

LIVING better longer

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Make a commitment today to begin improving your health and well-being. A fact, hard to believe but none the less true, is that approximately 70% of healthcare costs are attributable to modifiable behaviors; or in other words, lifestyle choices.

When you reach retirement, Medicare Part A is provided automatically. Each of us will need to purchase Medicare Part B coverage, the physician side, at our own expense. The same is true for Medicare Part D insurance, coverage for prescriptions. Finally, it is prudent to purchase a Medicare Supplement or “gap” coverage. Based on today’s monthly cost of these three components of ‘health insurance’ of roughly \$290, we estimate that in ten years this cost will soar to \$650 plus. And this is only the cost of ‘health insurance’ – the out-of-pocket expenses could create tremendous financial exposure.

Chronic disease puts a heavy health and economic burden on older adults due to long-term illness, diminished quality of life, and greatly increased health care costs. Although the risk of disease and disability clearly increases with advancing age, poor health is not an inevitable consequence of aging. Choosing a healthy lifestyle and maintaining it is the key to living better longer.

Some important things that you can do to help increase your energy, feel younger and manage your disease risk are:

- *Stimulate your mind. Do activities that engage your brain to keep mentally fit. Develop new interests, pursue hobbies, do crossword puzzles, learn a new language – these are just a few things you can do to help keep your memory strong.*
- *Get and stay fit. Taking steps to stay physically fit may be the most important thing you can do to stay energized and maintain your health. Even small activities such as walking more often can have a positive impact. Make it happen!*
- *Eat healthy. You can add years to your life by eating the right foods. Eat red meat in moderation; step up your intake of fruits and vegetables; learn which foods work with your body to improve your health and prevent common diseases associated with aging.*
- *Get a check-up. Follow physician’s guidelines for regular check-ups, health screenings and preventative practices.*
- *Think positive! Emotional and mental vitality are closely tied to physical vitality – just as your mind has powerful effects on your body, your physical state affects how you think and feel. Create positive expectations of yourself, your health and life in general.*

We may have to bear the increasing cost of the ‘health insurance’ as a whole, but we can certainly have some degree of control over our individual out-of-pocket expenses.

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