

Natural Health News

Take Control of Your Health Care Dollars— Using Health Savings Accounts to Lower Premiums and Cover Alternative Medicine

Patients often ask which insurance plans cover our services and are disappointed to learn that there are not many plans which do. But there is a way to get the health care you want, have insurance for major medical expenses, and save taxes too. It's called an HSA—Health Savings Account.

An HSA consists of two products. One is a High Deductible Health Plan (HDHP) which covers you in the event of a major medical occurrence. For example, Blue Cross and Blue Shield both offer these plans to individuals with deductibles such as \$1,050 or \$2,500. Premiums for HDHPs are generally lower than for other health plans. Employers can offer these plans to their employees too.

You're In Control of Your Health Care Dollars

The other part of the package is the HSA itself—a savings account in which you contribute money to be used for medical services not covered by your insurance or while you are satisfying your deductible. Often the HSA comes with a debit card which you can use to pay for health care at the point

of service. Since the insurance company is not involved in the transaction, there's no denial of claims for alternative medicine services. You can use the money in your account for qualified medical expenses such as naturopathic medicine, acupuncture, dental, vision, physical therapy, etc. How you spend your money is up to you.

Save Taxes Too

But wait, there's more. The money you contribute into your HSA is tax deductible, similar to an IRA. Generally, your contributions are limited to the amount of your deductible. For example, if your HDHP has a \$2,500 deductible, you can contribute up to \$2,500 per year to your HSA and get a \$2,500 tax deduction. Any funds in your HSA that you do not use during the year stay in your account and grow just like in an IRA. (Before establishing an HSA, it's best to consult your tax advisor.)

Many local and online banks offer HSAs. Two online banks that offer them are www.firstambank.com and www.hsabank.com. For referrals of insurance brokers familiar with HSAs, call the clinic.

Michele Hangee-Bauer, Office Mgr

CALENDAR OF EVENTS

Wed, Sept. 27, 6:00 p.m., Dr. Hangee-Bauer at Pharmaca
Be Heart Smart: Assessing Your Cardiovascular Risk



Thurs, Sept. 21, 7:30 - 8:30 p.m., Dr. Hangee-Bauer at More Mojo, 1347 Church St.
Naturopathic Medicine: What It Is and What It Can Do For You



Wed, Oct. 4, 6:30 - 7:30 p.m., Dr. Day at Pharmaca
Women's Health: Balancing Hormones Naturally



**Classes at CCSF
Downtown Campus
88 Fourth St./Mission
\$30/class**

Wed, Sept. 13, 6:30 - 7:30 p.m., Dr. Hangee-Bauer and Dr. Day
Naturopathic Medicine: What It Is and What It Can Do For You

Wed, Sept. 20, 6:30 - 7:30 p.m., Dr. Day

Digestion as the Key to Health

Wed, Oct. 4, 6:30 - 7:30 p.m., Dr. Hangee-Bauer

Herbal Medicine for Everyday Health

Wed, Oct. 11, 6:30 - 7:30 p.m., Dr. Hangee-Bauer and Dr. Day

Women's Health: Balancing Hormones and Promoting Fertility



For more information, call 643-6600

Insomnia—The Importance of Keeping Regular Sleep Hours

Insomnia and sleep problems are major complaints from people these days. According to the National Institutes of Health, approximately 70 million people in the US may be affected by sleep problems, with approximately 60% of the US population suffering from some type of chronic sleep disorder.

The use of medications to help people sleep is one of the fastest growing segments of the pharmaceutical industry. Between 2000 and 2004, the use of sleep medications doubled among adults 20-44 years old, and the use of these medications in children aged 10-19 increased by 85%. Every night we see ads on TV for Ambien, Lunesta and other sleep aids. Clearly, the promotion of sleep aids is a profitable endeavor for the pharmaceutical industry.

This trend is alarming. We know that extended use of sleep medications often makes insomnia worse over the long term, and many prescription sleep medications can be habit-forming. These drugs often don't treat the cause of sleep problems, thus becoming a crutch instead of a cure, and have a plethora of side effects.

Featured Product

New Greens™ is a blend of 68 Superfoods providing 10+ servings of fruits and vegetables in a delicious drink. It also contains fiber, enzymes, probiotics and botanicals. \$39.95 for 30 servings.

While we know that the use of sleep medications should be restricted to brief periods of time and used intermittently, it is very common to see people at our clinic who have used sleep aids for months or even years at a time.

Fortunately, there are many natural solutions that address the causes of insomnia and other sleep problems which have few if any side effects, are cost effective (or free), and can help improve overall health. One of the most effective behavioral remedies we've found is keeping a regular bed and wake time schedule.

Our sleep-wake cycle is regulated by our brain as part of our circadian, or daily rhythm. Nervous system chemicals such as melatonin and cortisol tell our minds and bodies when it's time to sleep and when it's time to wake up. By keeping regular sleep hours, we strengthen our natural circadian rhythms which helps us fall asleep more easily. This is especially true if you have different schedules on different days of the week. If you're used to getting up at 6 am on weekdays to go to work but sleep in until 10 am on weekends, your circadian rhythms change as if you flew to the east coast every weekend. No wonder you're tired on Monday morning!

Try it; it works well. I haven't used an alarm clock in years unless there was a special circumstance and find that my body and mind fall in to natural

cycles of the seasons. I get sleepy around 10 pm nightly and naturally wake up around 6-7 am in the morning, and have good daytime energy levels. These times vary slightly from winter to summer with changes in daylight. Make sure you allow 7 to 9 hours in bed nightly to get sufficient sleep and rest. If events come along that change this rhythm, that's to be expected; just be sure that your bed times and wake times are generally consistent over the long term.

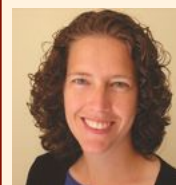
Carl Hangee-Bauer, ND, LAc

SOMA Acupuncture & Natural Health Clinic



Founded clinic in 1989. Integrates naturopathic medicine and acupuncture.

Carl Hangee-Bauer, ND, LAc



Naturopathic doctor specializing in women's health.

Amy Day, ND



Michele Hangee-Bauer, Office Manager and Shannon Fitzsimons, Receptionist