

Establishing a national health insurance plan for senior Americans has followed a sometimes wayward path through U.S. history.

President Teddy Roosevelt first began discussing the idea of implementing a system of health insurance in the United States more than a century ago. President Harry Truman called for developing a health insurance fund in 1945.¹

President John F. Kennedy pushed unsuccessfully to create a national health insurance program for senior Americans.

In 1965, President Lyndon B. Johnson signed legislation that established Medicare. More than 58 million people now receive health insurance through Medicare.

Medicare Covers About 80%

Original Medicare—which includes parts A, B, and D—does not cover all medical expenses.² Typically, those on Medicare still must pay 20% of the cost of their doctor's visits and for other medical procedures.

Medicare.gov provides more in-depth explanations of payment schedules and treatment coverage.

Most people who have Medicare Part A (hospital insurance) don't pay monthly premiums.³

If you didn't pay Medicare taxes for at least 30 quarters (7½ years) of work, you'll have to pay \$422 for Part A. If you paid Medicare taxes for 30-39 quarters, your standard Part A premium will be \$232 a month.⁴

A Quarter of Medicare Recipients Have Supplemental Insurance

Nearly 12 million people on Medicare—about one in four—have supplemental Medigap coverage.⁵

Medigap often covers all or most of the difference in health-care costs—that 20% not covered by Medicare.⁶ Policy and coverage choices include plans A, B, C, D, F, G, K, L, M, and N. Private companies provide the government standardized coverage.

¹ <https://www.medicareresources.org/basic-medicare-information/brief-history-of-medicare/>

² <https://www.investopedia.com/terms/m/medigap-insurance.asp>

³ <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

⁴ <https://www.medicare.gov/your-medicare-costs/part-a-costs>

⁵ <https://www.gomedigap.com/blog/medicare-supplement-trends/>

⁶ <https://www.investopedia.com/terms/m/medigap-insurance.asp>

Medigap covers copayments, coinsurance, and deductibles.⁷ Some policies provide coverage of services that Medicare doesn't cover.

Medicare pays its portion of covered approved health-care services first before Medigap insurance pays its share.

Here are eight facts about how Medicare and Medigap work:

1. You have to have Medicare Parts A and B.
2. Medigap coverage is not Medicare Advantage, which is offered by private companies contracting with Medicare.⁸ Medicare Advantage includes:
 - Health Maintenance Organizations
 - Preferred Provider Organizations
 - Private Fee-for-Service Plans
 - Special Needs Plans
 - Medicare Medical Savings Account Plans
3. Medigap charges monthly premiums for coverage. You also pay for Part B coverage.
4. Medigap only covers one person per policy. You and your spouse have to get separate policies.
5. Any state-licensed insurance company may offer Medigap coverage.
6. Renewal of standardized Medigap coverage is guaranteed. Your provider cannot cancel your policy if you're paying your premiums.
7. Some Medigap policies sold before January 1, 2007 provided prescription coverage. Those sold after that date are legally prohibited from providing drug coverage. Medicare's Part D plans cover prescription drugs.
8. You are not permitted to buy a Medigap policy if you already have a Medicare Advantage Plan, unless you're dropping the plan to go back to Medicare.

If you'd like more information about your financial options or to learn more about your financial needs, we're happy to help.



"Time well spent results in more money to spend, more money to save, and more time to vacation."

— Zig Ziglar

⁷ <https://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap>

⁸ <https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans>



Healthy Homemade Carrot Cake



Serves 12

Ingredients:

For Cake

- 1/2 cup unsweetened applesauce
- 1 cup unsweetened almond milk
- 2 teaspoons pure vanilla extract
- 1 cup granulated sugar
- 1/2 cup coconut oil, melted (can substitute canola oil)
- 2 1/4 cups cake flour
- 3 teaspoons baking powder
- 1 teaspoon baking soda
- 3 teaspoons cinnamon
- 1/2 teaspoon nutmeg
- 1 teaspoon salt
- 2 cups grated carrots, medium packed
- 1/2 cup chopped raisins (optional)
- 1/4 cup chopped walnuts (optional)

For Frosting

- 1/2 cup dairy free cream cheese (such as Toffutti)
- 1/2 cup vegan butter, softened (such as Earth Balance)
- 1 teaspoon vanilla extract
- 1/4 cup all-purpose flour (soy flour works great, too!)
- 2 cups confectioners sugar

Directions:

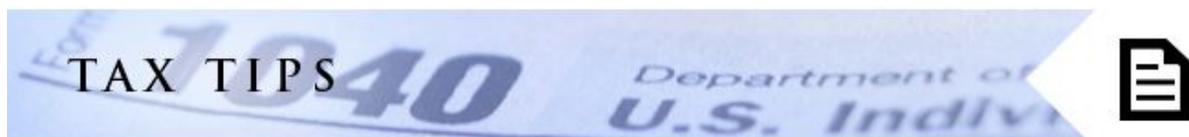
For Cake

1. Heat oven to 350°F.
2. Grease lightly and flour two 9-inch round cake pans or a 9x11-inch baking pan. Set aside.
3. Mix applesauce, milk, vanilla, sugar, and oil together in a large mixing bowl.
4. Whisk cake flour, baking powder, baking soda, cinnamon, nutmeg, and salt together in a separate mixing bowl.
5. Mix dry and wet ingredients together until combined.
6. Add in carrots and (optional) chopped raisins.
7. Bake 20-30 minutes (or until a toothpick inserted in the cake's center comes out clean).
8. Put on wire rack to cool for 10 minutes.
9. Let the cake cool completely before adding frosting.

For Frosting

1. As the cake is cooling, use an electric mixer to beat cream cheese and butter together until the mix becomes smooth and creamy.
2. Add the vanilla extract and continue beating until it is combined.
3. Slowly add flour and confectioners sugar and continue to beat on high until it is light and fluffy.
4. Continue to add sugar until the frosting reaches the desired consistency.
5. Cool the frosting in the refrigerator for 20 minutes before applying it to the cake.
6. Frost the top of one cake. Place the second cake on top. Continue to layer frosting on the rest of the cake.
7. Sprinkle the chopped walnuts on the cake if desired.
8. Put in the refrigerator.

Recipe adapted from Bakerette⁹



What Do the Different Filing Statuses Mean?

⁹ <http://bakerette.com/healthy-homemade-carrot-cake/#>

What are you? That may sound like a trick question, but we're talking taxes. The IRS provides five different filing statuses: single, married filing jointly, married filing separately, head of household, or qualifying widow(er) with dependent child.

You can only choose one, right? No, not necessarily.

Is it important which filing status you claim? Yes, it's very important. Your status will determine how much taxes you'll have to pay.

Ideally, you should choose a category that allows you to pay the least amount in taxes.

So, what do the different categories mean, and which one should you choose?

- **Single:** Use this if you are not married or are divorced or legally separated under your state law.
- **Married filing jointly:** If you're married, you can file a joint return with your spouse. If your spouse dies, you can file in this category during the year of your spouse's death.
- **Married filing separately:** If you're married, you may file two separate returns. This may allow you to pay less taxes. However, if you're interested in this option, you should try preparing your taxes both jointly and separately (before filing) to determine which one allows you to pay less taxes. This may also work if both you and your spouse want to retain individual responsibility for each own's taxes.
- **Head of household:** You may use this filing status if you're not married (in most cases). The IRS has special rules for using this one; you may use this if you paid more than half of the costs for upkeeping the home where you and a qualifying person live.
- **Qualifying widow(er) with dependent child:** You can use this status if your spouse died in the previous two years and you have a dependent child.

Check the IRS rules carefully to determine your filing status:

<https://www.irs.gov/help/ita/what-is-my-filing-status>.

Other details may apply, and you can find more information on the IRS website.

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

Tip adapted from IRS.gov¹⁰



Don't Fret Over the Uphill Putts

¹⁰ <https://www.irs.gov/newsroom/here-are-facts-to-help-taxpayers-understand-the-different-filing-statuses>

The good news: You've landed the golf ball on the green.

The bad news: The hole is about 50 feet away. And it's uphill.

The first scenario: You make a short, punchy putt, and the ball doesn't make it even half the distance to the hole. Then it rolls back downhill about a dozen feet back toward you.

The second scenario: You make a longer, smoother putt, hoping to surmount the hill. With the added force, your ball rolls smoothly and confidently over the hill and right past the hole.

The third (and ideal) scenario: You knock the ball with a little more force to create the additional speed and you accomplish your goal. It rolls in or near the hole. Success!

The trick: Create the necessary speed by taking a stable address position with a wide stance. Hit the ball with a longer (but not harder) stroke. The stroke should feel smooth, unhurried.

To get a better frame of reference, imagine you're attempting to hit a draw. This visualization helps to eliminate spin, sometimes the main culprit behind wayward, wandering balls.

To accomplish this, lower your trail shoulder slightly, which is your right one for right-handers.

By incorporating a few simple alterations into your stance and your putt swing, you may be able to eliminate the first and second scenarios in favor of the third.

Tip adapted from GolfDigest¹¹



Wrestling with Arthritis

Degenerative arthritis (osteoarthritis) usually produces symptoms of pain and stiffness in your joints. Rheumatoid arthritis and gout are among the more than 100 types of arthritis, which is sometimes referred to as joint inflammation, joint pain, or joint disease.

Arthritis often affects the joints in your wrists, knees, hips, or fingers. It can also involve your connective tissues and organs.

Arthritis afflicts about 20% of adults but is more common in older people. While its cause is unknown, certain conditions and lifestyles can exacerbate or increase the likelihood of developing arthritis. Here are some important factors about the condition:

¹¹ <https://www.golfdigest.com/story/dont-let-uphill-putts-fool-you>

- **Age:** Older, worn joints may be more prone to arthritis.
- **Gender:** Women are more likely to get the disease.
- **Extra weight:** The stress on your knees and other joints puts you at a greater risk.
- **Injuries:** Joint damage can lead to arthritis.
- **Infection:** Joints infected by bacteria, viruses, or fungi can become arthritic.
- **Work:** Hard, physical labor, especially involving knee bends and squats, makes you more susceptible.

Symptoms of arthritis include:

- Swollen or stiff joints
- Red or warm joints
- Tenderness
- Difficult movements

Seek medical attention if occasional joint pain or stiffness doesn't go away or gets worse. Your doctor may recommend medications, physical therapy, splints, weight loss, or, in rare cases, surgery.

Health-care experts recommend arthritis sufferers educate themselves to help incorporate self-care routines into their schedules.

The best advice may be to start exercising, which may help reduce pain, increase mobility, and postpone disability.

Tips adapted from WebMD¹²



Timber! Wasting Tissue and Paper

Following the paper trail is easy in the United States. The average American uses 50 pounds of tissue per year.

To reduce your use of paper (tissue in particular), look for post-consumer recycled material. Get either 100% recycled or FSC-certified tissue. (FSC stands for Forest Stewardship Council.)

¹² <https://www.webmd.com/arthritis/default.htm>

Go with e-billing to help reduce paper waste. Paper bills produce nearly two million tons of CO₂.

Plant a tree. One tree can absorb about a ton of carbon dioxide during its lifetime.

Paper and tissue comprise the largest percentage of municipal solid waste. An American office worker uses, on average, 10,000 sheets of copy paper per year.

To reduce paper waste, print on both sides of sheets.

Tip adapted from World Wildlife Fund¹³

Share the Wealth of Knowledge!

*Please share this educational update with family, friends, or colleagues.
If you would like us to add them to our list,
simply click on the "Forward email" link below. We love being introduced!*

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By clicking on these links, you will leave our server, as the links are located on another server. We have not independently verified the information available through this link. The link is provided to you as a matter of interest. Please click on the links below to leave and proceed to the selected site.

¹³ <https://www.worldwildlife.org/pages/green-tips>