Simple ways to get moving

Sitting around a lot is not good. Sometimes the best way to get yourself moving is simple and inexpensive.

**Just move!** Research indicates moving for 1-2 minutes every 20-30 minutes gets the blood circulating in the muscles. When watching television, get off the couch when there is a commercial! Simple as it sounds, that habit alone will help you become more fit.

**Put one foot in front of the other.** Walking is one of the easiest and safest activities you can do. It burns calories and improves the cardiovascular system. Start with a short daily walk, and add distance and speed each day. Pedometers motivate some people to walk more and establish the habit. Consider walking with a buddy or starting a walking club with others in your community or congregation. Think about logging the distance walked each day or charting an on-paper journey to a favorite city.

**Try something silly!** Instead of investing in costly dumbbells, use cans of sardines as exercise weights. Stand on one foot as you brush your teeth or wait for an elevator; over time your strength and balance will improve. Dance whenever you hear lively music – dance alone, with a partner or seated in your car.

**Get serious.** Set a goal – one single goal – that is SMART (Specific, Measurable, Attainable, Realistic, Timely). Write it down to help stay on track. Keep notes on your progress. Celebrate when you reach a milestone!

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**Prayer:** Help me take that first step toward greater wellness. Let me see the value in being more active, and give me the stamina and courage to continue on a journey toward better health. Amen.

**Resources:** advocatehealth.com (Many fitness classes are geared toward special needs or age groups.) • aarp.org/health/fitness/info-04-2010/my-generation-martina-yoga.html (AARP offers a wide variety of simple exercise videos. Here Martina Navratilova demonstrates the sun salutation practiced in yoga.) • lifehack.org/articles/lifestyle/15-tips-to-restart-the-exercise-habit-and-how-to-keep-it.html

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Practical Guide to the Affordable Care Act

**Top things for young adults to know**

1. If your health plan covers children, you can add or keep your children on your policy until they turn 26 years old.

2. Your children can join or remain on your plan even if they are married, not living with you, attending school, not financially dependent on you or eligible to enroll in their employer’s plan. But until 2014, grandfathered group plans do not have to offer dependent coverage up to age 26 if a young adult is eligible for group coverage outside his/her parent’s plan. (The Affordable Care Act exempts most plans that existed on March 23, 2010 – the day the law was enacted – from some of the law’s consumer protections.)

3. An adult child may be enrolled during a plan’s open enrollment period or other special enrollment opportunities. (The employer or insurance company can provide details.)

4. An under-26-year-old can be signed up directly in the new Marketplace plans. (Be sure to include him or her on the list of people to be covered.)

5. For coverage that covers any number of dependents for a set price, there may be no additional cost for an under-26-year-old. If the insurance offers dependent coverage as an option for additional cost, the premium may rise when the child or young adult is signed up. (Each insurance company can provide details.)

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St., 9th Floor, Chicago, IL 60601. Call 877.527.9431, or visit insurance.illinois.gov to learn more.

Other helpful resources: advocatehealth.com, Campaign for Better Health Care (cbhconline.org), learn more about the Early Retiree Reinsurance Program (errp.gov), see if you qualify for the small business tax credit at irs.gov, and for suburban Cook County, AgeOptions (ageoptions.org).

Kaiser Family Foundation (kff.org) and Healthcare.gov are the sources for the above information. Please refer to those sites for further explanation and clarification.

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October focus: ACA and the people of Illinois