



Are Your Current Medicare Choices Still Working for You?

Navigating the Medicare maze can be daunting. With so many plans and options to choose among, it can be hard to determine if you have the right coverage at the right price until you actually begin to use those benefits, which can sometimes result in buyer's remorse. Fortunately, Medicare offers several opportunities throughout the year to revisit your choices and change certain types of coverage. This includes Medicare's open enrollment period (OEP), which takes place from October 15 to December 7, each year.

During the OEP, eligible individuals can join, switch, or drop a health and/or drug plan. Medicare encourages beneficiaries to use this time to review any changes to their plans for the coming year, including premium adjustments, cost-sharing requirements, local network providers, etc. However, one study found that fewer beneficiaries took advantage of this opportunity than expected.¹

- Only 29% Medicare beneficiaries compared their current Medicare plan with other Medicare plans offered in their area
- 54% of all Medicare Advantage enrollees reviewed their current plan's coverage to check for potential changes in their plan's premiums and out-of-pocket costs, or the types of treatments, drugs, and services that would be covered in the following year

Prepare now for the 2023 Medicare open enrollment period

Even if you're happy with your current plan, it's important to review any plan changes that could impact you in the coming year. The following steps can help you prepare:

1. Watch for and review the information your plan(s) will send you in advance of the OEP, such as the Evidence of Coverage (EOC) and Annual Notice of Change (ANOC) documents.
2. Think about your current health. Do you anticipate changes in your healthcare needs in the coming year?
3. Make a list of any doctors and/or specialists you see on a regular basis or expect to see in the coming year. Confirm that they're still in your plan or network, as applicable.
4. Make sure that any prescription medications you take will continue to be covered.
5. List any pros and cons associated with your current options, including cost sharing, network restrictions, etc. Compare these to the other plans and options available to you.

Remember, any changes you make during the OEP will take effect on January 1, 2024. To learn more about this or other opportunities to make changes to your Medicare benefits, including special enrollment periods if you and/or your spouse move or change your employment status, visit CMS.gov. If you have questions about managing healthcare costs in retirement, let's schedule time to talk!

¹ Ochieng, Nancy; Cubanski, Juliette; Freed, Meredith; and Neuman, Tricia, "A Relatively Small Share of Medicare Beneficiaries Compared Plans During a Recent Open Enrollment Period." Kff.org, 1 NOV 2022, <https://www.kff.org/medicare/issue-brief/a-relatively-small-share-of-medicare-beneficiaries-compared-plans-during-a-recent-open-enrollment-period/>



Ecotherapy Provides an Easy Way to Help Reduce Stress and Anxiety

Shinrin-yoku, the Japanese practice of “forest bathing,” is a form of ecotherapy that continues to gain attention and notoriety for its healing benefits. The practice is believed to significantly reduce stress, anxiety, and depression symptoms. Studies investigating the effect of forest therapy on well-being have also demonstrated a positive impact on cognitive and immune function, as well as blood glucose levels, hypertension, cardiovascular disease, cancer, and pain management.¹

What exactly is forest bathing?

In 1982, the Japanese Ministry of Agriculture, Forestry, and Fisheries created the term shinrin-yoku, which translates to “absorbing the forest atmosphere.” The practice encourages people to simply spend time in a wooded area while mindfully using all five senses to connect with nature. It’s also very low impact, which means you don’t have to go for intense trail runs or hikes. The goal is to simply exist in the present moment while immersing your senses in the sights and sounds of a natural setting.²

What if you don’t live near a forest?

Even if you don’t have access to a wooded area, other green spaces can work just as well to reap the healing power of nature. Consider spending time in a local park, garden, greenway, or farm. Visit a beach, lake, or river front. Participating in animal-assisted therapy, such as horseback riding or goat yoga, also counts. Some researchers believe that even the placebo effect of meditating or just thinking about being in nature can provide benefits by allowing the mind to enter a more soothing space void of everyday stressors.³

Ready to practice shinrin-yoku?

The following tips can help you get started on your ecotherapy journey:

- Before leaving home, consider things like sun protection, appropriate clothing, and footwear.
- Bring a companion or let someone know where you’re going and when you expect to return.
- When you arrive at your destination, take a few deep breaths to center yourself. Focus on the sights, sounds and smells of your surroundings, such as the chorus of birds, swaying of tree branches, or the sound of a babbling brook.
- If you decide to walk, stay on marked trails and proceed at an easy pace to let your mind and senses explore, absorb, and enjoy the environment.

¹ Oh, Byeongsang; Lee, Kyung Ju; Zaslowski, Chris; Yeung, Albert; Rosenthal, David; Larkey, Linda; and Back, Michael, “Health and well-being benefits of spending time in forests: systematic review.” Environmental Health and Preventive Medicine Vol. 22, Article number: 71 (2017) <https://environhealthprevmed.biomedcentral.com/articles/10.1186/s12199-017-0677-9>

² “Forest bathing: What it is and why you should try it.” Kaiserpermanente.org, 19 DEC 2022, <https://healthy.kaiserpermanente.org/health-wellness/healtharticle.what-is-forest-bathing>

³ Newman, Tim, “Can ‘forest bathing’ reduce stress levels?” Medicalnewstoday.com, 30 APR 2019, <https://www.medicalnewstoday.com/articles/325060>



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