

Hejny Insurance Agency's

Circle of Safety™

Your Consumer Awareness Advisor™

229 Sunset Blvd, Sherman, Texas 75092

903-892-8068

What's New In Health Reform?

Last year it was a political hot potato and no doubt, with an election on the horizon, it'll grab a few headlines again, but in the meanwhile the controversial health reforms program, under the Affordable Care Act, continues to move forward in 2012.

Although many of the changes don't take effect until 2014, it's worth taking stock of current and upcoming changes in your entitlements. These include:

- Young people up to age 26 can now remain on their parents' health insurance. Some 2.5 million have so far opted to do so.
- En route to closing the "donut hole" prescription coverage gap for Medicare recipients, seniors now qualify for a 50% discount on Part D brand-name drugs when they reach the gap.
- The Independent Payment Advisory Board has been established and, from next year, will be able to intervene if Medicare costs rise too much.
- States are now allowed to offer home-based services to disabled people through Medicaid instead of institutional care in nursing homes.
- From the start of this year, new rules encourage physicians to set up "Accountable Care Organizations" by working together to improve the standards of care and reduce costs.
- From March 1, federal health care programs have to collect racial, ethnic and language data about patients to identify inequality of treatment.
- From October, health records will have to be stored electronically – with new rules in place to make sure they're secure and confidential.
- Also from October, hospitals will have to publicly report on performance for a range of treatments, and reveal comments from patients.

The official Government site has also launched an easy-to-use action page to help individuals identify which public, private and community programs meet their needs. Check it out at finder.healthcare.gov.

IN THIS ISSUE: • Latest Health Care Law Changes • Making the Most of Springtime • Agencies Unite For Consumer Defense • Raising Brain Injury Awareness • Campaign For Greater Patient Safety • Apps to Kick Start Your Gardening

Making The Most of Springtime



It's almost here! Spring that is. Don't forget to put your clock forward (except in Arizona and Hawaii!) by an hour on March 11. That should set your mind ticking about the new season. Here are a few ideas to start with:

In The Garden: Check sprinkler systems for winter damage; remove plants that failed to make it; clean and sharpen tools (wear gloves and follow safety procedures); plan your spring time seed sowing; clean and dry bird feeders and nesting boxes.

Indoors: Check for mold and excessive moisture – remove and clean; get rid of overwintering household pests with approved products and insect "bombs"; clean window screens; draw up a spring cleaning plan – one room at a time.

Safety: Remember that Daylight Savings Time means darker mornings at first. If you or your children are up and out early, take extra safety precautions.

Charter Member
NSACE
National Society of Agents for
Consumer Education

Are you Client of the
Month? See Page 3

Agencies Unite For Consumer Defense

Personal safety should be on your mind all of the time, but during early March there's scope to kick it up a notch because it's National Consumer Protection Week (NCPW).

The campaign is an annual event – this year will be the 14th one – which encourages consumers nationwide to know their rights and make better decisions on everything from spending to Internet surfing.

Lots of consumer organizations – government agencies and non-profit groups – band together to organize special events, share tips and provide information to help consumers protect their privacy, manage money and debt, avoid identity theft, and avoid frauds and scams.

For instance, the Better Business Bureau will run a "Scam-a-Thon" during NCPW, hosting several media "call-in" events and interviews with the aim of educating citizens about the risks of fraud.

NCPW also uses the opportunity to highlight great sources of information from its partner members to keep citizens up to date throughout the year – with publications like the Federal Trade Commission's monthly electronic newsletter Penn Corner, and tips from the Federal Communications Commission on how to avoid getting unexpectedly high cellphone bills.

There's also a stream of useful financial information from the Federal Deposit Insurance Corporation including a Foreclosure Prevention Toolkit (see <http://tinyurl.com/fdic-kit>)

The event is almost upon us. So is it too late to get involved? Definitely not. NCPW has an online toolkit with ideas for individuals and community groups, from holding forums and other events to simply posting a campaign banner, button or logo on your blog or website.

If you're looking for specific ideas to focus on, the organizers have a regular blog in which national experts analyze key consumer issues like how to avoid costly loans, find out about sensible and phony diets, and preparing children to go online.

For more information, visit the National Consumer Protection Week website at ncpw.com and click on the links for the toolkit and access to the blog.

Campaigning For Greater Patient Safety

"Be Aware for Safe Care" is the theme of the 2012 Patient Safety Awareness Week, which runs from March 4 to 10. According to the campaign organizers, the National Patient Safety Foundation (NPSF), the most common and worrisome issues include surgery performed on the wrong part of the body, patients receiving the wrong medication (affecting 1.5 million Americans every year), health care acquired infections, hospital falls (500,000 a year), readmission after being discharged too early, and wrong diagnosis. NPSF has guidance on all of these issues (see <http://tinyurl.com/npsf-guide>) and is calling on patients, providers and the general public to join its efforts to reduce the number of safety-related incidents. Now more than ever in health care, a focus on empowering patients and strengthening patient-provider communications are seen as paramount to reducing errors. For more information visit www.npsf.org.



Raising Brain Injury Awareness

Coaches of every school athletic team and every extracurricular athletic activity should be trained to recognize the signs and symptoms of brain injury, says the Brain Injury Association of America (BIAA).

This month the group launches its annual Brain Injury Awareness Month highlighting the fact that every year 3.8 million people suffer a sports- or recreation-related concussion, with 135,000 children aged 5 to 18 ending up in emergency departments.

"A concussion is a brain injury, period" says the BIAA, which also believes young athletes who have suffered a concussion should have to get written authorization by a healthcare professional before returning to play.

Signs of concussion after a blow to the head include nausea, dizziness (or balance problems), double or fuzzy vision, headache, feeling sluggish or tired, and trouble concentrating or remembering.

Never ignore a bump to the head, says the BIAA. Youngsters should tell the coach, ask to be taken out of the game, talk to parents or teachers about the symptoms, and see a health care professional.

For more on Brain Injury Awareness Week, visit biausa.org.

Thank You For Referrals

Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency.

We build our agency on your positive comments. We couldn't do it without your help!



Are You Our Client of the Month?

Our agency is nothing without your loyalty and faith in us.

Even if your name doesn't appear below this month, please accept my heartfelt thanks for your support. I truly appreciate it!

For outstanding work telling others about our agency, this month we honor:

John-Marshall Holloway as our Client of the Month!

Thanks for your continued business!

WIN! WIN! WIN!

This month Hejny Insurance Agency is sponsoring a Trivia Contest and offering you a chance to win a gift card to Starbucks.

Test your knowledge! Answer the question below and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax -- 903-870-2327 -- or mail -- 229 Sunset Blvd, Sherman, Texas 75092 this page -- or email your name and answer to CircleOfSafety@hejnyinsurance.com --. Good luck!

What is the simple formula for converting Celsius temperatures to Fahrenheit?

Your Name: _____

Address or Contact Details: _____

Your Answer: _____

Last Month's Winner:

Congratulations to Jared Wockenfuss for correctly answering last month's trivia question! For the correct answer, Jared has won a free Starbucks gift card!

Last month's question was:

Which country's flag consists of three equal-width vertical stripes of (from left to right) blue, white and red?

Answer: France. Luxemburg uses the same colors but the stripes are horizontal.

Tell Others About Us and Win a Prize

Who will be our next Client of the Month? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention Hejny Insurance Agency to a friend, relative, or colleague and have them give us a call at 903-892-8068. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.

Hejny Insurance Agency's
Circle of Safety™
Your Consumer Awareness Advisor™

To:

IT'S A FACT: Although the vernal equinox marks the first day of spring, the day on which both night and day are equal – 12 hours each – occurs a day or two before.

Time To Get Gardening – With A Little Help From Your Apps

March is the month when our green thumbs start to itch, and we make plans for the gardening season ahead. Often our plans turn out to be too ambitious and we look back in Fall at the things we wished we'd done, as well as the mistakes we made planting the wrong things for the type of soil we have, or watering too much – or too little.

Fortunately, mobile devices increasingly come to our rescue with apps that can tell you everything, from knowing which bugs are plant-friendly to helping plan your landscape. Here are a few ideas:

The Amateur Garden: The first thing to know is that lots of regular gardening books are now available in digital and eBook versions, which makes them more convenient to search and carry around the yard. We particularly like this one because it's based on the author's own real-world experience – and it's available for the BlackBerry and Windows Phone 7 devices, for \$0.99.

Bugs in the Garden: With great photos and useful information, this app will help you get to know which insects are there to help and hinder your effort. It was prepared with the organic gardener in mind and is available on Android and Apple iOS devices for 99c.

Vegetable Garden Guide: This is one of the most popular apps for vegetable growing enthusiasts, designed as a reference for experienced gardeners

and a learning tool for beginners. At \$1.99 it's a little pricey for an app, but it's good. Get it for iOS or Android (where it's called **Vegetable Gardening App.**)

Permaculture: There aren't many decent free garden apps around but if you're into permaculture – self-sustaining systems – this is one of them. It tells you how to get started and brings permaculture news from around the world (iOS and Android).

Locavore: Finally, if you'd rather buy someone else's produce than grow it yourself, Locavore is a great app that enables you to locate farms and details of local produce. It'll tell you what's in season and map who's selling it, as well as providing recipes for local in-season foods. For now, it's only on Android and iOS, but the great thing is that it's free!

You give but little when you give of your possessions. It is when you give of yourself that you truly give.

Lebanese-American author Kahlil Gibran