem-focused evaluation.” If she says yes, ask these specific questions:

1) Why do you want to evaluate me and can it wait? If she says you need something like a chest X-ray or complicated blood work, ask for a prescription.



3 questions to ask before they draw blood

It may seem like a standard—and covered—procedure, but before anyone pricks you with a needle, ask:

Why do you want my blood analyzed? It’s not uncommon for doctors to prescribe multiple “routine” tests, including, for example, checking on the thyroid of younger patients with no symptoms or history of thyroid problems. That needle pinch alone can cost \$35 to \$50, not to mention the laboratory analysis that can add \$200 to \$10,000! So you want to stick with what’s strictly necessary.

Which lab is analyzing it? Many doctors have favorite labs. If they aren’t in your network, ask for a prescription instead. Then you can find a reliable lower-cost lab or clinic with your insurer.

Can you review my results over the phone? Many doctors will try to schedule yet another appointment for you to come in and go over results—and then charge you for that visit.

WHAT IS AVAXHOME?

AVAXHOME -

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Unlimited satisfaction one low price
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Protect your downloadings from Big brother
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18 years of seamless operation and our users' satisfaction

All languages
Brand new content
One site

AVXLIVE .ICU

AvaxHome - Your End Place

We have everything for all of your needs. Just open <https://avxlive.icu>

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Then you can shop around for a qualified provider charging lower fees at a national cost-monitoring website like Clear Health Costs (ClearHealthCosts.com). Or you can look up the codes for the procedures and then ask your insurance provider what it will cost you.

2) How much might it cost me?

Under the law, doctors must tell Medicare patients roughly how much any extra care will cost. But no such federal law exists for Medicare Advantage members, patients with private insurance or those with no insurance. If they can't give you the answer and it's not an emergency, again, ask for a prescription or a billing code so you can check the coverage with your insurance.

Your best protection is to avoid confusion when you book the visit. Ask to speak with the doctor's representative and simply request that if the doctor comes across a problem that needs further examination, he should stop

the visit and set up a separate diagnostic session. Then repeat that request directly to the doctor as your visit begins. The less confusion, the fewer surprise bills. Many doctors, who don't warn patients before they begin diagnostic care nor suggest booking a follow-up visit, say they worry that patients won't return for the exam and end up in trouble. So if you ask for a separate exam, follow through and get your symptoms resolved.

After the exam

Following your diagnostic exam, if your doctor recommends a costly test or extensive procedure, ask these 4 questions:

- What medical evidence supports that I need this test or procedure at all, let alone right now?
- Will it duplicate other care I've already had?
- What benefits should I expect and by when?
- Exactly what risks will I face, especially with a complicated



procedure or surgery? (Make no mistake: All procedures bring risks.)

It's also critical that you always question costs before a service or procedure. You'll have to raise the subject; your doctor will not. But once you say you can't afford such a bill right now, that should lead to a discussion of a sound but less costly alternative. For example, trying a new medication along with close observation or physical therapy, rather than an immediate procedure or surgery.

But, let's say you can't walk a half block and do need surgery now. Sincerity is key when your financial situation stands in the way of the care you need. Tell the doctor how much you can afford. For example, you can say: "I understand that you usually

Is it ever worth paying out of pocket? Yes!

By law, those with health insurance are not obligated to use it: They can legally skip the insurance and pay with cash, check or credit card. And increasingly, providers are accepting less in cash from patients on the spot than they could collect down the road from your insurer. The provider avoids delays, annoying paperwork and payment hassles. The patient saves money. So, offer cash when:

- You can pay less to your doctor than you would shell out with your insurance plan's hefty deductible.
- You can pay less than your plan's high coinsurance for the procedure, treatment or medicine—30 % and more.
- You research and find a lower price elsewhere: "My favorite was a patient who paid for a \$5,400 MRI at a medical center in California," says Clear Health Cost CEO Jeanne Pinder. He could have paid \$725 cash down the street, simply by checking for competing providers at Pinder's healthcare cost search site, ClearHealthCosts.com.



charge \$300 for this next step, but right now I can only afford \$100. If your doctor doesn't offer an immediate discount, offer to bring in your pay stub or your latest income tax return at your next face-to-face meeting to negotiate a reduction or a payment plan.

Also, whether or not your doctor accepts Medicare or still lower-fee Medicaid, you could offer to pay those low government reimbursements immediately out of your own pocket if, for example, you have a high deductible. Since 90 % of internists and roughly 75 % of specialists accept Medicare patients, many doctors will treat you as if you were a government patient, accept the low mandated amount in cash from you, and proceed with treatment.

When you need to see a specialist

Unfortunately, sooner or later you will need a specialist for a nasty problem. Since specialists are generally expensive, your first step is to ask your insurer or HR to help you find one in your plan's approved provider network. Going to a specialist out of network can easily double what you'd owe a network primary care physician. Or ask the referring doctor, "If it was you, who would you see?" More often than not, you just need one great doctor to plug you into a whole word-of-mouth network of great doctors—and if you're lucky they may all be part of your insurance network too.

Second, if you are doing your own search, look for someone who is board-certified in your specific condition. The certification for, say, cardiology means the physician has extra training in his specialty and has been endorsed by fellow experts. Also, many experts advise looking for specialists affiliated with major teaching hospitals or academic health centers. In addition to the physician in your field, you potentially have access to the hospital's other leading specialists in case your condition becomes more complicated and you need the care of a tight-knit multidisciplinary team. One caveat: Try to avoid "self-certified" doctors. "Once a doctor is licensed in any state," cautions Dr. John J. Connolly, CEO of America's Top Doctors, "he can call himself any kind of specialist he wants."

You can check on your physician's credentials at the American Board of Medical Specialties (visit CertificationMatters.org or call 800-733-2267). And, of course,

check the doctor's disciplinary history. One easy way: Do an online search of "medical disciplinary action" plus the physician's name and state.

Another option is to seek out the top expert in the field of your illness. A common misconception? Many patients with access to wide networks, such as Original Medicare beneficiaries, presume that the top physicians at major hospitals would never have time for them. So they don't even bother asking to see the very best doctors they can. But the opposite is true. Those leading specialists have dedicated their careers to helping people with *your* specific illness. They want to see patients like you. So don't hesitate to ask your doctor if they can make an introduction.

Unfortunately, for the same reason your doctor can lead you to many other doctors in their hospital, many doctors affiliated with one hospital do not like to send patients to someone at a competing institution. So if your primary doctor is reluctant to introduce you and arrange a consultation, or if your insurance requires you to have a referral from your doctor, don't hesitate to pick up the phone and call the top doc yourself. Ask if they take your insurance. If that specialist is not available because of the press of other patients, they don't take your insurance or locale is an issue for you, she normally will be more than willing to connect you with a colleague, often a young rising doctor she's working with closely.

And when you do find the right doctor, ask the same questions you would your primary healthcare physician before going in. **\$**

Save on medical procedures

Even though insurers assure you that preventive services (such as mammograms and colonoscopies) or certain elective procedures (like joint replacements) will be covered, you can end up seeing surprise fees on your bill for those very things. Don't let that stop you from getting the care that you need to ensure you remain healthy. Read on to learn what you're entitled to and how to get it without paying more than you bargained for

BY FRANK LALLI

Preventive screenings

One of the accomplishments of the Affordable Care Act (ACA) was to expand the roster of preventive medical procedures that any decent health insurance plan should cover at no extra cost to you—everything from wellness doctor visits to plan your healthcare to gynecological pelvic exams that help detect cervical cancer. Almost surely, whether you have insurance at work or through the ACA and Medicare, you are entitled to virtually all of the 30 most common preventive services for free. That includes:

- Blood pressure, diabetes and cholesterol tests
- Many cancer screenings, including mammograms and colonoscopies
- Counseling on such topics as quitting smoking, losing weight, eating healthfully, treating depression and reducing substance and alcohol abuse

- Regular well-baby and well-child visits from birth to age 21

Even still, fewer than one adult in 10 over age 35 gets all of his or her recommended preventive services. Men are less conscientious about this than women. Nearly 10% of men don't get any preventive care at all. Not only can this lead to your health virtually catching on fire, if you do get sick with something that wasn't caught sooner, the expenses can end up being astronomical.

Knowledge is power

When your doctor suggests a test, ask if it's preventive or diagnostic, and why it is necessary. Unlike preventive procedures, you will nearly always have to pay something for a diagnostic lab test. Costs can range from a \$45 copay for a simple blood test to a 20% or more coinsurance for a \$3,500 magnetic resonance imaging scan.



There are many ways you can learn about any suggested services and what is and isn't covered: going to HR at work, asking your insurer or, if you have Medicare, calling 1-800-Medicare.

But no matter how you get your health insurance, the easiest way to get an in-depth look at preventive care and to ensure you know what to expect to pay out of pocket is to do a little research. You can start by searching "select a service" at CMS.gov, then selecting "preventive services chart." It will show you all 30 common services, each with descriptions, current procedural terminology (CPT), or billing, codes and limitations. For example, for mammograms, there are no copays or deductibles for one baseline visit from ages 35 to 39 and annual screenings from age 40 and up, under CPT codes 77063 or 77067.



Once you have the information, you can call your insurance provider to double check that the test you need is covered. What's key: knowing and mentioning the specific codes every time you *book* a preventive screening. This ensures that you're not given any tests that aren't fully covered. And if your doctor does spot a problem, you'll want to stop him or her before they begin a formal "diagnostic" exam. Otherwise, you could get a surprise "diagnostic" bill before you have a chance to shop for your most cost-effective options.

So, say you're booking a screening for prostate cancer, you'll see that an antigen test (CPT billing code G0103) is free while a digital rectal exam (G0102) would cost you. So you tell your doctor's office, "Please note that I'm coming in for a G0103, not a G0102."

Where to find billing codes

To know what a procedure may cost or to ensure your bill is correct, these resources can help:

1. **The American Medical Association** (ama-assn.org), which wrote the CPT codes, lists all 9,700 codes on their site which you can search using a CPT code or a keyword to see what the associated CPT code for a service might be. In order to search, you will have to register (for free) and you are limited to five searches per day.
2. **Clear Health Costs** tracks medical costs by their billing codes in select cities. Visit ClearHealthCosts.com or call 914-552-9876.

Elective procedures

Elective surgery is *not* optional surgery. It simply means it's not urgent—until it is. As the COVID-19 pandemic continues, your best bet is to put off any elective procedures for as long as you can, preferably to the second half of 2021. But, of course, if your back, hip or knees are causing unbearable and debilitating pain, you'll have to act. In fact, 25% of elective surgeries demand immediate care, including compound fractures where the bone breaks the skin, bleeding ulcers, life-threatening heart conditions or a cancer diagnosis. Roughly speaking, about 25% of them, such as joint replacements for nagging pain and bariatric procedures for weight loss, can be delayed without harm. That leaves a debatable

50% where your quality of life is impaired but not destroyed, like painful varicose veins, gallstones or even brain surgery for mild tremors.

Proceeding with an elective surgery must be a joint decision between you, your specialist and the hospital. That said, there are ways to move forward to improve your life and protect your finances.

Vet your doctors and hospitals
Studies show that more than half of patients don't get the right treatment plan. So always get a second opinion from a board-certified physician specializing in your specific condition. Board certification is the medical profession's peer-reviewed seal of approval. Your insurer should

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give you a list of certified providers in your plan's network. You also can check through the American Board of Medical Specialties (CertificationMatters.com or call 866-ASK-ABMS).

Check hospitals carefully too. At Medicare's "Hospital Compare" page (at Medicare.gov/hospital compare), you can judge hospitals' "value" based on their charges and the crude measure of their death rates. Also, you can visit the Lown Institute's excellent national hospital ranking at LownHospitalsIndex.org, which compares such factors as patient outcomes and satisfaction.

Compare your costs

Now, armed with your likely billing codes, as discussed in preventative care, call your insurer for the "contracted rate" for the top providers in your plan's provider network. Staying in network will save you money. However, after carefully comparing providers, you may well decide that you can get your best outcome from an out-of-network provider. In that case, ask your insurer for the "usual and customary" rate for any out-of-network option you're considering. That's roughly the price your insurer has concluded most providers in your area charge for your procedure.

For example, if the usual and customary fee for your back surgery is \$20,000, figure you'll owe 30% coinsurance, or \$6,000. But, let's say the surgeon you prefer charges \$30,000. In that case, you'd owe that extra \$10,000, plus the \$6,000.

Don't hesitate to negotiate: Physicians and hospitals offer sizable discounts every day, sometimes based on patients' resources and sometimes to get the business. One candid hospital billing professional

in Utah said, "Any amount we accept from you is money that didn't walk across the street to our competitors."

Also smart: Go to the hospital's *ombudsman*, a professional who's paid to advocate for patients. Insist on getting any agreement you reach with them in writing, clearly addressing the services you expect, the costs and any payment plan you've worked out. Finally, consider paying out of pocket, especially if you have a high deductible to meet. Your provider might charge \$2,000 for a procedure but will routinely accept 60% of that from insurers, or \$1,200. He's not losing a penny if he takes the \$1,200 from you. He might even settle for \$1,000 on the spot to avoid paperwork and waiting months for the insurer to pay.

Avoid sneaky fees

Before any procedures, nail down added costs, if any, for assisting doctors or other professionals, such as an anesthesiologist, and

make sure they're in network. It's not uncommon for patients to expect to pay, say \$6,000 for an in-network procedure and end up with a \$100,000 bill by unanticipated out-of-network assisting surgeons. If you do get hit with a surprise bill, challenge it. Doctors and hospitals often accept less to avoid going to bill collectors who keep half of what they recover. And, studies show that half of all hospital bills have significant errors, like \$10,022 for a trauma team that was never actually called in or being double billed for a "surgical kit and tray" and the same "knife and other instruments." Or seemingly indefensible charges like \$12 for a "mucus recovery system" (aka a tissue), \$50 for one Tylenol or \$100 just to turn on the operating room's overhead light! These charges are often cleared up with one phone call, and if not, you can contact a patient advocate to fight for you. (For more on patient advocates, see page 22.) \$

You can bring your own supplies to the hospital

Hospitals charge inflated amounts for durable equipment—everything from walkers to CPAP machines. Here's how to avoid those fees:



1. Walk in with your own walker and bring your

CPAP. Hospital technicians will make sure your equipment meets their standards. Assuming that they conclude that your prescribed CPAP for home use is delivering the right air flow to control your apnea, you'll save money on the cost of renting a hospital unit.

2. Need an arm sling? Buy a good one at a surgical supply store or on Amazon for around \$13. If the hospital supplies it, you might owe \$200—a 900% markup.

3. When it comes to medication, you'll pay for every pill the

hospital pharmacy doles out. However, they'll usually allow you to bring pills from home that you take regularly for cholesterol, blood pressure, back pain and so on.

Save 50% on Hearing aids

A recent survey found that folks spend an average of \$2,710 out of pocket on hearing aids...but not you! Here, simple steps to cut costs 50% or more

1

Try 'unbundled'

When buying hearing aids, your final price typically includes other services that are bundled together with them, such as checkups, replacement batteries and maintenance—whether you need them or not. Luckily, many private audiologists offer hearing aids that come “unbundled.” So you select which after-care services you want and skip those you don’t—saving you up to \$1,000. Simply search for nearby audiologists at Find.ASHA.org/pro or call 800-638-8255. Then once you find one, call the office to ask if they offer an unbundled option.

2

Ask for a break

One survey found nearly 50% of customers who requested a lower price on hearing aids received one. Another option: Apply for reduced-rate or free hearing aids from organizations that provide them to low-income individuals with no health insurance coverage, like the Hearing Aid Project and Lions Club. Learn which programs you may qualify for at HearingLoss.org/hearing-help/financial-assistance.



3

Check your Medicare

Rely on Medicare to cover doctor and hospital visits, but wish it covered hearing aids too? If you've got a Medicare Part C plan (also called a Medicare Advantage Plan), it might. This privately issued supplemental Medicare insurance that comes with a low or no monthly premium and capped out-of-pocket costs often includes hearing aid coverage. Call the number on your member card to find out if they do.

Don't have Part C and missed the annual enrollment period? You may still be able to sign up under certain circumstances—for example, if you had another type of supplemental healthcare plan that ended, you moved out of a coverage area or your provider moved. To find out if you qualify to enroll now, log on to Medicare.gov/plan-compare.

4

Shop here

To save the most cash on high-quality digital hearing aids, head to Costco, where their private brand, Kirkland Signature, sells for \$1,500 per pair—about 50% less than you'd pay elsewhere for a name-brand equivalent. Even better, these hearing aids are made by the premium Swiss manufacturer Sonova, so you can expect reliability and durability.

Prefer another brand like Philips or ReSound? Costco sells those too for up to 30% less than other retailers. Not a Costco member? Look for limited-time discounts of up to 59% off on hearing aids at nearby audiologists by logging on to HearingTracker.com/hearing-aids/discounts and sort results by price to see the best deals instantly. And if you're an AARP member, you'll save 20% on hearing aids by calling HearUSA at 800-203-7048.

Save on emergencies

The last thing we want to worry about when a medical emergency arises is, *How much will this cost me?* But all too often, a visit to the emergency room or urgent-care center results in an inexplicably expensive bill—from ambulance fees to out-of-network providers—that we hadn’t anticipated. Luckily, with the help of state laws, healthcare advocates and a little preplanning, you can protect yourself, and your health, and potentially save \$1,000s

BY FRANK LALLI



Planning ahead for emergency visits

Before Sareatha Boothe became a Milwaukee healthcare professional, she made a very common mistake when her son had a severe asthma attack and needed oxygen immediately. She called 911, an ambulance came and it took him to the nearest ER, only two blocks away. Her bill for the out-of-network ride: more than \$1,500. That’s about 10 times as much as you would normally be billed for an in-network ambulance. “When it’s your child in an emergency,” Boothe explained, “you don’t think to get a network ambulance. You just want to get to the ER fast.” People are also often unsure what kind of care they need (if any at all) especially during a pandemic where every cough or fever can be cause for alarm. So they unknowingly choose the more expensive option when making a decision fast. That said, it pays to plan ahead for an emergency that’s coming sooner or later.

To get the best care for the least money, answer these questions:

Q **Do you have your primary doctor's mobile or home phone number for immediate guidance on where to go when you need emergency care?**

Of course, in any truly life-threatening emergency, call 911 first. But if you’re in a situation where you’re not sure if you need to go to an emergency room or urgent-care center, call your primary doctor. If you can’t reach him or her or you don’t have a primary care doctor, turn to a telemedicine company. You can save hundreds of dollars and hours of wait time—as well as avoid germs—by “seeing” a doctor over Zoom or FaceTime, or on the phone. They can assess symptoms, order tests and provide prescriptions. They can steer you to an urgent-care clinic for immediate help for something minor or to

your nearest hospital for anything potentially life-threatening. Even better? Most health insurers cover at least one telemedicine approach—check your insurer’s website for specifics about what your plan covers. No insurance? You can pay a flat fee ranging from about \$30 to \$80 at some of the top outfits, including Teladoc.com (800-TEL-ADOC), MeMD.net (855-636-3669), iCliniq.com (844-432-0202) and AmWell.com (844-SEE-DOCS). For more information on how to save on care with telehealth, see *Virtual visits that save \$\$\$* on page 24.

Q **Are you familiar with your nearest urgent-care center?**

Do a quick search on the internet and call the ones closest to you (see the box at right for the important money-saving questions you should ask them).



Q Do you know the highest-rated in-network ER near you?

If not, call your insurance company and ask them if they can steer you to the best ER in your provider network that's in your immediate area. And if you don't have insurance, find the closest nonprofit hospital near you. An IRS provision prohibits the country's 3,300 nonprofit hospitals from charging the uninsured more than they would bill the insured.

Q Do you have the phone number of your health plan's in-network ambulance service or your town's low-cost volunteer ambulance corps? Call your insurance company and ask them which in-network ambulance services they cover. Also smart: Call your local town hall and ask if there's a dependable volunteer corps near you. And if you do call

911, the dispatcher will send the closest ambulance and you'll be rushed to the nearest ER. But while EMTs are trained to speed you to the nearest hospital, they normally have the authority to take you to your preferred hospital if the longer ride won't endanger you. Or call your in-network ambulance and direct it to your preferred hospital.

Q Do you have the phone number of a car service or friend for a ride to a health-care facility to avoid an over-priced ambulance?

If you need regular transportation to a treatment center or skilled nursing home, ask your insurer ahead of time if your plan requires justifying documentation to cover the trips. They may require your doctor to submit a note explaining your medical necessity. Once you get formal preauthorization, your insurer should cover an ambulance, a wheelchair van or perhaps an ordinary taxi.

Medicare generally covers ambulance services—even air evacuation—if the transportation is needed to protect the patient's health. The coverage falls under Part B doctor care and is subject to deductibles and copays. You can call 800-Medicare to get a realistic idea of costs.

Once you've answered all of these questions and gathered the information, jot it down and keep it all handy under "Emergency" in your mobile phone and on a paper posted to your refrigerator door. You never know when you may need it—immediately.

When opting for urgent care over the ER

Have a non-life-threatening issue that needs in-person care, like an X-ray of your wrist after a fall? Heading to urgent care often makes sense. But call first and ask these important money-saving questions:

- **Do you participate in my specific insurance plan?** They may have contracts with your insurance company, say Aetna, but not your specific Aetna policy. Finding out before can save you a surprise bill.
- **Is this a 'freestanding emergency room'?** Freestanding facilities look like urgent-care clinics, but they're actually mini ERs that often charge up to 20 times what a doctor or urgent-care clinic charges. Your \$160 X-ray bill can balloon to \$3,000. That one question can save you thousands.

Avoiding surprises while in the ER

Scott Kohan woke up in an Austin, Texas, ER with his jaw broken in two places from a vicious attack. Despite his pain, he had the presence of mind to check his insurance provider's website at the hospital and was relieved to find the hospital was in his plan's network. "I figured I should be good," he said. A couple of weeks later, he received a bill from the oral surgeon that the ER called in for \$7,924. The hospital was indeed in-network. The surgeon was not. Kohan said, "I don't know what I could have done differently."

Unfortunately, Kohan's surprise ER bill is common. Studies show 20% of ER visits nationally lead to surprise bills ranging from \$2,000 to \$20,000 from out-of-network specialists, anesthesiologists, laboratory pathologists and radiologists. Thanks to a new law, starting in 2022, those bills will be illegal.

Until then? Plan ahead, identify your preferred in-network ER and go there. Then once there, ask every ER provider you see if they participate in your health plan. Staffers may ask you to sign a stack of papers. Make sure you understand each one, especially any waivers allowing providers to charge you more than in-network fees. And write "No out-of-network providers" on admission forms, advises Carolyn McClanahan, M.D., an ER physician turned financial planner. That should help you challenge any surprises, such as an in-network doctor calling in an out-of-network "assistant." Also, if you are uninsured, the provider must tell you how much he expects to bill you and get your okay—provided you ask.

Under Original Medicare, providers must warn beneficiaries before they proceed with a service that will cost them more than Medicare usually pays. By law, if the provider doesn't ask a patient to sign an Advance Beneficiary Notice (ABN), that professional cannot charge extra if he proceeds with the service or procedure. However, providers are not required to present an ABN to Medicare Advantage members. And providers can bill Original Medicare beneficiaries without ABNs for services or items that Medicare doesn't cover, like acupuncture or hearing aids. (For more information on Original Medicare coverage, see page 10.) So always ask: "What do you want to do next? How will it help me? And how much will it cost me?"

What to do if you *are* hit with a surprise ER bill? First, don't pay it until you check with your company's HR and your insurer. You may find out that, for example, in some cases, hospitals that join insurance networks are required to provide only in-network doctors, laboratory

testing or X-rays. And all it requires is a call explaining the situation. If that doesn't resolve it, contact your state department of insurance. You may be living in one of nearly half the states that have laws protecting its citizens from surprise bills. For example, Kohan could have asked Texas' department of insurance to investigate his bill. By state law, if requested, the department must look into any surprise bill over \$500.

A number of other states, including California, Connecticut, New Jersey and New York, have laws compelling the insurer and the provider to settle out-of-network surprise bills between themselves, without involving the patient. Also, your state may have a "Medicare equivalency" law prohibiting hospitals from billing uninsured middle-class families more than they accept from Medicare. California's law protects people making below 350% of the federal poverty level—around \$40,000 for individuals—and the Illinois cutoff is 300% to 600% of poverty, depending on whether you're treated at a rural hospital or a pricey big-city facility. \$

Unfair bill? A health advocate can help

When all else fails, it may be time to hire an experienced patient advocate to help you fight through the confusing medical billing system. Advocates charge anywhere from \$100 an hour to 30% of whatever they save you. But they can help cut bills in half with, for instance, just one phone call to a provider they've worked with for years. Among the best advocates:

Mary Daniel at ClaimMedic has 30 years of experience auditing and negotiating for lower medical bills. Visit ClaimMedic.com or call 888-910-9599 for information.

Katalin Goencz at MedbillsAssist in Stamford, Connecticut, provides help with claims and insurance choices as well. Visit MedBillsAssist.com or call 203-569-7610.

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Virtual visits



Telemedicine, or consulting remotely with a doctor, has been around for years, but recent technology has made it easier than ever to speak with a qualified physician. If you're dealing with a common symptom, like a sore throat, or can't get in to see a doctor because of your location or a hectic schedule, these services are great for convenience. But that's not the only benefit. One study showed telemedicine saved patients as much as \$120 per appointment and helped them avoid unnecessary emergency room visits, bringing savings as high as \$1,500. Here 4 ways to save even more with telehealth!

1

Get a COVID-19 consultation—free!

If you're experiencing a dry cough, fever, loss of smell or other symptoms associated with COVID-19, you can speak with a healthcare provider over the phone or via video for free...when you know the right place to look. If you've got health insurance, Medicare or Medicaid, the copay is waived in most cases for an in-network doctor or your insurer's tele-health provider. Call your insurer or visit their website to find out more. Aren't covered by insurance? Some telehealth providers, like Ro Telehealth (Covid.Ro.co), offer free COVID-19 assessments to anyone, and you'll get reimbursed by the federal government.

that save \$\$\$

2

Score unlimited therapy

Blue or anxious? A new survey shows that in response to COVID-19 and stay-at-home orders, many insurers expanded their mental health coverage to include therapy via video or phone and added hundreds of professional therapists to their networks to ensure you can see someone quickly. This applies to Medicare too: Thanks to new federal rules, you're no longer limited to in-person therapy sessions and can now meet with a mental health professional via video or phone—with 80% of your visits covered by Medicare Part B. No insurance? The nonprofit group OpenPathCollective.org charges a one-time \$59 fee to meet with a mental health pro via video for \$30 to \$60 a session—about 50% less than the average rate.

3

Dodge these copays

Have a rash, urinary tract infection or other non-emergency ailment, but put off making a telehealth appointment because of pricey insurance copays or a high deductible? If your insurer usually charges for telehealth visits, check their website or call their customer service number to find out if their fees are waived now. Some insurance companies (such as Aetna and Blue Cross Blue Shield) temporarily nixed copays and deductible requirements for video and phone consultations for a wide array of medical issues to ease the burden of overstrained clinics and hospitals during the pandemic and to help patients avoid exposure to COVID-19. Waivers vary from state to state, so be sure to ask about yours specifically.

4

Find the lowest fees here

Since telehealth is now so popular, there are far more providers—competition that means lower prices for consultations whether you have insurance or not. And finding which provider offers it at the best rate is easy. At LiveHealthOnline.com, for example, you'll pay just \$49 for a visit if you don't have insurance—though the site does accept it. You'll get a diagnosis, a care plan and a prescription if it's needed—all without leaving home! Also smart: Simply log on to GoodRx.com/treatment, then select the medical issue you need help with, such as "cold and flu," and you'll get a list of telehealth companies and their prices. Some charge a monthly fee (as little as \$9) and others stick to one-time fees (like KHealth.ai, which charges \$19 a visit).

Pro tips to make the most from your online visit

Pick the best setup

FaceTime, Skype, Zoom, there are a host of programs that can help you chat with a doctor on a device. "Your doctor's office will tell you which one they use, and how to download it," says Yuna Rapoport, M.D., assistant professor of ophthalmology at Mount Sinai's Icahn School of Medicine in New York City.

Gather your thoughts

"Jot down concerns and symptoms beforehand so you won't forget anything important during the consult," says Felice Gersh, M.D., director of California's Integrative Medical Group of Irvine. Want to show your doctor a skin rash or red throat? Take pictures beforehand so they're ready for your appointment.

Find the right spot

Pick a quiet area in your home and place your laptop or phone so the camera is at eye level so your doctor can see and hear you clearly, says Michael Tehrani, M.D., a geriatric physician in Long Beach, California. Also, turn off the TV and ask a loved one to keep pets or little ones out of the room during your appointment.

Lean into the perks

Not only do you avoid crowded waiting rooms, virtual appointments feel less rushed, says Z. Catherine Navarro, M.D., a dermatologist in West Palm Beach, Florida. "Since they're not taking place in a busy doctor's office, it's easier for us to give patients undivided attention and really listen."



Pay less *at the pharmacy*

Feel like the older you get, the more crowded your medicine cabinet becomes? You're not alone! Three-quarters of those age 50 to 64 use prescription drugs, as do 91% of those 80 and older, spending an average of \$1,200 per year on prescriptions alone. The solution? Keep reading for insider strategies to cut costs on everything from pricey prescriptions (asking one question can slash your Rx bill by \$100s) to over-the-counter must-haves for as little as \$1!



PAY LESS AT THE PHARMACY

Find the



With more than 88,000 pharmacies in the United States, you'll find one on nearly every corner, making it easy to purchase everything you need (prescriptions, over-the-counter medications or simply cotton swabs!) in one quick, close-to-home trip. The caveat? The one on *your* corner may not be the one offering the most bang for your buck. And with consumers spending more than ever on prescriptions alone—the average American splashes out \$1,200 annually per person—every deal you find can help shrink that figure significantly. That's why we asked shopping experts to give their budget-minded insights on the nation's top drugstores and pharmacies and the main reasons loyal shoppers love them, so you can decide which store is the best one for *you!*

Meet our experts...



Stephanie Nelson
founder of
CouponMom.com



Michelle Katz
author of
Healthcare for Less



Sara Skirboll
shopping expert for
RetailMeNot.com



Walgreens

Number of stores: 9,021

Locations: All 50 states

What customers love:

myWalgreens rewards: The free program allows members to earn points for every dollar spent at the store: Every thousand points equals \$1 toward a future purchase. Buying Walgreens-branded items earns five times the points, plus you can earn bonus points online and from picking up prescriptions or getting in-store immunizations. You can also earn points by logging healthy behaviors, such as walking or lowering your blood pressure.

Easy Rx refills: Download their free app onto your smartphone and you can refill medication just by scanning the bottle onto the app. It also allows you to select a pickup time or opt to have the Rx delivered to your home.

Insider tip: Every Tuesday, seniors can save 30% online by buying eligible regular-price items using the code SENIOR30. And AARP members can save even more on purchases of Walgreens wellness products by linking their membership and rewards cards.

right pharmacy for you!

Experts weigh in on the top stores to make shopping for all of your healthcare needs easy *and* economical



Rite Aid

Number of stores: 2,464

Locations: 19 states, primarily on the East and West Coasts

What customers love:

Wellness+ rewards: Signing up for a free loyalty card at RiteAid.com helps customers earn Wellness+ points, which accumulate for store credit that can be used for purchases. Members earn 1 Wellness+ point for each dollar spent and up to 25 Wellness+ points for every eligible prescription.

Alternative health focus: The store's RxEvolution program focuses on treating the mind, body and spirit with both traditional medicine and alternative remedies. Pharmacists are certified immunizers and trained integrative pharmacy specialists who can recommend products that help get better sleep, alleviate stress, support immunity and more.

Insider tip: Coupons are loaded onto RiteAid.com/coupons/load2card# every Sunday, but insiders say to check the site midweek, when new coupons are sometimes added as well.



CVS

Number of stores: More than

9,800

Locations: 49 states

What customers love:

The in-store brand: According to *Consumer Report*, the CVS store brand of OTC medications and wellness items are often better rated than brand-name items, and cost up to 30% less.

Lower-cost Rx help: With 83% of Americans concerned about rising prescription drug prices, CVS created a search tool on pharmacists' computers in-store, allowing them to review coupons, insurance coverage and other lower-cost options to help customers find the lowest prices for prescriptions.

Color-coded Rx labels: CVS created color-coded Rx labels to help customers better manage medications by knowing exactly what to take and when.

Insider tip: If sale items are sold out by the time you get to the store, you can ask for a rain-check, a slip of paper showing the sale price and the number of items you want. Bonus: Their rainchecks never expire.



Sam's Club

Number of stores: 566 in-store pharmacies

Locations: Nationwide

What customers love:

Free health checks: On the second Saturday in January, April, July and October, from 11 AM to 4 PM, members and nonmembers can come in for free tests for glucose, cholesterol, blood pressure, body-fat percentage, vision and hearing. On all other days of the year, members can get their blood glucose (free) and cholesterol (\$15 for Plus members or \$19 for club members) tested.

Hearing Aid Centers: State-licensed pros at the club's 450+ Hearing Aid Centers fit hearing aids and offer hearing evaluations, hearing-aid programming and repair, referrals and more.

Insider tip: Club members can save some time with the Scan & Go app, which allows shoppers to scan items with the app, then pay for them right on the phone and show an e-receipt at the exit—all without having to bother waiting in the checkout line.

PAY LESS AT THE PHARMACY



Walmart

Number of stores: 4,600

in-store pharmacies

Locations: 49 states

What customers love:

OTC med prices: According to *Consumer Reports*, the store offers the best prices for dozens of common brand-name and generic OTC drugs.

Wellness days: On certain Wednesdays, pharmacy staff provide free screenings for blood pressure, BMI and total cholesterol. And in-store pharmacies offer year-round immunizations in 49 states.

Insider tip: If you can't make it to the pharmacy during normal business hours, some locations offer LocalRx health service rooms and offer lockers for pharmacy pickup outside of regular pharmacy hours.



Albertsons

Number of stores: 1,800

in-store pharmacies

Locations: Nationwide

What customers love:

Flu shot bonus: Get a flu shot at Albertsons and receive 10% off your next grocery purchase.

Comprehensive health screenings: The store partnered with CoreMedica to offer noninvasive finger-stick blood testing for cholesterol, blood glucose, cortisol and more starting at just \$24.99. Pharmacists review the results and provide referrals or other health recommendations.

Insider tip: The pharmacy often offers promos like a \$25 gift card when you transfer prescriptions from another pharmacy. Check the weekly ad or stores for details.



Publix

Number of stores: 1,067

in-store pharmacies

Locations: 7 southeastern states

What customers love:

Walk-in care: Low-cost treatment for allergies, sinus infections, pink eye and more are available on a walk-in basis.

Free medications: The free-to-join medications savings program offers select maintenance meds—like those for blood pressure or diabetes—and antibiotics free, and 90-day supplies of other common meds for \$7.50.

Insider tip: Publix will accept some coupons from competitor pharmacies, depending on location. For example, have a coupon for a CVS gift card with a new or transferred prescription? Bring it to Publix and they'll give you a Publix gift card instead.



ShopRite

Number of stores: 222

in-store pharmacies

Locations: 6 north-eastern states

What customers love:

Free blood glucose meter: Register online to get a free Diabetes Wellness kit, which includes a new Glucocard Shine XL blood glucose meter. Test strips aren't included, but at \$11.99 for a 50-count, they're less than the average copay for test strips.

Prescription savings program: The supermarket's free prescription savings program offers commonly

prescribed generic medications, including those for allergies, diabetes, heart health, thyroid conditions and more, starting as low as \$3 for a 30-day supply.

Low-cost vaccinations: ShopRite pharmacists are registered drug and vaccine experts. You can get low-cost immunizations for shingles, chicken pox, measles and more. Many stores also offer free consultations with in-store registered dietitians.

Insider tip: The grocery store often offers "money makers" on vitamins, pads, liners and more—items that, when on sale and paired with an available coupon, end up being free, plus create a credit that can be applied to the rest of your bill. Find these deals on coupon savings sites like TheKrazyCouponLady.com.



Costco

Number of stores:

501 pharmacies

Locations: Nationwide

What customers love:

Dental insurance options: The club offers Delta Dental plans for members in Arizona, California, Florida, Maryland, Nevada, Oregon, Pennsylvania, Texas and Washington. Individual plans start at just \$99 annually for comprehensive dental coverage from your choice of skilled primary-care dentists in the network. Find more

information at Costco.com/dental-insurance-services.html.

Optical care: Costco was found to be the best place to buy eyeglasses in the U.S., according to a *Consumer Reports* survey. Eye exams cost about \$80 to \$150, and Kirkland, the in-store brand, offers Signature HD progressive lenses for nearly 50% less than similar lenses at specialty stores like LensCrafters.

Insider tip: If you buy an item and see it on sale the following week, or even 30 days later, Costco will refund you the difference: Simply take your receipt or membership card (to look up the purchase) to customer service.



Kroger

Number of stores: 2,200

in-store pharmacies

Locations: 37 states

What customers love:

The Little Clinic: Open 7 days a week in 220 locations, the in-store clinic offers cold and flu relief, COVID-19 testing, rapid antibody testing and more. Schedule your appointment at TheLittleClinic.com.

Insider tip: Shopping Kroger's private-label brands, like Simple Truth Organic, which includes supplements, cough syrup and more, can cost you 25% less than brand-name items. Plus, if you try one of their products and aren't satisfied, just bring in your receipt and exchange the unused portion for the equivalent name brand for free.



Wegmans

Number of stores: 103 in-store pharmacies

Locations: Virginia, Maryland, New York, New Jersey, Massachusetts, North Carolina and Pennsylvania

What customers love:

Medicare advice: Pharmacists use an online tool that generates a free report comparing the drug portion of Medicare coverage for all plans available, based on medications you use and your prior prescription history, to find you the best coverage for the greatest value.

Deals for diabetics: The pharmacy offers low prices on medications like Metformin 500 mg., 60 tablets for just \$5.39.

Insider tip: The store will double manufacturer coupons for health items, with certain restrictions.



Target

Number of stores: 1,672

in-store pharmacies run by CVS

Locations: 47 states

What customers love:

\$5 coupons: You'll get a \$5 Target coupon for every 10 credits earned on your CVS ExtraCare card (from filling prescriptions, signing up for text alerts, etc.), making you eligible for up to \$50 in coupons a year!

Optical services: Getting an eye exam with a licensed doctor of optometry at Target Optical locations nets you a discount equal to your out-of-pocket insurance copay toward the purchase of new eyeglasses or minimum 6-month supply of contact lenses.

Insider tip: Shop Wednesdays, the day health section items usually get marked for clearance.

Save on all your prescriptions

Americans pay twice as much for their medicine as those in other developed countries, where pharmaceuticals are more tightly regulated. Here, the Food and Drug Administration (FDA), by law, cannot consider the price of any drugs it may approve for sale, even when their development was financed with hundreds of millions of taxpayer dollars. It's common for you to pay \$50 for the very same drugs that go for \$5 in Germany or England. Those high prices lead one out of every five people to cut back on drugs, often with serious consequences. Instead, ask these 14 questions to save your health *and* your bank account

BY FRANK LALLI



Six questions to ask your doctor

1 Why are you prescribing this specific drug?

Your doctor should be able to describe the drug's benefits clearly and, importantly, tell you when you should expect to experience them and how long you should continue taking the drug after you feel relief. For instance, a woman with a common urinary tract infection should feel better in two days on the antibiotic *nitrofurantoin*. But studies show that it takes a full seven days for this antibiotic to wipe out the bad bugs that need wiping out. That's important information because it can save you money while ensuring you get the best result in two ways. First, you won't pay for what you don't need. In this case, you'll simply buy a seven-day

supply, as opposed to a 30-day supply, which is some doctors' automatic default. Second, if it's working, you'll be sure to take the entire course of your prescription for maximum effect; and, if it's not working as expected, you'll know to check back to learn what your next best option is.

2 Why are you suggesting this specific dosage?

Nearly always, you want to take the least amount of medicine that's effective. Also, though drug prices are generally flat dose to dose, there are cases of drugs costing \$800 or \$4, depending on the dosage. And insurers routinely cover one dose of a drug—and put it in their "formulary" (the list of exact drugs they

cover)—but they won't give you a dime for another dosage not on that approved list.

3 Can I split this pill in half and save 50%?

Thanks to the drug-industry practice of "flat pricing," many pills cost roughly the same regardless of potency. For example, you can buy a 30-day supply of 40 mg. Lipitor for your heart for \$35 or an 80 mg. supply for \$36. So, if your doctor wants you to take 40 mg. a day, why not buy the 80 mg. tablet and split it in half or take the capsule form every other day? Warning: Never split pills without an explicit okay from your doctor.



4 Is there a low-cost generic available?

On average, brand-name drugs cost four times as much as generics, which are nothing less than FDA-approved copies with the same active ingredient, strength, safety and effectiveness. Once in a while a doctor may insist on a brand name with a coating to protect against gastrointestinal issues. But generally, why pay even three times as much for Crestor for your cholesterol, for example, versus generic *rosuvastatin*? Also, if there isn't a generic for your prescription today, keep checking with your insurer. The FDA is approving three new generics every day.

5 Do you have a manufacturer's discount card for this drug?

Your doctor has stacks of discount cards in her cabinet that were dropped off by drug-maker salespeople. She could hand you one. If she doesn't have one, check the drug maker's website. Experts estimate that manufacturers offer customer-building savings cards for nine out of 10 of their brand-name drugs. Their idea is to hook you on the drug at, say, \$10 a month for a limited period and then keep you coming back at the

full \$90 price. But discount cards can work for you too. You get to try the drug at a deep discount and decide whether it's worth full price.

6 Better yet, can you give me free samples?

Drug company salespeople give doctors around \$12 billion worth of free samples every year. So there's a good chance your doctor can give you a generous supply—for free. Then you can judge whether the drug works for you and is worth a prescription. Just ask and you could save hundreds.

Three questions to ask your insurance

1 Can you name three 'preferred' drugstores near me?

Your friendly local pharmacist, like any merchant, can charge whatever he wants for medicine, say, from \$4 to \$400. Insurers protect you by negotiating prices with drugstores in return for their customer traffic. As a result, you can save 25% or more on your prescriptions at your plan's "preferred" stores, which nearly always include nationwide chains like CVS or Walgreens. And don't stop there: Check the costs among the preferred stores; you could save even more.

2 Can I save money by ordering through your mail-order program?

You might be able to get three-month supplies of medications for chronic conditions like diabetes and high-blood pressure at zero copay and with free shipping, through your plan. But, as with all mail order, you run the risk of delays and damage. So, also ask if you can get your 90-day supplies

locally. Many insurers offer that option at mail-order prices through chains like CVS and Walgreens.

3 Are each of my medicines on the insurer's formulary?

Insurers constantly change the list of exact drugs they cover—their formularies—thereby forcing you to make sure regularly that your drugs are still covered. Check on your refills as well as any new drug before it's prescribed. Also, always call your insurer before renewing your drug plan to be certain your medicines will still be covered in the new year. Be specific. Ask about the medicine's dosage and its form. For example, recently if one had coverage with insurance company WellCare, they would be charged \$83 for 30 days of the 2 mg. capsule of muscle-relaxer *tizanidine*—or \$300 with no insurance—because the capsule wasn't in its formulary. But it costs only \$8 for the same dosage in tablet form, which *is* in its formulary.

Four questions to ask your pharmacist

1 Is there an over-the-counter (OTC) alternative to this prescription?

You might ask your doctor too. But double-check with your pharmacist: He or she is likely to be better informed about OTC alternatives that typically cost no more than \$30. For example, allergy nasal sprays Flonase or Nasacort Allergy 24HR at around \$25 for 6 oz. might give you as much relief as prescription Veramyst or Nasonex at \$200. Also, once in a while, there are prescription drugs that cost around one-third less than their OTC options. That's rare, but it's worth asking about.

2 Can I save by paying out of pocket, rather than using my insurance?

A new federal law that passed nearly unanimously in these divided times compels pharmacists



to tell you if you can save by paying directly out of pocket rather than using your insurance plan—but only if you ask. Paying this way is often cheaper, especially if your plan has a high deductible. Adderall for attention deficit disorder, for example, can cost you more than

\$200 with a high deductible, but only \$30 cash by shopping dependable online drug-discounter GoodRx (GoodRx.com). Your pharmacist can also advise you about perhaps buying a 90-day supply to save up to 50%. But again, you have to ask!

You can get 5-figure specialty drugs for less

Ask your employer. Once you explain your situation to your human resources staff, you may find that your employer can help. Some corporations, typically with more than 500 unionized workers, cap a worker's drug costs at \$1,000 to \$2,000 a year. Also, because of the pandemic, the government is currently allowing workers to change their insurance plans to get more protection. And in other cases, employers have changed their group health plans to protect workers who must take expensive medications for cancer.

Unfortunately there may be a time when you have an illness that requires taking a top-tier drug that costs upwards of \$20,000 a month, but you just don't have the funds to cover it. The good news? There are three places you can turn to get help

Apply for assistance. Hundreds of foundations, organizations and non-profit charities offer financial aid or help cover the entire cost of prescriptions. Many are disease specific, like the Leukemia & Lymphoma Society for blood cancer patients. Plus, private charitable organizations, like HealthWell Foundation (HealthWellFoundation.org) and Good Days (GoodDaysFromCDF.org), have helped hundreds of thousands of patients.

Explore switching to an Affordable Care Act plan.

You probably won't qualify for subsidies if your company offers decent insurance. But you cannot be turned away because of your preexisting condition, and all Affordable Care Act plans will cap your combined out-of-pocket medical and drug costs for the year 2021 at \$8,550 for an individual and at \$17,100 for a family.

3 Will you match the lowest price I can find?

Many local pharmacy store managers, even at chains, will match the lowest price you can find at another store. Phillip Boistard was paying \$140 and \$10 for two prescriptions at his Battleboro, North Carolina, drugstore until he discovered he could buy them for \$30 and \$4 at Walgreens. The first store manager immediately said he'd match the chain's prices. "There are two sets of prices," Boistard said. "What they charge you, and what they're willing to match." However, drugstores usually won't match a rock-bottom price you might find online.

4 Ask your chain-store druggist: Is my prescription on your deep-discount list?

Drugstore chains sell a handful of popular generics for around \$4 to \$10. Better yet, some grocery chains give away 90-day supplies of a few drugs for free to encourage foot traffic. Publix, for example, hands out *lisinopril* for blood pressure and *metformin* for diabetes. But be careful. If your doctor does not prescribe the exact dose or form of medicine on the deep-discount list, you could be billed hundreds extra. For instance, you can find 30 days of 20 mg. antidepressant *paroxetine* at a deep discount of \$4, or get billed \$123 for 25 mg. paroxetine. Why? Said one New Jersey pharmacist: "The 25 mg. pill isn't on our discount list." Tip: Don't automatically refill deep-discount prescriptions. Stores constantly change their approved medicines, their dosage and forms. One month you may pay \$4, and the next month you owe \$100.

One question to ask your drugmaker

1 Do you have an assistance program for this drug?

Virtually every Big Pharma manufacturer maintains extensive assistance programs for their "specialty" drugs for life-threatening diseases like cancer, which are priced from \$800 a month to over \$20,000—no exaggeration. If you unfortunately ever need such a drug, there are affordable options. Some drug manufacturers offer copay assistance programs where they will cover the cost of your copay, bringing your total out-of-pocket responsibility to zero.

Whereas with other companies, chances are you'll qualify for assistance if your family is making less than \$120,000 a year. If so, for example, Celgene may FedEx its \$22,000 *revlimid*

for blood cancer to you overnight for \$25 a month. Low-income patients with no insurance may even get it free.

You can also research assistance programs. Go to PhRMA's Partnership for Prescription Assistance (PPA) at PPARx.org. Enter your drug, fill out a short personal profile and up pops a list of active programs. Also, you can check the nonprofit Patient Access Network Foundation at PanFoundation.org. There's still more help at the advocacy organizations for your disease, such as the American Cancer Society and Cystic Fibrosis Foundation. If none of these options work for you, simply go online and punch in "[your specific disease] patient assistance" for still more helpful programs. \$

Save at drug discount websites

You can save up to 90% on your prescriptions if you take 15 minutes to compare your drug's price on a few discount websites before you buy or refill it. A recent price check showed a common blood-pressure drug at \$2.96 at one site and \$27 at another. Here, three leading sites:



GoodRx (GoodRx.com) The site claims it saves its average customer \$276 a year by price-checking the industry's largest network of 70,000 pharmacies. It's free to use, like the others. But for \$10 a month, a family of six and their pets get access to 1,000 common drugs all under \$10. And for upwards of \$19, you can "see" a doctor online for what ails you and perhaps get a prescription.

Milligram (MilligramRx.com) This site sometimes offers lower prices from independent pharmacies that the site's competitors don't cover.

WeRx (WeRx.com) This site monitors pharmacies in ex-urban areas that other discounters may not reach.

Save on everything else at

Whether you're shopping for over-the-counter (OTC) medications, supplements or simply a toothbrush, following these insider secrets from money-saving experts guarantees you'll never pay full price again

1

Pay 20% less on groceries

You may not think to buy your everyday household items at the drugstore, but you'll likely find bargains on everything from toothbrushes to cereal. Since those items are expensive in grocery stores, drugstores price them low to help lure in consumers. Extreme coupler Christie Bisbee of WildForCVS.com says shampoo, conditioner, milk, eggs and sweeteners are also great drugstore buys—you can easily get them for 20% (or more!) off what you'd pay elsewhere.

2

Use an app to pinpoint deals

"Who wants to hit up three different stores to save \$1 on hairspray? I let an app do the work for me," says money-saving expert Vivian Cook. With the Basket app (you can download the app to your smartphone for free from Basket.com), when you search for specific products, it lists the prices they're being sold for at different store, so you can plan your shopping based on their list.

3

Get an Rx for your OTC

Regularly take vitamins or over-the-counter treatments for chronic issues like allergies or heartburn? Ask your doctor if she can send a prescription for these supplements or meds to your drugstore. Many are available in nonprescription strength from your pharmacist (such as the antihistamine Xyzal and vitamin D), which means if your insurance covers prescriptions, you could pay far less with your copay than you would retail. No health insurance? An Rx from your doc could still help you save. That's because many prescription coupon websites (like GoodRx.com) offer discounts on prescribed OTCs as long as you pay for them at the pharmacy counter.

4

'Cycle' your way to super steals

The timing trick that guarantees the best discounts?

"Tapping into drugstores' sales cycles," says Teri Gault, founder of The Grocery Game. Retailers typically stick to a regular markdown schedule, with items going on sale every three weeks. By making note of your local store's schedule, you can take advantage and stock up on nonperishable items like toilet paper and pantry staples when they're at their absolute lowest price.

5

Match up for markdowns

"Forget scouring ads for deals—let a 'coupon matchup' site do the work for you," says savings expert Tom Nathaniel of LushDollar.com. "These sites are designed to find items on sale and match them with coupons you can use to save—and sometimes even make—money." His favorite? TheKrazyCouponLady.com. "The site updates almost daily and recently matched three \$1 off coupons for Crest products with a \$6 loyalty reward at Walgreens, resulting in three products for 99 cents each!" Other helpful savers: Flipp app (Flipp.com), which lets you view all drugstores' weekly ads in one place, and Shoptagr app (Shoptagr.com), which alerts you when your favorite items go on sale.



the drugstore



6

Spend 75% less on OTC items with generics

Store-brand versions of OTC medicines are just as effective as their name-brand equivalents because they have the same type and amount of active ingredients—and generics have been shown to save you up to 73% versus name brands. To save even more: Shop Amazon's Basic Care store (Amazon.com/basiccare). They offer a wide selection of Amazon brand OTCs, including cough medicine, pain remedies and sleep aids, for up to 75% less than store brands from competing drugstores. Prefer to shop in person? Try a discount store like Aldi, says money-savvy Chicago mom of five Sandy Keaton. "Aldi's take on Extra Strength Tylenol comes in a bottle of 100 caplets, which costs \$1.95—about 1.9 cents a caplet—while at one big pharmacy chain, I found Tylenol to be closer to 9.4 cents a caplet, almost five times as much as Aldi's."

Adobe Stock; Getty (2)

7

Put expired coupons to good use

"Ask the cashier if you can use expired coupons—if you're polite and friendly, your chances of success rise substantially," says Kyle James of Rather-Be-Shopping.com. Also, many cashiers are trained to give the customer a working coupon if they have an expired one. It's just great customer service—it creates a happy customer who's likely to return.



8

Score supplements for \$1

You can find quality supplements at most drugstores, but dollar stores, like Dollar General, sell them for much less! In fact, the discount retailer recently partnered with Centrum to create a Centrum Energy Multivitamin (\$5 for 50 tablets), almost half the price of a similar vitamin like Centrum Complete Multivitamin for Women that costs \$10 for 65 tablets at Walgreens. Paired with a digital coupon, you could score a bottle for just \$1!



Feel great for less

Whether addressing a sudden health problem or treating a chronic illness, it's no surprise that 63% of people wish they were offered advice on getting well with natural-health strategies, according to a recent survey. To get you natural answers fast, we've put together an A-to-Z guide to the most common health glitches and the best, most inexpensive (sometimes free!) home remedies. To keep the advice grounded in what really works, we've included real women who cured their illnesses for pennies! Read on to begin *your* healing

Feelings of



The top 5 home remedies that can save you \$\$\$

Most of us have anxiety from time to time, but for 31% of Americans, it's a persistent problem, typified by excessive worrying, restlessness, tense muscles and fatigue. Prescription meds help, but they're pricey and come with side effects like dizziness, brain fog and GI distress. Better to first try to get relief with these natural tips

1

Lifting soup cans

Surprising research in the journal *Sports Medicine* reveals that lifting weights is as good at reducing anxiety as meds or psychotherapy. That's because building muscle boosts the production of mood-lifting chemicals in the brain—and two 20-minute sessions a week is enough to benefit, says study author Brett Gordon, M.Sc. An easy to-do: Hold a 23-oz. can of soup in each hand, curl your right hand up to your right shoulder, then bring it down. Do this 12 times, then repeat the moves with your left arm.

2

A whiff of this

The sweet aroma of the vanilla extract you have in your pantry stimulates the production of *alpha brain* waves, which produce a happier mood, plus dampen anxiety for up to 92% of people studied at Chicago's Smell & Taste Treatment and Research Foundation. Simply take six slow, deep sniffs of vanilla extract when you feel tension.

3

Natural, cheap comfort foods

The beneficial bacteria in your gut play a vital role in making the *serotonin* that curbs anxiety and increases happiness, but they need nourishment to do the job! Their favorite foods? Onions, leeks, asparagus and sweet potatoes, which are loaded with *inulin*, a unique fiber that energizes. In fact, studies show that eating just $\frac{1}{3}$ cup of inulin-rich foods daily cuts edginess by 25% in six weeks!

4

Singing along

Whether with a friend, in a choir or even along to a favorite tune on the radio, singing cuts tension and anxiety by 55% in 2 minutes for 90% of women studied. Psychologist Julie Lynch, Ph.D., explains that adding your voice to a song prompts your brain to release the calming, mood-steadying hormone *dopamine*. Feel self-conscious about belting out tunes? Cornell University researchers say even

just quietly humming along to much-loved music can make your stress levels drop by 45%!

5

Muting cellphone sounds

A new University of Illinois study confirms what other research has suggested: The more time we spend on our cellphones, the more anxious we become. Luckily, shutting down the worry is easy, says NYU psychologist Adam Alter, Ph.D., author of *Irresistible: The Rise of Addictive Technology and the Business of Keeping Us Hooked*. His advice: When possible, turn off the bossy pings and keep your phone out of arm's reach so you have to walk to get it. Also smart: Shut it off during meals and stash it out of your bedroom during sleep.

Costwatch

An anti-anxiety med can cost over \$100 a month!

anxiety

“This \$5 essential oil saved my life!”

After suffering from undiagnosed PTSD for years, Dana Dupont, 46, found the key to calm her mind and put her on the road to healing

Dana Dupont smiled as she introduced herself to her table of customers. The Grand Rapids, Michigan, mom was excited to be working as a server in one of the top restaurants in the country. But as she began taking orders, her heart started racing and she was overwhelmed by panic. Excusing herself, she hurried back to the kitchen and burst into tears.

Dana had been having these unexplained breakdowns for years. She'd be driving or talking to a friend and would suddenly go into panic mode. Chalking it up to anxiety, she'd turned to alcohol to calm her nerves and begun drinking regularly. Realizing it was doing more harm than good, she'd gotten sober, but the daily meltdowns returned. *I can't go on this way, Dana wept. But I can't go back to drinking.*

Then one day, a friend invited Dana to a class on using essential oils to manage emotions. At this point, Dana was willing to try anything. *I don't see how this can help, she reasoned. But it certainly can't hurt!* During the class, the practitioner discussed a variety of oils touted to help with a range of emotions, and at the end of the session,

Dana shared the symptoms she'd experienced with the instructor and asked if there was an oil she thought could help. "Vetiver oil," the woman answered. Extracted from the root of the vetiver plant, a tall perennial grass grown in Southeast Asia, vetiver oil is renowned for promoting relaxation and mental balance. After further research, Dana learned that one study showed the calming effects of vetiver oil were similar to the anti-anxiety drug *diazepam*—without the side effects.

“Vetiver oil put me on the path to true healing”

Hopeful, Dana bought the oil (a 1-oz. bottle costs just \$5, and because it's diluted in a carrier oil, it can last for many months). She mixed a couple of drops of the vetiver oil with a few drops of coconut oil and carried the mixture with her in a small container. The next time she felt a panic attack coming on, she dabbed a little on her neck. As she inhaled the woodsy



fragrance, she felt an incredible sense of calm wash over her.

Amazed, Dana began using the elixir to defuse tension, applying a few drops to her wrists and *solar plexus* (the upper part of the abdomen, where the diaphragm rests) when she was facing a stressful day. On occasion, she also wore a special oil diffuser necklace. As her nerves calmed and her mind cleared, Dana decided to see a therapist, and soon discovered the root cause of her emotional episodes: severe PTSD, stemming from a sexual assault in her teens and a near-fatal car accident in her 20s. By combining the calming oil with therapy sessions, today Dana is a happy mom to her 13-year-old son and is studying to get a master's degree in nutrition.

"Before vetiver oil, I was in raw survival mode," says Dana, who still uses the oil to deal with stress. "It helped me get my emotions under control and get the help I needed... it put me on the path to true healing!" —Elisabeth Dunham

Cold & flu

The top 10 home remedies that can save you \$\$\$

The common cold is the most common human malady—you'll typically suffer from three infections related to it or the flu annually. And when you wake up sneezing, coughing, congested and achy, the last thing you want to do is shell out for a host of drugstore meds to relieve every symptom. The good news? These proven cures can make you feel great—without emptying your wallet!

Cold coming on?

Have that unmistakable feeling that the flu is brewing? Upping your intake of mushrooms bolsters production of *lymphocytes*, white blood cells that fend off viruses. Simply eat two servings of white button, portobello or shiitake mushrooms or supplement with 1,000 mg. of AHCC, a mushroom extract (like Vitacost Synergy AHCC + with Vitamin C, Vitacost.com), daily. In one study, AHCC doubled white blood cell counts in one day, cutting incidence of flu by as much as 50%.

Achy?

Spoon up Grandma's chicken soup! Chicken is rich in immunity-boosting zinc, and veggies deliver hundreds of anti-inflammatory nutrients. And research shows the comfort food cuts joint and muscle pain by 55%! Tip: Enjoying a bowl before bed can help you drift off sooner and sleep more deeply.

Congested?

Does your nose start to run as soon as you step outside? That's actually a good thing! University of North Carolina researchers say a brisk 10-minute outdoor walk opens and drains sinuses quicker and more effectively than Sudafed—and daily jaunts will cut the length of time you're ill by 57%! Together, cold air and exercise prompt the release of *adrenaline*, a hormone that reduces sinus swelling, plus revs the production of immune cells.

Wheezy?

Breathing in warm, salty air opens airways, plus boosts healing blood flow to the lungs to help you breathe 25% more deeply and easily. To get the benefits at home, stir 2 Tbs. of kosher or sea salt into 2 cups of just-boiled water, create a towel tent over your head and breathe the steam for 10 minutes twice weekly.

Headache?



Clogged sinuses can trigger head pain by inflaming nerves. For easy relief, use a saline nasal rinse once or twice daily—it's a study-proven way to eliminate mucus in the sinuses. Indeed, researchers at Rush University Medical Center say rinses made with Dead Sea salts makes this treatment as effective as nasal steroids, cutting head pain, pressure and congestion by 80%. Thanks go to this salt's rich stores of tissue-healing magnesium, calcium and potassium. To do: Mix 1 Tbs. of Dead Sea salt and 1 tsp. of baking soda into 4 cups of distilled (or boiled and cooled) water. Use a nasal bottle to gently flush one cup of the mix through sinuses twice daily.



Coughing?

Sweet news: Dark chocolate quiets a coughing fit 33% better than prescription cough suppressants—just 1 oz. provides relief within 2 minutes and for up to 6 hours. Explains neurologist Joseph C. Maroon, M.D., cocoa's healing compounds reduce throat inflammation and calm the irritated throat nerves that trigger coughing.

Don't want the calories? Mix 1 tsp. of white sugar into a cup of water and gargle. The sweet taste can ease a cough by as much as 45% by triggering the release of cough-suppressing opioids.



Recurrent cold?

Argh! That cold just keeps coming back! To reenergize your immune system and prevent infections from recurring, try working some fermented fare (such as ½ cup of sauerkraut, kefir or kombucha) into your daily diet. These foods supply probiotic bacteria that recharge the immune system after fighting an infection. In fact, research shows that boosting this good bacteria reduced subjects' annual sick days by 31%. Also smart: Get together with loved ones. Researchers at Carnegie Mellon University have found that spending 30 minutes each week with people you care about reduces your odds of catching another viral illness by 67%.

Itchy throat?

When a cold has left your throat feeling dry and scratchy, this natural home remedy can help soothe it: Mix ¼ cup of apple cider vinegar with ¼ cup of water and gargle for 15 seconds. Repeat each hour as needed. The vinegar's acetic acid will easily kill off the unwanted bacteria that's causing the discomfort in your throat.



Sinus pressure?

That uncomfortable pushing sensation on either side of your nose, in your upper jaws and teeth or between your eyes? It's thanks to a buildup of mucus in the area. This acupressure trick can relieve it in just 1 minute: First, push your tongue against the roof of your mouth for 2 seconds, then relax your tongue and use your index finger to press firmly between your eyebrows for 2 seconds; repeat 15 times. UCLA researchers say this motion gently moves the small, thin bone that sits in the middle of your nasal passage, and that rocking motion opens and drains sinuses.

Lingering cold?

It may sound obvious, but when you feel like you just can't shake a cold, try getting more rest! Researchers from University of Washington took blood samples from 11 pairs of identical twins with different sleep patterns and found that the twin with shorter sleep duration was more likely to feel sicker longer.

Symptoms of



The top 5 home remedies that can save you \$\$\$

COVID-19 comes with a range of symptoms including cough, shortness of breath, pain and fatigue. While mild for some, older adults, as well as those with heart or lung disease, diabetes or obesity, are at increased risk of struggling with a more severe case. There's no surefire way to protect against complications from the virus, but powering up immunity can lessen symptom length and severity. Here, the inexpensive options that do it!

1

A vitamin combo

A \$1 a day mix boosts immunity against COVID, says Fred Pescatore, M.D.

Vitamin C destroys bacterial and viral pneumonia (aim for three doses of 500 mg. daily); **vitamin D-3** helps white blood cells destroy viruses in the lungs, lowering the risk of breathing problems seven-fold (aim for 5,000 IU daily); **zinc** keeps viral cells from replicating (aim for 50 mg. daily); and **vitamin A** keeps mucus flowing, preventing viruses from sticking and replicating (aim for 10,000 mg. daily).

2

Steaming daily

By keeping mucous membranes moist, taking a steamy shower daily can help calm a COVID-related cough and help maintain a barrier that prevents infection-causing respiratory viruses from penetrating the lungs. Tip: Set a washcloth dabbed with eucalyptus oil on the shower floor. Studies show its *cineol*/protects lungs against infection.

3

Gargling with salt water

Daily gargles with a mix of 8 oz. of warm water and 1 tsp. of virus-fighting iodized salt are a simple way to soothe irritated tissues and reduce inflammation, says Terry Wahls, M.D. This makes them helpful not only for easing sore throats but in preventing worrisome coughs as well.

4

Nettle tea

Many life-threatening symptoms of COVID are due to an overproduction of *cytokines*, compounds released by the immune system to defend against invaders, says Sara Gottfried, M.D., author of *Brain Body Diet*. But German researchers found stinging nettle (a plant known for its healing properties) lowers cytokine levels by 32%. Says Dr. Gottfried, "I'm drinking nettle tea for that reason!"

5

Staying hydrated

Your first line of defense against any illness is a germ-killing antibody called *IgA*, which immune cells produce as long as you're well-hydrated, say University of Connecticut researchers. Hydration is key to preventing COVID because fluids thin out respiratory secretions so they're easier to clear from the lungs. Simply sip 2 oz. of a homemade electrolyte drink each hour (mix 10 oz. of water, ¼ cup of orange juice, 2 Tbs. of lemon juice and ½ tsp. of sea salt). British scientists say plant compounds and trace minerals maximize fluid absorption.

Cost watch

Hospital costs related to COVID-19 complications can be astronomical

COVID-19

“Free breathing exercises helped me heal from COVID!”

Martha Barrera, 50, found herself in a battle for her life. But with a daily routine of breathing exercises and movement, she fought the virus—and won!

“Help!” Martha Barrera gasped, struggling to breathe as she stumbled from the shower. The 50-year-old had been suffering from COVID-19 for 11 days, but what had started out as swollen glands and a cough had quickly morphed into high fevers, crushing body aches, inability to smell and hallucinations.

Bedridden for days, Martha had been desperate for a shower, but in the steam-filled air, her struggle to breathe intensified, and she collapsed. Her boyfriend, hearing her faintly tapping on a nearby dresser, rushed upstairs and took her to the hospital, where shockingly, staff refused to admit her.

“Your oxygen levels are at 88,” they said, somberly. “We’re sorry, but we’re only taking in COVID patients with oxygen levels below 80.” *How will I get better?* she despaired, when suddenly, a nurse appeared. “Trust me, you’re safer at home, where you can walk around and get fresh air.”

This echoed something her sister, who was also a nurse, had told Martha when she’d been diagnosed. “Get outside, take deep breaths and keep moving,” she’d

advised. With those words playing in her head, Martha made up her mind: *I’m going to fight this. I’m going to survive.*

When she returned home, Martha switched on the TV to see Chris Cuomo, a television journalist who had also been fighting the virus, demonstrating breathing exercises that had helped him. Recommended by Dr. Sarfaraz Munshi from Queen’s Hospital in London, the exercises were meant to expand the lower part

“Simple breathing exercises gave me my health back—I have a new lease on life!”

of the lungs so any mucus there could be dislodged and coughed out. Cuomo also stressed the importance of not lying down on one’s back, which tends to close the airways and make it harder to breathe. *I’ll give this a try,* Martha vowed to herself.

Every hour on the dot during the day, she lifted her arms to expand her lungs, took five deep breaths,



and held each breath for 5 seconds. After the sixth deep breath, she gave a big cough, which, though painful, seemed to loosen the mucus. Martha repeated this routine twice, then lay flat on her stomach in bed, taking slightly deeper breaths for the next 10 minutes.

Please let this work, she prayed each time she’d do the exercises. And though it was an uphill battle, Martha could feel her breathing becoming easier and her energy levels improving a little bit each day.

To her extreme relief, on May 22, Martha tested negative for COVID-19. And while she is still being careful and practicing social distancing, she says she has a brand-new lease on life, which includes plans to marry her boyfriend. “I’m grateful to be alive and have my health back,” she beams. “It’s a huge gift!” —Erica Manfred

Depression &



The top 5 home remedies that can save you \$\$\$

Persistent feelings of sadness or hopelessness, loss of interest in normal activities, unexplained pain, fatigue and insomnia are all symptoms of depression, a mood disorder that impacts 20 million American adults. Talk therapy can help, but doctors often prescribe antidepressants that can cause constipation, dizziness and weight gain. Before shelling out for meds, consider one of these low-cost cures

1

Popcorn

The salty snack is packed with a carbohydrate that scientists say ups the production of the "happiness hormone" serotonin for 4 hours. Plus, popcorn's crunchy texture and buttery flavor prompt the brain to produce energizing beta waves, an effect that can raise alertness by 25% in 5 minutes, say researchers at the Smell & Taste Treatment and Research Foundation in Chicago. Simply munch on a cup of the snack whenever you feel down.

2

Soaking up the sun

Sun exposure helps us generate vitamin D, which the body uses to ramp up serotonin production. Indeed, 15 scientific studies found that optimizing D levels was every bit as effective as prescription antidepressants—sans side effects. Tip: Get out early and leave your sunglasses at home—tinted lenses block the bright a.m. light that alerts cells in your eyes to signal your body to churn out serotonin.

3

This supplement

When you can't shake a blue mood, you may be lacking 5-HTP, an amino acid needed to produce serotonin. Swiss scientists say taking 100 mg. of 5-HTP can correct a serotonin shortfall four times faster than antidepressants, without side effects. The result? Improved mood within three days. Try: Pure Encapsulations 5-HTP 100 mg. (search eBay.com for best prices).

4

Tapping

The Emotional Freedom Technique, or tapping, is a DIY form of acupressure that's been shown to reduce symptoms of depression by 72% after just four sessions. All it takes is tapping your fingertips on a series of acupressure points, which aids the body's release of mood-lifting serotonin and dopamine. For a step-by-step video tutorial, visit TheTappingSolution.com and click on "Tapping 101."

5

Walking this way

"Interval walking reduces depression enough to help many women get off antidepressants," says psychonutritionist Shawn Talbott, Ph.D. He explains that the stress hormone cortisol can build up and block the activity of mood-boosting neurotransmitters. "But intervals help the body 'use' excess cortisol," he says. In fact, one study found that exercising three times per week improved depression just as effectively as taking antidepressants. To get the benefits, walk for 20 minutes three times per week, switching between walking at a comfortable stroll for 3 minutes and walking briskly for 1 minute.

Cost watch

In 2016, Americans spent a total of \$13.76 million on antidepressant drugs!

moodiness

“This affordable amino acid cured my depression!”

After a lifetime of trying all kinds of mood-lifting remedies and taking prescription meds, Stephanie Dalfonzo, 60, finally found the key to happiness

Stephanie Dalfonzo sat at her computer and Googled: “Ways to elevate mood.” Though Stephanie knew she had many reasons to smile—a loving family and a successful business as an integrative hypnotist—she was often plagued by unexplainable sadness. *Will I ever feel completely happy?* she wondered.

It had been nearly 20 years since Stephanie, who'd had mood swings and blue moods her entire life, had been officially diagnosed with depression.

“I feel like I’m wearing a heavy, wet blanket,” she told the doctor, explaining she was just functioning day to day, but not thriving. She suffered fatigue, a lack of mental clarity and emotional ups and downs. He prescribed antidepressants, but all the drugs seemed to do was lift that heavy blanket a tiny bit so she could see the light outside...but she couldn't really get out from under it. The meds also caused brain fog, but without them Stephanie wasn't sure she'd be able to get out of bed each day.

After two years on antidepressants, Stephanie was feeling more in control emotionally, and though she

wasn't 100%, she worked with her doctor to wean herself off the drugs. But to her dismay, she found herself struggling again.

Reluctant to go back on prescription meds, she began researching various natural mood lifters and, in the coming years, she tried several different remedies, including a Verilux HappyLight that simulates outdoor light, yoga and taking essential oils in pill form. All helped a little, but, Stephanie still longed for more.

Desperate for an answer,

“Thanks to GABA, I don’t have mood swings—life is so much happier!”

Stephanie did more research and, this time, discovered *gamma-aminobutyric acid (GABA)*. She read that the brain naturally produces this amino acid, which helps reduce the activity of neurons in the brain and central nervous system, increasing relaxation, reducing stress and helping to balance mood. *I’m going to try it*, Stephanie decided and found affordable capsules online.*



She began taking one each morning, and within a week, Stephanie was amazed at how relaxed she felt and how her mood had dramatically lifted. As weeks went by, she felt better and better.

Today, a year later, the Danbury, Connecticut, 60-year-old is still taking GABA and feels great. “I’ve found emotional balance, which is saying a lot as I weather the pandemic with my husband, whose immune system is compromised,” Stephanie says. “I don’t have the blues or mood swings anymore—life is so much happier!”

—Cynthia McVey

*One to try: NOW GABA 750 mg., \$10 for 100 capsules (which averages to about \$3.25 a month!), Vitacost.com

Diabetes

The top 10 home remedies that can save you \$\$\$

More than 1 in 3 Americans are prediabetic or have type 2 diabetes—when the body can't burn blood sugar and levels become too high—leading to symptoms like fatigue and extreme thirst. Doctors advise major lifestyle overhauls and prescribe pricey meds to bring levels down, but you can get similar results, for almost nothing, with these easy tricks!

1

Avocado



Adding a small avocado to your breakfast will cut your diabetes risk by 35% and give you 55% more energy, stamina and focus all day long, suggests research in

The Journal of Nutrition. That's because avocados contain a rare compound (*avocatin B*) plus lots of healthy plant fats, nutrients that work together to improve insulin sensitivity, so your muscle and brain cells can soak up and burn blood sugar for fuel.

2

Gazing at stars

Step outside to admire the stars for 10 minutes before bed. Researchers say that a blast of cool, fresh air followed by snuggling under covers stimulates the production of *melatonin* and *serotonin*, hormones that help cells use blood sugar for fuel, heightening blood-sugar control by as much as 45%!

3

Red wine

Drinking 5 oz. of red wine daily improves cells' ability to utilize insulin by 150%, according to Harvard University researchers. Credit goes to wine's rich stores of *resveratrol*, which instructs muscle cells to burn blood sugar for fuel. For best results, go for darker reds like malbec, merlot and cabernet sauvignon, which have as much as tenfold more resveratrol than lighter wines.

4

Tea

Polyphenols in tea help prevent blood-glucose spikes by slowing the body's absorption of carbohydrates. In fact, new research suggests that simply sipping 6 oz. of iced tea after each meal could actually cut your risk of blood-sugar troubles by 48%!



5

A mini massage

Rubbing your ears before each meal could reduce blood-sugar flux by 30%, say researchers. The reason: Stimulating the ears' pressure-sensitive nerves relaxes and opens arteries, helping glucose quickly reach the cells that need it. To do: Massage firmly in a circular motion from the ears' highest point, working slowly down to the lobes.

Cost watch

Diabetes care can cost up to \$16,752 annually!



**6**

Playing these games

Just a few minutes a day playing cornhole (or croquet or bocce ball) could cut your risk of blood-sugar troubles by 45%, suggests research in the journal *PLOS ONE*. Study co-author Ken Terui, M.D., explains that's because the combination of childlike fun with a little movement drastically reduces your production of cortisol. This stress hormone sabotages blood-sugar control by stopping muscles from soaking up and burning blood glucose for fuel.

7

Going for a stroll

Thirty minutes of daily movement—whether that means going for an after-dinner walk or just tidying up around the house—reduces your risk of diabetes by 40%. The reason: Using your muscles prods them to burn blood sugar. And if you sneak a few 60-second bursts of speed into that stroll, Canadian researchers say you'll switch on the genes that help your muscles burn excess blood glucose for even more fuel, increasing blood-sugar control by 58% for a full 24 hours. So easy, so effective!

8

Arm circles

You know daily exercise helps keep your diabetes risk low.

But a British research team reveals that it doesn't take much effort! Just moving your arms for 5 minutes every half hour can heighten blood-sugar control by 55% in one week! Turns out, moving even small muscles in the arms switches on genes that boost your ability to burn blood glucose for fuel.

9

Wearing a sleep mask

Ensuring the sunrise doesn't wake you could cut your risk of type 2 diabetes by 33%, say researchers. When you're well-rested, you produce far fewer stress hormones, which hinder the body's ability to use insulin properly. And slipping in a nap twice a week can improve insulin control by 41% for the same reason!

**10**

This mouthwash

You can cut your risk of diabetes by 57% just by keeping your gums in great shape, researchers say. The bacteria that cause gum disease also hamper your pancreas' ability to keep blood sugar steady. The problem: Commercial mouthwashes kill nearly all oral bacteria rather than promoting a healthy balance between good and bad. But studies show that an aloe rinse reduces plaque and boosts gum health as effectively as mouthwash—without bacteria-harming chemicals. To do: Mix 3 Tbs. of food-grade aloe vera juice, 3 Tbs. of water and a drop of peppermint essential oil; swish.

Real-life success



J.D.
Wildflower,
age 44

"Magnesium reversed my diabetes—without medication!"

J.D. WildFlower sighed as she read the numbers on her glucose monitor. *High again*, the type 2 diabetic marveled. It had been a year since the Minneapolis resident began looking for a natural alternative to the metformin she'd been prescribed to control her blood sugar. But after trying the keto diet, acupuncture and liver cleanses, nothing had worked.

In fact, she was still struggling to keep her blood sugar under control, had gained weight and suffered from brain fog and fatigue. "I don't want to be on meds for the rest of my life!" she lamented, pulling up the internet once more. Suddenly, an article about magnesium caught her eye. Magnesium, she learned, is essential for prompting the release of enzymes that balance blood sugar—and deficiencies in the mineral have been linked to elevated blood sugar and

excess production of the fat-storing hormone insulin. She also read that taking magnesium increases insulin sensitivity to lower blood sugar.

It's worth a try! she decided, and began taking 325 mg. of magnesium a day by mixing 2 tsp. of powdered effervescent magnesium in 8 oz. of water. To her surprise, with each blood-sugar reading, her levels began to stabilize.

Today, eight months after she began taking magnesium, J.D.'s brain fog has disappeared, she's lost 50 pounds and, best of all, her blood sugar has been so consistent that she's reversed her diabetes—without medication!

J.D. feels so good, she's even started helping others through her program, "The Quest for Holistic Success" (JDWildFlower.com). "I feel healthy for the first time in years!" she says. "And it's all thanks to magnesium!" —Erin Flynn Jay

What magnesium can do for you

Essential for prompting the release of enzymes that balance blood sugar, correcting a shortfall of the mineral can reduce insulin resistance by as much as 51%. Here's what else a daily dose of 400 mg. of magnesium can do: It cuts back aches and pain by 55% in two weeks, plus prevents future pain flare-ups. The mineral can also trim as many as eight points off your blood pressure and lower heart disease risk by 37%. In fact, studies show magnesium is just as powerful as prescription meds typically prescribed to relax arteries and increase blood flow. A powder we like: Natural Vitality Calm Magnesium Citrate, \$23 for a 4-month supply, Amazon.com

with supplements

“I lowered my blood sugar and lost 40 pounds with berberine!”

Anna Esterline yawned, struggling against an afternoon slump. She tried to talk herself out of a sugary snack, but she knew her fifth-graders needed her to be on her toes. Taking a bite of a mini candy bar, she sighed. *I feel like I'm on a hamster wheel and I can't get off!*

Burdened by unwanted weight and blood-sugar swings from being a prediabetic, Anna always found herself needing a nap and a triple espresso toward the middle of the day. Anna's doctor had prescribed metformin for her high blood sugar and to help with symptoms of PCOS and endometriosis, but she didn't feel better.

In fact, Anna felt like her health was unraveling. So when her sister, Sara Gottfried, M.D., developed her low-carb “Younger” program, Anna agreed to be a guinea pig and try it. She liked that it included berberine,

a plant-based supplement that helps cells become more receptive to insulin, and Anna started taking a 500 mg. capsule 30 minutes before a meal.

After one week, Anna's cravings were gone, and within two weeks, her pants felt looser after shedding 10 pounds! Delighted, Anna watched her fasting blood sugar fall from 105 to 70.

After nine months, Anna was 40 pounds lighter and hasn't had any problems with her PCOS or endometriosis since. “Best of all, I've been able to maintain my energy and weight loss for years—even during the pandemic!” she smiles. “I look and feel better than I did in my 30s, and I feel comfortable knowing I'm using berberine rather than a pharmaceutical drug.” Ever a teacher, she says: “It's easy to transform your life with just one change!”

What berberine can do for you

A natural plant extract found in the roots and bark of goldenseal, barberry and goldthread, berberine has been shown to lower blood-sugar levels as effectively as prescription metformin to help women ward off diabetes. “The extract binds to cells and allows blood sugar in so it can be burned for fuel,” explains integrative physician Fred Pescatore, M.D. Indeed, supplementing with berberine can lower subjects’ blood-sugar levels by 57%. The healthy result: a reduced risk of developing type 2 diabetes. Bonus benefit: Berberine has also been shown to lower cholesterol! A supplement we like: Naomi Berberine, \$35 for 60 capsules, NaomiW.com.



**Anna
Esterline,
age 46**

Fatty liver

The top 5 home remedies that can save you \$\$\$



1

Avocados

The monounsaturated fats found in avocado are actually good for your liver! Italian researchers report that eating two avocados weekly can help the liver burn stored fat 33% faster—plus, it protects the organ to cut the risk of future liver fat accumulation by 55%. Other great sources of these healing fats include nuts, seeds and olives.

2

Dancing

Getting 30 minutes of exercise daily has been shown to help the liver burn off 39% of its stored fat, report British researchers in the journal *Diabetologia*. Exercising enough to break a sweat triggers the breakdown of fat in the liver, explains Jeffrey B. Schwimmer, M.D., who studies liver fat. He often recommends dancing to his patients because so many find it fun and easy to stick with. Not a dancer? Try jumping rope, stair-stepping or a brisk walk. Can't spare a half hour? Three 10-minute sessions daily work just as well.

“Fatty liver,” short for nonalcoholic fatty liver disease (NAFLD), afflicts more than 80% of women over 45 and causes symptoms like fatigue, body aches and brain fog. It occurs when too much fat is stored in the liver, and folks who carry extra pounds or have high cholesterol are at greater risk. Weight loss through diet and exercise is the first line of treatment, but these money-savvy tricks can help eliminate liver fat minus the cost of a lifestyle overhaul

3

Vitamin D

It's so powerful at flushing out liver fat that a daily supplement of vitamin D can cut your liver's fat stores by 50%, say researchers in India. Turns out the vitamin switches on liver enzymes that help you quickly burn stubborn fat stores for fuel. For results, aim for 4,000 IU of vitamin D-3 a day.

4

Green tea

Drinking three cups of green tea daily could decrease your liver's fat stores by 30%, report researchers. That's because compounds in green tea called *catechins* energize the cellular energy engines in the liver, explains study co-author Sara Safi, Ph.D. Bonus: A recent Chinese study suggests the same daily dose can also block fat formation from ever occurring, cutting your risk of future liver troubles by 56%!

5

Sniffing this spice

The aroma of *cuminaldehyde*, the active compound in cumin, could help ease fatty liver disease, report researchers. In an animal study, exposing rodents with fatty liver to the scent of cuminaldehyde for four weeks completely prevented the 64% liver weight gain seen in those rodents that didn't experience the cumin scent. According to study authors, cuminaldehyde's anti-oxidant properties fight oxidative damage that triggers fat storage in the liver. They recommend adding a few drops of cumin essential oil to an aromatherapy diffuser daily or incorporating 1 tsp. of cumin powder into soups, stews and curries every day.



disease

**“I cured my fatty liver—
for \$22 a month!”**

Georgia Noble, 55, was shocked to learn she had liver disease. But once she added a key nutrient to her diet, she was able to restore her liver health

Georgia Noble's heart started pounding when her doctor's name popped up on her phone. "I was concerned about your abnormal liver enzyme levels," he said. "Your ultrasound confirmed that you have fatty liver disease."

Fear and confusion swept over her. That dull ache under her rib cage, the occasional dizziness, the grogginess even after a third cup of coffee...she thought it was just aging. "I don't drink alcohol, and I try to eat healthy," gasped Georgia. "How can I have a liver problem?"

"The doctor said I'll need a biopsy if it gets worse," Georgia later told her husband, Paul. The couple owned a small business—being self-insured, if she got sicker, it could mean financial disaster. *Isn't there more I can do?* she wondered.

Like most women surprised by a nonalcoholic fatty liver disease (NAFLD) diagnosis, Georgia learned post-menopausal weight gain from overeating even "healthy" foods like whole-grain bread can be the culprit. Prediabetes or elevated cholesterol or triglycerides causes a buildup of fat on the liver that can lead to inflammation and decreased liver function.

After doing some internet research, Georgia learned that many women are deficient in *choline*, a nutrient that increases the production of bile, a digestive fluid that helps break down fat. Choline also works to thin the bile so that it can more easily flush fat-packing toxins from the liver.

Georgia was also shocked after hearing friends complain about expensive prescriptions for their liver ailments—even with private insurance, NAFLD can cost up to

“Since adding choline to my diet, I feel amazing... young and energetic!”

\$7,800 the first year for diagnosis and treatment, and \$3,800 annually for long-term management. *It can't hurt to give choline a try first*, she thought.

After getting her doctor's okay, Georgia began taking two capsules daily of Unikey Health Bile Builder (\$44 for 120 capsules, a 2-month supply, at UnikeyHealth.com) which contain 500 mg. of choline. She also swapped her carb-heavy



meals for veggie-based dishes and started walking more. After a week, Georgia noticed she wasn't desperate for her usual 3 PM coffee fix.

"Your blood work is really improving," her doctor said a month later. Georgia was getting more done at work and still had energy to spare when she watched her 2-year-old grandson. Within two months, her liver enzymes were back in the normal range, and she had dropped 21 pounds.

Two years later, Georgia cheers, "I'm so relieved, I feel amazing. I haven't had any dizzy spells, and I feel energetic. Fatty liver disease doesn't have to be devastating. The choline supplement, more fresh fruit and veggies and daily exercise gave me back my health. You can do it too!" —Michelle Abrams

GI bothers

The top 10 home remedies that can save you \$\$\$

From bloat and gas to heartburn and constipation, gastrointestinal woes affect 60 million to 70 million Americans annually, and a recent study found that women are diagnosed with stomach conditions almost twice as often as men. Sure, there are plenty of over-the-counter remedies, but they can put a big dent in your wallet! Here, low-cost, natural cures for the GI issues that plague you!

Indigestion?

Chewing sugar-free gum for a half hour after meals quashes indigestion by flushing acids out of the esophagus. The effect is so pronounced, one study found this trick quashes pain for 100% of folks with chronic reflux. For best results, choose fruity or cinnamon (rather than mint) flavor. Turns out menthol weakens the “door” between the esophagus and stomach, allowing acid to splash up. And select one with bicarbonate, an acid neutralizer proven to tamp down indigestion. One we like: Eco-Dent Between! Cinnamon Gum.

Gassy?

When excess gas has you feeling uncomfortable, massage the arches of your feet for 2 minutes. German scientists say this curbs production of digestion-hindering stress hormones to markedly cut down on gas formation.

Crampy?

Abdominal cramping leaving you curled up on the couch? Taking 10 minutes to visualize a place that makes you feel truly relaxed—like your garden in summer—could cut your symptoms by 70%, UCLA researchers say. Gastroenterologist Elsa Eriksson, M.D., explains that visualizing a peaceful scene triggers the release of brain chemicals that calm cramp-causing muscle spasms in the intestines.

Diarrhea?

Enjoying 2 oz. of dark chocolate (a standard-size candy bar) daily can kick-start recovery and prevent future episodes, suggests a recent study published in *The Journal of Nutrition*. The study authors explain that dark chocolate's rich stores of flavonoids soothe the lining of the GI tract, easing cramps and improving fluid absorption so stools are less watery.



Bloated?

A little gentle movement—whether you head outside for a relaxing stroll or just putter around tidying up the kitchen—can cut bloat and belly discomfort by 70% in just 20 minutes. That's the word from University of Washington researchers, who say moving your legs and hips stimulates the release of serotonin—a mood-boosting hormone that's also essential for speedy stomach emptying and fluid absorption!

Cost watch

Common heartburn meds alone can cost as much as \$240 per month!



Queasy?

Taking six slow, deep sniffs of ginger can help if you're one of the 34% of women who gets queasy regularly. A study published in the journal *Complementary Therapies in Medicine* reveals that ginger's aroma calms the brain's nausea center to ease belly upset in as little as 2 minutes.



You can get the benefits by sipping a mug of strong ginger tea or by keeping a vial of ginger essential oil (we like NOW Foods 100% Ginger Essential Oil, \$9 for 1 oz., iHerb.com) on hand to use whenever needed.

Getty (7); Adobe Stock

Heartburn?

Downing a glass of water the moment you feel a burn quashes acid reflux symptoms in a minute and works as well as proton pump inhibitors, the most commonly prescribed heartburn meds, with zero side effects, according to research published in *Digestive Diseases and Sciences*. "Water is a 'neutral' substance that diminishes the acidic component of the stomach," explains gastroenterologist Peyton Berookim, M.D. He suggests boosting water's effects with a teaspoon of honey and sliced fresh ginger. "Honey coats the esophagus while ginger's phenolic compounds reduce the likelihood of acid flowing back up from your stomach."

Food poisoning?

To avoid being among the 1 in 6 Americans expected to get food poisoning this year, enjoy 1 tsp. of unpasteurized honey three times daily. According to researchers at Texas A&M University, this can prevent food poisoning—and help you bounce back faster if you do get sick. Raw honey is rich in antimicrobial compounds and enzymes that kill invading bacteria and heal the stomach lining. Also smart: Wiping counters with antibacterial wipes cuts food-poisoning risk by up to 99.2%.



Constipated?

When constipation strikes, putting a stool in front of your toilet can help. Ohio State University scientists say elevating legs helps intestinal muscles work optimally to reduce straining and speed bowel movements for 90% of people studied.

Mix of ughs?

Tending to houseplants or planting spring bulbs in the ground is a fun, easy way to ward off digestive upset. The reason? British researchers report that soil is rich in a beneficial probiotic that increases the body's levels of digestive enzymes and stomach acid within 15 minutes. This helps the body better absorb carbohydrates before they ferment and cause painful GI hassles like bloat, gas or stomach cramps. For best results, spend some time digging in the dirt about 10 minutes before a meal.

"A \$9 a month fix"

Teresa Pfaff, 56, was plagued by stomach issues, until she discovered the sneaky culprit and the inexpensive cure that gave her back her life

My son's eyes filled with concern as he took me aside at our family picnic. 'Mom, are you okay?' he asked. 'You've been heading to the bathroom every 20 minutes...is there something wrong?'

"I tried to force a smile, assuring him that I was fine, but in reality, I was anything but. In the midst of my favorite activity, spending time with my kids and grandchildren, I was struggling with major stomach issues. And it wasn't the first time.

"For three years, GI problems had been a way of life for me. Week after week, my symptoms alternated between chronic constipation and diarrhea, and suddenly, all the time I loved to spend being a wife, mom and grandma was consumed by trying to deal with my 'new normal.'

"At the time it had all started, my primary care provider had prescribed hormone replacement therapy [HRT] to ease my menopause symptoms, which she said were disrupting my sleep and causing fatigue.

"Although the prescription helped with my hot flashes and mood swings, it wasn't helping with the fatigue, and I was concerned about the long-term risks of the medications, so I stopped taking it.

"Because of this easy fix, I finally have my life back!"

"But then I began to feel worse, with new symptoms appearing like the GI problems, bloating, sluggishness, brain fog and pain.

"And it wasn't just my relationship with my family that suffered. I was a very busy person, with a cleaning service I owned alongside my husband, Kerry. But as my GI issues worsened, so too did my work performance. I began to feel a persistent anxiety about what could be going on, and more important, how I could fix it...and if I could fix it.

"Eventually, it got to the point where I would have to take time out of my busy day to try to make my body eliminate, even going so far as having to schedule my day around bathroom visits. I began to worry there was something severely wrong. One thing I knew for sure: I needed answers.

"I decided to see my primary care provider again, who said stress and depression were likely to blame and prescribed an antidepressant. While it initially improved my mood, it did nothing for my other chronic digestive symptoms.

"From my time working as a colon hydrotherapist in a previous job, I knew I didn't want to



healed my belly!"'

take over-the-counter laxatives, so instead, I decided to work on my diet. After reading *The Fat Flush Plan*, by nutritionist Ann Louise Gittleman, Ph.D., I decided to give her program a try. I lost 20 pounds right away, but I was still exhausted and none of my GI symptoms went away. When my weight loss stalled after six weeks, I made an appointment with Ann Louise.

"That turned out to be the best decision. Ann Louise asked about my symptoms, my diet and my bathroom habits, then told me I had a condition known as bile deficiency. A major clue that lead her to suspect it: my prior use of HRT. She explained that when there's too much estrogen in the body, bile—a substance produced by the liver that breaks down fat and absorbs

nutrients—gets congested. So even though I had added nutrients and healthy fats to my diet, my body couldn't process them. And without proper bile flow, my body couldn't process fat or flush out toxins. The mix of nutrient shortfalls and toxin overload was making my liver sluggish and causing my GI issues.

"To help with this, she suggested that I take a probiotic on an empty stomach each morning and before bed. I chose Nutrition Now PB8, which is \$18 for 120 capsules, or \$9 a month [iHerb.com]. Ann Louise also advised drinking a cup of hot water and lemon each morning and told me to down 1 Tbs. of apple cider vinegar before meals to improve bile flow. I also ate beets, which contain *betaine*, a compound that builds bile.

"Another tip from Ann Louise: She told me to chew my food thoroughly and eat slowly to make it easier for my body to break down and absorb the nutrients. And as I learned more about how stress could be affecting my digestive system, I began to incorporate a relaxing daily walk into my routine.

"Within three weeks, I began to see a big difference in my digestion and energy levels. By six weeks, I realized that I felt like me again! Plus, I'd lost *another* 9 pounds.

"Today, instead of running back and forth to the bathroom, I'm back to spending quality time with my family. Gone are the days when activities like going out to dinner were a source of anxiety—in fact, I look forward to it! I have my life back!" —As told to Julie Revelant

Could you be bile-deficient? Find out—and fix it!—for less

"Up to 80% of women suffer from insufficient bile production," asserts holistic health expert Ann Louise Gittleman, Ph.D., author of *Eat Fat, Lose Weight*. Why that's a problem: Bile, an emulsifying substance produced by the liver and released by the gallbladder, is needed to break down fats and absorb nutrients key to energy, memory and more; it also helps flush toxins, says gastroenterologist Patrick Tempera, M.D. When bile isn't able to do its jobs, GI struggles, weight gain and fatigue set in.

The top culprit of a bile shortfall: excess estrogen. The hormone is present in everything from prescription drugs, like contraceptives and HRT, to synthetic compounds commonly found in pesticides and food additives. It raises cholesterol levels in bile, making it thick, congested and unable to function optimally. Complicating matters: When we're stressed, we release *cortisol*, a hormone that hinders bile production. Autoimmune disorders are another risk factor since they are linked to a 75% drop in bile production.

A doctor can track bile flow with an imaging test called a *hepatobiliary scan*. But Gittleman says bile shortfalls are almost always missed since only about 10% of doctors think to test for it. So if you suspect a bile deficiency, try supplementing with ox bile. This concentrated form of bile derived from cows replaces your own bile to help with upset stomach and diarrhea and restore energy, says Gittleman. A formula she created: Bile Builder (\$35 for 120 capsules, UniKeyHealth.com). If you feel better within eight weeks, you were likely deficient.

Heart disease

The top 10 home remedies that can save you \$\$\$

The term “heart disease” encompasses a wide range of ailments, all aggravated by high blood pressure and high cholesterol, as well as stiff or clogged arteries. And though there are many doctor-prescribed ways to lower heart disease risk, they can be expensive, invasive and time-consuming. Instead, try these research-backed tricks that’ll lower your risk without costing a bundle

1

Donating blood

Not only does it help save other people's lives, donating blood rids your body of excess iron and older, clot-prone blood cells, which enables the heart to pump more easily. In fact, Finnish researchers say donating blood twice yearly cuts your heart attack risk by as much as 86%!

2

A soothing alarm

Not fond of that jolt you get every time your alarm goes off? Neither is your heart! Researchers say opting for a soothing wake-up sound can cut your morning blood pressure surge by as much as 20 points!



Your best bet: Try a classical radio station on your alarm clock or download a nature sounds alarm app to your cellphone.

3

This salad dressing

Swedish scientists say carotenoids—the plant pigments found in foods like spinach and carrots—prevent plaque from clogging your arteries and straining your heart. Now, new research shows that drizzling 2 Tbs. of olive oil on those veggies doubles carotenoid absorption—an effect so powerful, it cuts heart disease risk by 44%, adding two healthy years to your life!

4

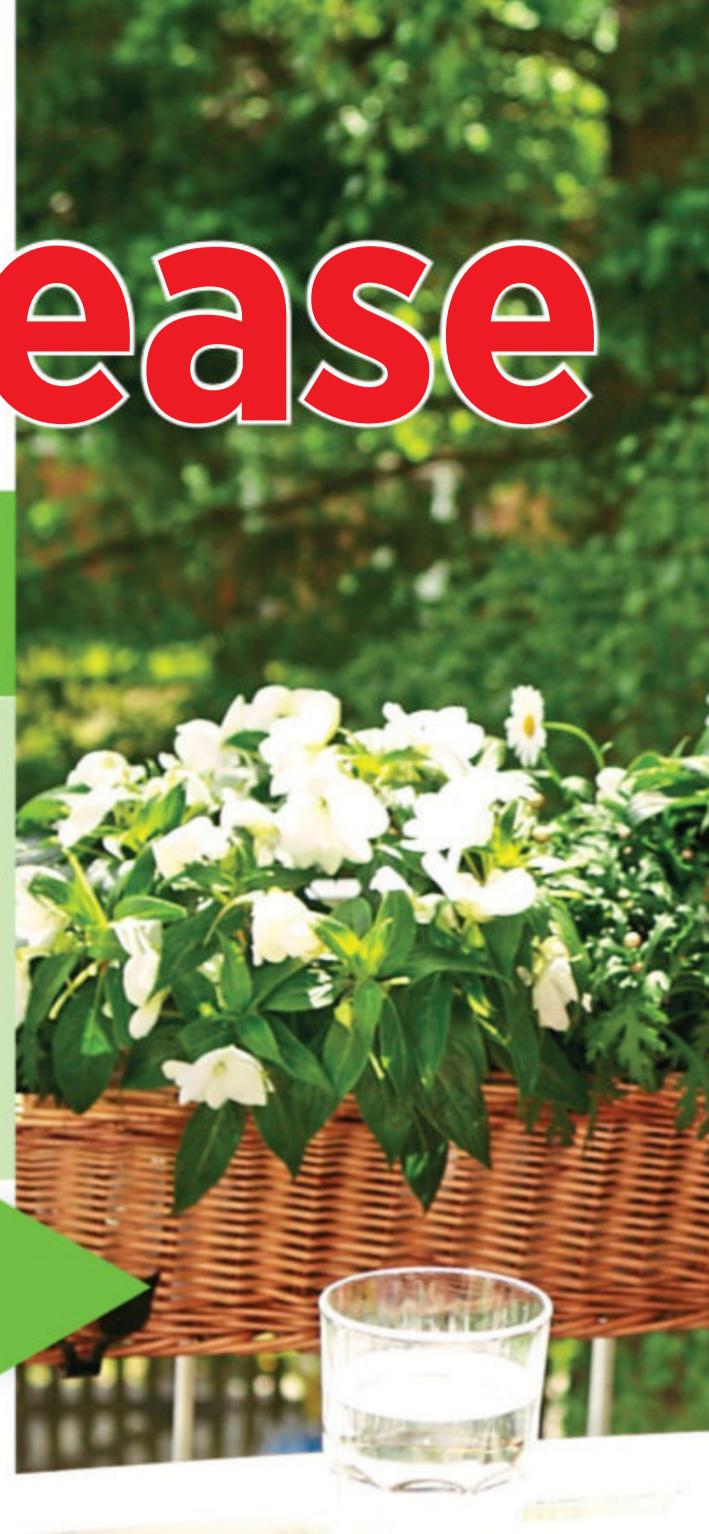
A foot soak

Trim your blood pressure by up to 15 points in just one week by soaking your feet in warm water for 15 minutes a day. Scientists say warming the blood prompts its vessels to release *nitric oxide*, a chemical that relaxes artery walls. To boost benefits, add 1 cup of Epsom salts and 5 drops of ylang-ylang oil to the soak. The salts' magnesium helps open up blood vessels to lower blood pressure, and the oil's scent

5

Gazing at a fire

Unwinding around a fire can lower your systolic blood pressure (top number) by 6 points and your diastolic blood pressure (bottom number) by 3 points in just 15 minutes, scientists say. That's because looking at a roaring fire increases the body's production of brain chemicals that ease the anxiety that ticks up your blood pressure. No fireplace or pit? You can get the same benefit by watching an online video of a campfire!



**6****Having a daily sip of this**

Drinking one daily serving of alcohol—whether a glass of wine, a beer or a hot toddy—can cut your risk of heart disease by up to 55%. Researchers at Old Dominion University in Norfolk, Virginia, say small daily doses of alcohol prod the liver to make 18% more “good” HDL cholesterol—a protective blood fat that blocks the formation of

artery-stiffening plaque. Prefer an alcohol-free option? Drinking a large mug of dark hot cocoa daily will give you the same HDL boost.

**7****French maritime bark**

“The polyphenols in French maritime pine bark dramatically improve blood-vessel flexibility, which restores normal blood flow to lower blood pressure,” says cardiologist Steven Gundry, M.D. The extract (also sold under the name Pycnogenol) has been found to trim up to five points off of blood pressure. Already on a blood-pressure medication? Research shows that the herb can increase its effects by as much as 75%—so you may be able to dial back your dose under a doctor’s supervision! To get the benefits, take 100 mg. daily (like Life Extension Pycnogenol, LifeExtension.com).

8**Nuts**

Topping your cereal or yogurt with a handful of nuts could cut your risk of heart disease by as much as 46%, says research in the journal *Nutrients*. The reason: Nuts brim with nutrients (*phenolics*) that reduce the production of artery-clogging cholesterol, prevent the formation of blood clots and help your heart pump strongly.

**9****Dark meat**

Chicken drumsticks and thighs are packed with vitamin K-2—a nutrient that heals and strengthens worn arteries so they’re far less likely to stiffen over the years. No wonder Dutch scientists have found that eating four servings of dark chicken meat weekly can cut your risk of clogged arteries, heart disease and stroke by 35%. Other good sources of K-2 include dark turkey meat, ground beef and egg yolks.

10**Sleeping**

Getting a good night’s sleep is a heart-smart move—and now scientists have found just how many hours it takes to hit the sweet spot. In a study of people with an average age of 64, researchers found those who slept between 6 and 8 hours a night had 38% less plaque buildup in their carotid arteries than those who slept more or less. Those sleepers also had less stiffness in their arteries. The study authors credit sleep with allowing the sympathetic nervous system to gear down and the arteries to recover.

"Walking lowered"

When her blood pressure surged out of control, Sharon North Pohl, 70, was shocked at the simple solution her doctor prescribed—and even more amazed when it worked!

He's going to make me take medication. I know it," Sharon North Pohl fretted as she anxiously waited for the cardiologist to enter the exam room. Sharon had been suffering from high blood pressure for a couple of years. When it first spiked from her normal 120/80 to 165/90, she was going through a stressful divorce and figured it was only temporary. So her doctor agreed to hold off on medication.

But even after the divorce was finalized, Sharon's pressure remained high, causing her doctor concern. Sharon, too, was worried. Her sister was being treated for high blood pressure, and their father had died from congestive heart failure.

She knew how serious this was, yet she still hesitated to take medication when her doctor reiterated his recommendation.

Sharon had researched blood-pressure medicines and was concerned about the potential side effects—headaches, chronic cough and dizziness were just a few. She also worried that once she started taking medicine, she would have to do so for the rest of her life.

But Sharon wasn't sure what else she could do. She'd never smoked. Baked chicken and lots of berries and veggies were already staples of her diet, and she didn't consume a lot of caffeine or sugar. So there weren't many dietary changes she could make. Given that, and her family history of heart disease, her doctor insisted she consult a cardiologist. Sharon agreed and promised if the specialist felt that medication was absolutely necessary, she'd take it.

Sharon wasn't surprised when the cardiologist echoed her doctor's warning that her blood pressure was in the danger zone. But she was shocked by what he prescribed.

"I want you to start walking," he said simply.

"You want me to just *walk*?! Anything else?" Sharon asked, incredulous.

"Yes," the specialist said, explaining that studies had proven walking could lower blood pressure. But he cautioned that Sharon would need to check her pressure daily at home, and if

"Walking has given me peace of mind that I will stay healthy for many years to come!"



my blood pressure”

after three months there was no improvement, she'd have to go on medication.

To her surprise, he also emphasized that she shouldn't approach this as exercise. "I don't want you to stress out about having to count steps or cover a set distance," he advised. "Simply try to walk in a calm, meditative manner." He also recommended finding a place that had interesting, pretty or fun things to look at.

Sharon was still skeptical that something as simple as walking could have any substantial results, but she left the doctor's office with the intention to walk for 45 minutes each day, and even stopped to buy a new pair of comfortable walking shoes. And

the next day, she laced them up, popped in her earbuds and set off to a local park. She took her time, took in the scenery, and had to admit that she felt more relaxed.

Sharon walked every day, and, to her amazement, her blood pressure began to drop. At her three-month checkup, a smile crept onto her cardiologist's face. Her reading had dipped to 150/82. As an added bonus, Sharon had lost 5 of the extra pounds she'd put on during her divorce, which her doctor said had also lowered her pressure.

The good news bolstered her motivation. As she walked around town, along beaches and through parks, Sharon got lost in audio-books and the scenery, and it became a blissful escape.

After six months, Sharon returned to her primary care physician, who was amazed to see that not only was her blood pressure 130/80, but she had also lost a total of 20 pounds.

Today, three years later, the 70-year-old continues to walk daily, and her blood pressure has returned to her normal 120/80.

Knowing her blood pressure is well-controlled gives Sharon peace of mind. It's also a source of great pride. "I look forward to my walks," she beams. "Not only because I know they're good for me physically but because it feels fantastic knowing I'm taking control of my health. Walking saved my life!"

—Gina Roberts-Grey

What else the free activity can do for your health

Tame hot flashes. A 20-minute walk stimulates the release of the brain chemicals *serotonin* and *dopamine*, which are key for warding off hot flash-inducing temperature spikes. "Getting regular exercise, such as walking briskly, can improve your body's temperature-regulation abilities," asserts ob-gyn Laura Corio, M.D., author of *The Change Before the Change*. In fact, Swedish researchers say a daily walk reduces hot-flash severity by 75%. And Dr. Corio adds that exercise also boosts the release of brain chemicals that combat menopause-related mood swings and insomnia.

Ease backaches. A quick stroll can help alleviate back pain as effectively as some forms of in-office physical therapy, according to research in the journal *Clinical Rehabilitation*, while British researchers report three 20-minute walks each week can cut your risk of back pain and slash existing aches by 50%. Back pain is often caused by tight, short muscles that are strained whenever we move. Jacob Teitelbaum, M.D., author of *Pain Free 1-2-3*, explains, "Walking not only stretches muscles, it strengthens the back and abdominal muscles that support the spine, so they are less likely to seize up on you."

Balance blood sugar. An after-dinner stroll does more than burn calories—it can also reduce your risk of diabetes by 40%. "Even modest amounts of exercise combat post-meal blood-sugar spikes by shunting glucose into muscles so it can be used as fuel," explains Fred Pescatore, M.D. And kicking it up a notch by walking at a speedier pace for 60 seconds can improve blood-sugar control by 58% for up to 24 hours. Experts say that's because more intense exercise switches on enzymes that keep blood sugar steady, even when your workout is over.

Incontinence

“This simple device stopped my bladder leaks for good!”

Like millions of women, Tracey Vlahos, 48, struggled with frequent bladder leaks—until she discovered the 5-minute cure that restored her confidence

Oh no—not here! Tracey Vlahos thought to herself, hoping that when she stood up, there wouldn't be a wet spot on the seat. “I was enjoying a night out to dinner with friends,” Tracey recalls. “But when someone made a joke, I laughed so hard that I leaked urine. As I excused myself to use the bathroom, I was so nervous about standing up and worried that the back of my pants would be wet. Although I didn't leak through my clothes, it was so uncomfortable. All I could think was, How bad is it?

“Although it took me by surprise every time it happened, incontinence was nothing new. I'd started to experience leaking after the birth of my first child more than 20 years ago, but it didn't happen all the time. Weeks would go by and I wouldn't have any symptoms, but then it would start again—always at the worst possible time. Usually, about five days before my period, I'd experience pelvic pressure and leak more frequently. But I chalked it up to my age and thought it was normal.

“In recent years, it seemed to be happening more often, especially

when I was at the gym. I would be taking a cardio class, and all of a sudden, I'd feel dampness. Sometimes I'd wear a panty liner, but when I forgot, I'd turn to the other women in class and ask, ‘Please tell me I'm not the only one!’ We'd all get a good laugh, but deep down, I was tired of feeling so uncomfortable all the time.

“When it started to happen outside the gym, I grew more concerned. I tried to do Kegels, but I could never tell if it was working or if I was even doing it right. One day I leaked urine during a work meeting. I was wearing a loose-fitting pantsuit, so I knew it would be hard to hide. I ran to the bathroom and cleaned up. Thankfully, it wasn't as bad as it felt, and although no one could tell, I felt so embarrassed.

“The incontinence also led me to feel insecure about having sex with my partner. Although he never said anything, I wondered if he thought my vagina felt too loose, and I worried about whether he was satisfied.

“I never thought about bringing it up to my doctor, and she never asked. Incontinence and sexual



health aren't usually topics women like to talk about because it can be embarrassing. I had dealt with it for years and figured it was just something I'd have to live with for the rest of my life.

"I'm a board-certified holistic health practitioner, and last year, everything changed for me when I was attending a work conference. That's where I was introduced to Kegelbell (Kegelbell.com), a medical-grade device with light, interchangeable weights attached. It slips into the vagina like a tampon and strengthens the pelvic floor muscles. It made perfect sense to me! Just as I had lifted weights in the gym to tone my muscles, I realized this device could help my vaginal muscles get stronger too. I ordered it immediately.

"When it came in the mail, I started with the smallest bulb and

lightest weight. To remind myself to use it, I put a sticky note on my bathroom mirror and made a commitment to do it for at least 30 days. While I was standing in the bathroom, I inserted the bulb, which is attached to a small weighted bell that hangs outside of my body. With my phone nearby to keep track of the time, I kept the device inserted for 5 minutes while I squeezed for 20 seconds

"Thanks to Kegelbells, I can't remember the last time I leaked"

and released for 10. I used it three times a week while standing at the mirror, doing my hair and makeup. It didn't hurt or feel uncomfortable—it's more like a gentle tug. I

felt my muscles squeeze, and it got easier as I used it more.

"At first, I wasn't sure if it was working, but after two weeks, I wasn't leaking as much. Within 60 days, I wasn't leaking at all. When I went to the gym, I could jump without leaking—it was an incredible feeling! My confidence soared. With stronger pelvic floor muscles, sex improved too. I felt tighter and more toned, and my orgasms were much stronger—even my partner noticed. As my muscles got stronger, I moved up to the higher weight and squeezed for 45 seconds and released for 30 seconds.

"I still use the Kegelbell twice a week, and I can't remember the last time I leaked. Now, when I talk to women experiencing the same issues, I'm excited to tell them that there are answers. You don't have to suffer!" —As told to Julie Revelant

More easy ways to outsmart a leaky bladder!

As many as 68% of women regularly experience urinary leaks caused by weak pelvic floor muscles. And while doctors typically recommend Kegel exercises to strengthen the muscles and prevent leaks, more than 50% of women don't do the exercises properly, which can make incontinence and discomfort worse. If Kegels aren't working for you...

Enlist an app. With detailed directions and visualization techniques, smartphone apps can help you strengthen pelvic floor muscles better than Kegels alone. For example, the app Tät (free on iTunes and Google Play), developed by Swedish researchers, provides instructions for basic and advanced pelvic floor exercises, as well as the ability to set daily reminders. In the Swedish studies, using the app daily reduced frequency of leaks by 50% or more within three months—and eliminated them completely for some women.

Consider a supplement.

Studies show that deficiencies in vitamin D can weaken the pelvic floor muscles, making urinary accidents more likely. But in research conducted at SUNY Upstate Medical University, healthy D levels strengthened pelvic muscles to reduce the risk of leaks by 45%. A simple way to shore up your vitamin D stores: Take a supplement with 2,000 IU of vitamin D-3 daily. For best results, take your D with a meal that contains fat, such as butter or nuts, because dietary fat increases absorption by 32%.

Stretch away leaks this way.

Pilates moves like lunges, planks and the cat-cow stretch activate the pelvic floor muscles more effectively than Kegels, according to research published in the *American Journal of Obstetrics & Gynecology*.

"Pilates builds abdominal core muscles, which form a supportive system with the pelvic floor muscles," explains ob-gyn Janet Williams, M.D. Indeed, twice-weekly Pilates sessions reduced the frequency and severity of leaks by 44% in a 12-week study conducted at the Mayo Clinic. Though women in the study attended a weekly class, you can find free exercises to do in the comfort of your own home by searching "pelvic floor Pilates" on YouTube.



Insomnia

The top 5 home remedies that can save you \$\$\$

Recognized as difficulty falling asleep and/or staying asleep, insomnia can be short-term or chronic. Women are 40% more likely than men to suffer from it, and our symptoms tend to multiply as we get older. Many folks turn to prescription or over-the-counter sleep aids for relief, but they come with downsides like daytime drowsiness and memory lapses—and the costs can be prohibitive. Luckily, you can get better sleep tonight with these free tricks!

Toss and turn?

You've finally stretched out in bed, but now your mind is whirling in a million different directions! There's a fix for that: Australian researchers say visualizing a soft, fluffy baby animal (like a kitten or bunny) can help you fall asleep faster and snooze more soundly, improving overall sleep quality by as much as 61%! How? Visualizing something tactile—especially if it's soft and fluffy—shifts the brain into a meditative, sleep-inducing state.

Wired and tired?

It may seem obvious, but try going to bed at the same time every night (the actual time doesn't matter, it just needs to be consistent). The surprise? Cornell researchers say that once your bedtime becomes regular and predictable, your brain will double its production of sleep-inducing *melatonin* enough to cut your risk of insomnia by 67% in 10 days.

Can't fall asleep?

Listen to Tibetan or Himalayan singing bowls for 20 minutes before lights-out, and you'll fall asleep with ease. How it works: Researchers say the gentle sounds these bowls emit prompt theta wave release, cutting insomnia-triggering tension by 89%. Two no-cost apps that offer them: Zen Bowl (for iPhone) and Singing Bowls (for Android).

Can't stay asleep?

Researchers recently found that taking a 10-minute soak 1 hour before bed helped folks fall asleep 36% faster—results that are as good as Ambien without next-day grogginess. The reason? Warming up skin triggers your internal thermostat to dial down to the cooler levels that mimic deep sleep. “And

cooling off after a hot bath also releases melatonin,” adds sleep medicine psychologist Shelby Harris, Psy.D. A steady stream of the hormone helps you stay asleep.

Restless?

Bananas contain a trio of nutrients that work like medicine to improve sleep: Potassium calms stress, magnesium relaxes tense muscles and vitamin B-6 boosts sleep-inducing hormones. Pair the fruit with 6 oz. of milk, which boosts levels of calming *serotonin*, and a Japanese study suggests you'll cut your risk of restless sleep by 53%!

Cost watch

Americans spend \$52 billion on sleep aids and remedies annually!

troubles

“This \$3 per month herb freed me from insomnia!”

A chronic lack of sleep left Melissa Bell, 47, anxious, unproductive and missing out on quality time with family...until she found an inexpensive cure-all!

After hours of tossing and turning, Melissa Bell sat up in bed, grabbed her phone from her nightstand and began checking her email. *May as well get something done*, she sighed wearily. An hour later, she lay back down, but still couldn't sleep. Awake when the sun came up, the Chicago native was at her wits' end. *I'll be a zombie all day*, she fretted.

Melissa, a menopause coach who helps perimenopausal women restore balance to their body, mind and spirit, had once enjoyed 8 hours of uninterrupted sleep nightly. But four years ago, she suddenly started having trouble falling and staying asleep. She dragged through her workday, had no energy to enjoy her family and was cranky with everyone. The situation caused Melissa more stress, which made it even tougher to fall asleep.

Melissa tried breathing techniques, cut out caffeine past noon, avoided blue lights an hour or two before bed, limited alcohol consumption and even tried counting sheep. But nothing helped. And all her doctor offered was prescription medication, which Melissa didn't

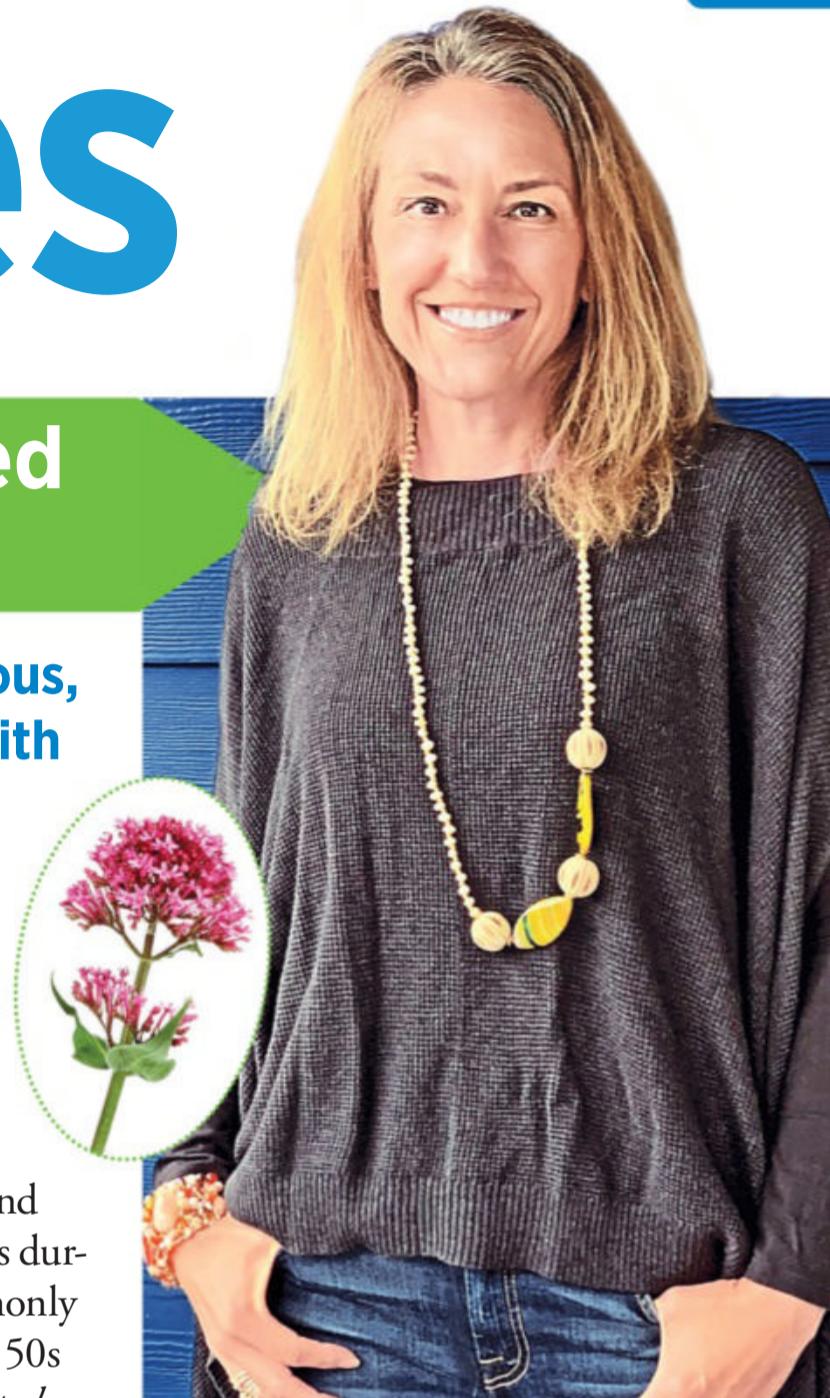
want to take for fear of side effects or developing a dependency. But she knew she couldn't continue this sleepless-stressful cycle.

Desperate, Melissa began researching sleep disruption and learned hormonal fluctuations during perimenopause can commonly cause women in their 40s and 50s to struggle to sleep. *That's got to be it*, the 47-year-old thought. Along with many of the remedies she'd already tried, Melissa read about an

“Thanks to valerian root, I’m sleeping great and have endless energy!”

herbal supplement called valerian root. Extracted from a tall, flowering grassland plant, valerian root, Melissa learned, helps regulate impulses in the brain and nervous system linked to anxiety and low-quality sleep—both of which she struggled with. It also contains antioxidants that have sedative and sleep-enhancing properties.

Although typically skeptical about the benefits of supplements,



Melissa decided to give it a try and bought a bottle of 120 capsules for \$10 online, and started taking 450 mg. 30 minutes before going to bed. The very first night, she was shocked that she slept longer before waking up in the early hours of the morning. Each night, she fell asleep faster and slept longer and deeper. By week's end, Melissa was sleeping all the way through the night for the first time in ages!

Today, a year later, Melissa has made valerian root a permanent part of her bedtime routine. “It has made all the difference! I’m alert and productive,” Melissa says. “I’m sleeping great and feel so much less anxious. Best of all, I have endless energy for all the things I love to do!” —Gina Roberts-Grey

Menopause

The top 8 home remedies that can save you \$\$\$

For millions of women over 40, exhaustion, brain fog, hot flashes and frequent migraines signal the hormonal imbalance that accompanies perimenopause and menopause. Relief comes with a hefty price tag as women spend \$803 on hormone replacement therapies and \$1,194 for nonhormonal remedies annually. To the rescue: natural ways to ease change-of-life symptoms on a dime

Bloated?

Half of postmenopausal women battle gastrointestinal woes. That's because estrogen plays a key role in digestive function—when it drops, levels of bile, the body's natural laxative, also drop. This leads to gas, bloat and dry, difficult-to-pass stools. The yummy fix: eating bitter foods like coffee, artichokes, grapefruit, kale, mustard greens, arugula, chard or watercress, which kick-start the bile production. To get the benefits, incorporate one bitter food into each meal.

Dry mouth?

In a study of postmenopausal women, 58% suffered from dry mouth, and 45% didn't produce enough saliva. To boost saliva production, enjoy a ginger candy, like Gin-Gins. One study found that this stimulates the salivary glands and moistens the mouth enough to reduce dry mouth by 73%.

Night sweats?

A whopping 80% of us experience hot flashes with menopause—and when these flashes hit at night, they create a vicious cycle that interrupts sleep and affects everything from concentration to mood! What can help: *Sitali*, an ancient breathing technique that cools the body and has been proven to lower blood pressure and respiratory rate to improve sleep quality. To do: Close your eyes; breathe as usual for 1 minute. Next, form your lips into an O, stick out your tongue and curl it into a U. Inhale through your mouth, focusing on the cooling sensation of the air on your tongue; close your mouth and exhale through your nose. Do for 2 to 3 minutes before bed or when you wake up at night. For daytime hot flashes, try a lavender-scented deodorant (like Tom's of Main Wild Lavender Deodorant,



Dry eyes?

Estrogen isn't the only hormone that drops with menopause; levels of testosterone fall as well. That's a problem because the hormone helps keep the glands that moisturize your eyes in optimal working order. The easy fix? Fatty acids like those found in wild salmon or DHA/EPA fish oil supplements provide fats the body needs to moisturize all of its tissues, including those in the eye. To get the benefits, take 500 mg. of DHA and EPA per day.

bothers



Menopot?

Dips in estrogen signal the brain to increase hunger, slow metabolism and boost fat storage around the waist. Fortunately, research suggests that consuming 1 tsp. of turmeric daily can help ward off hormonal weight gain. That's because the spice works to reverse menopause-related physiological changes enough to reduce weight gain by 50%. And it can help you lose too! Turmeric's been shown to shrink fat cells and switch on genes that activate fat burning, helping dieters lose 6.6 times more fat than those who skip the spice.



Heart palpitations?

A little-known symptom of lower estrogen during menopause, these often harmless flutters can take women by surprise. But they are easy to cure with magnesium, says Mark Menolascino, M.D., medical director of the Meno Clinic Center for Functional Medicine in Wyoming, who advises taking 400 mg. of *magnesium glycinate* daily (like Naomi Mighty Mg, \$25 for 60 capsules, NaomiW.com). "This will help eliminate palpitations," he explains. And stopping this over-stimulation of the heart will ensure the organ stays stronger for longer. Tip: Avoid *magnesium oxide*, which can cause diarrhea, further depleting magnesium levels.

Vaginal dryness?

Nearly 40% of women suffer from vaginal dryness after menopause.



That's because estrogen helps keep the vagina lubricated, but as levels of the hormone dwindle in menopause, it leads to thinning tissues, dryness and pain during intercourse. Adding more soy to your diet can help. Soy contains plant-based estrogens that mimic the effects of estrogen to ease symptoms. In one study, women who consumed 24 grams of soy protein a day (the amount in 1 cup of edamame or 4 cups of soy milk) reported improvements in vaginal dryness. Also smart: Apply a dime-sized amount of pure coconut oil to your vulva for safe and immediate relief of dryness.

Brain fog?

It's not your imagination: Menopause really can cause temporary bouts of forgetfulness! "Estrogen helps keep our brain sharp. When levels of the hormone decline, brain fog can set in," says clinical nutritionist Michelle Schoffro Cook, Ph.D. Maca root can fix it. This herbal remedy helps the body regulate the creation of hormones like estrogen, curbing brain fog. Plus, maca's rich stores of polyphenols stimulate activity in the hypothalamus to increase mental energy and improve focus in as little as 3 minutes. The payoff: In one study, women given maca root saw an 84% reduction in brain fog, hot flashes and mood swings. One to try: Nature's Way Maca Root (\$20 for 100 capsules, Walgreens.com).

"A low-cost tweak

For years, Doris Carlson, 59, battled exhaustion, body aches and brain fog—until she discovered the surprising culprit and the natural cure

Mom! Mom!" I woke up to hear my 14-year-old daughter, Alexis, yelling as she rang the doorbell," recalls Doris. "I ran downstairs to find her on the verge of tears as she fell into my arms and said, 'I didn't know what to do. You weren't there to pick me up!' My heart sunk. For the past few months, I'd been so exhausted that I often took naps after I dropped Alexis off at school. What in the world is wrong with me? I wondered as I admitted to her that I had overslept—again.

"For four years, fatigue took a major toll on my life. No matter how much I wanted to be there for my family, I just couldn't find the energy to do so. I ended up making excuses to loved ones, including my daughter. She had been begging to join the YMCA so we could swim together. She and I both love swimming, but I barely had the energy to

get through the day, let alone exercise. So I told her we didn't have the money. She was so disappointed, and I felt awful.

"I was disappointing my husband too. The things we enjoyed doing together—going out to dinner, playing pinball, gardening—were too much for me. So he did those things alone while I stayed on the couch. He said he understood, but I knew he was worried about me.

"As the months went on, I found myself missing out on more and more. Especially heart-wrenching was when I had

to break a long-standing family tradition: After losing my parents at a young age, my siblings and our cousins made a commitment to always spend Christmas Eve together. It was one of the few times all year that I saw my family. But as my health spiraled downward—with brain fog, insomnia, depression and night sweats adding

**"Thanks to a simple fix,
I no longer miss out on
time with my family!"**



Are your hormones out of whack?

If you have fatigue and two or more of the symptoms below, estrogen dominance may be to blame

- Brian fog
- Weight gain
- Migraines
- Ruddy cheeks or palms

- Breast tenderness
- Depression
- Low libido
- Irregular periods

changed my life!"

to my struggles—I knew I wouldn't be able to drive 90 minutes each way and have enough energy to be social. When I called my brother to back out, I was afraid he wouldn't understand, so I made up a story about having back pain...it just sounded better than saying I was too tired. After I hung up, I burst into tears.

"It wasn't just that I felt horrible—I also looked worse. I had recently lost 45 pounds, but I suddenly gained back 10. My hair was falling out too.

"Last February, I had finally had enough, and I decided to see my doctor. He said it was part of menopause, but also said I was prediabetic and suggested I go on a diet. I tried the no-carb, no-sugar, high-protein plan he recommended, but there were too many restrictions. I was constantly hungry, and my sugar cravings were out of control. I knew it would never work—I needed a plan that was sustainable.

"Then one day my friend posted on Facebook about weight-loss expert JJ Smith's 10-Day Green Smoothie Cleanse. After reading about others who had great results on the detox, I decided to try it.

"Within 10 days, I was sleeping better and I lost 14 pounds. I continued on a healthy diet and within 8 months, I reversed my prediabetes and improved my cholesterol, plus my sugar cravings weren't controlling me. Yet the fatigue still lingered. I had to find out why.

"I joined JJ Smith's support group, then spoke to her on the phone and via email. She suggested I have my hormones checked, so I returned to my physician with a list of things to test: TSH, estrogen, progesterone, testosterone and cortisol. The results showed I had estrogen dominance and low progesterone. My doctor explained that this hormonal imbalance was causing my fatigue and night sweats. I was relieved to finally understand why I was so tired. To help balance

my hormones, I started taking bioidentical hormones and using a progesterone and estrogen cream. I also started to take Nature's Way DIM-Plus, a supplement that helps with estrogen metabolism.

"On JJ's advice, I cut refined sugars and white flour from my diet and upped my fiber intake by adding more cruciferous vegetables and low-sugar fruits. I also started mixing flaxseed and a fiber supplement into my smoothies.

"Within 48 hours, the night sweats were gone. Within a week, my energy had returned. Today, instead of missing out on time with my family, I enjoy the special moments we have together. And instead of staying home when my husband has time off, I jump at the chance to be with him, whether it's gardening or going out to eat. I even became a nutritionist and opened my own business, Get Your Foxy Back, to help women lose weight. I'm thrilled to have my life back!" —As told to Julie Revelant

Could you be 'estrogen dominant'? Find out—and fix it!—for less

"Estrogen dominance robs women of the energy, mental clarity and upbeat mood they deserve," says Sara Gottfried, M.D., author of *The Hormone Reset Diet*. She estimates that 85% of women over 35 have the condition, which occurs when estrogen rises too high in relation to progesterone, causing fatigue, brain fog and weight gain.

Age and chronic stress increase the risk of estrogen dominance, says ob-gyn Marcelle Pick, co-founder of the healthcare center Women to Women. Production of progesterone declines as perimenopause approaches while estrogen levels remain fairly stable. And stress impairs the function of the adrenal glands, suppressing progesterone output further.

If you say yes to two or more of the red flags in the list at left, progesterone cream (like GNC Women's Progesterone Cream, \$14 for 2 oz., GNC.com) can help. Use it from day 14 of your cycle to the first day of your period each month, rubbing it on the inside of your wrists or thighs. Post menopause? Use for 21 days in a row; take 7 days off each month. Also smart: eating 25 grams of fiber a day to help flush excess estrogen.

Chronic pain

The top 8 home remedies that can save you \$\$\$

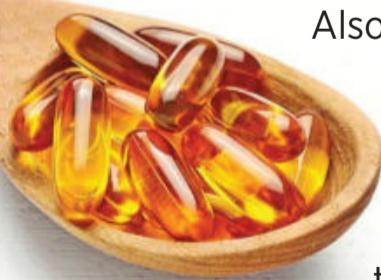
In a recent survey of women over age 45, 81% of respondents said pain hindered their ability to stay active and 90% said pain flare-ups dragged down their mood. But head to the doctor for relief, and odds are they'll offer up a pricey prescription or a costly surgery. The good news? The majority of our aches and pains can be resolved with inexpensive, natural treatments

Backache?

Give yourself a squeeze! Research suggests progressive muscle relaxation (PMR), a technique that involves slowly tensing and relaxing your muscles, can cut back pain by 68% in 10 minutes by stimulating the nerves that relax muscles and calm pain. To do: While lying comfortably on the couch, gently tighten and relax your muscle groups, starting with your toes and slowly working your way up through the legs, torso, hands, arms and head.

Also smart: Take 2,000 mg. of fish oil daily.

According to neurosurgeon Joseph C. Maroon, M.D., its healthy fats provide as much relief as prescription anti-inflammatories—and studies show the effect is so strong it cuts even chronic backaches by 75% in eight weeks.



Sore knees?

Achy knees make it difficult to climb stairs or enjoy a walk? Rub 2 drops of sesame oil into each knee, then wrap them in warm towels for 10 minutes. This cuts swelling, stiffness and pain by 59%, according to a study published in *Anesthesiology and Pain Medicine*. Why? The oil's sesamin and sesamol speed the repair of damaged tissues and rein in the production of pain-triggering compounds.



like the Cryocup, \$7, Amazon.com), then use the frozen block to firmly rub the sore spot with small circular motions for 5 to 10 minutes before gently flexing and stretching the muscle.



"I've had patients who have suffered for 20 years with severe muscle discomfort, going to major pain centers," says Dr. Teitelbaum. "Then in one day, I'm able to release their pain with simple massage and cold."

Muscle aches?

If you've ever pulled a hamstring or suffered a knot in your calf, you likely tried massage and winced at the pressure. A better strategy: Massage with ice, which numbs the area so you can perform a deeper, more healing massage, advises Jacob Teitelbaum M.D., co-author of *Real Cause, Real Cure*. To do: Freeze water in a paper cup (or in a reusable container

Cost watch

Americans spend \$635 billion each year dealing with chronic pain



Creaky joints?

Tingly menthol-infused topicals like Tiger Balm soothe achy wrists, elbows and hips by up to

28%—and Dr. Teitelbaum says you can double that healing power if you store these products in the fridge. “Pain signals and cold signals run on the same nerve fibers,

kind of like a telephone line,” he explains. “An ointment that creates a sensation of coolness will tie up the line, so pain gets the busy signal.” Apply two to three times daily, and for long-term joint health, Dr. Teitelbaum recommends following each application with a layer of plant-derived comfrey cream. “In addition to numbing the area, comfrey speeds the healing of tendons and cartilage.” In one study, patients with osteoarthritis saw symptoms lessen by 41% when they used comfrey for 3 weeks.

Neck pain?

For instant *aah*, try this: Tuck your chin to your chest, then lift it toward the sky. Next, tilt your head to your right shoulder, then to your left. Finish by turning your head to the right, then to the left. Hold each stretch for 3 seconds and repeat six times daily. A study in the *Annals of Internal Medicine* found that doing so cut neck pain by as much as 75%—better results than pain meds!

Relieve the most common headaches—for pennies

Tension headache? Ease it with peppermint oil. It's as effective as aspirin and acetaminophen—and the benefits kick in within just 15 minutes, according to a study at the Kiel Migraine, Headache and Pain Center in Germany. That's because mint's menthol activates cold receptors in the skin and opens blood vessels, counteracting the vessel constriction that produces tension-related pain. To do: Mix 5 drops of peppermint oil with 1 tsp. of olive oil and rub into temples and forehead for 5 minutes using gentle circular motions.

Sinus headache? Stop it by breathing in oregano-scented steam. This eases sinus pain in 5 minutes, plus trims four days off recovery time if you have an infection, say researchers. The reason: Oregano oil's active ingredients (*carvacrol* and *thymol*) block bacterial growth, while warm, moist air opens swollen sinuses. To do: Heat water, remove from stove, add eight drops of oregano oil; drape towel over your head and inhale steam.



Migraine? End it with this combo. Hormonal shifts dampen production of painkilling endorphins, making migraines more frequent. But a mix of vitamin B-2, butterbur and ginger can block pain signals as well as the prescription migraine medicine *sumatriptan*, and taken regularly, the trio relaxes blood vessels and inhibits inflammation enough to cut migraine flares 50% and reduce the amount of medication needed 64%, reports the *European Journal of Neurology*. Find the blend in: Life Extension Migra-Eeze (LEF.com).

“Easy moves saved

Severe lower-back pain left Judy Herbst, 57, sitting on the sidelines for years. Then she found a no-cost easy solution that restored her health

“**M**aybe I should have stayed home...this pain is too much,” Judy Herbst said to herself with a sigh at her daughter’s lacrosse match. “I’d been looking forward to that game all week, and I didn’t want to miss a moment of the action or the chance to socialize with friends. But with my back pain, it was impossible to sit on the hard bleachers. So once again, I found myself standing off to the side alone, trying to lean against a wall for support. As I listened to the distant crowd roar and

wondered what I’d missed, it struck me how my physical limitations made me feel old and isolated.

“I’d considered myself to be in pretty good shape...until back pain became a daily occurrence. Sitting at my work computer was torture,

but standing was agony too. Pain spoiled so many special moments that it started to take a toll on my mood. My husband and I had

always tried to make small activities feel special. But even cuddling on the couch felt uncomfortable.

“At first I blamed poor posture and a few stubborn pounds for the

“Those exercises worked better than any pain medicine—and didn’t cost a dime!”



The 3 simple moves that banish back pain

When women turn to their doctor for help with back pain, the majority are given an Rx for opioids. Women ages 40 to 59 are prescribed these pills more than any other age group and twice as frequently as men. “The opioid epidemic is out of control, especially for back pain,” says rehabilitation physician Vijay Vad, M.D., author of *Back Rx* and assistant professor at Weill Cornell Medical College. And science reveals the meds aren’t even that effective: 87% of those who take

opioids for back pain get no relief.

A better way: “The majority of women with lower-back pain could completely cure it by strengthening their core, which stabilizes the spine and decreases the load on joints and discs,” says Dr. Vad. Indeed, back-pain patients in one study who did core exercises three times a week eased their pain by 92% in six weeks. To get the benefits, follow the lead of Judy Herbst, who cured her pain with three exercises. Experts suggest doing these moves three days a week and working up to six days as they get easier.

my back for free!"

pain. And I knew my core muscles had weakened over the years and that strengthening those muscles was important...but who has the time and energy to go to the gym? Just getting through each day seemed like too much effort.

"I hit a low after a trip to Maryland to visit family for my aunt's 60th wedding anniversary party. Pain shooting up the right side of my back made the 5-hour drive miserable and almost ruined the whole trip. When I got back home, I finally went to an orthopedic doctor, who offered me medication and sent me on my way without providing any real answers. But I didn't like having to rely on prescription pills, so I took a couple over-the-counter pain relievers every day and hoped for the best.

"I dreamed of finding a more natural remedy, but I didn't want to consult a parade of doctors. My

sister, who had endured slipped discs and back surgery, had seen enough specialists for both of us. She'd tried massage, chiropractic care and acupuncture yet still lived in pain. Thinking of her struggle, I started to worry about my future.

"Though I had been trying to stay strong, I finally admitted to my husband, Robert, how bad I was feeling. He was an amateur power lifter, and I was amazed at how he could put his body through intense strain without injuring his back. So even though I usually zoned out when he talked about fitness—what does a male weight lifter know about a woman's body anyway?—I finally asked him for advice.

"Robert thought doing a few easy moves each morning would help me get my back on the right track. He taught me a 3-minute routine that I could do while lying down on my bed or the floor.

"The first day, I couldn't complete all 10 repetitions because of pain and inflexibility. But I was determined to keep trying. And after a few mornings, I began looking forward to the routine. It felt like a massage for my sore muscles.

"The amazing part: After just four weeks, my back pain was gone! Those exercises worked better than any pain medicine—and didn't cost a dime! My mood and stamina shot up and suddenly, my jeans fit again.

"My recovery has been miraculous. I'm making memories again—cheering on my kids from the bleachers and comfortably standing outside for stargazing with Robert. Thank goodness I listened to my husband—we've been together over 30 years, so I guess he can be right once in a while. Just don't tell him that...I don't want it to go to his head!"

—As told to Lisa Maxbauer



1 Single-knee pulls

Knee pulls strengthen the *erector spinae* and *lumbar multifidus*, the muscles that run along the spine and relieve pressure on the lower back.

TO DO: Lie on your back with legs straight. Lift your left foot up and bring your knee toward your chest, then extend back out. Do 10 reps, then switch legs.

2 Single-leg lifts

Lifts help build the hip flexors and *gluteus maximus*, which increase mobility in hips to lighten pressure on the joints.

TO DO: Lie on your back with legs straight out. Keep your left leg as straight as possible and raise it up until your butt lifts off the floor; lower back down. Do 10 reps, then switch legs.



3 Double-leg hold

This move works the *transverse abdominis*, the muscles that wrap around the abdomen and help stabilize the spine.

TO DO: Lie on your back with knees bent and feet flat on the floor. Extend your feet out, then slowly lower them toward the floor until you feel your back start to arch. Hold there for 15 seconds; rest for 10 seconds. Do 10 reps.

Thyroid issues

The top 6 home remedies that can save you \$\$\$

An estimated 20 million Americans have an underactive thyroid—a condition that affects eight times more women than men and causes fatigue, weight gain and blue moods. There are so many factors that contribute to thyroid slowdowns—from diet and nutrition to hormones and genetics—that getting a diagnosis and treatment often results in multiple doctor appointments and medications. To help save you time and money, we gathered the most cost-effective and study-proven remedies to boost thyroid health fast

1

Sitting up straight

When you slouch, it creates a curve in the spine—too much of which can compress the veins and arteries in the upper back and neck that feed the thyroid, which can ultimately result in diminished performance of the gland. Researchers credit an upright posture with increasing the production of thyroid-stimulating hormones that renew vitality. A study in the *Journal of Behavior Therapy and Experimental Psychiatry* found that straightening your spine for as little as 5 minutes can boost thyroid function and reduce feelings of fatigue by a whopping 122%. For a total-body energy boost, tuck a rolled-up towel between your lower back and your seat back to support your spine and prevent poor posture.

2

Turning up the tunes

Whether you're making dinner or putting away the laundry, play some relaxing background music. Japanese researchers say soothing tunes cut your levels of thyroid-rattling stress hormones by 46% and improve thyroid function and boost energy levels by 40%. Tip: Choose a tempo of 60 beats per minute or less. A good choice? Otis Redding's "(Sittin' on) the Dock of the Bay."



3

This seasoning

Seaweed gomasio is a yummy low-sodium salt substitute made from roasted sesame seeds and dried seaweed—and using just 1 tsp. daily



4

Going for a stroll

When you're dealing with the energy drain caused by a slow thyroid, exercise is often the last thing you feel like doing. But study after study shows that regular low-impact workouts stimulate thyroid function. The key: Go for a slow stroll. Dialing down the intensity wards off the hormone surges and bodily stress that strain the thyroid, allowing it to rest and heal. Your best bet: walking for 30 minutes three to five days a week.



5

Trail mix

Going long periods without food makes us cranky, and your thyroid doesn't like it either! That's the word from a Canadian research team, who say steady blood sugar by enjoying a small snack between lunch and dinner, such as $\frac{1}{4}$ cup of dried fruit or $\frac{1}{4}$ cup of nuts daily, can improve thyroid function by 66%. This cuts your risk of tiredness and weight gain in half and reverses an already sluggish thyroid in as little as three weeks! Credit goes to the minerals in these picks, which help the thyroid crank out a key hormone, *thyroxine*.



6

Self-massage

The stress hormone cortisol hinders the production of thyroid hormones, says thyroid expert Kent Holtorf, M.D. What can help: lymphatic massage. Research reveals that just one lymph massage slashes cortisol levels by 44% and improves thyroid hormone function. An expert-approved DIY massage that does the trick: Place your left palm on the left side your neck just above your collarbone, with your fingers pointing up toward your ear; apply light pressure as you drag your fingers down toward your collarbone. Release and repeat 6 to 10 times, then use your right hand to repeat the sequence on your right side.

Easy swaps that boost thyroid function!

Choose herbal tea.

Tea plants pick up thyroid-sapping fluoride from soil. That's why experts suggest sipping herbal teas, which are up to 185 times lower in fluoride. For best results, pick chamomile tea. People who sip this brew twice a week are 74% less likely to suffer from thyroid slowdowns.

Go for headphones.

Cellphones emit electromagnetic fields (EMFs) that tamp down thyroid hormone release. Wearing headphones while you chat can help, but since blue-tooth also emits EMFs, opt for a corded headset (like Kinden Air Tube Earbuds, Amazon.com) and keep the phone at least half a foot away from your head.

Dust with this. The dirty little secret about household dust: It harbors chemicals that slow the thyroid. But cleaning surfaces weekly with a microfiber cloth reduces your exposure to thyroid-harming chemicals by 60%. That's because microfiber attracts more dust than a standard cloth.

Use real plates. You can cut your risk of a sluggish thyroid in half by avoiding the substances (PFAS) that are used to make grease-proof food packages, like pizza boxes. PFAS sneak into food when packaging is heated, so putting take-out food on plates before warming could cut your exposure by 30%.

"We healed our



Discovering selenium was a lifesaver for sisters Christina Jordan (right), 38, and Teresa Lane (left), 36

Christina Jordan flushed red as a Disneyland employee announced to her and everyone else in earshot, "Ma'am, you'll have to exit the ride. You're too big to fit the safety belt requirements." As Christina fled the scene, she made a vow to herself: *I am done feeling so out of control!*

Christina hadn't needed this wake-up call. She was already well aware that her body was going haywire as she wrestled with a sluggish thyroid that had progressed to hypothyroidism, diabetes and extreme fatigue. In fact, she spent most of her time feeling exhausted by the extra 100-plus pounds she was carrying, but her doctors and fitness trainers were baffled as to why she wasn't losing weight, no matter how much she slashed her calorie intake.

At her breaking point, Christina did her own research and discovered something that startled her: She needed to eat *more...not less*.

I'm that girl who is overweight and starving! she realized, also learning that foods containing iodine, omega-3 fats and a mineral called *selenium* could help heal her thyroid.

Responsible for keeping the thyroid working optimally, selenium is necessary for the body to convert inactive thyroid hormone into the active, metabolism-revving form. Plus, the mineral has a protective effect on the thyroid, so selenium deficiencies can cause the immune system to attack its own organs, specifically the thyroid. Without enough selenium, fatigue, weight gain and blue moods set in, just as Christina had been experiencing.

Inspired, Christina made the changes, adding in selenium-rich foods like spinach and apples to her diet, and in just a month, she'd shed 37 pounds.

thyroids for \$0!'

By six months, she was off her thyroid medications, and within nine months, her car's seat belt, which she once struggled to wrap across her size-22 belly, could easily fit around her size-4 figure.

"Learning to build a healthy relationship with food saved my life," the mother of three cheers.

Inspired, Christina went back to school to become a nutritionist and help women like her access the healing nutrition strategies that had changed her life.

And when Christina's younger sister, Teresa Lane, was diagnosed with high blood pressure and pre-diabetes, she turned to Christina for help. A single mom, Teresa had survived a lot—from abuse to

divorce to ovarian cancer. But now, her weight was putting her life in new danger.

In addition to the new diagnoses, she'd been taking the medication Levothyroxine for 15 years.

My thyroid is shutting down, Teresa worried, knowing that if her hormones were out of whack, she wasn't going to lose any weight. So

she called her sister for help.

Teresa followed her sister's advice to eat more often—five or

six times daily—focusing on foods that would help rebalance her hormones, lowering her *cortisol* and healing her thyroid. She enjoyed dishes with selenium-rich eggs, spinach and chicken.

When Teresa began, she confesses, "I was terrified. I had so many doubts about myself." But within two weeks, she dropped three dress sizes and began to believe her body could be restored.

After six weeks, her 12-year-old son, who had never been able to wrap his arms around Teresa, could touch his wrists during a hug. And in five months, her doctor took Teresa off her medications.

Together, Teresa and Christina have lost 293 pounds and 36 dress sizes so far and estimate that they have saved \$800 a month being off medications. "Christina helped me find my way," says Teresa. "I love who I get to be for my children!" For Christina, nothing gives her more joy. "The greatest gift I could give my family is a happy, healthy mom!" —Lisa Maxbauer

Thanks to the nutrient, we were able to stop taking thyroid meds!"

3 simple secrets to supplementing with SELENIUM

Supplementing with selenium improves thyroid function by 43% compared to a placebo, according to a study in the *Journal of Nutrition and Health Sciences*. Women's health expert Aviva Romm, M.D., author of *The Adrenal Thyroid Revolution*, says women need at least 200 mcg. (but no more than 400 mcg.) of selenium per day to get the benefits. Also smart: Take the supplement paired with 20 mg. of vitamin E since the nutrients work in tandem to protect the thyroid.

Look for this kind: There are many selenium supplements on the market, but the body is only able to absorb about 50% of synthetic forms of the mineral like *sodium selenite* and *sodium selenate*, according to research from the National Institutes of Health. For best results, select a supplement that contains *selenomethionine*, an organic form that is readily absorbed. Most women see an improvement in symptoms in as little as five days. One that meets all the criteria: Life Extension Super Selenium Complex 200 mcg. (LifeExtension.com).

Take before eating. Ingest your supplement on an empty stomach, if possible. "Foods can interact with the absorption of selenium," says thyroid expert Izabella Wentz, Pharm.D. "In my experience, the clients who took a selenium supplement on an empty stomach experienced more symptomatic improvements." As always, check with your healthcare provider before starting a new supplement, and if you begin to notice a metallic taste in your mouth (the earliest sign of selenium toxicity), speak with your healthcare provider immediately.

Tiredness

The top 6 home remedies that can save you \$\$\$

Fatigue is as common as breathing for millions of Americans. And when it comes to figuring out the source—good luck! Tiredness can be a symptom of so many different ailments that some spend thousands of dollars and countless hours trying to track down a cause. The good news: ID'ing *when* you're most tired can help pinpoint the reason as well as the solution—for pennies!



Sleepy after lunch?

One in three women fight heavy eyelids after the midday meal. The reason? This is the time that the body's energy engines (*mitochondria*) slow the conversion of calories into *adenosine triphosphate* (ATP), your cells' main form of energy. The result: afternoon sleepy spells. But you can reduce post-lunch fatigue by as much as 67% by adding 3 oz. of protein (like tuna, chicken, cheese or eggs) to your meal, say Canadian scientists. That's because protein kick-starts the mitochondrial genes that produce ATP, preventing energy lulls so you stay invigorated all afternoon.

Tired midday?

Your pineal gland is responsible for the production and secretion of the sleep-inducing hormone *melatonin*—and it is supposed to produce plenty of the hormone at night and virtually none of it during the day, observes Norman E. Rosenthal, M.D., a clinical professor of psychiatry at the Georgetown University School of Medicine. “But it can easily get confused—by changes in your sleep schedule or sun exposure, for example—and start churning out melatonin midday, making you suddenly feel groggy.” The simple solution? Amping up your sensory input by doing things like listening to music, flicking on more lights in the house or opening the blinds to let more sun in. These simple strategies remind the pineal gland that bedtime is a long way off, which forces it to dial down melatonin output in as little as 20 minutes.

Groggy midmorning?

Your brain needs a burst of B vitamins to kick-start its morning production of the energizing brain chemical *dopamine*. No wonder British researchers say B vitamin shortfalls double your risk of feeling foggy, unfocused and sluggish! Taking a basic B-complex vitamin (like Life Extension BioActive Complete B-Complex, LifeExtension.com) with a vitamin B-rich breakfast of eggs can quickly boost B stores, increasing morning energy and productivity by 58%. Also smart: Season your eggs with ½ tsp. of salt. Sodium in salt helps the body correct overnight dehydration to boost energy levels for up to 4 hours at a stretch.

Getty (3)



Tired all day?

The number one cause of all-day fatigue: poor sleep. Thankfully, the easy fix to better sleep is available at your drugstore for as little as 3 cents a night: the antihistamine *doxylamine*. Originally developed to ease allergies, this OTC med was such an effective sleep-enhancer that “eventually drug companies started using it as a sleep aid in nighttime pain relievers and cold medications,” says pharmacologist Joe Graedon. Now doxylamine is available on its own in Unisom SleepTabs and Costco’s Kirkland Sleep Aid. Take 10 mg. to 15 mg. nightly (half a tablet), and you could drift off 20 minutes faster and cut middle-of-the-night awakenings by as much as 50%.

Doze off after dinner?

Ozone levels are low in the morning and rise throughout the day, peaking around 6 PM. This air pollutant can irritate the tissues lining your lungs, hindering oxygen uptake and triggering dinnertime fatigue. To keep your ozone-level exposure low, decorate rooms that you frequent most with plants such as Boston ferns or English ivy. NASA scientists say these natural air purifiers quickly mop up fatigue-triggering pollutants from the environment so you don’t feel groggy too early.



Wake up tired?

Stress overload taxes the adrenal glands, leading to early morning lulls in *cortisol* production, says Michael Smolensky, Ph.D., co-author of *The Body Clock Guide to Better Health*. “Cortisol is damaging in high doses, but a slow trickle is necessary to chase away morning fatigue.” To keep the cortisol flowing, start your day with a 2-minute DIY neck massage. Studies show that rubbing the pressure-sensitive nerves in the neck sends messages to the brain that trigger low-level cortisol production. To do: Before getting out of bed, massage your neck using a firm but gentle circular motion, paying extra attention to the base of your skull.

"I cured my fatigue

Sylvia Owusu-Ansah, M.D., 42, was always fatigued. But when she discovered the culprit, she restored her energy—for pennies!

“Why do I feel this bad every morning?” worried Sylvia Owusu-Ansah, M.D., as soon as she opened her eyes. “Lately, my body seemed so drained and stiff—even after a full night of sleep—that climbing out of bed required a multistep process. First, I’d sit up, then swing my feet to the side. And finally, I’d slide off the mattress and onto my feet. *Something is really wrong*, I thought. I’m like the Tin Man from *The Wizard of Oz*, desperately in need of an oil can!

“For months, I hadn’t felt like myself. I suffered from zero energy, cloudy thinking, achy joints and cramping muscles. As an emergency room pediatrician, my patients kept me on my toes, but fatigue made me feel like I was 100 years old. I was also at the mercy of my moods, which were up and down, but mostly down. That was unusual for me because I knew I wasn’t depressed.

“I wanted to be proactive, so I started troubleshooting diagnoses. I had a history of anemia, but my iron levels were fine. I also wondered whether hormones could be behind my fatigue: I’d been diagnosed with a thyroid condition, but I was managing it well, so that

seemed like another dead end. *Maybe it’s just stress from juggling work and motherhood*, I reasoned. Emergency room docs don’t get enough sleep anyway.

“As my symptoms continued, I grew more concerned. I knew I couldn’t suffer like this forever. In my job, I got exposed to more germs than a kindergarten teacher, and I didn’t want my health to unravel even more by developing extra sinus infections, colds or the flu while I was already running on empty.

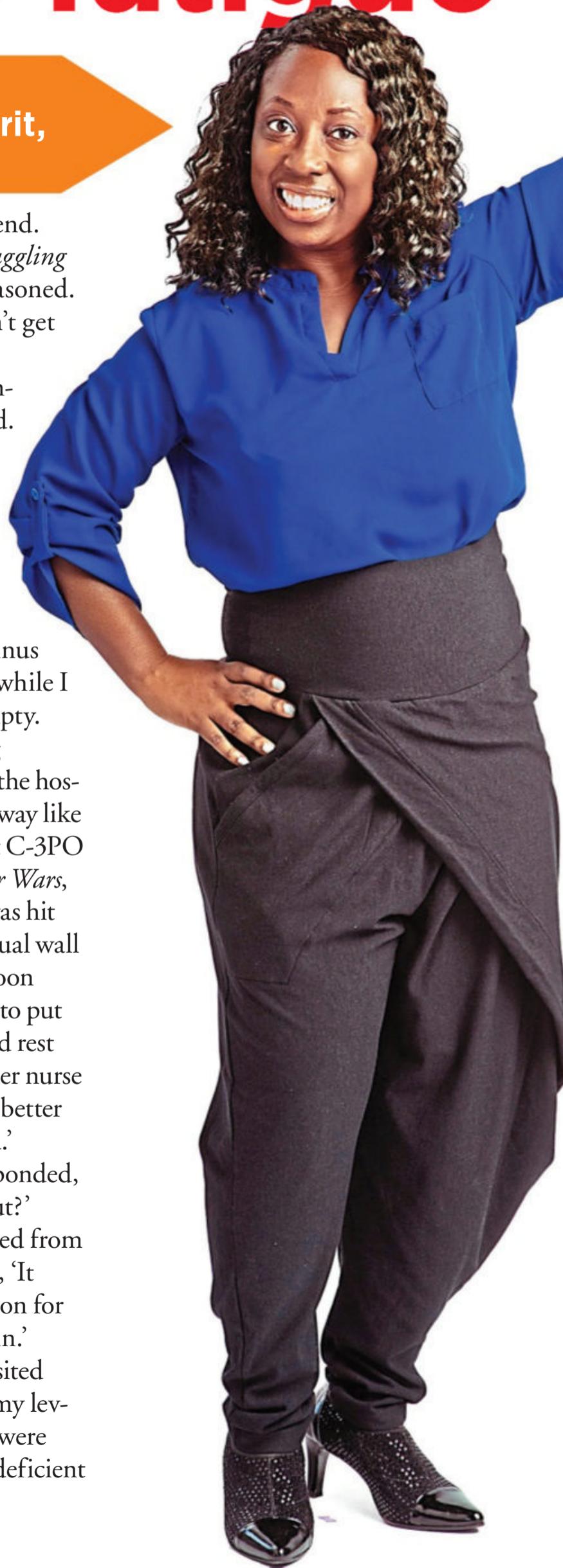
“One day, I was hobbling through the hospital hallway like the robot C-3PO from *Star Wars*, when I was hit by my usual wall of afternoon

fatigue. I had no choice but to put my head down on a desk and rest for a bit. That’s when an older nurse looked at me and said, ‘You better get your vitamin D checked.’

“Caught off guard, I responded, ‘What are you talking about?’ This wise nurse—who hailed from the Caribbean—explained, ‘It happened to me. It’s common for people like us with dark skin.’

“Sure enough, when I visited my endocrinologist, I had my levels checked and the results were shocking: I was extremely deficient

“I now have energy to care for my patients, my kids and myself!”



for just 6¢ a day!"

in vitamin D. The normal range is between 30 and 50, and I was only at 9!

No wonder I feel like a sloth! I thought.

"Finally aware of what needed to be addressed, I started making changes. I knew there were different forms of vitamin D, which you can get from the sun and from nutrition. I also learned that African Americans are at a greater risk for this type of insufficiency because the higher levels of *melanin*, the dark pigment in our skin, reduce our body's ability to produce vitamin D. I guess I took it for granted that I was getting enough sun, but clearly I wasn't."

"To start healing, I made sure to spend a couple of hours each day in sunlight, while protecting myself from UV rays.

"I also added more vitamin D-rich foods into my diet, such as oily fish, egg yolks, portobello mushrooms, orange juice and fortified cereals. Knowing many African Americans are lactose intolerant, I was glad to see lots of D-fortified dairy alternatives too, like soy milk and yogurt. And since my levels were so low, I also supplemented with a high dose of D—10,000 IU daily."

"Within two weeks of making these changes, I noticed a huge improvement in my health. My joints didn't hurt, and my body felt spry. My thinking was clear—I could multitask again. Plus, my naps and mood swings were history! When I told the nurse she was right, she quipped, 'See, I told ya.' After a few months, I was able to drop down to a lower dosage

of 2,000 IU (which costs about 6 cents a day), taken before my largest meal of the day for ideal absorption. My efforts were working because I was able to raise my vitamin D levels from 9 to 40 in just six months!"

"This eye-opening diagnosis impacted the way I practice medicine. For healthcare professionals, vitamin deficiencies are often not at the top of our list when screening patients. But now it's always on my radar, especially for people of color."

"Thankfully, it's easy to overcome a vitamin D deficiency. Now, I feel an overwhelming sense of wellness. I have energy to care for my patients and my own children, plus walk 10 miles a week for exercise. I feel amazing. I'm exactly where I should be!"

—As told to Lisa Maxbauer

Could you be vitamin D deficient? Find out—and fix it!—for less

"I can count on one hand how many of my patients had adequate vitamin D levels when I tested them," says Susan Blum, M.D., assistant clinical professor at Mount Sinai's Icahn School of Medicine. Indeed, research shows 91% of women have suboptimal D levels—and women over 50 are at the greatest risk. "They're more likely to stay out of the sun or wear a hat and sunscreen," says Dr. Blum, so they don't absorb enough UV rays to make D. The result: exhaustion, mood swings and frequent illness.

Having dark skin has been shown to double the risk of low vitamin D. "Melanin, the pigment responsible for darker skin, is a natural sunscreen," explains rheumatologist James Dowd, M.D., author of *The Vitamin D Cure*. "But when darker-skinned people are not outside as much and not near the equator, they can have egregiously low D levels." Being overweight is another deficiency risk factor, he says. "Vitamin D is a fat-soluble vitamin, so it can become sequestered in stored fat and not available to be used."

If you're experiencing red flags like fatigue and frequent illness, supplementing with vitamin D-3 is the best way to correct a shortfall. "My rule is to take 20 IU per pound of body weight per day," says Dr. Dowd (that's 4,000 IU for a 200-pound woman). "And for women with darker skin, 25 IU per pound per day." Also smart? Snack on almonds. They're a top source of magnesium, a nutrient researchers say is required for the body to break down and utilize vitamin D. In fact, studies show enjoying just $\frac{1}{2}$ cup of almonds daily can boost vitamin D levels eightfold.

Urinary tract



The top 5 home remedies that can save you \$\$\$

Marked by pelvic pain and frequent, painful urination, a urinary tract infection (UTI) can be either a bacterial or viral infection in the kidneys, bladder or urethra. Unfortunately, postmenopausal women are more prone to UTIs than any other population because declining estrogen causes tissue in the urethra to thin, making it more prone to infection. Antibiotics can help, but they can also be pricey. Luckily, there are low-cost, natural cures that you can try at home.

1

Cranberry juice

You've heard of cranberry juice as a UTI remedy, but bacteria can thrive on the refined sugar in the sweetened version. "I advise drinking 8 oz. of unsweetened cranberry juice three times daily at the first signs of urinary burning and urgency, which signal an infection," says Laura Corio, M.D. Studies show the *proanthocyanidins* in cranberries help thwart UTIs by preventing bacteria from sticking to cells in the bladder and urethra.

2

Garlic

Adding just one large clove of garlic to your daily diet (raw or cooked) can help banish bladder troubles for good in as little as two months. In fact, recent studies prove that the aromatic sulfur compounds in garlic effortlessly destroy 82% of bladder bacteria—including even the most aggressive germs, which have been found to be resistant to at least five of today's prescription antibiotics!

3

Baking soda

At the first hint of trouble, start drinking 1 tsp. of baking soda mixed into 12 oz. of water twice daily until you feel better. Canadian scientists say baking soda stalls the growth of bladder bacteria, while keeping urine diluted helps flush germs 48% faster and eases that burning gotta-go feeling.

4

Bearberry extract

This herbal supplement (also called *uva ursi*) is one of the richest sources of *arbutin*, a plant compound that stops the growth of 70 different urinary bacteria when taken at the first signs of a UTI, say German scientists. Experts advise taking 500 mg. three times daily for three days to knock out an infection. One to try: Solaray Uva Ursi 500 mg., VitaminShoppe.com.

5

Shaking your hips

Holding in urine when you have a UTI can cause bacteria to build up, compounding the infection, but that constant gotta-go feeling makes it hard to know if you've really voided your bladder and urethra. To ensure you've flushed urine and harmful bacteria out of your system, doctors at New York City's Mount Sinai Hospital recommend a simple Hula-Hoop move: Urinate as usual, then stand up and while hovering over the toilet, rotate your hips for 20 seconds as if using a Hula-Hoop (this stimulates the bladder to release any residual urine). Sit down to urinate again.

Cost watch

A course of antibiotics prescribed to cure UTIs can cost as much as \$300!

infections

“\$3 worth of this special sugar cured my chronic UTIs”

After spending years suffering from painful UTIs, Mary Kidwell, 79, found a surprise way to end them for good—and it saved her \$1,000s!

Mary Kidwell sat in the ER hooked up to an IV—again! The Sheldon, Illinois, retired surgical nurse had been suffering from chronic urinary tract infections (UTIs) her whole life. She never knew when they were going to hit—she'd just suddenly start feeling the telltale pressure and heaviness in her bladder and find herself urinating more often, which became increasingly more painful.

Mary got infections so frequently for so many years that by the time she retired at 71, oral antibiotics had stopped working and cultures showed she'd developed resistance to all but one medication, which had to be given intravenously. The treatments were administered every day for two or three consecutive days. Between traveling time and the hour hooked up to the IV drip, the process was very time-consuming. *I can't and won't spend my retirement in the hospital instead of enjoying time with my family and friends,* Mary thought desperately. *I need to find another solution.*

Not long after, while visiting a friend who also suffered from chronic UTIs, Mary asked her how

she treated them. Her friend said when she felt symptoms start, she'd take a D-mannose supplement, explaining that D-mannose is a type of sugar that occurs naturally in the body as well as in some plants. From what she understood, the body eliminates D-mannose through the kidneys and urinary tract, where it is thought to attach to the harmful bacteria that can cause UTIs, flushing them from the body and stopping infections in their tracks.

“D-mannose gave me my life back!”

Mary was excited and hopeful. But before self-treating, she consulted a urologist as well as an infection control specialist. Both doctors said they'd heard good things about D-mannose and encouraged her to try it. “It can't hurt,” they both enthused. So Mary ordered Harmony D-mannose Urinary Tract Balance & Cleanse capsules with hibiscus from Amazon—a bottle of 60



soft capsules costs roughly \$30. (D-Mannose is also available as an inexpensive powder.) From then on, when she felt a UTI coming on, Mary took two 800-mg. capsules once a day, and within two or three days, her symptoms had stopped.

“Usually, I only need one dose to start feeling better, and I've never had any side effects,” Mary says. And today, Mary has been using D-mannose for seven years and hasn't been to a doctor for a UTI since. “I have my life back,” the 79-year-old beams. “I can make plans without worrying that a urinary tract infection will change them, I'm saving about \$2,400 on treatments each year and I'm enjoying time with loved ones. I couldn't be happier!” —Cynthia McVey

Vaginal

The top 4 home remedies that can save you \$\$\$

Yeast infections and bacterial vaginosis are common vaginal infections with similar symptoms. Here's what you need to know about each and the solutions that can heal them for less

Bacterial vaginosis

Age-related hormone fluxes, menstruation and even sex can bring a rise in vaginal pH that allows harmful bacteria to flourish, leading to *bacterial vaginosis* (BV), a condition that causes odor and an itchy, irritating discharge, says Laura Corio, M.D., author of *The Change Before the Change*. And while antibiotics will kill the bacteria that cause BV, they also knock out the vagina's healthy flora, leaving you vulnerable to recurrence. Thankfully, these natural options are proven to treat BV and keep future infections at bay:

Daily probiotics

Women with recurrent BV who ate 5 oz. of yogurt a day cut their risk of new infections by 50%, report researchers in Israel. Another study found that 88% of women who took probiotics containing *lactobacillus* along with antibiotics totally resolved their infection—just 44% of those on antibiotics alone were healed. To get the perks, look for products labeled “contains live and active lactobacilli cultures.”

Taking vitamin C this way

Inserting a 250-mg. vitamin C tablet into the vagina for six days in a row cured BV for 86% of women in a study published in the *Journal of Clinical Medicine Research*. How it works: Vitamin C restores a healthy pH level in the vagina to enhance the body's ability to fight off infectious bacteria. Dr. Corio advises using an enteric-coated pill to avoid irritation to sensitive vaginal tissue and inserting a tablet twice weekly to prevent future infections.

Yeast infections

It's normal for a yeast called *Candida albicans* to live in the vagina. But when levels of estrogen drop with age, the vaginal tract becomes more hospitable to the yeast, which then overgrows, says Dr. Corio. In fact, 60% of menopausal women suffer from recurrent yeast infections and the burning, itching and discharge they cause. An at-home test, like Monistat Care Vaginal Health Test (\$7, Amazon.com), can help you diagnose a yeast infection. If it's positive, the steps below can help.

This purple-hued remedy

Gentian violet (GV) is an antiseptic that prevents candida spores from producing infection-causing proteins, and research shows it's twice as effective at killing the yeast as over-the-counter treatments. To get the benefits, pour 2 tsp. of a diluted, 1% solution of GV (like De La Cruz Gentian Violet, \$9, Walmart.com) into a glass, soak a tampon in the solution and wear the tampon for up to 3 hours twice a day for three days. Note: *GV stains skin and clothing, so consider using a pad or panty liner to protect your clothes.*

Vitamin B

A form of vitamin B-3 called *nicotinamide* reduces the number of candida cells by 67% and enhances the power of prescription antifungal drugs, say Chinese researchers. You can get B-3 from foods like eggs, dairy, poultry, fish and enriched grains or by taking a supplement, like Life Extension NAD+ Cell Regenerator (\$18, LifeExtension.com).



infections

“I naturally cured my yeast infections for pennies”

After years of persistent yeast and bacterial infections, Donna Flagg, 55, tried a natural alternative to medication—and was healed in days!

After Donna Flagg turned 50, hormone fluctuations caused things to start feeling a bit different “down there.” *What’s going on?* Donna wondered, as all of a sudden, an influx of new sensations started coming on. Most notably, intimacy began to feel different and unusual, punctuated by recurring irritation and pressure.

“But I don’t have any itching or burning,” the New York City native explained to a doctor. “I can’t figure out what’s happening—and it’s extremely frustrating!” After several tests, her doctor came back with a diagnosis: Donna had a yeast infection and bacterial vaginosis, an infection caused by the overgrowth of *gardnerella* bacteria.

“You can take an antibiotic or use a cream to treat it,” the doctor told her. But Donna knew neither would work: The antibiotic would upset the bacterial balance she was trying to restore to heal her leaky gut syndrome, and the cream had chemicals that mimicked estrogen, which could complicate her severe endometriosis. *I wonder if there are natural options,* Donna thought.

Interested in finding another solution, Donna asked for her

nutritionist’s opinion—and was surprised when she suggested boric acid vaginal suppositories. “They’re effective, natural and safe,” she assured. “They help balance your pH, which will then balance the yeast and bacteria.” Intrigued, Donna decided to give suppositories a shot.

I usually make my own body products, so why not this? Donna thought, buying some boric acid and gelcaps to whip up her own. But she also looked into premade

“I found a natural solution to restore my pH balance!”

suppositories and was pleased to find that they cost as little as \$10 for 30 on Amazon. Hopeful, Donna began inserting one capsule at bedtime, which would dissolve overnight while she slept and exit her body in the morning.

Upon waking up the first day, Donna was once again surprised to find that, apart from the sensation of moisture during her first trip to the bathroom, it wasn’t at all



uncomfortable. As she continued to use the suppositories for the next seven nights, she was happy to see that with each consecutive day, her symptoms got better and better. And at the end of the weeklong cycle, Donna was relieved and impressed to find that she had no trace of irritation or pressure.

Today, she keeps a bottle of suppositories close at hand just in case. “They are so inexpensive and effective!” the now 55-year-old enthuses. “Every time I feel any weird sensations or pressure coming on, I know I have a healthy, natural solution to help restore my balance. It’s also an affordable way to cure something that is traditionally treated with chemicals and prescriptions that can disrupt other systems in the body—I am so happy to have found it!”

—Erin Flynn Jay

Weight loss

The top 6 home remedies that will save you \$\$\$

Americans spend upwards of \$72 billion a year trying to lose weight, but for all of the money we've shelled out for 100-calorie snack packs, meal delivery services and diet plans, many of us have little to show for it. To the rescue: study-backed tips sure to lower the number on the scale—without the hefty price!

1 Fidgeting

To lose weight faster without going to a gym, just add small movements (tap your toes, bounce your leg or drum your fingers) throughout the day, say researchers. These "micro moves" keep your metabolism humming all day, so you burn about 100 calories per hour—30% more than if you didn't fidget.

2 Having dessert with breakfast

A recent study found that when women ate a large, 600-calorie breakfast with protein and carbs (like eggs and toast) plus a small dessert (like a cookie), followed by a smaller lunch and dinner, they lost four times more weight than those who followed a low-carb diet with no sweets. Why?

A hearty meal with *some* sugar reins in appetite-stimulating hormones, so you'll naturally eat less.



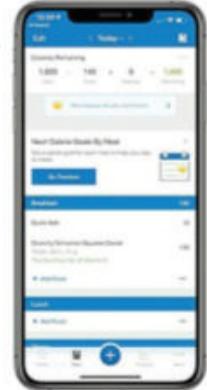
3 Sleeping more

"Sleep is so essential to healing the metabolic control center in the brain that it's almost impossible for women to lose weight if they're not getting at least 7 hours a night," says Sara Gottfried, M.D., author of *Brain Body Diet*. One study found that dieters lost 230% more fat during weeks that they got ample sleep compared to weeks when they were sleep-deprived. To get the sleep that fires up fat burn, Dr. Gottfried recommends taking 1 mg. of *melatonin* (like Life Extension Melatonin 1 mg., \$4, LifeExtension.com) about 30 minutes before bed. If you don't notice improved sleep, increase your dose by $\frac{1}{2}$ mg. per night until you reach 3 mg. Adds Dr. Gottfried, "In addition to improving sleep, melatonin also has an antioxidant action that thwarts inflammation to further heal the metabolic control center."



4 Logging your intake

Just jotting down what you eat can help dramatically curb calorie intake—an effect so powerful that studies show it doubles the amount of weight the average woman loses. And you don't have to take notes! Instead, free calorie-counting apps like MyFitnessPal (MyFitnessPal.com) make it easy to record foods in the moment and review your progress over time. Researchers found that as long as you track at least 20 days per month, results soar. No wonder folks using food logs report losing up to 25 pounds in 30 days without following a specific diet!





5 Eating this way

Time-restricted eating has emerged as one of the strongest weight-loss tools. In a study at the University of California, San Diego, subjects who had unlimited access to food for just 9 hours each day lost 73% more weight than those who had unlimited access all day. In a similar study, researchers reporting in the journal *Obesity* found that when volunteers ate three meals over a 6-hour period, they had 23% lower levels of the hunger hormone *ghrelin* and increased their fat burn throughout the day compared to those who ate the same amount of food during a 12-hour period. To reap the benefits, aim to consume all of your meals within about 10 hours each day.



6 Loading up on plants

A recent study found that those on a high-plant, low-meat diet lost twice as much weight as those who didn't load their plate with plants (like beans, leafy greens and mushrooms)—plus, they burned 2½ times more belly fat. And eating this way will actually save you money. One study found that a plant-based diet costs 27% less than a meat-based diet—savings that add up to \$746.46 per person over the course of an entire year!

Get paid to lose weight!

Online programs that encourage women to bet on their weight-loss goals take the tedium out of diet and exercise—and help women lose six times more weight! Find the one for you

Need social support? Try

DietBet.com, where you can join a group curated by the site or you can create your own group with friends and family—and cheer one another on during challenges that vary in length from four weeks to six months. Everyone puts money in a common pot (buy-ins vary by challenge) that winners (whoever achieves the set goal) split.

Want to lose at your own pace? At **HealthyWage.com**,

you set the length, buy-in and weight-loss or daily step goal for your own challenge—so each challenge is completely unique. Bettors win money if they drop the agreed-upon number of pounds in the allotted time frame, but there's the option to buy more time if you're close to the end of the challenge and haven't quite hit your goal.

Already use tracking apps?

Achievement ([MyAchievement.com](#)) syncs data from more than 20 health-tracking apps across several platforms to award you points based on predetermined goals (like taking 20,000 steps per day) and answering questions about your health goals and lifestyle choices for scientific research. Every seven days, you can convert the points you earn into cash or donations to charity.

"I lost 90 pounds"

After years of struggling with her weight, Karen Evans, 73, came across an easy low-carb diet and discovered she could lose weight and keep it off...without thinning out her wallet!

Karen Evans gazed at the box of donuts on her kitchen table, shaking her head ruefully as she fought the urge to grab another one. *This has to stop*, she thought, the chronic pain in her knee giving a pang of assent as she turned away from the donuts and sat down at her computer.

Ever since she had moved back to her hometown of Phoenix, comfort foods and lunch trips to Panda Express had become the routine for Karen. Before her move, the mom and grandmother of four had struggled with her weight, weighing anywhere from 236 pounds at her highest to 125 pounds at her lowest.

And Karen's lifelong struggle with her weight had been exacerbated by the stress of the life changes before

her. For the first time in years, she was on her own, buying a new house and seeking out a new job. With no one to keep tabs on her, Karen had gained more than 70 pounds.

But when her brother and sister, who she had moved to Arizona to spend more time with, both passed away in 2017, she knew she had to do something. *And donuts, Karen thought, trashing the treats, are not going to help.* What had helped in the past was joining a TOPS weight-loss support group, and as Karen sat down at her computer, she immediately began searching for a local chapter. *I'm not going back up to 200 pounds, she resolved. No way, no how.* When she joined

Karen's low-carb diet on a dime

Karen's self-designed low-carb diet is similar to the wildly popular Keto diet, which is easy and effective—even on a budget. To do: Simply replace most of the carbs you eat with healthy fats, like butter and olive and coconut oils, while loading up on non-starchy, anti-inflammatory veggies and lean protein. The lowest-cost keto staples are ground meat, eggs, chicken thighs, butter, block cheese and greens. For effortless savings, build your meals around them, like Karen does. To spend even less, shop for jumbo bags of frozen berries and veggies and avoid budget-busters like keto breads and branded snacks. To see one keto blogger whip up a week's worth of meals for \$5 a day, check out KetoConnect.net/keto-budget.



BEFORE



AFTER

—on a budget!"

her local chapter, her group members encouraged her to try a low-carb plan, and Karen felt something override her stress for the first time in years: excitement to reboot her

weight-loss journey.

Encouraged by her new TOPS friends, Karen landed on a combination of the Atkins diet and the Stillman diet. The strategy was simple enough: eat as much protein and vegetables as she wanted throughout the day while keeping her net carbs below 20 grams.

I love that I can eat all the protein I want, she thought gleefully as she pulled the eggs she would usually use to bake up sweet treats from the refrigerator. Combining them with fresh spinach, mushrooms, tomatoes, bacon and some green chile enchilada sauce, Karen made herself an easy egg-white omelet for breakfast before heading to the grocery store to stock up on more essentials.

What she found there surprised her in the best way. The bargain shopper was already prone to buying things on sale, but was elated to find that just one rotisserie chicken would be good for a whole week's worth of food, yielding three dinners and a whole pot of her favorite soup. She also discovered that if she bought eggs as well as the bulk bags

of green spinach, raw carrots, pork rinds and celery for crunchy snacks, she'd have enough ingredients for days of yummy breakfasts and lunches—without any of it going to waste.

I can't believe it, she marveled as the cashier rang up her groceries. *\$12 for a week's worth of food!*

But the best surprise by far was how fast the plan started working. In her first week of eating low-carb, she lost 2 pounds, which became her weekly average as the weeks wore on. Soon, she found her size 22 clothes loosening, and as she

shed more and more weight, her knee pain abated, allowing her to start taking walks each day to increase her energy and lose even more weight.

Today, two years on, the 73-year-old has shrunk to her size 8 goal weight and has lost more than 92 pounds. She still loves to bake, but has discovered recipes for low-carb alternative treats that keep her feeling healthy, energized and satisfied.

"I feel better than I ever have before!" she smiles. "I know that I'm eating the right foods and it's become a way of life for me now. With my TOPS friends supporting me, I've even gone 6 pounds below my goal weight. And the best part is I don't have to worry about counting calories, how much to eat...or breaking the bank!"

—Alexandra Pollock

**\$10 + 5 days =
17 lbs gone!**

Lose weight and save \$\$\$ by eating eggs, like Karen!

When *The Keto Cure* author Jimmy Moore learned that eggs—one of Karen Evans' favorite low-carb foods—contain an ideal mix of amino acids to speed fat loss, he started experimenting with a mini diet to jump-start weight loss results and bust through plateaus. He had no idea he'd end up creating what low carb diet devotees, like 61-year-old Anita Breeze, insist is "the absolute cheapest way to lose weight."

The gist is this: For up to five days in a row, you enjoy 6 to 8 eggs, 6 to 8 servings of butter and 4 oz. of cheese daily. Shop smart, and you'll get everything you need for about \$10. "I lost 9.7 pounds in five days and we've had women report losing as much as 17 pounds in five days," reveals Anita, who runs an egg-fast support group on Facebook.

Why does the plan work so well? Top docs say it has plenty of nutrients to kill hunger and stoke metabolism while keeping carbs very low. And it has a leg up on other similar approaches, adds Moore: "People love it because it's not only effective, it's also simple and it tastes good!"

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The image shows the September 21, 2020 issue of Woman's World magazine. The cover features a large photo of Sara Evans smiling. Headlines include "SWEET PEACE" about Sara Evans' secret to staying in love, "DOUBLE CHIN?" about oil firming, "FAST RELIEF from WORRY PAIN", "THE FAT JUST FALLS OFF!", "PUBLIC RESTROOM SOS!", "STRONG BONES WITHOUT MEDS!", and "So easy, so good!" for meals and desserts. A sidebar for "Camille Pridgen" shows her losing weight and transforming her health at age 67. The right side of the cover shows other magazine pages with headlines like "UNGER CURE", "BURN FAT LIKE A ID AGAIN!", and "KALINE CURE FOR 'UBBORN FAT'".

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Extra Savings



Surprise! There are still more ways to keep as much cash in your pocket as possible! The following pages offer everything from fitness must-haves—like finding name-brand workout gear for 50% off—to cheap at-home treatments (think butter or turmeric) that save arm and a leg at the facts about others' you and Fluffy an vet. Bonus: fun healthcare habits!



Save \$100s on

We polled fitness pros for their simple secrets to finding the perfect workout that won't break the bank!

Last year, nearly 95% of Americans made resolutions to either save money or get healthier—and some resolved to do both. With the rising costs of gyms, workout equipment and more, it may seem like these two resolutions don't go hand in hand. Fortunately, experts say you don't have to shell out big money to get fit. In fact, "according to a study in the *Journal of the American Heart Association*, regularly working out saved participants up to \$2,500 a year in medical costs," says fitness pro Kecia Clarke, author of *Fitness Is a Way of Life*.

Whether you prefer to get that exercise at home, outdoors or in a gym, there are many creative and affordable ways to keep you moving. All it takes to help you find the best way to get fit for less, while ensuring you don't waste money on gym memberships or workout gear you won't use, is answering a few questions about your workout preferences. Start at the top of the next page to discover your biggest savings!

Fitness must-haves—for less!

WORKOUT CLOTHES: You'll save on quality leggings, sports bras and more by skipping the sporting-goods stores and checking out T.J.Maxx, Marshalls and Ross Dress for Less. These discount retailers typically carry brand-name exercise clothes and accessories for half the price!

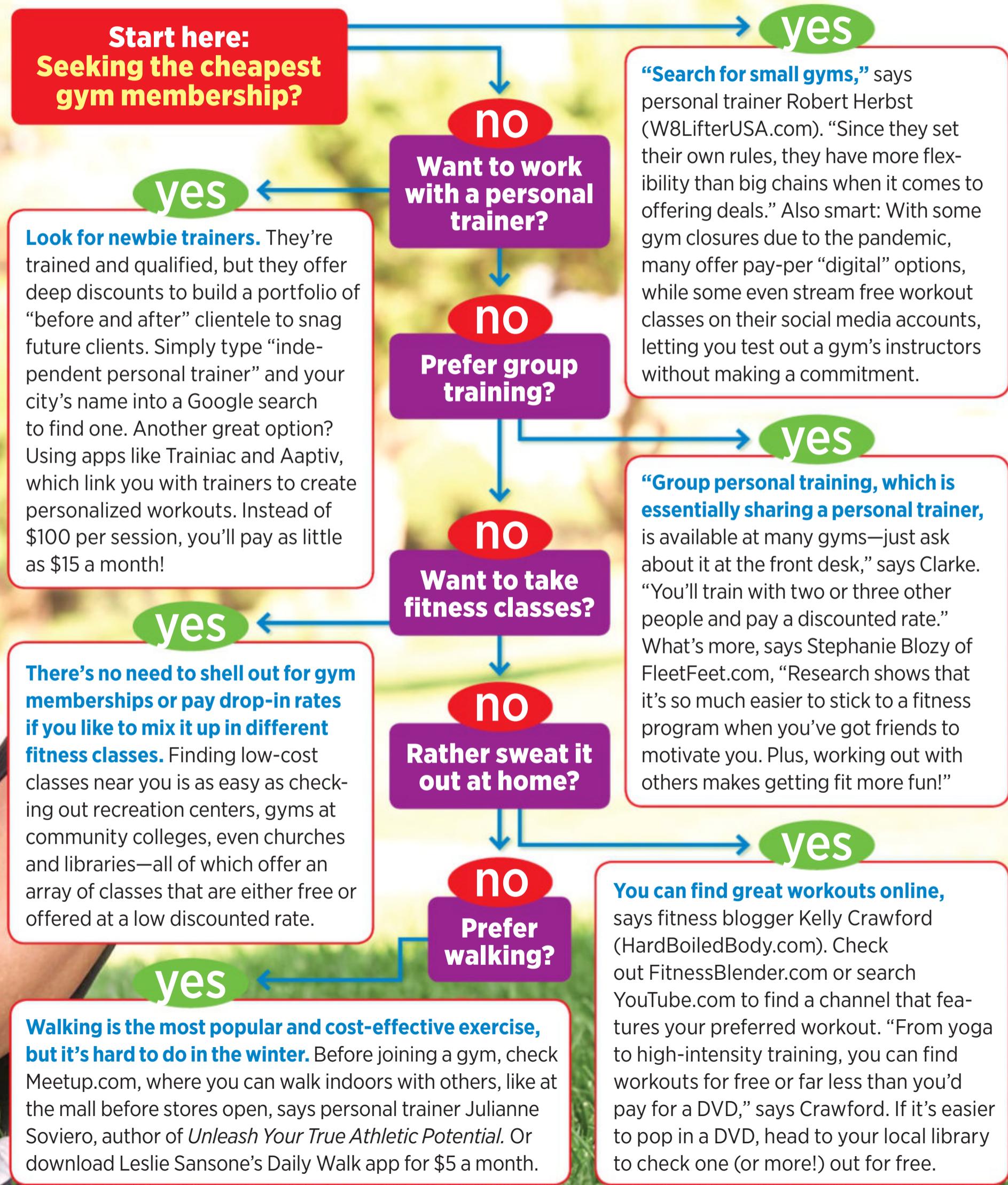
RUNNING SHOES: Sites like RoadRunnerSports.com and KellysRunningWarehouse.com offer sneakers for 75% less than well-known shoe stores. Also smart: Look for "old" versions of the shoes you want. Manufacturers regularly update sneakers without truly improving them—by going for a discontinued model you can save without worry.

HOME EQUIPMENT: Sporting-goods stores sell returned or open-box equipment at a discount of at least 25%. You'll also find deals on Facebook Marketplace, where people sell like-new exercise bikes, weights and treadmills they never even used!



Getty

healthy living



EXTRA SAVINGS

Save at the

The top 7 home remedies that can save you \$\$\$

Our fur kids' health is as important to us as any family member's wellness. But veterinary care for a *healthy* pet can cost up to \$650 a year! Here, at-home cures to keep vet visits to a minimum

1

Lavender

When your anxious dog ends up whining, yawning and pacing around the house, help her relax by rubbing a few drops of lavender essential oil on a bandanna and tying it around her neck. The scent is known to promote relaxation and relieve stress for your dog—and you! (Caution: Avoid if you have cats in the house, as it can be toxic to them.)

Saving smarts!

Nab top-notch pet care for less at a veterinary school clinic, where supervised students perform wellness visits and vaccinations at a reduced cost! To find one near you, visit the Association of American Veterinary Medical Colleges at AAVMC.org



Getty

vet

2

These ice cubes

When the weather is cool, kitties tend to drink less, which can result in small crystals forming and blocking the flow from the bladder—a painful condition that can lead to costly vet visits. To keep him hydrated, freeze leftover water from a can of tuna in mini ice-cube trays, then slip a cube into his water bowl. He'll be lapping up his tasty "tuna water" in no time!

3

Turmeric

Your pal hesitating to go up or down stairs, or resting afterward? That's a sign of joint pain flaring up—a condition that can affect dogs of all ages. To keep the pain at bay, vets advise sprinkling $\frac{1}{8}$ tsp. of turmeric per 10 pounds of body weight over food daily. The anti-inflammatory spice helps ease pain and stiffness!

4

Olive oil

If you notice that your pet's fur is dull and rough, it's probably because her winter coat is preparing to shed in anticipation of the warm days ahead. To keep it healthy through this change, vets suggest drizzling a bit of olive oil over her food every day (1 tsp. per every 15 pounds of body weight). The oil helps by adding moisture to fur and preventing dry, itchy skin so fur looks smooth and shiny.

5

Kefir

You've read about the benefits of probiotics for yourself and have stocked up on so much kefir that you've often wondered if your furry pal might also benefit from a sip of the fermented drink. The answer is yes, say vets: Probiotics in kefir help fight allergies, promote healthy skin, ease digestion and more. Simply drizzle some over your pal's food! Vets' recommended dose: 1 tsp. for dogs and cats under 20 pounds; 1 Tbs. for dogs 20 to 50 pounds; and 2 Tbs. for dogs over 50 pounds.

6

Butter

Ack! Your cat is constantly hacking up hair balls! To nix them, next time you see Fluffy grooming, dab a pea-size amount of softened butter on the side of her paw, which she will lick off during her cleaning session. Once ingested, the butter will help hair easily glide through her digestive tract so she won't hack up any more hair balls.

7

Paw massage

While scampering around outside, your buddy can pick up debris in the pads of his feet, causing discomfort or pain. That's why it's a good idea to offer your pooch a massage after each walk. To do: Start by rubbing between the pads on the bottom of the paw, then rub between each toe; repeat on all paws. This allows you to check between toes for burrs, foxtails, pebbles and other hidden irritants. If you can't pull them out, use a pair of tweezers for removal. The paw massage will also relax your sweetie and promote better circulation so his tootsies stay healthy.

3 ways to get the best deals on your pet's prescriptions

Look here Buying meds directly from a vet's office often comes with a steep markup—sometimes up to 200%. Instead, try third-party sellers like Allivet.com, an online pet pharmacy that sells meds for up to 70% off. Also smart: Ask your vet if you live in an area that gets cold enough to pause the need for flea and tick prevention. In some areas, there's no need to apply in the winter-time since all the bugs are frozen!

Put it on repeat Websites like 1800PetMeds.com and Chewy.com can offer rock-bottom prices because their overhead costs are so low. Even better? If you sign up for recurring orders, you'll save more with an automatic discount! For example, if your pal has a prescription that needs to be regularly refilled, put it on auto-ship at Chewy.com, and you'll nab 40% off your first order and up to 10% off future orders.

Snag deals at the drugstore

Next time your vet writes a prescription, ask if there's a human equivalent—many times there is, and you can bring the Rx to your pharmacy for savings. The reason? Chains like CVS, Target, Walmart and RiteAid often get bulk discounts that they pass on to you. Plus, they may have a pet-friendly formulation that tastes like peanut butter or beef, so your pal is more likely to take his meds!

\$AVE ON HEALTHCARE

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Fast Facts

1.4 million

Roughly how many Americans go overseas for medical care per year in order to get a better deal

**32%**

How many Americans would give up social media to banish heartburn

**3%**Number of people who suffer from *iatrophobia*, or fear of doctors, due to anxiety of the unknown**4**

The number of times per year the average American visits a physician

Google 89%

Amount of people who Google health symptoms before going to see a doctor

44%

Number of Americans who exaggerate to their dentist about how often they floss

**43%**

Number of adults who think it's okay to contact a doctor about a health concern on social media

**11 months**

Average time a person puts off scheduling a doctor's appointment





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