



Hejny Insurance Agency's

# Circle of Safety™

Your Consumer Awareness Advisor™

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## Are Your Health eRecords Safe?

One of the lesser-known changes in the new Affordable Care Act requires healthcare providers to begin to switch to electronic health records – eRecords – from the beginning of this month. The medical industry is one of last that still largely relies on paper records, which are both costly to maintain and slow to exchange, if needed, between providers or with insurers.

So, we should be able to look forward to a faster, smoother and more accurate service from our providers. In fact, many organizations, like some hospitals and doctors' offices, have already made the switch.

On the other hand, hardly a day goes by when our news media don't carry stories about computer systems being hacked, which is worrying news. There's nothing more confidential or sensitive than your health records – and their theft would not only blow your privacy cover but also lift the lid on information that could be used for identity theft.

The new law does impose requirements for protection and confidentiality but that often relies on a level of technical expertise you're unlikely to encounter in the admin section at your doctor's office. Last year, 18 million electronic medical records (EMRs) were accessed in nearly 400 separate security breaches throughout the US. Yet, according to one study, while 80% of Americans are concerned about the switch to digital records, many providers have still not trained their staff in EMR privacy.

So what can you do to feel sure your eRecords, are safe?

Here are three key actions you could take:

1. Ask your provider, what training has been given to staff and whether they have ever had a data breach or hacking incident.
2. Check them out and keep a wary eye on their performance via the Department of Health's Office of Civil Rights (OCR). All breaches affecting more than 500 individuals have to be reported. They're posted online at <http://tinyurl.com/OCR-breaches>.
3. Ask for a copy of your EMR. From 2013 they'll have to provide them once a year if you ask.

If you're unhappy with EMR security you can file a complaint with the OCR at <http://tinyurl.com/OCR-complaint>.

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## What Was That You Said Again?

That old piece of wisdom about never appreciating something until you lose it was never truer than when applied to the loss of one of our precious senses. That's certainly the case for the 36 million Americans who suffer a hearing impairment. And while surgery and technology are making big advances into the treatment of hearing loss, we all should be doing everything we can to safeguard our hearing.

October is National Protect Your Hearing Month highlighting actions you can take like:

- **Avoiding potentially damaging noises (above 85 decibels)**
- **Wearing earplugs in a noisy environment**
- **Having your hearing examined professionally if you experience or suspect any loss**
- **Taking steps to protect others, like children and teens who don't realize they're at risk**

You can obtain lots of posters and fact sheets from the American Academy of Audiology, who organize this month's event ([www.audiology.org](http://www.audiology.org)) and you can learn a lot more about hearing at the National Institute of Deafness, including free publications and a free online test of your sense of pitch. Start at <http://www.nidcd.nih.gov>

**NSACE**  
National Society of Agents for  
Consumer Education

Are you *Client of the Month*? See Page 3

# Rest Easy? How Do You Do That?

Insufficient sleep is a public health epidemic, says CDC, the Government public health watchdog. Up to 70 million of us have trouble either getting to sleep or staying there. That's bad enough but lack of adequate sleep is also a major cause of accidents, especially on our highways.

One survey, a couple of years back, revealed that 4.7% of respondents – that's almost one in 20 – admitted nodding off while driving in just the month before the survey. And, contrary to what you might expect, it's the younger age groups who are more likely to fall asleep, with the highest likelihood being in the 25 to 35 age range.

Although alcohol or drug use is a factor, insufficient sleep is also a major cause. So how much sleep do we really need and what can you do to improve your chances of getting enough "zzzzz"?

Of course, the amount of shut-eye we need varies from person to person and changes at the individual level over time. The National Sleep Foundation, though, says youngsters under 10 need 10 or 11 hours, falling to around 9 hours for teens and then between 7 and 9 hours for adults. But another survey shows that one in three adults gets only 6 hours or less, while an incredible two thirds of high school children fall short of their recommended sleep requirement.

Although there are all sorts of recommended techniques for getting to sleep, following a few basic rules will substantially increase your chances of getting a restful and nourishing night's sleep:

- Plan for sufficient bedtime. You'll never get enough if you burn the candle at both ends!
- Go to bed and get up at roughly the same times each day, regardless of how you slept.
- Don't use alcohol, caffeine or tobacco close to bedtime. These are all stimulants (yes, even alcohol – at least in the short term). Remember, even many sodas and iced teas have caffeine.
- Don't watch TV or read in bed. Do this elsewhere in the house. In fact, switching off your TV and/or computer at least an hour before bedtime can help calm your mind.
- Exercise regularly. Afternoon is best. Don't do vigorous exercise in the three hours before going to bed.
- You can take a warm (but not hot) bath before bed but your bedroom should be cool and well-ventilated.
- Finally, invest in a good mattress, pillows and comfortable sheets/covers. You should be spending a third of your life there, so it's worth getting the best you can afford!

(See also our guide to sleep apps on Page 4)

## What If Sleep Disorder Is The Problem?

Some people think they're getting the sleep they need but still wake feeling tired and "foggy". What's the problem? It may be a condition called apnea, in which they stop breathing for short intervals because of the collapse of soft tissue in the throat that closes the airways. This causes the individual to jolt their breathing back to normal but prevents them entering deep restful sleep. In addition to tiredness, loud snoring and waking headaches are frequent symptoms of apnea. Medication, surgery and devices that help keep the airways open are possible solutions, but if you think apnea might be at the root of your sleep problems you should seek professional advice and diagnosis. Learn more at <http://www.sleepapnea.org/>



## Let's Have Fun ... But Stay Safe!

*For those of us with children, safety is the number one consideration as they go out trick-or-treating this month. But it's not on their minds, so it's your job to protect them, which these days, basically means accompanying toddlers and youngsters, and ensuring teens go out in groups of three or more. With young teens, it's even an idea for parents to accompany them and discreetly remain out of sight, like in the car. Here are more health and safety tips provided by the Centers for Disease Control and Prevention:*

**H** Hold a flashlight while trick-or-treating to help you see and others see you. Always WALK and don't run from house to house.

**A** Always test make-up in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.

**L** Look both ways before crossing the street. Use established crosswalks wherever possible.

**L** Lower your risk for serious eye injury by not wearing decorative contact lenses.

**O** Only walk on sidewalks whenever possible, or on the far edge of the road facing traffic to stay safe.

**W** Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.

**E** Eat only factory-wrapped treats. Avoid eating homemade treats made by strangers.

**E** Enter homes only if you're with a trusted adult.

**N** Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

**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:

Phyllis Akers  
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 from Carino's Italian Kitchen. 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 Boulevard, Sherman, TX 75092 this page -- or email your name and answer to circleofsafety@hejnyinsurance.com --. Good luck!

**Question: United Nations Day is October 24, but in what year was the UN formally established?**

Your Name: \_\_\_\_\_

Address or Contact Details: \_\_\_\_\_

Your Answer: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Last month's question was:

***Father's Day has been and gone for Americans, but two countries celebrate it in September. Name one.***

*Answer: Australia and New Zealand, on the first Sunday of the month.*

***Congratulations to Scot Macrae, our September trivia winner!***

## 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.



**IT'S A FACT:** 71% of young Internet users (children and teens) admit they have received online messages from someone they don't know. (Source: Netlingo)

## **Dream On! How Apps Can Help You Relax And Sleep**

The era of MP3 players, smartphones and other mobile devices has turned out to be a boon for people with sleeping problems – from playing soft music and "white noise" to self-hypnosis and gentle alarms. Of course, if you're worried about your sleeping you should seek medical advice. Apps are not a substitute – but they can still provide a soothing, enjoyable experience. Here's a selection:

**Music and Soothing Sounds:** There are lots of these for all mobile platforms. Ideally you want one with a big variety of sounds from nature and music to "white noise" – a kind of hissing or rustling sound that distracts the mind. Good examples – Nature Sounds, for iOS devices; and Relax & Sleep for Android. Both have free and paid-for versions. BlackBerry users have the free Dream Sounds.

**Meditation and Relaxation:** Some of these apps have music but often come with voice tracks that provide guided meditation or hypnosis techniques. If you want to try these out, test the free versions first. For instance there's a free starter version of the highly-rated Relax & Sleep Well by Glenn Harrold (iOS), while Android users can try the free Hypnosis – Relaxation. Windows Phone 7 users can try Relax Lite with Andrew Johnson (also available in other formats).

**Breathing:** Controlled deep breathing is supposedly a valuable aid to relaxation and sleep. Many breathing apps are associated with other relaxation techniques like yoga, but you don't need to be an adherent to use them. iOS users can try the free Universal Breathing or Breathing Techniques apps, while Android users get the free Peaceful Breathing Lite. A paid version of this rates at 5-stars.

**Dreaming:** After apps that help you sleep, what better than one that influences your dreams? That's the claim of the producers of Dream: ON. Currently only available for iPhone and other iOS devices, the app works by detecting when you fall asleep (by placing the device on your mattress) and then playing tracks that supposedly conjure up particular dream scenes. The basic app is free, though you can pay for add-ons, and the whole thing is part of a giant research project. Intriguing!

*Quote:* It is never too late to be what you might have been.

*Novelist George Eliot (Mary Anne Evans)*