

# NEWS You Can Use

Retire Village

Volume 7, Issue 10, October 2019

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**Get Moving and Get Fit**

**Movement is the key to a long, healthy life.** Many scientists and health experts advocate a daily or weekly exercise routine. While dedicated exercise is valuable, the truth about exercise and movement is much more complicated. Humans are built for active lives filled with movement a huge contrast to how many of us live our lives today. Lack of movement in daily life can cause health problems and emotional issues.<sup>1</sup>



**Most experts say that the average person should be getting approximately 30 minutes of exercise at least 5 days a week.** Spending 30 minutes a day exercising is good, but for the typical sedentary lifestyle, this means you're still sedentary approximately 98% of the time. According to one study, extra movement throughout the day in addition to an exercise routine can cut the risk of early death by 35%.<sup>1,2</sup>

**Regular movement doesn't mean exercising all the time; in fact, it means almost the opposite!**

Every part of life can incorporate a bit more action given enough thought. If you spend a lot of time on the computer, consider standing up using a standing desk. If you enjoy baking, do some cleaning while the cookies are in the oven. Focus on regular, maintained movement and activity during the day.

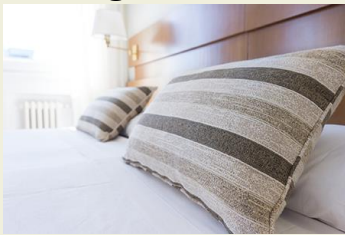
**Regular, low-intensity movement every day is even more beneficial than short, high-intensity exercise.** Take the time to plan movement activities and place a priority on activity to help you feel more youthful, energized, and healthy. People who move around regularly report higher levels of happiness as well as longer lifespans and less risk for cardiovascular disease.

References

1 - qz.com/quartz/1641863/the-key-to-physical-fitness-isnt-exercise-its-movement/

2 - cuimc.columbia.edu/news/physical-activity-any-type-or-amount-cuts-health-risk-sitting

## 3 Reasons to Avoid Eating Before Bed



**Eating right before bed is ill-advised for a number of reasons.** Below are three of the most important reasons why you should avoid eating late in the evening before you sleep.

1. **Heartburn** - gravity is what helps keep food down after you eat, and the esophageal sphincter keeps the food trapped in the stomach during digestion while sitting up. This muscle can open slightly while laying down, so stomach acid may escape into the esophagus, causing heartburn.

2. **Weight Issues** - many people eat to stay awake, resulting in weight gain. Consider a different evening routine to help yourself sleep better, including eating at an earlier hour.

3. **Insomnia** - eating before sleep can cause issues with sleep quality, including trouble sleeping through the night due to indigestion or stomach discomforts.

[self.com/story/eating-before-bed-sleep-digestion-weight](https://www.self.com/story/eating-before-bed-sleep-digestion-weight)

## Healthy Halloween Finger Foods

Even though Halloween is a holiday filled with all kinds of sugary, decadent treats, that doesn't mean that you can't make delicious, healthy Halloween foods! Check out these beautiful and nutrition-packed Halloween finger foods.



### Monster Apple Bites -

Ingredients:

- 2 green apples, quartered
- Sunflower butter
- 32 sunflower seeds
- 2-3 strawberries, sliced
- Small candy "googly" eyes<sup>1</sup>

Cut an incision in the skin-side of each apple quarter.

Fill the gap in each apple with a swipe of sunflower butter.

Stick 4 sunflower seeds into the "mouth" of the apple as if they were teeth.

Use 1 strawberry slice for the tongue (underneath the teeth).

Place the candy eyes on the top part of the apple slice to finish the Monster. <sup>1</sup>



### Tasty Bagel Sandwiches -

Ingredients:

- 12 pretzel sticks
- 12 cheese slices (any type)
- 12 "strings" of chive

Fold a cheese slice in half and use scissors to make a fringe at the bottom.

Wrap the cheese fringe around the bottom of a pretzel stick with the fringes facing down.

Using the chives, tie the cheese securely to the pretzel stick and finish the "broom" look. <sup>2</sup>



<sup>1</sup> - [forkandbeans.com/2015/08/06/silly-apple-bites/](https://www.forkandbeans.com/2015/08/06/silly-apple-bites/)

<sup>2</sup> - [cocinandoconcatman.com/recetas/recetas-aperitivos/escobas-de-bruja-de-queso-receta.html](https://www.cocinandoconcatman.com/recetas/recetas-aperitivos/escobas-de-bruja-de-queso-receta.html)

## Little Known Facts About Halloween



**Halloween's Celtic Origins** - Originally celebrated as an Irish Celtic holiday called Samhain, Celts would costume themselves and leave special foods and treats on their doorsteps or altars as an offering to visiting spirits of their ancestors.

**The Story of the Jack o'Lantern** - A man called Stingy Jack tricked the Devil many times, and when he died he wasn't allowed to enter Heaven or Hell. He was forced to put the one light he had left into a face carved into a turnip and roam the Earth forever.

**True Love** - Halloween used to be a day when ancient young people would participate in fortune telling activities to predict their future love lives!

[huffpost.com/entry/halloween-weird-facts\\_n\\_5948456](http://huffpost.com/entry/halloween-weird-facts_n_5948456)

## How to Fight a Health Insurance Claim Denial

**If you've had a health insurance claim denied, you may think there's nothing you can do about it, but there are steps you can take to get a denial reversed.** There's an appeals process for every health insurance policy. Although this process can be challenging to navigate and can take time and energy, it can be worth it.

**According to the Patient Advocate Foundation in Virginia, about 65% of all appeals are successful.** One



of the keys to getting a denied claim accepted is to stay calm. When you begin the process, remind yourself that it will take some time and energy, but go into it with objectivity. Your goal is to prove to the insurance company that they are contractually obligated to pay for the coverage that was denied.

**A lot of people who attempt to reverse a denied claim are upset and they seek to prove that the lack of coverage has created hardship in their lives.** But the insurance company doesn't care about that. To get

a claim reversed, you need to prove that they're obligated to pay for it according to their terms of service. Most insurers are willing to work with patients, but it's important to keep emotions under control and stay focused on the terms of the contract.

**Make a logical argument when you present your situation to the insurer.** Start the appeals process right after you receive the denial letter.

Sometimes there are billing errors resulting from mismatched billing codes. Look closely for the explanation of why the

coverage was denied. According to the Affordable Care Act, all health insurance providers are required to provide an explanation for denial of coverage.

**There are several levels to an appeal so stay organized.** Be mindful of deadlines and requirements. Letters may sometimes be more effective than phone calls. Always send letters certified with a return receipt requested. And if your appeal fails, consider hiring an attorney or a patient advocate.

[nextavenue.org/health-insurance-denial](http://nextavenue.org/health-insurance-denial)

## It Happened In October



**October 1, 1949** – The People’s Republic of China was officially established and founded. The first leader of the Republic was Chairman Mao Zedong.

**October 9, 1940** - The famous co-lead singer and guitarist for The Beatles, John Lennon, is born in Liverpool, England. The musician was murdered only a few months after his 40th birthday on December 8th, 1980.

**October 28, 1636** - Harvard University is founded in Cambridge, Massachusetts. Harvard is recognized as one of the oldest and most prestigious learning institutions in the United States, and has an alumni list including names such as Henry David Thoreau and Ralph Waldo Emerson.

[historyplace.com/specials/calendar/october.htm](http://historyplace.com/specials/calendar/october.htm)

## Optimism Wins: A Good Mood Could Mean a Longer Life

**More and more people are starting to recognize the impact that their emotional state has on their physical health.**

Emotions and physical illness or wellbeing go hand in hand. Now, there are studies that connect the dots between happiness and contentment and a long, healthy life. The results are surprising, but it’s clear that dedication toward being emotionally stable and positive has dramatic lifelong results.

**Research has shown that optimistic individuals with a positive outlook have an 11%-15% longer lifespan than did individuals who were less positive.** The optimistic people were far more likely to reach the age of 85. These studies were performed on both men and women, and were done independently of other factors that may have influenced age and lifespan. <sup>1</sup>

**Besides increasing lifespan, optimism can also have positive effects on physical and emotional health.** People who have a more optimistic attitude toward life have a dramatically lower risk of depression. They also are less likely to suffer from heart



disease and other severe chronic illnesses. Aside from optimism being a better frame of mind, it can also encourage people to adopt healthier lifestyles that include a well-rounded diet, regular exercise, and absence of activities like smoking and drinking. <sup>1</sup>

**Luckily, optimism is something that can be learned!** The most pessimistic people can practice optimism. Therapists and other experts can help individuals to adopt a more positive and forward-thinking perspective. Practicing a positive mindset is the very first step, and with time, a person can live a much happier, healthier, and longer life than they would have without optimism. Optimism can have major impacts on health and wellbeing, so it’s a mindset to cultivate and pursue over the long-term. <sup>1</sup>

<sup>1</sup> - [npr.org/sections/health-shots/2019/09/01/755185560/optimists-for-the-win-finding-the-bright-side-might-help-you-live-longer](http://npr.org/sections/health-shots/2019/09/01/755185560/optimists-for-the-win-finding-the-bright-side-might-help-you-live-longer)