

Good food sources: Beef liver (one-and-one-half ounces contains 13,593 IU)...carrots (one raw carrot contains 8,666 IU)...and spinach (one cup of raw spinach contains 2,813 IU).

■ **Zinc.** Like vitamin A, zinc is involved in tissue healing. In Europe, a drug compound made with zinc plus an anti-inflammatory is often used for treating ulcers. Early studies indicate that zinc alone can speed ulcer healing and possibly even help prevent some ulcers.

Self-defense: Don't exceed the recommended daily intake (15 mg) of zinc. Take a daily multivitamin that includes zinc...and get adequate intake from dietary sources (five medium fried oysters, 13 mg...¼ cup fortified breakfast cereal, 15 mg...three-ounces lean beef tenderloin, 5 mg).

ANOTHER WAY TO FIGHT ULCERS

NSAIDs alleviate pain by inhibiting the production of pain-causing chemicals called *prostaglandins*. However, the body produces several kinds of prostaglandins, including some that protect the stomach lining. That's why NSAIDs, which block the production of pain-causing and stomach-protecting prostaglandins, make people who regularly use the drugs more susceptible to ulcers.

Self-defense: If you require regular pain relief, start with *acetaminophen* (Tylenol). It relieves pain without depleting stomach-protecting prostaglandins.

Caution: Taking more than the recommended dosage or drinking alcohol with acetaminophen can cause liver damage.

Also helpful: Ask your doctor about taking Arthrotec, a prescription drug combination that includes the NSAID *diclofenac* along with *misoprostol*, which protects the stomach and intestinal lining. One study found that patients taking Arthrotec experienced up to 80% fewer ulcers than those taking an NSAID alone. 🍎

Your Legal Rights If You Become Seriously Ill

Knowing these facts can save you from worry—and even financial hardship.

If you or someone you love is diagnosed with a serious ailment, such as cancer, heart failure or some other chronic or life-threatening disease, it's easy to become so consumed with the reality of the medical condition that you overlook important legal issues that may arise.

Most people know the importance of a will or trust, which provides for someone's estate after death, and an "advance directive" that appoints a person to make medical decisions on a patient's behalf in case the patient becomes unable to do so.

However, there are other important legal concerns for ill people—and often they are shrouded in myths that create unnecessary worry and confusion. *The most common legal myths facing patients—and the facts you need to know...*

MYTH: You will lose your health insurance if you change employers while you have a serious illness.

Fact: The federal Health Insurance Portability and Accountability Act (HIPAA) allows you to move from one health plan to another without being excluded due to a preexisting medical condition, such as cancer, heart disease, etc.

Medicare, which covers Americans age 65 and older (as well as people of any age who meet Social Security disability requirements), cannot be revoked because of a serious illness. People have the option of enrolling in tradition-



al Medicare or a Medicare Advantage plan, which is basically a medical HMO.

The same applies to people who are covered by Medicaid, the federal-state program for low-income Americans. For more information, contact the Centers for Medicare and Medicaid, 800-633-4227, www.cms.gov.

Another little-known fact: Some employers will request that a representative from your health insurance provider come to your workplace to explain coverage. This usually happens if an employer offers more than one health insurance plan—or as a part of the open enrollment period when employees can change from one plan to another. In other cases, your company's human resources department may provide guidance.

MYTH: If you are unable to work because of a serious illness, you will lose your job.

Fact: The Americans with Disabilities Act (ADA) is a federal law that applies to employers with 15 or more employees. A person is protected by ADA if he/she has a physical or mental impairment that substantially limits a major life

Bottom Line/Health interviewed Barbara Ullman Schwerin, Esq., adjunct professor of law at Loyola Law School, deputy director of community programs at the Disability Rights Legal Center and the founding director of the Cancer Legal Resource Center (CLRC), all in Los Angeles. The CLRC, 866-843-2572, www.disabilityrightslegalcenter.org, a joint program of Loyola Law School and the Disability Rights Legal Center, provides information about relevant laws and resources.





unction. To qualify, a person must be able to perform the essential functions of the job—with reasonable accommodation, if necessary (which must be provided by the employer as long as it does not create undue hardship for the employer). *Examples:* Extended periods of leave time, job restructuring and part-time work schedules.

Important: It is your choice whether to disclose your medical condition to your employer. If you do not require some type of accommodation, you are not obligated to disclose your illness. Some employees are concerned that if they tell their employers they have cancer, they will be treated differently and

will face discrimination. However, you cannot claim discrimination if your employer was never told about your medical condition.

Another little-known fact: The Family and Medical Leave Act is a federal law that allows an employee to take up to 12 weeks of unpaid medical leave during any 12-month period without losing his job or health insurance coverage. It applies to employers with 50 or more employees, and the employee must have worked at the company for at least one year (and at least 1,250 hours in that year).

This type of leave can be tailored to the needs of your treatment. *Example:* You can take all 12 weeks at once...or mornings off for radiation...or Fridays off for chemo. This leave can be used for an employee's own serious illness or that of a parent, child or spouse.

When on leave, people are usually looking for ways to cover their monthly expenses. Some states have a state disability insurance program that provides a portion of one's salary, usually for a maximum of one year.

Another option is payments under short- or long-term disability insurance. Not every employer offers this type of insurance.

Suggestion: If your employer does not offer disability insurance, you may want to purchase it privately.

Caution: Once you are diagnosed, it may be difficult to purchase private disability insurance. Contact an insurance agent who can explore options that might be available.

MYTH: If you don't have health insurance when you're diagnosed with a serious illness, no insurer will cover you.

Fact: Many states have a high-risk pool that covers people who can't qualify for individual insurance and don't have access to group insurance, Medicare or Medicaid. These offerings vary from state to state, and premiums may be high. Also, depending on the state where

you live, there may be other options available.

Another little-known fact: Some states have additional protections. The Breast and Cervical Cancer Treatment Program, administered by the states, pays for the treatment of uninsured women with breast or cervical cancer if they meet certain requirements. Some states may have coverage for men with prostate cancer.

The specific details of coverage vary from state to state. Check with the Department of Insurance in your state about all of the above.

MYTH: If you lose income because of a serious illness, you won't be able to pay your bills.

Fact: The short-term disability insurance offered by some states can help. Social Security benefits may be available if you can demonstrate that you are disabled by a physical or mental impairment that is expected to last 12 months or longer.

Social Security Disability Insurance is based on a person's work history. Supplemental Security Income is based on a person's assets and resources. For more information, contact the Social Security Administration, 800-772-1213, www.ssa.gov.

Important: There is a six-month waiting period before you are eligible to receive Social Security benefits. Apply for benefits as soon as it is determined that you are going to be disabled for at least 12 months.

Another little-known fact: Many people know that it's often possible to save on health insurance by electing coverage under a spouse's health insurance plan. However, many people don't know that HIPAA protection also applies to this situation, so a preexisting medical condition cannot legally preclude you from starting coverage under your spouse's employer-provided plan.

Also, some people may be eligible for lower utility and telephone bills, because their income has decreased. 🍎

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