Tired? Forgetful? It could be your thyroid.

About 20 million Americans have some form of thyroid disease. People of all ages and races can get it, but women are five to eight times more likely than men.

A thyroid problem is hard to spot because its symptoms develop very slowly. Half the people with such a problem don't even know it! They chalk it up to depression, aging or menopause.

But it’s important to have a healthy thyroid. The little gland produces hormones that control metabolism and affects the functioning rate of every single organ, tissue and cell in the body. When it malfunctions, the thyroid can produce too little hormone (hypothyroidism) and slow things down or too much hormone (hyperthyroidism) and speed up everything.

Nearly 15 percent of those diagnosed with depression actually have hypothyroidism. Both share the symptoms of fatigue, unexplained weight gain, memory loss and difficulty concentrating. But hypothyroidism symptoms may also include dry skin and hair, puffy face, intolerance to cold, hoarseness and constipation.

Someone with hyperthyroidism might feel nervous and have weight loss, increased perspiration and an irregular heartbeat. Women may have problems with their periods and fertility.

Women should have annual thyroid tests starting at age 50 and men at age 60. Those with a family history of thyroid disease or other autoimmune disorders should have their thyroid tested every five years after the age of 35.

Prayer: God, I thank you for the wonder of the human body in which even the smallest aspect plays an important role! Let me do my part by caring for myself today. Amen.

Resources: advocatehealth.com • nlm.nih.gov/medlineplus/thyroiddiseases.html • Amer. Assn. of Clinical Endocrinologists – Thyroidawareness.com

FAQs about healthcare.gov

Is healthcare.gov working now?
Yes! Three months in and more than 400 glitches later, healthcare.gov, the federally facilitated marketplace for purchasing health insurance, is now successfully enrolling thousands of people. As more people enroll, new situations and difficulties sometimes do arise, but procedures are constantly evolving to address these issues. If you have difficulty with the website, you have two good options: Search for a navigator (a person who can help you) on GetCoveredIllinois.gov (see Get help in your area), or call Campaign for Better Health Care at 312.913.9449 (Chicago area) or 217.352.9449 (downstate).

I started my application in October but didn’t complete it. Now I’m concerned that it is lost or stuck.
There is a simple way to start all over, but you need to allow a full day for this re-start to work its way through the system. First, log into your account on healthcare.gov. After you do, you’ll see a new Remove button on the home screen. Click on that button to restart the application process – but it may take up to 24 hours to clear your data once you click.

I’m self-employed. My income fluctuates. What do I report?
You need to make your best possible guess of what you expect your income will be next year. The Federal Health Insurance Marketplace (healthcare.gov) will estimate your eligibility for tax subsidies based on this projected 2014 income. Then, when you file your taxes in 2015 (reflecting your actual 2014 income), these subsidies will be reconciled with your actual income, and any necessary adjustments will be made.

What should I do if I have COBRA?
COBRA is considered minimum essential coverage, so an individual with COBRA does meet the requirement of carrying health coverage. But if the COBRA coverage is unaffordable (more than 9.5% of household income), the individual can choose not to enroll in the COBRA coverage and instead receive premium tax credits in the Marketplace.