Distracted driving is a growing problem

Distracted driving is usually thought of as texting and talking on the phone and often tied to advances in technology. But any behavior that reduces a driver’s focus qualifies – eating, grooming, tending children or pets.

These seemingly innocent distractions – electronic and otherwise – contribute to 16% of all fatal crashes, more than 5,000 deaths each year.

Texting while driving is particularly hazardous because it involves all three kinds of distracted driving: visual, manual and cognitive. It impacts what we see, how we respond and the time needed to process what’s happening before we respond.

But cell phone usage is no better. Recent research shows that any cell phone used while driving (even hands-free) impacts a driver’s reactions as much as being at the legal limit of alcohol.

Planning ahead can make you safer. If you think before you drive, you can eliminate a lot of the temptations:

**Before you get into the car:** Have your snack and drink and make those phone calls from home.

**Before you put the car in drive:**
- Review your route, check traffic and program your GPS.
- Adjust your mirror, temperature, music.
- Refresh your lipstick or comb your hair.
- Check that your children are comfortable and buckled properly. Secure your pets, too!

Beginning Jan. 1, 2014, handheld devices will be banned for all Illinois drivers.

**Prayer:** Timeless God, forgive me for the foolish and unnecessary risks I’ve taken with my life and others’ lives while driving. Amen.

**Resources:** advocatehealth.com  •  “Think you can get away with texting and driving?” simulator – itcanwait.com  •  Pledge form for teens to sign and post in their cars – distraction.gov/content/get-involved/teens.html

---

**Practical Guide to the Affordable Care Act**

**Update for people in Illinois**

Although there have been setbacks with the Affordable Care Act and its HealthCare.gov site, we in Illinois have our own website, and it can truly help you.

GetCoveredIllinois.gov is reliable and easy to use. You can talk with someone person-to-person by simply phoning 866.311.1119. For some people, the transaction can be completed on the phone. For others, it will be necessary to go in person to complete the paperwork, but there are offices throughout the state to help you.

**Things to remember to guard against fraud**

1. No one should be asking for your personal health information, such as health history, any health conditions you have or medical treatments you’ve received. Do not give this information to anyone over the phone or in person.

2. Keep all your personal and account numbers private. Do not give your Social Security number or credit card or banking information to any company you didn’t contact or in response to unsolicited advertisements.

3. Never give your personal health or financial information to someone who calls or comes to your home uninvited, even if they say they are from the Marketplace.

4. No one claiming to be from the government or Medicare will contact you by phone, email or regular mail and ask you to pay for a new “Obamacare” insurance card.

**Calendar of Health Insurance Marketplace**

October – open enrollment began
January 2014 – coverage begins
March 2014 – open enrollment closes