



APRIL IS IBD MONTH – SMART HEALTH INSIGHTS HAS THE LATEST

More than 3 million US adults have been diagnosed with inflammatory bowel disease (IBD), which includes Crohn's disease and ulcerative colitis. We've got the latest news on the effects of probiotics, the benefits of relaxation techniques, and how you can advocate for digestive health.

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HOW TO EXERCISE WITH IRRITABLE BOWEL SYNDROME

Published by Healthline

<https://www.healthline.com/health/digestive-health/ibs-and-exercise>

Irritable bowel syndrome (IBS) is a disorder of the large intestine. It's a chronic condition, which means it requires long-term management.

Common symptoms include:

- abdominal pain
- cramping
- bloating
- excess gas
- constipation or diarrhea or both
- mucus in the stool
- fecal incontinence

These symptoms often come and go. They may last for days, weeks, or months. When you experience symptoms, it's called an IBS flare-up.

IBS can interfere with daily life. There also isn't a cure. However, for some people, certain lifestyle habits can help manage symptoms.

This includes regular physical activity. Exercise is thought to ease IBS symptoms by minimizing stress, improving bowel function, and reducing bloating.

EXERCISE AS A TRIGGER

While the underlying cause of IBS isn't clear, some things can trigger flare-ups. These triggers are different for everyone.

Common triggers include:

- food intolerances, such as lactose intolerance
- spicy or sugary foods
- emotional or mental stress
- certain medications
- gastrointestinal infection
- hormonal changes



For many individuals with IBS, food intolerances are likely triggers. According to research from 2016 Trusted Source, more than 60 percent of people with IBS experience symptoms after eating certain foods.

Exercise typically isn't a trigger. In fact, a 2018 study found that low- to moderate-intensity activity can actually help relieve symptoms.

There isn't solid research on how more vigorous exercise affects IBS symptoms. But it's generally thought that intense or prolonged activities, like running a marathon, may aggravate symptoms.

CAN IT HELP WITH SYMPTOMS?

There's evidence that physical activity may reduce symptoms of IBS.

In a 2011 study Trusted Source, researchers found that exercise decreased the severity of symptoms in people with IBS. On the other hand, less physical activity was associated with more severe IBS symptoms.

The researchers followed up with some of the participants from the 2011 study. The follow-up time ranged from 3.8 to 6.2 years. In their 2015 study Trusted Source, the researchers reported that those who continued to exercise experienced beneficial, lasting effects on IBS symptoms.

Another 2018 study Trusted Source found similar results. More than 4,700 adults completed a questionnaire, which assessed their gastrointestinal disorders, including IBS, and physical activity. After analyzing the data, the researchers found that less active people were more likely to have IBS than those who were physically active.

Additionally, a 2015 study determined that yoga scientifically improves symptoms in people with IBS. The experiment involved 1-hour yoga sessions, three times a week, for 12 weeks.

While researchers are still learning how exercise manages IBS symptoms, it's likely related to:

- Stress relief. Stress can trigger or worsen IBS symptoms, which may be explained by the brain-gut connection. Exercise has a positive effect on stress.
- Better sleep. Like stress, poor sleep could trigger an IBS flare-up. But physical activity can help you get better sleep.
- Increased gas clearance. Regular physical activity could improve your body's ability to get rid of gas. This could decrease bloating, along with the accompanying pain and discomfort.
- Encourage bowel movements. Exercise can also promote bowel movements, which may ease your symptoms.
- Better sense of well-being. When you exercise regularly, you're more likely to adopt other healthy habits. These habits could minimize your IBS symptoms.

EXERCISES TO TRY

If you have IBS, it's a good idea to get some exercise. Being active has many health benefits, including potential IBS relief. You can try:

Walking

Walking is a great option if you're new to exercise. It's low impact and doesn't require special equipment.

When done regularly, walking can manage stress and promote bowel movements.

In the 2015 follow-up study above, walking was the most common activity enjoyed by the participants with fewer symptoms.

Other exercises for IBS

In addition to walking, you can also try these exercises for IBS:

- jogging
- leisurely biking
- low impact aerobics
- leisurely swimming
- bodyweight workouts
- organized sports

STRETCHES TO REDUCE PAIN

Stretching is also beneficial for IBS. It works by massaging your digestive organs, reducing stress, and improving gas clearance. This can help decrease pain and discomfort due to IBS.

According to the 2015 study^{Trusted Source} mentioned earlier, yoga is ideal for IBS symptoms. It's recommended to do poses that gently target the lower abdomen.

Yoga poses for IBS include:

Bridge

Bridge is a classic yoga pose that involves your abdomen. It also engages your butt and hips.

1. Lie down on your back. Bend your knees and plant your feet on the floor, hip-width apart. Place your arms at your sides, palms facing down.
2. Engage your core. Raise your hips until your torso is diagonal. Pause.
3. Lower your hips to starting position.

Supine Twist

Supine Twist stretches your low and middle torso. In addition to relieving IBS symptoms, it's also excellent for reducing lower back pain.

1. Lie down on your back. Bend your knees and plant your feet on the floor, side by side. Extend your arms to a "T."
2. Move both knees toward your chest. Lower your knees to the right, and turn your head to the left. Pause.
3. Return to starting position. Repeat in the opposite direction.

BREATHING EXERCISES

Relaxation is a primary component of IBS management.

To promote relaxation, try slow and deep breathing. According to the 2015 study on yoga, this type of breathing increases your parasympathetic response, which reduces your response to stress.

You can try:

Diaphragmatic breathing

Also known as abdominal breathing, diaphragmatic breathing encourages deep and slow breathing. It's a popular technique that promotes relaxation and calmness.

1. Sit on your bed or lie flat on the floor. Put your hand on your belly.
2. Inhale for 4 seconds, deeply and slowly. Let your belly move outward. Pause.
3. Exhale for 4 seconds, deeply and slowly.
4. Repeat 5 to 10 times.

Alternate nostril breathing

Alternate nostril breathing is a relaxing breathing technique. It's often done in combination with yoga or meditation.

- Sit in a chair or cross-legged on the floor. Sit up straight. Breathe slowly and deeply.
- Bend your right index and middle fingers toward your palm.
- Close your right nostril with your right thumb. Slowly inhale through the left nostril.
- Close your left nostril with your right ring finger. Slowly exhale through the right nostril.
- Repeat as desired.

RELAXATION TECHNIQUES TO MANAGE IBS SYMPTOMS

Published by IFFGD | <https://aboutibs.org/treatment/psychological-treatments/relaxation-techniques-for-ibs/>

You've been to a healthcare provider and you've had all of the tests. The diagnosis you've been given is irritable bowel syndrome or IBS... now what?

Your health care provider may have suggested that your IBS is "stress-related." In no way does this mean that your symptoms are "all in your head." Rather, your healthcare provider is referring to the ways in which the brain and digestive system communicate and interact with each other, commonly referred to as the "brain-gut connection." In response to either a significant physical (e.g., bowel infection) or a psychological stressor (e.g., change of job, change in role in life), a disturbance in these complex interactions often can lead to the first onset of symptoms or aggravate symptoms you are already having.

Given that IBS is a disorder of brain-gut and mind-body interactions, many individuals find symptom relief and an improved sense of well-being when they incorporate simple relaxation techniques into their daily lives. Although stress is inevitable, if not managed well, it can become detrimental to one's physical and emotional health. Thus, a regular practice of deep relaxation is associated with several health benefits including:

- a reduction of generalized anxiety,
- increased energy levels and productivity,
- improved concentration and memory,
- improved sleep,
- decreased fatigue,
- increased sense of self-confidence, and
- reduced muscle tension.

Whether you have five minutes or one hour to spare, regular use of the relaxation exercises discussed here will help you to feel more in control of your symptoms, while also promoting positive self-care. It is best to practice on a daily basis and, if possible, at the same time each day. Most people prefer to do the exercises either just upon awakening or prior to bedtime.

Here is a description of three widely used relaxation exercises:

1. diaphragmatic/abdominal breathing,
2. progressive muscle relaxation, and
3. visualization/positive imagery.

DIAPHRAGMATIC/ABDOMINAL BREATHING

To locate your diaphragm, place your hand above your belly button, just below your ribcage. Practicing abdominal breathing involves allowing your breath to travel deep into your diaphragm.

- To begin, close your eyes (if you desire) and become aware of your breathing. Notice the way the air feels as it travels in through your nostrils and then out. Next, take a long, slow deep breath inward, bringing the breath all the way

down into your abdomen (to know if you are doing this correctly, you should feel your hand rising as you inhale.)

- When you've taken your breath inward, pause briefly and then exhale slowly through your nose or mouth, depending on your preference.
- Continue this exercise taking 5–10 slow, deep inhalations and exhalations. It is important to keep your breathing slow and rhythmic. To help you slow down, practice counting to four on the inhalation and exhalation, pausing in between. The process will be as follows:

Inhale to the count of four 1...2...3...4. Pause. Exhale to the count of four 1...2...3...4.

Some people enjoy saying a word or mantra to themselves on the inhalations and exhalations. For example, Inhale R-E-L-A-X...Pause. Exhale R-E-L-A-X.



There is no single right way, so choose whatever feels most comfortable for you.

Continue this process 5–10 times. If you begin to feel faint or light-headed, stop the breathing for 15–20 seconds and then begin again.

PROGRESSIVE MUSCLE RELAXATION

This method of relaxation focuses on the tensing and then relaxing of the various muscle groups. When used in combination with abdominal breathing, this method of relaxation can have profound effects on one's level of tension and anxiety by promoting a state of deep relaxation.

This exercise may take approximately 20–25 minutes to complete. Although this may feel like a significant time commitment, keep in mind the positive results you will experience when you give yourself permission to take this personal time. Allow yourself to put aside your worries during this time, realizing you can always return to them later.

- To begin, find a comfortable space where you can sit or lie down and where you are free from distractions. Take 3–4 deep abdominal breaths, inhaling and exhaling slowly and rhythmically as discussed above. You may wish to close your eyes for this exercise.

- Begin by tensing the muscles in your forehead, making a frown. Hold this for 3–4 seconds and release the tension. Notice the difference in sensation between the tensing and relaxing of these muscles.
- Next, squeeze your eyelids together for the same count. Hold and release the tension, letting your eyelids become heavy and relaxed.
- Wrinkle your nose for several seconds. Hold and relax.
- Move to your jaw. Tense, hold and relax these muscles.
- Allow all of the muscles in your face to relax. Imagine the tension draining away. Take a nice, deep breath in and then out.
- Next, move to the muscles in your neck. Slowly roll your head from one side to the other. Reverse directions and do this again. Imagine your neck muscles feeling loose and relaxed.
- Shrug your shoulders, bringing them up tightly toward your ears. Hold for a count of three and then relax them.
- Move to your upper and lower arms and fists, tightening and then releasing the tension. Allow your arms and hands to hang limply by your side. Feel the tension draining from your shoulders through your arms and hands.
- Take another slow, deep breath inward and tighten your abdominal muscles. Hold this for three counts and then slowly exhale, focusing on the warmth and positive sensation you are feeling.
- Next, focus on tensing your upper legs. Hold and then release the tension. Slowly move to your lower legs and calf muscles. Again, hold and release. Now move to your feet and ankles. Point your toes toward you, hold and then release. Circle your ankles in both directions, releasing any tension you may be feeling in this area.
- Now take 2–3 slow, deep breaths. Scan your body to see if there are any areas where you are still feeling tension. If there are, direct your attention to these areas, tensing and relaxing them as you have just done. Imagine the tension being completely drained, leaving you feeling a sense of warmth and heaviness.

Enjoy this feeling of relaxation for several minutes. Allow yourself 3–4 deep abdominal breaths before resuming your breathing to its normal pace. When you are ready, open your eyes, stretch, and reorient yourself to your surroundings.

You may want to tape the above exercise on an audiocassette to help guide you through it. As stated above, it is best to practice the exercise on a daily basis to gain its full benefits. As you become more familiar with the exercise, you may find you are able to complete it in 20 minutes or less.

VISUALIZATION/POSITIVE IMAGERY

This form of relaxation involves using your mind to imagine yourself in a calm, peaceful, and relaxing place. By focusing on such a place, your attention is diverted away from

worrisome thoughts.

- Begin by closing your eyes and imagining a peaceful, relaxing scene or place. You may imagine a sandy beach, a quiet meadow, a lush countryside, or other place.
- Take a few deep breaths and as you do so, imagine yourself in this very place. Take a look around. What do you see? What do you feel? Imagine the rich colors. Imagine the warmth of the sun or the breeze of the wind. Notice any sounds that are present. Imagine yourself enjoying the beauty of what surrounds you. Make full use of your senses as you visualize yourself in this scene, feeling a sense of peace and calmness with your troubles out of sight.
- In addition to imagining a peaceful scene, you may also wish to visualize yourself feeling free from the pain and discomfort of your IBS symptoms.

Identify where your discomfort is predominant.

Take several long, slow, deep breaths and go to that area.

Imagine releasing the tension and discomfort there, feeling yourself relaxed and in control.

You may also wish to simply imagine your body as you would like it to feel...calm, relaxed, and without pain.

Stay with this scene (or scenes) for as long as you need to and know that you can return to it at any time when feeling tense, anxious, or stressed. As mentioned, you may also wish to imagine this scene when you are feeling any pain or discomfort.

This form of relaxation, while powerful, also takes practice, as our minds can become easily distracted by other thoughts. Realize this is normal and natural. Do not become upset with yourself. Instead, without judgment, gently bring yourself back to focusing on your peaceful scene and your breathing.

SUMMARY

By taking the time to educate yourself about IBS, identifying possible triggers of your symptoms, and practicing the relaxation exercises discussed here, you will be taking positive and active steps to help better cope with and manage your symptoms. Furthermore, you will be giving your body and mind the personal time and attention it deserves to more productively deal with any stress or anxiety that may come your way. Be sure to have patience with yourself as learning these skills takes time.

Lastly, don't be afraid to ask for help. Dealing with IBS can be extremely frustrating and overwhelming. Seeking professional help does not in any way imply weakness. On the contrary, recognizing the need for help is both a sign of strength and your determination to live a productive and meaningful life – you certainly deserve it! Although this may feel like a significant time commitment, keep in mind the positive results you will experience when you give yourself permission to take this personal time. Allow yourself to put aside your worries during this time, realizing you can always return to them later.

PHONE APPS FOR MANAGING IBS: TRACK TREATMENTS, SYMPTOMS, DIET, AND MORE

Published by Very Well Health

<https://www.verywellhealth.com/phone-apps-for-managing-ibs-5090428>

The months after receiving a diagnosis of irritable bowel syndrome (IBS) is a confusing and overwhelming time. Some people with IBS have dealt with symptoms for years without knowing the cause or how to manage it. They may have tried many different lifestyle changes, diets, and even medications without hitting on the right combination for their symptoms.

People with IBS are not a monolith; the symptoms and how they lead to lowering quality of life are different for each person. That's why using health apps that are meant for people who don't live with a digestive condition may prove to be frustrating and unhelpful.

There are, however, many apps that are made especially for people who live with IBS and can help in learning more about the condition as well as in managing it.

As with any changes to a care plan, it's important to discuss them first with a physician. For making adjustments in diet, consulting with a dietitian is also helpful. Working with healthcare providers can help ensure that the lifestyle changes being implemented will have the best chance at success.

BOWELLE — THE IBS TRACKER

Bowelle is an app for the iPhone that helps people who live with IBS or other digestive issues to track diet and symptoms. It integrates with Apple Health, which logs other health information such as step count, weight, and sleep habits.

Bowelle can help people with IBS monitor how they feel throughout the day. A daily average is calculated to capture the differences in not only how someone feels on any one particular day, but also throughout the day. Users choose the icon that best represents how they feel.

Bowel movements, which can be a major sign of how a digestive condition is progressing, are also tracked. How many movements and their consistency, from hard to loose, the amount, and if there was any urgency, discomfort, mucus, or blood, are also logged.

Tracking foods can be an important part of managing IBS. In the Bowelle app, users can either keep a description of their meals or take a photo of them. Rather than relying on memory, there's an accurate record of everything eaten.

A time stamp can also be put on each entry in the food log, which may help when trying to understand if any particular foods or beverages cause symptoms.

There's also a section for custom fields. This helps individualize the use of the app. People with IBS can have different triggers other than food or stress. The customization helps in making sure that these issues are captured and added to the overall picture.

After tracking data for six days, a report can be generated. This report can be used in conjunction with a visit to a healthcare professional in order to start to sort out what some of the IBS triggers might be.

Bowelle is available on iPhone.




CARA CARE

Cara Care is an app for iPhone and Android phones that helps people who live with several different types of digestive diseases and disorders, including IBS, inflammatory bowel disease (IBD), gastroesophageal reflux (GERD), or dyspepsia, track signs and symptoms.

Reports can be given that offer an overview of a day, a week, or a month. The signs and symptoms that are included in the app are bowel movements (including aspects such as urgency, color, and pressure), stomach pain, skin condition, and headache or other pain.

Some of the facets of overall health that can be tracked in these reports include mood, stress, menses, exercise, sleep, and the amount of water drank. Any of these can be removed from tracking, or additional signs and symptoms could be added, making the experience of the app more personalized.



Cara Care also offers recipes in the app. The recipes can be customized based on taste, preference, and what a user has on hand in their kitchen. For instance, a smoothie recipe can be customized with different types of fruits, nuts, and optional ingredients, such as maple syrup.

Along with the recipe there are tips that help the user to understand how this recipe might fit into an overall eating plan, such as if it contains ingredients that need to be used in moderation.

Cara Care is available on iPhone and Android.

MONASH UNIVERSITY FODMAP DIET

The Monash University FODMAP app is paid, but there's a good reason for that. It is created by the institution in Australia which developed the low FODMAP (fermentable oligo-saccharides, di-saccharides, mono-saccharides and polyols) diet.

This diet is important in IBS and some other digestive conditions. This is because it's thought that these short-chain carbohydrates and sugar alcohols are not well absorbed in the small intestine. The result is an increase in liquid and gas in the digestive tract, which can translate to symptoms of bloating and diarrhea.¹

This app can help determine which foods are higher in FODMAPs and offers suggestions on how to replace them with lower FODMAP foods. The app uses a "red, yellow, green" system to identify which foods are higher and lower in FODMAPs.

The diary within the app helps capture foods eaten, symptoms, bowel habits, and stress level. All of this information is used to help determine which foods or combination of foods may be causing symptoms.

The Monash app is not only helpful in adopting a low FODMAP diet but also in the reintroduction of foods. Eating low FODMAP is not meant to be a forever diet. It is meant to be used in order to understand signs and symptoms in relation to foods. Therefore the app offers a guide to adding foods back into the diet.

The Monash University FODMAP Diet app is available on iPhone, Android, and Amazon.

A WORD FROM VERYWELL

IBS can be a challenging condition to manage. Lifestyle changes are often used in treating IBD but making these adjustments can be complex. People with IBS are looking for not only information about how to make these changes but also the evidence supporting them.

These apps can help people with IBS understand the choices that are available to them and sort through all their own signs and symptoms. Whether it is to provide information to healthcare providers or understand how lifestyle changes affect symptoms, using apps can be helpful to people who live with IBS.

A DIET FOR IBS WITH CONSTIPATION (IBS-C)

Published by Web MD

<https://www.webmd.com/ibs/diet-solution-ibs>

If you have IBS-C, you may be concerned about what to eat. You need to keep a balanced diet while you avoid foods that trigger symptoms for you. Try a few simple tips to make your diet work better for you.

KEEP A SYMPTOM JOURNAL

An IBS symptom journal can help you and your doctor figure out which foods may trigger your symptoms. Make a habit of writing down any symptoms you might have, along with what and how much you ate beforehand. If you see a pattern with certain foods, see if you feel better when you don't eat them, or cut back on how much of them you eat. But cut foods one at a time. If you cut several foods at the same time, you won't know for sure which one may be causing your symptoms.



BUILD A DIET THAT WORKS FOR YOU

These tips can help you come up with your own healthy new meal plan: **Limit highly refined foods:** These foods lose some important nutrients in the process of making them. They fill you up but don't give you the fiber, vitamins, and minerals you need. Think twice before you eat:

- White bread
- White rice
- Chips
- Cookies and pastries

Boost fiber: Fiber makes stool easier to pass. It helps many people with IBS-C symptoms, but not everyone.

Too little roughage in your diet can make it hard to have a bowel movement. The Academy of Nutrition and Dietetics recommends 25 grams of fiber for women and 38 grams for men each day. People over age 50 may need a little less fiber (21 grams for women and 30 grams for men).

Here are some foods that can help you get enough fiber:

Whole-grains: First, make sure you aren't gluten sensitive. If unsure, stop eating gluten for 3 weeks and use alternatives instead (such as rice, quinoa, potato, and flax). You can get 4 grams of fiber easily with a serving of whole grains, such as

- 1 to 2 slices of whole-grain bread (depending on the brand)
- 1 cup of brown rice
- 9 Reduced-Fat Triscuits

Cereals: Some contain 5 or more grams of fiber per serving. Here are a few examples:

- 1 cup of Raisin Bran = 8 grams of fiber
- 1/2 cup of All-Bran = 10 grams
- 1 cup of Shredded Wheat Spoonsize = 5 grams
- 1 1/4 cups of cooked oatmeal = 5 grams

Fruits: Fruits are great choices because they include both fiber and extra water. Here are a few examples:

- 1 apple = 3.7 grams of fiber
- 1 banana = 2.8 grams
- 1 pear = 4 grams
- 1 cup of strawberries = 3.8 grams

Vegetables: Vegetables offer loads of fiber plus antioxidants that can help fight heart disease and some types of cancer. Here are a few examples:

- 1 cup carrot slices, cooked = 5 grams of fiber
- 1 cup cooked broccoli = 4.5 grams of fiber
- 1 sweet potato = 4 grams of fiber
- 1 cup cauliflower, cooked = 3 grams of fiber
- 2 cups raw spinach leaves = 3 grams of fiber

Beans: Just 1/2 cup can get you to 6 or more grams of fiber in a snap. Here are a few examples:

- 1/2 cup of Ortega Fat-Free Refried Beans = 9 grams of fiber
- 1/2 cup of canned kidney beans = 6 grams
- 1/2 cup of S&W Chili Beans Zesty Sauce = 6 grams

Although meeting your daily fiber needs is best accomplished by eating the right foods, taking a fiber supplement can also help. Examples include psyllium, methylcellulose, wheat dextrin, and calcium polycarbophil.

Don't shock your system with a sudden increase of fiber, though. Your body will need time to get used to it, so add a little each day. Too much at once may make you feel worse.

Try increasing your intake by 2 grams to 3 grams per day. For example, if you normally eat 5 grams of fiber, try getting 8 grams on your first day and go from there. If it helps, stick with it until you're getting as much as experts recommend.

Try prunes and liquids: Some fruity foods that are higher in the sugar sorbitol, such as prunes, dried plums (another name for prunes), and prune juice, can loosen bowels. But again, too much can cause gas, bloating, cramping, and diarrhea.

Add ground flaxseed to your diet: Some people find it helps ease their IBS-C symptoms. You can sprinkle it on salads, cooked vegetables, and cereals. Ground flaxseed also provides fiber, about 4 grams per 1 1/2 to 2 tablespoons (depending on the brand).

Stay well-hydrated: Drink plenty of liquids like water and juice. But coffee, carbonated drinks, and alcohol can dehydrate you and make your IBS-C symptoms worse.

Keep some carbs: Be mindful of low-carb diets. A high-protein and low-carb diet can cause constipation. You need protein, but don't cut out the carbs from fruits and vegetables. They'll help keep your digestive tract working.

CHANGE THE WAY YOU EAT

Some simple changes may help you gain control of your IBS-C symptoms.

Eat smaller meals more often. Some people with IBS-C find it helps to eat five or six smaller meals throughout the day, rather than three large ones.

Don't skip breakfast. This meal, more than any other, can get your colon active.

Dine at leisure. Too often we eat on the run or at our desks. But eating in a rush can trigger IBS-C symptoms. Try not to do other things while you're eating, such as drive or sit in front of the computer. The stress of multitasking may trigger symptoms, and if you eat quickly and swallow air, it can cause gas or bloating.

Relax and enjoy your food.

RECIPES TO TRY

Try these three recipes that provide fiber and flavor.

EASY 7-LAYER BEAN DIP

Makes six big snack servings

Ingredients

- 16-ounce can fat-free refried beans
- teaspoon chili powder
- 1/8 teaspoon black pepper
- teaspoon Tabasco
- cup fat-free sour cream
- 1 cup reduced-fat sharp cheddar cheese, shredded
- 1 cup tomatoes, finely chopped
- 5 green onions, chopped
- 2 ounces chopped black olives (optional)

Suggested dippers: low-fat or reduced-fat tortilla chips, soft flour tortillas, pita bread cut into triangles, or vegetables such as celery, carrot, or jicama slices.

Directions

Add beans to small microwave-safe bowl and heat on HIGH for 2 minutes to warm and soften. Stir in chili powder, black pepper, and pepper sauce to taste. Spread into an 8x8-inch baking dish and let cool.

Spread sour cream over the beans. Top beans with shredded cheese then sprinkle chopped tomatoes evenly over the top. Top with green onions and olives if desired. Refrigerate until needed.

Serve with any of the suggested dippers.

Nutritional Information Per Serving (not including dippers):

145 calories, 10 grams protein, 18.5 grams carbohydrate, 3 grams fat (2 grams saturated fat), 10 milligrams cholesterol, 4 grams fiber, 400 milligrams sodium. Calories from fat: 21%.



CRUCIFEROUS AU GRATIN

Makes six side servings

Ingredients

- 4 cups cauliflower florets (Reserve about 2 cups of the coarsely chopped cauliflower stems)
- 4 cups broccoli florets
- 2 tablespoons chopped shallots
- 1 tablespoon minced garlic
- 1 cup golden mushroom canned soup (vegetable or chicken broth can be substituted)
- 1 cup fat-free half and half (low-fat or whole milk can be substituted)
- 1 to 1 1/2 teaspoons horseradish (to taste)
- Salt and freshly ground pepper to taste
- 1 cup grated Gruyere cheese (reduced-fat Swiss or Jarlsberg Lite can be substituted)

Directions

Add cauliflower and broccoli florets to a large microwave-safe dish with 1/4 cup of water. Cover dish and microwave on HIGH until just tender (about 4-6 minutes).

Meanwhile, start heating a medium-sized nonstick frying pan over medium heat. Coat the pan with canola cooking spray. Add the coarsely chopped cauliflower stems, shallots, and garlic, and gently saute until soft (do not brown). Add the golden mushroom soup or vegetable or chicken broth and cook until the stock has almost evaporated. Transfer the mixture to a food processor or blender along with the fat-free half-and-half and pulse until fairly smooth. Add the horseradish and season with salt and pepper to taste.

Coat a 9-inch pie plate with canola cooking spray. Add the cauliflower and broccoli florets to the dish and pour the half-and-half mixture over the top. Gently toss to blend. Sprinkle the cheese over the top. Bake at 350 degrees for about 15 minutes until golden brown.

Nutritional Information Per Serving:

115 calories, 10 grams protein, 12.7 grams carbohydrate, 3.5 grams fat (1.9 grams saturated fat), 11 milligrams cholesterol, 3.5 grams fiber, 240 milligrams sodium. Calories from fat: 26%.

HIGH-FIBER BERRY PARFAIT

Makes one parfait

Ingredients

cup strawberry or berry yogurt (low-fat or light depending on preference)

cup sliced strawberries

cup Raisin Bran cereal

Garnish parfait with: a small dollop of light whipping cream or light Cool Whip and a whole strawberry or fan a few slices of strawberries on top (optional)

Directions

1. In a 2-cup measure, blend yogurt with sliced strawberries. Spoon half of the mixture into parfait glass.

2. Sprinkle half of the Raisin Bran over the yogurt mixture.

3. Top that with the rest of the yogurt mixture and sprinkle the remaining Raisin Bran over the top with a dollop of light whipped cream and a strawberry if desired. Enjoy immediately.

Nutritional Information Per Serving:

230 calories, 9 grams protein, 50 grams carbohydrate, 2 grams fat (.9 grams saturated fat), 5 milligrams cholesterol, 5.5 grams fiber, 255 milligrams sodium. Calories from fat: 8%



WHAT IS SECONDARY INSURANCE AND HOW DOES IT WORK?

Having two health insurance plans is legal and happens more often than you might think.

In fact, there are a variety of reasons you might have two plans:

1. You're on Medicare and are also covered by your employer.
2. You're married and have a policy with your employer but are also on your spouse's plan.
3. You have health insurance and also receive Medicaid coverage.
4. You're under 26 and have insurance through your employer as well as your parents' health insurance.
5. You are an injured worker with health insurance and qualify for worker's compensation.
6. You're an active member of the military covered by your own health insurance and the military's plan.

WHAT DO YOU NEED TO KNOW?

If you have two forms of health insurance, the primary pays the first portion of your bill, and the secondary may pick up some or all of the remaining cost. It's important to understand that you may still be responsible for part of the bill, such as the deductible on your primary insurance (secondary insurance may not pay for this).

A process called coordination of benefits (COB) decides which plan pays first and which pays second. This might be set up by the federal government, your state government, or your employer.

In number one above, Medicare is considered primary if your employer has 100 or fewer employees, otherwise the private insurer is primary. In number two, your employer is primary, and your spouse's plan is secondary. In number three, Medicaid is secondary to any other plan. In number four, your plan is primary, and your parents' plan is secondary.

In number five, worker's compensation is primary. In number six, your insurance plan is primary, and military coverage is secondary (except if the other plan is Medicaid).

To ensure both plans review claims for payments, present both member ID cards to your provider. Then, when your explanation of benefits arrive via email or snail mail, review them to ensure the benefits were applied accurately.