What the new heart guidelines mean to you

The American Heart Association and American College of Cardiology recently issued new guidelines for doctors – the end result of a long scientific process that will likely result in millions of people living healthier lives. Here are the new key guidelines for the doctors and what they mean to you:

Doctor’s new guideline: Treat obesity like a disease.

Its significance to you: Doctors are urged to actively help patients achieve / maintain a healthier body weight. The best strategy to lose weight and keep it off? Eat fewer calories than you need, exercise more and change unhealthy behaviors. Eat more fruits, vegetables, whole grains, low-fat dairy products, poultry, fish and nuts. Limit red meats and sugary foods and beverages. Limit sodium. Exercise forty minutes three to four times a week.

Guideline: Consider statins for more patients.

Significance: Statins are drugs that lower the amount of cholesterol circulating in the blood. More people will be prescribed statins because risk levels have been recalculated. The guideline is different from the 2002 federal cholesterol guideline in part because the old equations only considered a person’s risk for heart disease, leaving out the risk of stroke.


Significance: For the first time ever, doctors can calculate cardiovascular risk in African-Americans, whose risk levels are higher than whites. Also for the first time, stroke risk has been added to the equation, giving patients a two-in-one assessment of their future cardiovascular health.

Prayer: Each year we learn more about the human body. Help me put that new knowledge to work in my life. Amen.

FAQs about healthcare.gov

I missed the December 23 sign-up deadline for insurance coverage. Have I missed my chance to enroll?

No, the December 23 deadline was specifically for insurance coverage purchased through the Marketplace (healthcare.gov) and only for coverage to begin on January 1, 2014. Enrollment in healthcare.gov continues through March 31, 2014, with coverage beginning on the first of the following month (after a minimum two-week processing period). Medicaid enrollment has no deadline, and you can enroll at any time.

I have a Healthcare Savings Account (HSA). Can I continue this under the ACA?

Yes, HSAs are one of the plan designs (in addition to PPOs, HMOs and others) that are available in the Marketplace and will be noted in the detail comparisons of each plan. In Cook County, for example, 13 plans show up as HSA eligible.

Do personal assets matter in the application for Medicaid?

Under the ACA, personal assets do not factor into income for adults. Here are some specifics: An asset (such as an inheritance) will count as income for the month in which it is received but after that will not count as income. Home ownership and other assets are not factored into eligibility for medical coverage at all. However, since the ABE.illinois.gov website simultaneously screens applicants for several state-based programs that do consider assets, applicants may be asked detailed asset questions in the application process.

I’ve heard different answers about whether immigrants are eligible for ObamaCare. Are they or aren’t they?

Immigrants who are not lawfully present are not eligible either for Medicaid or to purchase a health plan through healthcare.gov. All immigrants lawfully present are able to purchase and receive tax subsidies in the Marketplace. More detailed information on ACA immigrant eligibility can be found at http://www.nilc.org/immigrantshcr.html.