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From the Desk of  
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## Secondhand smoke hurts the heart.

There is new evidence directly linking exposure to secondhand smoke with an increased risk for heart disease. Even low-level indirect exposure to cigarette smoke was associated with a significant rise in heart disease risk in the research conducted by researchers from the U.K.'s University of Nottingham.

The study is the first to directly measure secondhand smoke exposure through levels of a nicotine byproduct in the blood. Previous studies have relied on participants' recall of exposure.

Compared with people in the study with no detectable exposures to nicotine, those with low and high exposure levels also had significantly higher levels of two important markers of heart disease risk.

"These findings suggest that secondhand smoke exposure has a clinically important effect on susceptibility to heart disease, even at relatively low levels of exposure, and they highlight the importance of minimizing the public's exposure to secondhand smoke," researcher Andrea Venn, PhD, tells WebMD.

### A Known Risk Factor

Smoking is a well-established risk factor for cardiovascular disease. Past research shows that the risk associated with secondhand smoke exposure is about a third of that seen in active smokers.

In an effort to further clarify this risk, Venn and colleague John Britton, MD, examined established blood biomarkers of cigarette smoke exposure and heart disease risk in 7,599 adults who had never smoked. The participants were enrolled in the Third National Health and Nutrition Examination Survey (NHANES III), conducted in the United States.

Sixty-eight percent of those evaluated were women, and the median age of the study participants was 38.

Blood sample analysis included measurements of cotinine, the nicotine byproduct used to measure nicotine exposure.

The researchers also examined whether nicotine exposure was associated with markers of increased heart disease risk. They did this by measuring blood levels of four markers of disease -- C-reactive protein, white blood cell count, fibrinogen, and homocysteine.

Slightly less than one out of five study participants had no detectable cotinine in their blood samples, while the rest had low or high levels.

Eighteen percent of those with low blood levels of cotinine and 56% of those with high cotinine levels reported living with a smoker or being exposed to tobacco smoke at work.

Having low and high levels of cotinine was associated with a significant increase in two of the four heart disease markers, fibrinogen and homocysteine (fibrinogen is a blood clotting factor. Homocysteine is an amino acid and high levels have been linked to risk for heart, stroke, and blood vessel disease).

The association persisted even after the researchers controlled for other risk factors, including obesity, diet, physical activity level, and socioeconomic status.

No significant association was seen between secondhand smoke exposure and C-reactive protein or white blood cell count.

While the nicotine exposure levels seen in the exposed nonsmokers were far lower than those reported for active smokers, the apparent impact of secondhand smoke on heart disease risk was a third to half that associated with active smoking, Venn noted.

"Our study shows that very low levels of exposure to secondhand smoke may be associated with appreciable increases in cardiovascular risk," she says.

### Other Research

Researchers from the University of California San Francisco came to a similar conclusion in a study presented at an American Heart Association meeting last spring.

James Lightwood, PhD, and colleagues concluded that eliminating secondhand smoke exposure would prevent more than 228,000 new cases of heart disease and 119,000 heart disease-related deaths by 2030.

The researchers developed a model to estimate the impact of secondhand smoke. They reported that 292,500 heart attacks could be prevented during the same period if exposure to secondhand smoke were eliminated.

## Insurance Education

### Top 10 Ways to Make Your Health Benefits Work for You – Part 2

#### 6. Changing Jobs and Other Life Events Can Affect Your Health Benefits

Under the Consolidated Omnibus Budget Reconciliation Act—better known as COBRA—you, your covered spouse, and your dependent children may be eligible to purchase extended health coverage under your employer's plan if you lose your job, change employers, get divorced, or upon occurrence of certain other events. Coverage can range from 18 to 36 months depending on your situation. COBRA applies to most employers with 20 or more workers and requires your plan to notify you of your rights. Most plans require eligible individuals to make their COBRA election within 60 days of the plan's notice. Be sure to follow up with your plan sponsor if you don't receive notice and make sure you respond within the allotted time. Get the facts by getting a copy of *Health Benefits Under the Consolidated Omnibus Budget Reconciliation Act*.

#### 7. HIPAA Can Also Help If You Are Changing Jobs

HIPAA generally limits pre-existing condition exclusions to a maximum of 12 months (18 months for late enrollees). HIPAA also requires this maximum period to be reduced by the length of time you had prior creditable coverage. You should receive a certificate documenting your prior creditable coverage from your old plan when coverage ends. To find out more, read *Questions & Answers: Recent Changes in Health Care Law*.

#### 8. Plan for Retirement

Before you retire, find out what health benefits, if any, extend to you and your spouse during your retirement years. Consult with your employer's human resources office, your union, the plan administrator, and check your SPD. Make sure there is no conflicting information among these sources about the benefits you will receive or the circumstances under which they can change or be eliminated. With this information in hand, you can make other important choices, like finding out if you are eligible for Medicare and Medigap insurance coverage.

#### 9. Know How to File an Appeal if Your Health Benefits Claim Is Denied

Understand how your plan handles grievances and where to make appeals of the plan's decisions. Keep records and copies of correspondence. Check your health benefits package and your SPD to determine who is responsible for handling problems with benefit claims. Contact EBSA for customer service assistance if you are unable to obtain a response to your complaint.

#### 10. Take Steps to Improve the Quality of Health Care and Benefits You Receive

Look for and use things like Quality Reports and Accreditation Reports whenever you can. Quality reports may contain consumer ratings—how satisfied consumers are with the doctors in their plan, for instance—and clinical performance measures—how well a health care organization prevents and treats illness. Accreditation reports provide information on how accredited organizations meet national standards, and often include clinical performance measures. Look for these quality measures whenever possible.

## Services



Health Insurance Specialists

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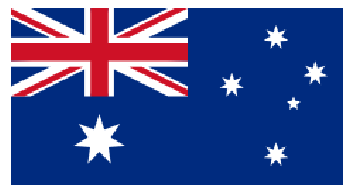
- Individual Health Insurance - 7 Companies
- Group Health Insurance - 4 Companies
- Medicare Supplements - 4 Companies
- Medicare Part D products - 3 Companies
- Term Life Insurance - 8 companies

You are the focus of my business. If there is any way that I can serve you better, please do not hesitate to let me know.

**Referral Bonus:** I will pay a \$50 referral bonus for any client you refer to me if I am able to place them with the companies I carry.

## Little Aussie Facts

### The Australian Flag



The Australian flag uses three prominent symbols, the Union Flag (also known as the *Union Jack*), the Commonwealth Star, and the Southern Cross. The Union Flag is commonly thought to reflect Australia's history as a collection of British colonies, although a more historic view sees its inclusion in the design as demonstrating loyalty to the British Empire. The five white stars of the fly of the flag represent the Southern Cross. The Southern Cross (or *Cruz*) is the brightest constellation visible in the Southern Hemisphere represent Australia and New Zealand since the

early days of British settlement. Each of these stars has seven points except for the smallest star, which has only five. Ivor Evans, one of the flag's designers, intended the Southern Cross to refer also to the four moral virtues ascribed to the four main stars by Dante: justice, prudence, temperance, and fortitude. The large seven-pointed star below the Union Flag is the Commonwealth or Federation Star, which represents the federation of the colonies of Australia on 1 January 1901. There is one point for each of the six original states, and one that now represents all of the Commonwealth's internal and external territories.