

OUR NEWS LETTER



## Running Essential Errands

Grocery Shopping, Take-Out, Banking, Getting Gas, and Doctor Visits

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What you need to know

- Stay home if sick.
- Use online services when available.
- Wear a cloth face covering when running errands.
- Use social distancing (stay at least 6 feet away from others).
- Use hand sanitizer after leaving stores.
- Wash your hands with soap and water for at least 20 seconds when you get home.

Grocery Shopping

Tips for grocery shopping

### Stay home if sick

- Avoid shopping if you are sick or have symptoms of COVID-19, which include a fever, cough, or shortness of breath.

### Order online or use curbside pickup

- Order food and other items online for home delivery or curbside pickup (if possible).
- Only visit the grocery store, or other stores selling household essentials, in person when you absolutely need to. This will limit your potential exposure to others and the virus that causes COVID-19.

### Protect yourself while shopping

- Stay at least 6 feet away from others while shopping and in lines.
- Cover your mouth and nose with a cloth face covering when you have to go out in public.

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- When you do have to visit in person, go during hours when fewer people will be there (for example, early morning or late night).
- If you are at higher risk for severe illness, find out if the store has special hours for people at higher risk. If they do, try to shop during those hours. People at higher risk for severe illness include adults 65 or older and people of any age who have serious underlying medical conditions.
- Disinfect the shopping cart, use disinfecting wipes if available.
- Do not touch your eyes, nose, or mouth.
- If possible, use touchless payment (pay without touching money, a card, or a keypad). If you must handle money, a card, or use a keypad, use hand sanitizer right after paying.

### **Use hand sanitizer**

- After leaving the store, use hand sanitizer.

### **Wash hands at home**

- When you get home, wash your hands with soap and water for at least 20 seconds.
- Follow food safety guidelines: clean, separate, cook, chill. There is no evidence that food or food packaging play a significant role in spreading the virus in the United States.

### Deliveries & Takeout

Use delivery services when possible

### **Limit in person contact if possible**

- Pay online or on the phone when you order (if possible).
- Accept deliveries without in-person contact whenever possible. Ask for deliveries to be left in a safe spot outside your house (such as your front porch or lobby), with no person-to-person interaction. Otherwise, stay at least 6 feet away from the delivery person.


### **Wash your hands or use hand sanitizer after accepting deliveries or collecting mail**

- After receiving your delivery or bringing home your takeout food, wash your hands with soap and water for 20 seconds. If soap and water are not available, use a hand sanitizer with at least 60% alcohol.
- After collecting mail from a post office or home mailbox, wash your hands with soap and water for at least 20 seconds or use a hand sanitizer with at least 60% alcohol.

### Banking

Bank online when possible

## **Bank online whenever possible**

- If you must visit the bank, use the drive-through ATM if one is available. Clean the ATM keyboard with a disinfecting wipe, if available, before you use it.
- When you are done, use a hand sanitizer with at least 60% alcohol. Wash your hands with soap and water for at least 20 seconds when you get home.
- FDIC: Receiving IRS Economic Impact Payments 

## Getting Gas

Use disinfecting wipes on handles

## **Use disinfecting wipes on handles or buttons**

- Use disinfecting wipes on handles and buttons before you touch them (if available).
- After fueling, use a hand sanitizer with at least 60% alcohol. Wash your hands for at least 20 seconds when you get home or somewhere with soap and water.

## Doctor Visits & Getting Medicines

Talk to doctor online, by phone, or email

## **Talk to your doctor online, by phone, or e-mail**

- Use telemedicine, if available, or communicate with your doctor or nurse by phone or e-mail.
- Talk to your doctor about rescheduling procedures that are not urgently needed.

## **If you must visit in-person, protect yourself and others**

- If you think you have COVID-19, notify the doctor or healthcare provider before your visit and follow their instructions.
- Cover your mouth and nose with a cloth face covering when you have to go out in public.
- Do not touch your eyes, nose, or mouth.
- Stay at least 6 feet away from others while inside and in lines.
- When paying, use touchless payment methods if possible. If you cannot use touchless payment, sanitize your hands after paying with card, cash, or check. Wash your hands with soap and water for at least 20 seconds when you get home.

## **Limit in-person visits to the pharmacy**

- Plan to order and pick up all your prescriptions at the same time.

- If possible, call prescription orders in ahead of time. Use drive-thru windows, curbside services (wait in your car until the prescription is ready), mail-order, or other delivery services. Do the same for pet medicine.
  - Check with your doctor and pharmacist to see if you can get a larger supply of your medicines so you do not have to visit the pharmacy as often.
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# Remote workers targeted by up to 65,000 Google-branded cyberattacks

by Ryan Smith 29 May 2020

Remote workers have been targeted by up to 65,000 Google-branded impersonation attacks, according to a new study from cybersecurity specialist Barracuda Networks. This type of scam, called “spear phishing,” uses branded sites to trick victims into sharing their login credentials.

Barracuda detected nearly 100,000 form-based attacks between January 01 and April 30. Google file-sharing and storage websites were used in 65% of those attacks, Barracuda said. Microsoft brands were targeted in 13% of attacks.

Google brand-impersonation attacks accounted for 4% of all spear phishing attacks in the first four months of 2020, and Barracuda said it expects that number to climb as cyber criminals have success in stealing credentials.

“Brand-impersonation spear phishing attacks have always been a popular and successful method of harvesting a user’s login credentials, and with more people than ever working from home, it’s no surprise that cyber criminals are taking the opportunity to flood people’s inboxes with these scams,” said Steve Peake, UK systems engineer for Barracuda Networks. “The sophistication of these attacks has accelerated in recent times; now, hackers can even create an online phishing form or page using the guise of legitimate services... to trick unsuspecting users.”

Peake recommended that users implement multi-factor authentication steps on all login pages “so that hackers will require more than just a password to gain access to your data.” He also recommended other methods of protection, including API-based inbox defense, which uses artificial intelligence to detect and thwart cyberattacks.

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# Life insurance ownership falls 9% in past decade

By Insurance Forums Staff June 4, 2020

Over the past decade, U.S. life insurance ownership has fallen 9 percentage points to 54%, according to the 2020 Insurance Barometer Study, released this week.

Researchers attribute the drop in ownership to a broad decline in employer-paid group life insurance benefits over the past 10 years.

Despite this drop in ownership, the intent to purchase life insurance is at an all-time high with 36% of Americans saying they intend to purchase life coverage in the next 12 months.

“While we are encouraged by the increased interest to purchase life insurance coverage and believe the COVID-19 pandemic may also bolster the perceived need for life coverage and increase purchase intent, our past research shows just a fraction of people actually follow through and buy the coverage they need,” said Alison Salka, Ph.D., senior vice president and head of LIMRA research.

One thing that deters consumers is their perceived cost of life insurance. Since the study began, consumers have consistently overestimated the cost of life insurance. The study shows more than half of Americans estimating the cost of a term life insurance policy at more than three times the actual cost. Younger Americans are likely to estimate the cost to be as much as five times the actual cost.

“Educating consumers about the value and importance of life insurance—while also providing them information about the true cost of purchasing coverage—will help get more consumers to buy the coverage they say they need,” said Faisa Stafford, LUTCF, president and CEO of Life Happens. “The COVID-19 pandemic has demonstrated how precarious life can be and how important life insurance can protect against the unknowns. The study finds 16% of consumers—41 million Americans—say they need life insurance coverage but don’t have it. It’s our job to help consumers protect their families and businesses’ financial future and life insurance is one of the greatest ways to do this.”

## Desire for online buying expands

Historically, the majority of Americans have preferred to purchase life insurance in person with an agent or advisor. As use of technology has become more ubiquitous and people have grown accustomed to conducting more transactions online, this trend has shifted.

In 2011, 64% of consumers said they preferred to buy in person; by 2020, just 41% felt this way. It is not surprising that the preference for online purchasing doubled from 17% in 2011 to 29% in 2020.

“Over the past several years, life insurers have expanded their simplified and automated underwriting practices to make it easier and more cost effective to buy life insurance online,” noted Salka. “In recent months as we were practicing social distancing, our research showed an increase of online applications, illustrating the importance of this option to buy coverage.”

The 2020 Insurance Barometer Study shows half of Americans are more likely to buy life insurance if simplified underwriting is used. The top reasons consumers give for their wanting to use simplified underwriting are:

- Is fast and easy – 66%
- Is unbiased and objective – 66%
- Provides transparent explanations of risks and pricing – 58%
- Avoids medical exams, blood and urine samples – 56%
- Avoids the need to see a doctor – 55%

### **Increased use of social media**

While in-person sales have declined, the use of social media has substantially increased. Almost half of the consumers surveyed say they have used social media to gather information on financial topics, companies or advisors. Facebook and YouTube are the most used sites mentioned by social media users.

In fact, just from 2019 to 2020 use of both Facebook and YouTube for financial topics has doubled. The number of consumers looking for an advisor is also growing with 1 in 4 consumers saying they use social media for this purpose.

Just under two thirds (62%) of those using social media sites for finance-related topics are using it to read other people’s reviews and comments on their agent(s). Almost as many are looking for information on product and services (59%).

“Leveraging social media is now indispensable for financial professionals to market themselves and engage with consumers—especially with younger generations and during this time where financial professionals aren’t able to meet face-to-face with clients,” Stafford commented.

“Forty-five percent of consumers who use social media leverage the tool to keep in touch with their agent or advisor.”

The Insurance Barometer Study tracks the financial perceptions, attitudes and behaviors of consumers in the United States, with an emphasis on life insurance. LIMRA, a not-for-profit research trade association, and Life Happens, a non-profit educational organization, jointly conducted the study.

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# Survey: Insurers are not so confident about the pandemic ending this year

by Lyle Adriano 16 Jun 2020

A new survey has revealed that most insurers are not too hopeful about the pandemic ending anytime soon, and that they have even switched priorities in preparation for a new normal.

The survey, conducted by Alan Walker LLC, asked 25 insurers – P&C, life, and health insurance companies – about their thoughts regarding the COVID-19 pandemic.

When asked about how confident they were that the pandemic would end by January 01, 2021, most of the participating insurers felt unsure. Fifty-four per cent (54%) of the respondents said they were either “not at all confident,” or “not so confident.” Only 8% said that they were “very confident” or “extremely confident” that the outbreak would be resolved by next year.

The remaining 38% said they were only “somewhat confident” in COVID-19’s resolution within the year.

Alan Walker’s survey also gauged which business priorities insurers are focusing on due to the pandemic. Out of the 13 total business priorities, the top focuses selected by insurers are (in order of number of votes, most to least):

- Further enabling or supporting remote employee working.
- Making the size of the workforce more flexible.
- Risk management and business continuity planning.
- IT resilience and cybersecurity.
- New or revised customer communication and servicing channels.
- Culture change.

“It is clear that insurers don’t believe the pandemic will be over soon, and that they are changing their priorities significantly as a result. But with so many areas requiring increased focus, they are going to be busy,” said Alan Walker LLC principal Alan Walker. “If insurers are going to give these areas the attention they say they deserve, they are going to have to figure out how to do that without other areas suffering.”

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# Security in the cloud presents unique challenges – IBM

by Ryan Smith 12 Jun 2020

Ad-hoc adoption of cloud-based services can cause headaches for cybersecurity teams, according to a new study by IBM Security.

The very ease and speed with which new cloud tools can be deployed makes it difficult for security teams to control their usage, IBM said. Basic security oversight issues are the top risk factors companies need to address to secure increasingly cloud-based operations, the study found.

“With businesses rapidly moving to the cloud to accommodate remote workforce demands, understanding the unique security challenges posed by this transition is essential for managing risk,” IBM said. “While the cloud enables many critical business and technology capabilities, ad-hoc adoption and management of cloud resources can also create complexity for IT and cybersecurity teams.”

More than a third of companies in the study purchased 30 or more types of cloud services from 16 different vendors last year alone, according to IBM.

“This distributed landscape can lead to unclear ownership of security in the cloud, policy ‘blind spots’ and potential for shadow IT to introduce vulnerabilities and misconfiguration,” IBM said.

“The cloud holds enormous potential for business efficiency and innovation, but also can create a ‘wild west’ of broader and more distributed environments for organizations to manage and secure,” said Abhijit Chakravorty, cloud security competency leader for IBM Security Services. “When done right, cloud can make security scalable and more adaptable – but first, organizations need to let go of legacy assumptions and pivot to new security approaches designed specifically for this new frontier of technology, leveraging automation whenever possible. This starts with a clear picture of regulatory obligations and compliance mandates, as well as the unique technical and policy-driven security challenges and external threats targeting the cloud.”

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# These states are especially at risk for natural disasters

by Ryan Smith 10 Jun 2020

2020 is shaping up to be a bad year for natural disasters, according to personal finance website ValuePenguin. At the end of April, the year ranked number two for most disasters – with peak hurricane and wildfire seasons still ahead.

Some states are especially at risk, according to ValuePenguin. In a recent study, the company found that 10 states pay for more than 80% of the cost of natural disasters in the US, with damage especially concentrated along the Gulf Coast.

Among the study's findings:

- Texas feels the greatest financial impact from natural disasters, with annual costs averaging \$1,478 per household over the last five years.
- Just 10 states have borne 80% of total disaster costs since 2014.
- Hurricanes and flooding continue to be key drivers of disaster costs, and wildfires have made a larger impact over the last five years than during the previous period.
- As a result of the coronavirus, 2020 is on pace to be the most disaster-heavy year on record. As of June 01, the Federal Emergency Management Agency had declared more disasters in 2020 than in any other year except 2011.

The 10 states most at risk for natural disasters are:

- Texas
  - Louisiana
  - Florida
  - California
  - Colorado
  - North Carolina
  - Michigan
  - New Mexico
  - Nebraska
  - Georgia
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# 'The dollar is going to fall very, very sharply,' warns prominent Yale economist

Published: June 17, 2020 By Mark DeCambre

**Stephen Roach, Senior Fellow, Jackson Institute for Global Affairs, Yale University**

Stephen Roach, Yale University senior fellow and former Morgan Stanley Asia chairman, has a warning for U.S. dollar bulls. The prominent economist says that the era of the U.S. buck may be coming to an end and is forecasting a 35% decline soon in the U.S. currency against its major rivals, citing increases in the nation's deficit and dwindling savings.

The lecturer said during CNBC's "Trading Nation" on Monday that the rise of China and the decoupling of the U.S. from its trade partners is setting the stage for a dramatic weakening of the U.S. currency in the next few years that is likely to end the supremacy of the monetary unit as the world's reserve currency.

"The dollar is going to fall very, very sharply," he told the business network.

Roach's comments follow similarly themed op-ed that he wrote in Bloomberg last week, in which he specifically declared that the "era of the U.S. dollar's 'exorbitant privilege' as the world's primary reserve currency is coming to an end.

In that article, the economist said that the U.S. economy is already "stressed" by the impact of the COVID-19 pandemic, and suggested that the recession that has gripped the U.S. in February amid the public health crisis will only amplify the dollar's woes.

The finance expert said that the rest of the "world is having serious doubts about the once widely accepted presumption of American exceptionalism."

On Monday, Roach said that the U.S.'s fiscal deficit, as the government expends trillions of dollars, in an effort to mitigate the harm from COVID-19, may only make matters worse for bucks.

Meanwhile, Roach says that China's currency, the yuan **USDCNY, -0.02%** **USDCNH, -0.15%**, may garner increasing appeal from investors, as Beijing goes through a phase of structural reforms that could shift the country's manufacturing-heavy economy to one focused more on services and one with greater consumer-led growth.

Roach makes the case that although a weaker dollar, sometimes favored by President Donald Trump, would benefit U.S. exports in the short term, it would prove more problematic over the longer term.

One measure of the buck, the ICE U.S. Dollar Index **DXY, 0.19%**, has been weakening over the past 30 days, down 3.9% but is up slightly on the year, rising 0.1%, according to FactSet data.

The index measures the buck against a basket of six rival currencies, including the euro **EURUSD, -0.29%**, the pound **GBPUSD, -0.14%** and the yen **USDJPY, -0.11%**.

A weaker dollar has implications for assets and the stock market, including the Dow Jones Industrial Average **DJIA, 0.18%** and S&P 500 index **SPX, 0.37%**, with most debts denominated in dollars. In addition, a majority of cross-border financing and international trade are conducted in dollars.

Worries about the global economy have traditionally encouraged buying of dollars along with other havens because of the perception of the U.S. as a stable economy and currency.

Roach, however, says that growing deficits will eventually change that perception and deliver a gut punch to the greenback.

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# Guard your Medicare Number

Scammers may use the COVID-19 pandemic as an opportunity to steal your identity and commit Medicare fraud. In some cases, they might tell you they'll send a Coronavirus test, masks, or other items in exchange for your Medicare Number or personal information. Don't fall for it; it's a scam.

It's important to **always guard your Medicare Number and check your Medicare Summary Notice (MSN) for errors**. Only give your Medicare Number to participating Medicare pharmacists, primary and specialty care doctors, or people you trust to work with Medicare on your behalf. Remember, Medicare will never call you to verify your Medicare Number.

Visit **[Medicare.gov/fraud](https://www.medicare.gov/fraud)** for more information on protecting yourself from fraud and reporting suspected fraud.

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