

MD Life

MARCH 2023



LEPPO GROUP

of Wells Fargo Advisors

Welcoming new clients for 2022

Call us today to discuss market volatility and the power of rising dividends

(239) 254-2240

5801 Pelican Bay Blvd, Suite 200, Naples FL 34108



Larry Leppo
Private Wealth Financial Advisor
Managing Director—Investments
Senior PIM Portfolio Manager
Larry.Leppo@wfadvisors.com

Joshua A. Leppo
Financial Advisor
Associate Vice President—Investment Officer
Joshua.Leppo@wfadvisors.com

Investment and Insurance Products:

NOT FDIC Insured

NO Bank Guarantee

MAY Lose Value

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company. CAR 0622-02095



Creative Development Works

MD Life is published by RJW | Media Group, a division of RJW | Creative Development Works. For information on subscriptions, submitting an article or to place an ad please contact us at 888-670-2228 or clientservices@creativedevelopmentworks.com.

Contents in This Issue

Why Human Touch Matters in Health Care: The Limitations of AI
A Son and His Father
Retiring from Medicine: The Good, the Bad, and the Ugly
Find Out Who's Calling You from an Unknown or Blocked Number
The Invisible Graveyard of Every Physician's Career: Why Every Doctor Needs a "Badness" Plan
Top Healthcare Trends of 2023
Creamy Paprika Chicken
Healthcare Examples of Virtual, Augmented and Mixed Reality
10 Luxury US Hotels To Book For An Unforgettable Spring Getaway
Lessons From Past Recessions: A Quick Review of the Three Most Recent Recessions
Best Travel Gadgets of 2023
The Dakota Studios

HIPAA LOVES OUR NETWORK SECURITY. YOU WILL TOO.

To be HIPAA compliant, your IT network must be compliant. Security has to be proactive and up-to-the-minute to keep cyber criminals away from your patient data — which is worth far more than credit card info.

We know HIPAA.

We know their rules. And we're cyber security experts. We proactively keep your systems up and running with 24/7 IT support and your network secure against all types of threats.

Learn more at

 mpoweredit.com |  678-389-6200



Why Human Touch Matters in Health Care: The Limitations of AI

HARVEY CASTRO, MD, MBA

Artificial intelligence (AI) can transform many industries, including health care. AI can improve the accuracy and efficacy of medical diagnoses and treatments due to its ability to analyze vast amounts of data and make predictions. However, there are many reasons why AI cannot replace human clinicians. Despite its impressive capabilities, AI still lacks critical qualities essential for providing quality medical care. This article will explore ten reasons AI cannot replace human clinicians and why human interaction will always be necessary for health care.

Lack of empathy. AI cannot understand and empathize with patients' emotional and psychological needs, essential for building trust and creating a therapeutic relationship.



Bias in algorithms. AI algorithms are only as objective as their training data. If the data used to train the AI system is biased, the system will also be biased, leading to incorrect or discriminatory outcomes.

Limited contextual understanding. AI is limited in its ability to understand the context in which medical decisions are made. It may not be able to explain patient-specific circumstances, cultural differences, or other factors that are important in medical decision-making.

Medical errors. AI systems can make errors, and it isn't easy to hold them accountable when they do. Unlike human clinicians, AI systems cannot be sued or held responsible for medical malpractice.

Need for human interpretation. AI systems can provide recommendations but cannot make medical decisions independently, and they need human clinicians to interpret the results and make the final decision.

Limited creativity. AI systems can only perform tasks they have been specifically trained to do, and they lack the creativity and intuition human clinicians use to make complex medical decisions.

Data privacy concerns. AI systems collect and store large amounts of personal and medical data, which raises significant privacy and security concerns. Patients may be hesitant to share their medical information with AI systems if they are not confident that their data will be protected.

Need for continuous monitoring and maintenance. AI systems require continuous monitoring and maintenance to ensure that they function correctly and produce accurate results. This requires a significant investment of time and resources.

Lack of personal touch. Patients expect medical information from human clinicians, not machines. They want to have personal conversations and receive individualized attention and care.

There are numerous ethical considerations when implementing AI in health care, such as who is responsible for the accuracy of AI-generated diagnoses and treatments and how to ensure that AI systems do not perpetuate existing inequalities and biases in health care.

AI is indeed likely to have a significant impact on many industries beyond health care. Some sectors that are particularly ripe for disruption by AI include:

Manufacturing. AI has the potential to automate many tasks in the manufacturing industry, such as assembly line work and quality control. This could lead to increased efficiency and cost savings.

Finance. AI is already used in finance to automate fraud detection, risk management, and portfolio management tasks. As AI technology improves, it will likely become increasingly prevalent in finance.

Retail. The retail industry utilizes AI to personalize shopping experiences and enhance customer service. For example, AI-powered chatbots can answer customer questions and make real-time product recommendations. Also, the retail industry is utilizing AI to personalize shopping experiences and enhance customer service, and this can improve response times and reduce the workload for human customer service representatives.

Transportation. AI is used to optimize logistics and transport in the trucking, shipping, and aviation industries. AI systems can help to optimize routes, reduce fuel consumption, and minimize delays.

In these and other industries, AI has the potential to automate mundane tasks, allowing humans to focus on more complex and creative endeavors. However, it is essential to note that AI will not replace human workers in these industries. Instead, AI is likely to augment human work and help to improve efficiency and productivity.

AI has the potential to revolutionize the health care industry, but it cannot replace human clinicians. While AI systems can provide valuable assistance and support, they lack the empathy, creativity, and personal touch essential for delivering quality medical care. Ultimately, human clinicians will always play a critical role in health care, and the integration of AI must be done in a way that enhances and supports, not replaces, their work.



Harvey Castro is a physician, health care consultant, and serial entrepreneur with extensive experience in the health care industry. He can be reached on his website, harveycastromd.info, Twitter @HarveycastroMD, Facebook, Instagram, and YouTube. He is the author of ChatGPT and Healthcare: The Key To The New Future of Medicine, ChatGPT and Healthcare: Unlocking The Potential Of Patient Empowerment, and Success Reinvention.

A Son and His Father

Farhan Rashid · ·



A son took his father to a restaurant to enjoy a delicious dinner. His father is quite old and therefore a little weak too. While eating, food occasionally fell on his shirt and pants. The other guests watched the old man with their faces contorted in disgust, but his son remained calm.

After they both finished eating, the son quietly helped his father and took him to the toilet. Cleaned food scraps from his crinkled face and attempted to wash food stains on his clothes, graciously combed his gray hair and finally put on his glasses.

As they left the restroom a deep silence reigned in the restaurant. The son paid their bill but just before they leave, a man, also old, got up and ask the old man's son .. "Don't you think you left something here?"

The young man replied "I did not leave anything."

Then the stranger said to him, "You left a lesson here for every son and a hope for every father."
The whole restaurant was so quiet, you could hear a pin drop!

One of the greatest honors that exist is being able to take care of those who have taken care of us too.

Our parents and all those elders who sacrificed their lives with all their time, money and effort for us, deserve our utmost respect...



The Doctor Loan¹ is in the house.

With low-to no-down-payment options.



Reed Burchette
Mortgage Loan Officer
904-710-2646
Reed.Burchette@truist.com
Truist.com/Reed.Burchette
NMLSR # 1521633



Bill Burchette
Mortgage Loan Officer
904-509-2261
Bill.Burchette@truist.com
NMLSR # 659568

¹Call us for eligibility criteria.

Truist Bank is an Equal Housing Lender. © 2022 Truist Financial Corporation. Truist, Truist Purple, and the Truist logo are service marks of Truist Financial Corporation.



Mortgage

Retiring from Medicine: The Good, the Bad, and the Ugly

JANET TAMAREN, MD

I retired as a physician at age 70, when COVID-19 came to town and the clinic I was working closed. During these past three years, I have had the luxury of a long view of my career. Every now and then, I feel the urge to pick up my stethoscope again and return to the practice of medicine. I'm tempted by the several good aspects of being a doctor.

The good

The conversations with patients were often remarkable, offering insight into other people's lives. For example, the wealthy white man who seems to have it all tells me his wife is being treated for cancer. He has donated money to a cancer center nearby and is seeking cutting-edge treatment for her. Unfortunately, his wife has metastatic cancer that is beyond any known treatment. It turns out no amount of wealth or influence will stand in its destructive way. I know that. He will eventually come to know it as well. Doctor Death makes no exceptions for wealthy men and their loved ones. My heart goes out to him. He will learn the same life lessons the rest of us have had to learn.

Other patients were just plain amusing. For example, I saw Mr. Gillman in a rural clinic. I had been seeing Mr. Gillman for some time already. I asked about his wife and the farm. This Mr. Gillman answered me hesitantly. It turns out this was a brother. The two men looked alike. Thus Mr. Gillman did not have a wife. He was trying not to hurt my feelings by saying as much. My nurse explained the situation to me after he left.

The intellectual component of doctoring was also rewarding. Most doctors enjoy solving medical puzzles, dipping into the medical lore one had worked so hard to acquire. Now, the extent of my medical challenges is limited to family members. They may or may not want to hear my insight on the brother-in-law who just got four cardiac stents. Or the sister-in-law dealing with Alzheimer's dementia.

I wrote a memoir about practicing medicine in rural Kentucky for 20 years. That book has more about the good parts of doctoring, stories that gladden the heart, and medical puzzles that challenge the brain.

What other part of doctoring do I miss? I miss the income stream. That was nice, making good money. With retirement, I am somewhat limited. I must dip into savings and retirement accounts to pay for trips for my children and grandchildren. The latter demographic is not terribly understanding of why they cannot go to the beach in Mexico for spring break.

The bad

Then there are several reasons I do not miss doctoring. For the sake of symmetry, let's call these reasons "the bad." It turns out there are structural disincentives in the profession. About which I knew nothing when I started medical school. Below are three things I found out along the way and why I will remain retired:

Topping the list is the fear of being sued for medical malpractice. It is like touching a live wire. The shock it delivers can destroy your enthusiasm for the practice of medicine. The AMA reports that 50 percent of doctors over age 55 will have faced lawsuits sometime in their careers. An altogether unpleasant experience.



Also unpleasant is the experience of working in a clinic owned by a corporate entity. They try to cut costs. Support staff gets thinned out: medical assistants replace RNs. The medical ranks get pruned: physician assistants replace physicians. Not to mention the overscheduling – expecting the provider to see 30 patients daily when the natural flow of things would allow doctors to see 15 patients daily with adequate time to talk to patients.

The last development of concern is the mandated use of EMRs. A provider's attention is divided between what the patient says and what the EMR asks. The EMRs, in my experience, suck your life out with their demand for endless clicking and useless data. Perhaps there are newer iterations out there that offer a more streamlined experience for doctors and patients. One can hope.

And the ugly

The initial response to COVID. Leaving millions of front-line medical workers unprotected at the onset of the pandemic. There were no masks available. There were no tests available. Plus, the misinformation campaign telling people that doctors were plotting against them and that the vaccines were dangerous was ugly.

So there you have it: the good, the bad, and the ugly. What I did not know when I started working as a physician. And why I am retired now with minimal regrets.

[Janet Tamaren](#) is a family physician.

We offer a complimentary walk-through of your practice and also offer complimentary recorded webinars for OSHA & HIPAA compliance.



TMC
TOTAL MEDICAL COMPLIANCE

We Will Help Keep You in Compliance with OSHA, HIPPA and Infection Control

- Your patients will be safe and know that your practice is using the best practices to keep them safe.
- Our stellar track record assures you that we can help keep you in compliance We are hands on and will help you from the beginning to the end or through inspection.
- Our firm is the recognized expert in OSHA, HIPAA, and Infection Control compliance in the medical field and we provide you with a customized experience with on-site training, online training, webinars and other online courses to compliment what you need for your employees.
- CE credits for our training and webinars.





www.totalmedicalcompliance.com • service@totalmedicalcompliance.com • 888-862-6742

Find Out Who's Calling You From an Unknown or Blocked Number

By Kim Komando, Komando.Com

Scam and spam calls are getting more common. And they're hard not to answer because the number comes up as "unknown." When there's no caller ID number, you can't be sure if it's a spam caller or an important call you've been waiting for.



If you're anticipating a job offer or a call from a client, not knowing who's calling can make this situation worse. Plus, you can't block spam callers if their numbers don't appear.

Fortunately, there are ways to find out who's calling you from an unknown or blocked number. We put together this helpful guide on finding an unknown caller number.

Star 69

Unwanted calls can be so frustrating. You'll find yourself typing something like "no caller ID, how to find out who called" or "how to find out no caller ID" into the search bar to get answers.

That can take a long time, though. When mysterious phone calls clutter your call log, this phone number lookup trick helps you identify the unknown number calling your device. Follow these steps, and you won't have to grimace when you look down at your phone and see that unknown number.

You may have heard of or used ***67** to conceal your number from someone you called. Did you know there are similar numbers you can dial to respond to these anonymous callers?

The first one is ***69**, which traces the number of the last person who called you. It works even for anonymous or hidden calls, so you can get the phone number and the exact time they called.

Once you have that hidden phone number, you can block it on your phone, so it can't call you anymore.

Dialing ***69** may also provide you with the option to call a number back right then and there, so if you want to confront a scam or spam caller, you can. But don't expect to get any information from them or be removed from their list.

Another number you can use to trace a call is ***57**. This is the number to use if you believe a scam or spam caller is harassing you. ***57** gets you the phone number and call information ***69** does, but it goes above and beyond.

When you dial ***57**, the information you obtain is passed along to the police. Your phone service will log a ***57** call in a special way, so authorities can more easily locate whoever is harassing you and arrest them.

You're also meant to call the police right after a *57 call with a written log of the calls from your harasser so that the police can act. If you feel an anonymous caller is contacting you too often, it's worth using this number; otherwise, stick with *69.

Note: Many phone companies charge extra for *69 and *57 calls, so don't be surprised to see a few additional charges on your bill if you use them. Also, not every phone company provides these services. Check with yours to see if it does.

Contact your phone provider

If you need help with a consistent spammer, you can contact your provider directly for caller ID services. You might even be able to find out who blocks your caller ID.

More importantly, you can also ask for **Anonymous Caller ID** on a particular caller. This can help you ID spammers and let you block them on your own if you don't want to pay for a subscription. [Tap or click here to see how the top carriers are fighting robocallers.](#)

When inquiring about your carrier's services and pricing, remember there are also third-party apps you can utilize.

Get an app

There's an app for everything, including identifying unknown or blocked numbers as they come to your phone. (We don't recommend relying on Siri's suggestions.) One of the most popular apps is [TrapCall](#). This app is available for both [iOS](#) and [Android](#) devices.

It tells you the number of anonymous calls in real-time and can automatically block spam. It does notify you when it blocks a call, just in case you want to call back. But you can create a blocklist, and when they call, the app plays a message claiming your number was disconnected.

And fake numbers aren't a problem, either. TrapCall forces callers to identify themselves before letting their calls go through. Get your first week of TrapCall free. Then it's \$3.95 monthly for a single user or \$7.95 for the premium package.

The premium package allows you to record incoming calls and the option to play a warning message to make sure whatever you do complies with your state's laws. The warning is not mandatory.

There are other caller ID apps out there, as well, like Truecaller. [Tap or click here to learn more about Truecaller.](#)

For all those unknown callers

The goal of identifying unknown phone numbers is to block those you don't want to speak to. If you have an iPhone, you can take a more extreme step and automatically block numbers that aren't on your Contacts list.

This feature is called **Silence Unknown Callers**. Calls from numbers not in your Contacts will still go to your voicemail and appear in your recent calls list, but your phone won't ring for them.

If you get a lot of unknown calls, this might be the feature for you. Just follow these steps to turn it on:

1. Go to **Settings**, then **Phone**.
2. Scroll down to the **Silence Unknown Callers** heading and select it.
3. Slide the toggle next to **Silence Unknown Callers** to the right to enable the feature.

A similar feature exists on the Samsung Galaxy. To activate that:

1. Open the Phone app, and tap the **More** icon at the bottom of the screen — it's the one that's **three verticle dots**.
2. Tap on **Settings**, then **Call blocking**.
3. Turn the **Block anonymous calls** switch to **on**.

If you have another type of Android, you can download the [Should I Answer?](#) app for a version of the Silence Unknown Callers feature.

Learning who is calling you anonymously can save you the headache and potential exploitation of spam and scam calls. [Tap or click here for information regarding the Anti-robocall law.](#)

Whether you have iOS or Android, use any of the above methods to ID hidden phone numbers and block them. Or stop unknown numbers altogether. Whatever your method, you'll be keeping yourself safe — and sparing yourself some annoyance — which is 100% worth the effort.

Bonus: How to tell if it's a spam number

An easy way to find out is to Google the number. It's kind of like a reverse image search.

You may see that it has been reported before by inputting the phone number into the search bar. People on forums will often share stories about scammy calls, posting the scammers' numbers for all the world to see.

If your Google search leads you to a forum of people discussing spammers, that's a red flag. However, if the number appears on a company website, the phone number may be from a legitimate company.

Notice that we said it *may be* from a legitimate company. Remember, caller ID spoofing is a huge problem. If a number calling you is from a company, that doesn't necessarily mean the company is calling you.

It could be a clever criminal in disguise. For example, in 2020, phone scammers spoofed Apple's support number to trick iPhone owners into thinking there was a data breach. [Tap or click here to protect yourself against phone phishing scams.](#)

When you & your facebook friends finally agree to meet somewhere



The Invisible Graveyard of Every Physician's Career: Why Every Doctor Needs a "Badness" Plan

MARYNA MAMMOLITI, MD

As physicians, we all know what "badness" is in medicine. "Badness" is a word many physicians use to convey a painful, complicated, tragic, or adverse clinical experience. Badness is usually some bad, particularly emotional "bad." Due to medical training most physicians struggle to describe their emotions or even allow themselves to acknowledge emotions, especially around distressing patient cases. The word "badness" frequently conveys to others how awful the event was, typically for everyone involved – the patient, the doctor, the trainees, and the patient's family. Badness can describe various events, including complex medical cases, medical or systemic errors, patient deaths, unanticipated clinical complications, patient complaints and lawsuits, hospital responses to a patient's difficulty, etc.



Badness builds the invisible graveyard of every physician's career – a graveyard physicians visit in their heads frequently. The graveyard is usually full of trauma cases, cancer diagnoses, patients we couldn't resuscitate, stillbirths, obstetrical losses, the kids we couldn't help, the patients we lost to suicide, the violence, the crying mothers in the ER. Many physicians visit this graveyard night after night, even 20 to 50 years later, with unresolved emotions over the badness. Some physicians turn to substance use, develop PTSD, quit medicine, or other unhealthy ways of dealing with this unresolved emotional badness. Unfortunately, medical training does not give us the tools to process this predictable and real badness of medicine.

What is a badness plan? A badness plan is your personal plan for managing your emotional distress triggered by a badness event. In psychiatry, we work with patients on their crisis plans – or what concrete steps they feel they need to take when they feel distressed to help with distress – such as calling friends or therapists, coming to the ER, or calling 911, depending on the severity of their distress to manage a distressing episode.

As physicians, we all need our own badness plans or concrete steps we may need when in emotional distress after a badness event happens. We need to prepare this plan in advance and not scramble during an active event – just like preparing your winter car kit before leaving the house and not when driving through a snowstorm.

Step 1. Radical acceptance, or accepting that pain and disappointment are part of human existence, is a concept from dialectical behavioral therapy created by psychologist Marsha Linehan. Radical acceptance does not mean agreement or acceptance that it is okay for bad events to happen or helplessness. On the contrary, Radical acceptance is accepting that life is full of pain and disappointment and how we choose to cope with it. Radical acceptance accepts reality instead of wishful and magical thinking or blame. Radical acceptance is a mindset of "I acknowledge there is pain and disappointment in life, and what do I choose to do about it" – moving towards problem-solving and options. Radical acceptance in medicine is accepting that every physician and medical learner will encounter some "badness" in their clinical practice. Badness is a predictable and real part of medicine as people come to us while sick, due to disease processes, or seeking disease prevention.

People don't come to see a physician because life is great, and their body is great. People come to doctors to rule out disease, treat disease, prevent disease, and deal with the consequences of accidents or interpersonal violence and the "badness" of humanity towards each other. Being human, every doctor has a limitation in their skill, knowledge, ability, or even understanding of the condition today vs. ten years from now with more advanced knowledge. We have to radically accept that we can be doing our best as a doctor, and unfortunately, some patients will die, complications will happen, and patients will file complaints and lawsuits. We can only focus on what we can control, practicing the safest and best medicine we can reasonably deliver within our systemic abilities. We are not magicians; we are human. We do not have a magic wand; we only have our human abilities.

Step 2. Accept that you can have an emotional experience from badness.

Step 3. What do you need to manage the emotional impact and meet your needs when badness happens?

Let's break that down into bio-psychosocial categories with some suggestions below:

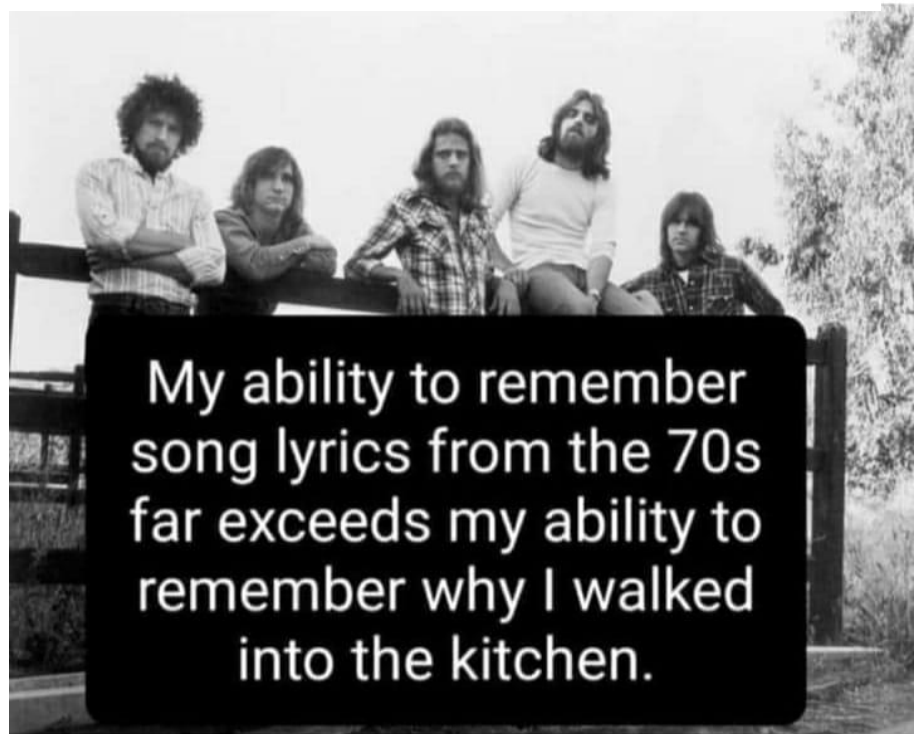
Biological: Do you have distress tolerance skills to manage your body's symptoms of distressing emotions? Do you need time and space to cry? Do you need someone with you in your space, so you are not alone yet quiet? Do you need a break away from people? Do you need sleep? Do you want a hug from a trusted soothing person? Do you need a cold shower? Do you need to go for a run? Do you need to hug your dog/cat, etc.?

Psychological: Do you need to speak with a therapist? Do you need to call a crisis line? Do you need to see a psychiatrist? Do you need confidential peer support?

Social: Do you need some time off? Do you have a trusted medical peer who can validate you if you need to review the case development? Do you need to let your spouse/family know that you need some space due to a work event instead of irritability or shutdown? Do you need to call your malpractice lawyer?

Ideally, we all can sit down and create such badness plans to help us manage and process the emotional cost of badness in medicine. Badness will happen no matter how much we try and do our best. Let's take charge of what we can control and prepare to manage our emotional experience of badness when it happens. Walking by the lake and hearing the waves is a huge part of my badness plan. What do you need to manage the real and predictable emotional pain of medical badness and make that graveyard visits less painful?

[Maryna Mammoliti](#) is a psychiatrist.



We currently have several experienced Healthcare Professionals interested in new Permanent positions



What We Do

High-tech recruitment with a personal touch with 20 years' focus on healthcare.

We Get Results

- Identifying a client's individual needs
- Extensive nationwide database of qualified candidates
- No charges until a placement is made
- Assistance in arranging interviews

You Benefit

One-Stop Resource for Filling Your Permanent Healthcare Positions

- Registered Nurses –OR/ICU/ER/Medical Surgical /Telemetry/Labor Delivery/Home
- Physician Assistants
- Nurse Practitioner –(All Specialties)
- Radiologic Technologists(all specialties)
- Nursing Management
- Quality/Risk Management
- Nursing Home Administrators
- LPN'S
- Medical Technologists
- Medical Assistants and all support staff

A TESTIMONIAL ABOUT OUR WORK

"I have worked with Rob with Ironman staffing for more than 7 years and have nothing other than good memory of hard work and dedication to help me locate my desire candidate to fit my practice, and have all his follow-ups. Return my calls promptly, makes candidates are scheduled for phone interviews or face to face, I admire my relation with this agency and will recommend them without any reservations."

-Dr. Wilson E. Tabe MD, Goldsboro, NC

Pricing

We are currently offering a one-time fee of 10% of the annual salary for placements made with a full 90 days guarantee. There is no charge for you until the placement is made.

ISMS

IRONMAN STAFFING MEDICAL SERVICES, INC.

🌐 www.ironmanstaffing.com
✉ rob@ironmanstaffing.com

☎ 305-677-9859, 650-759-3021
📠 Fax: 866-498-4845

Top Healthcare Trends of 2023

By Hailey Mensik



Nearly three years after its onset, the COVID-19 pandemic continues to effect providers, insurers and other stakeholders in the healthcare industry.

Trends this year include rising hospital expenses as staffing shortages and a reliance on contract labor continue to plague systems, even as facilities face ongoing burnout and a surge in worker strikes.

Coupled with inflation, rising expenses this year could lead to clashes at the bargaining table between payers and providers as clinicians attempt to negotiate higher payment rates.

Meanwhile, payers are looking ahead to a looming potential recession and are scrutinizing commercial medical utilization amid widespread national layoffs.

The end of the COVID-19 public health emergency this spring will lead the loss of Medicaid coverage for millions of Americans, and could deal additional blows to payers as they face a drop in covered lives.

In addition, fears of an economic recession loom for digital health companies after years of record funding, with investors this year prioritizing safety over risk. Funding levels should stabilize this year for mental and behavioral health companies, along with family planning and femtech remaining key areas of interest.

And, while telehealth use has fallen from record highs at the beginning of the pandemic, patients are still turning to virtual care, with volumes expected to shift from urgent visits to chronic care management.

Providers will also start to weave artificial intelligence into their workflows, including in areas like revenue cycle management, clinical decision support and patient engagement.

Healthcare providers will also face pressure this year to invest in and adopt better technology to combat cyberattacks, which have risen in volume and severity over the past few years.

Key trends for payers and providers in 2023

Providers are likely to clash with payers over rate hikes after a year of intense cost pressures.

Providers will be forced to navigate a challenging year as they try to rein in expense growth fueled by pandemic-driven labor shortages.

This year's outlook for a large chunk of the healthcare sector remains negative as inflation and pricier labor create difficult operating conditions for nonprofit providers, Moody's Investor Service said.

As a result, health systems and hospitals are likely to clash with insurers over desired rate increases to offset higher expenses and providers will look to increase their revenue as much as possible by bargaining for higher rates.

Even though insurers have fared better than their provider counterparts, companies are still expected to face some headwinds this year. Still, Fitch Ratings says the 2023 outlook for the insurance sector is neutral.

A recession could also take a bite out of enrollment at the same time the government is poised to roll back consumer protections that kept millions enrolled in government-sponsored plans during the COVID-19 pandemic.

Losing members could put downward pressure on both the top and bottom line for insurers, analysts said.

Providers likely to push for rate increases

How much will healthcare prices increase in 2023?

"That's by far and away the number one thing that we all want to know about," said Kevin Holloran, senior director of U.S. Public Finance at Fitch Ratings.

Providers feeling the pinch are going to fight for rate increases in contracts that come due this year, Holloran said, adding that the two sides are "wildly apart" so far, according to his discussions with providers.

This year will be contentious as providers may opt to play hardball in bargaining for better prices and may walk away during negotiations, leading to out-of-network periods for patients, he said.

"It's going to be very bumpy, very contentious this year," Holloran said, characterizing 2022 as a terrible year for most providers.

Unlike other industries, many healthcare providers were unable to raise rates as inflation soared to record highs. Providers are locked into multi-year payment deals with insurers, bolstering their desire for higher rates in coming years.

Labor pains continue

Labor shortages and pricey contract rates are continuing to strain providers, contributing in large part to mounting financial pressures.

High labor costs have made it harder for hospitals to post positive margins, Erik Swanson of hospital consultancy Kaufman Hall recently said in the firm's latest flash report.

"The big push is to get the agency contract labor costs out," said Suzie Desai, senior director at S&P Global Ratings.

Some of the nation's most recognized health systems were dragged into the red last year, weighed down by increased labor costs, including Mass General Brigham, Cleveland Clinic and Intermountain Healthcare.

The shortage is driven in part by burned out nurses who have left the bedside for other positions — or the industry entirely. Providers have had to turn to staffing firms to help fill the gap, with agencies commanding high rates amid demand to fill openings.

Hospitals are not the only facilities short on workers. Effects of nursing home shortages are rippling throughout the sector. Patient hospital stays are unnecessarily longer as nursing homes struggle to take on more patients without more staff, serving as an added financial burden for hospitals.

Eyes on utilization and commercial enrollment as possible recession looms

Some economists are expecting a recession to squeeze the U.S. economy this year and potentially spur job losses.

As a result, insurers may see a dip in enrollment, leading patients to think twice about seeking out healthcare services.

Health insurance coverage in the U.S. is tightly linked to employment, so job losses could pose a financial headwind for insurers if they result in coverage losses.

Patients may be reluctant to spend money on copays and deductibles for healthcare services as the threat of a recession looms, especially as record-high inflation grabs a larger chunk of American paychecks.

"Healthcare dollars are getting squeezed out of peoples' budgets," Jefferies Analyst Brian Tanquilut said.

Consumer confidence will also influence healthcare utilization, he added.

At one of the largest hospital chains, HCA Healthcare, volumes for this year are expected to be lower than historical averages, Tanquilut said.

However, the so-called tridemic — RSV, the flu and COVID-19 — could inflate volumes, especially if outbreaks are more severe.

Medicaid enrollment expected to drop after pandemic protections end

Pandemic protections shielded millions from losing health insurance at the onset of the COVID-19 pandemic.

As a result, enrollment in Medicaid soared, increasing 27% to cover more than 90 million people, with states barred from removing people from the program due to the public health emergency.

Those pandemic protections are set to end in 2023, threatening to cut off access to care for millions. An estimated 5 million to 14 million are expected to lose coverage as states resume eligibility checks, according to the Kaiser Family Foundation.

For insurers like Centene and Molina, prior revenue gains, as a result of the pause on eligibility checks, are expected to deflate.

Analysts are keeping a close eye on how many members insurers will be able to convert from the Medicaid program to Affordable Care Act exchange plans.

Home health push continues

Health insurers continued to place bets on the home health sector, an area that will remain a key focus in 2023.

“The crux of health insurance is keeping costs down,” said Dean Ungar, an analyst at Moody’s Investors Service.

Healthcare labor trends in 2023: increased burnout, executive stress

A rise in union activity also may persist as the sector continues recovering from the COVID-19 pandemic.

The nation’s healthcare workforce still is trying to recover from the COVID-19 pandemic nearly three years after it began as labor shortages stress hospitals and clinicians, spurring increased burnout among staff ranging from nurses to executives.

In addition, healthcare workers across the country have waged strikes to gain higher pay and optimal staffing conditions in employment contracts, while resident physicians increasingly have been involved in labor organizing.

These labor trends will continue posing challenges to health systems this year as facilities work to get back to pre-pandemic operations and stem labor costs that rose last year, experts say.

Ongoing staffing shortages and use of temporary labor

Staffing shortages are expected to continue this year, especially among nurses, as widespread burnout and increased turnover hits the sector. Shortages have led to ongoing use of costly contract labor to fill labor gaps even as severe COVID-19 hospitalization rates have declined.

In December, the national average weekly pay rate for travel nurses was \$3,173, according to data from nurse staffing platform Vivian Health. That’s up from \$1,894 in January 2020.

High rates are expected to remain fairly static this year, said Tim Needham, senior vice president of revenue at Vivian Health.

Without another COVID wave, demand for contract labor costs this year should normalize at about 60% higher than 2019 levels, Jefferies analysts said in January healthcare equities brief.

Persistent heightened labor costs are posing financial challenges for systems. Although some are boosting permanent staff pay to attract needed workers, many have still been unable to curb soaring labor costs.

“The cost differential between full-time staff and then contracted staff is continuing to put pressure on health systems to reassess their full-time employee compensation packages,” Needham said.

An increase in organizing among residents and interns

Healthcare workers in all roles have been active on the labor front throughout the pandemic in an effort to improve working conditions.

While nurses have long been the face of union activity, resident physician organizing has picked up in recent years, according to the Committee of Residents and Interns, a branch of Service Employees International Union.

The fast-growing union representing doctors in training had five election wins in 2022, four in 2021, one in 2020 and two in 2019, according to CIR-SEIU. It currently represents about 25,000 members.

Organizing for doctors in training is expected to continue in the new year, with residents at Montefiore Medical Center in New York and Lifelong Medical Care in San Francisco currently entering an election for union representation, according to the union.

Last year, residents at three Los Angeles County hospitals and one Oakland, California-based hospital authorized strikes, though both groups reached deals with the systems beforehand and averted a work stoppage.

Strike threats from resident physicians are particularly tricky for hospitals because residents are more difficult to replace than nurses. Additionally, resident physician strikes threaten a facility’s ability to keep operations afloat in the event of a walkout, said John August, director of healthcare labor relations at Cornell’s School of Industrial and Labor Relations.

Like nurses and other healthcare workers, unionized residents are pushing for better pay and adequate work support.

“Doctors are feeling that they’ve kind of turned a corner — for many years, they felt that their power and influence was being reduced due to consolidation of health systems and reimbursement systems and technology,” August said.

Burnout, turnover hits executives

Reports first pointed to burnout hitting nurses and physicians as healthcare workers reporting feeling stressed and emotionally exhausted.

Now, even healthcare executives are reporting symptoms of burnout, leading some to consider career changes.

A December study from consulting firm WittKieffer found that nearly 75% of surveyed healthcare executives reported feeling burned out during the last six months of 2022, compared to 60% of respondents who reported burnout symptoms in 2018.

The survey, which included responses from 233 healthcare executives, also found that executives felt significantly less productive and unable to overcome challenges at work, and were less determined to make an impact in their careers.

Increased overall burnout in the sector may lead to greater executive turnover, an effect which has been recorded among nurses.

Still, a number of executives currently leaving their posts likely delayed retirement in order to weather their organizations through the pandemic, according to Rachel Polhemus, a senior partner at WittKieffer's Healthcare Practice.

"Each wave presented a different set of factors that really created an element of 'I'm ready to step away and let a new leader come in and lead,'" Polhemus said.

Additionally, replacing executives could prove trickier post-pandemic.

"The skill sets and competencies organizations are looking for in executives are different than they were pre-COVID," Polhemus said.

Hospitals are placing added value on candidates with past experience in executive roles dealing with crisis management during the pandemic, Polhemus said, adding that job-seeking candidates also are looking at how organizations fared through the pandemic when deciding whether or not to accept offers.

ATTENTION PHYSICIANS

Do you need a referral for services or products?

LET US HELP AT NO COST TO YOU!

We can refer a vetted business or professional

Health Law or Business Attorney * Financial Planner or Wealth Advisor *
Accountant or CPA * Medical Billing * Physician Answering Service *
Computer IT and Security Services * Doctor Loans * Healthcare Staffing *
Private Banker * Facility Sanitizing and Cleaning * Malpractice or Disability
Insurance * Rehab or Physical Therapy * Home Health Agencies * Practice
Financing * Medical Equipment * Payroll Services * Healthcare Marketing *
Telemedicine Platforms * Real Estate Professional AND More

**Physicians Resource Network
Referral Service**

Please call:

888-670-2228

Email:

physiciansresourcenetwork@creativedevelopmentworks.com



Custom Disability and Life Insurance Solutions for Physicians at Discounted Rates!



S. Scott Nelson-Archer,
CLU®, ChFC®



Amber D. Stitt,
ACP, ChFC®

M.D. Disability Quotes provides exclusive physician disability insurance contracts with "Own Occupation/Own Specialty" contractual definitions.

We are independent brokers offering an unbiased approach since 1993, assisting over 12,000 physicians along with our affiliates throughout the United States

*Complimentary consultations for
new policies or review of existing policies*
Book an Appointment Now



Office: 713-966-3932 • Fax: 713-966-3931
Info@MDDisabilityQuotes.com

**or visit us at www.MDDisabilityQuotes.com
for additional information and educational videos**

Please Click Link to Receive a Complimentary Quote
<https://www.mddisabilityquotes.com/get-a-quote>

Creamy Paprika Chicken

Thefoodiephysician.com



People are always asking me for easy chicken recipes. I love a good skillet chicken dish like my Marry Me Chicken and Quick and Easy Chicken Cacciatore. Everything comes together in one dish, which means less mess and easy clean-up. Perfect for busy weeknights!

This creamy paprika chicken is a comforting and delicious meal that's perfect for any occasion. Whether you are cooking for your family, a date night, or simply looking for a cozy meal to enjoy at home, this recipe is sure to impress. The combination of tender chicken and a rich and creamy sauce is sure to become a new favorite in your recipe collection.

WHAT IS PAPRIKA CHICKEN?

My creamy paprika chicken is a simple and delicious chicken recipe that you can make in one skillet on the stove. I cook juicy, tender chicken and mushrooms in a rich and creamy paprika sauce. This easy chicken dish is my take on a classic Hungarian dish, chicken paprikash.

Chicken paprikash is a hearty stew typically made with bone-in skin-on chicken cooked in an earthy paprika-infused sauce. It's traditionally served with nokedli, a dumpling-like egg noodle, similar to German spaetzle. My creamy paprika chicken is a quick and easy version of the classic dish that's perfect for weeknight meals. I use boneless chicken breast, which cooks quickly. I also add sliced mushrooms to add a boost of nutritious veggies.

The creamy sauce gets its characteristic red color from paprika. Paprika is a spice made from dried and ground red peppers.

Think of paprika as a gentler, sweeter relative of hot chili peppers. It boosts the flavor of your favorite dishes with fruity notes and a toasty red color without overpowering the other ingredients.

Paprika can range from mild to hot. The flavor also varies from country to country. Sweet paprika is a classic ingredient in Hungarian recipes like goulash and chicken paprikash.

The creaminess in the sauce comes from sour cream. If you like, you can substitute Greek yogurt or heavy cream.

I like to serve this creamy paprika chicken over egg noodles but you can serve it with any type of pasta, mashed potatoes or rice. If you want to try making homemade spaetzle, check out my Mushroom Paprikash post.

WHY YOU'LL LOVE THIS DISH

Easy skillet recipe- everything comes together in one pan- easy to make, easy to clean up!

Delicious- tender chicken cooked in a creamy, paprika-infused sauce- yum!

Nutritious- I add nutritious mushrooms to add a boost of nutrients to the dish.

Family-friendly- both kids and adults will love this dish.

Ingredients

- ☐ 2 tablespoons olive oil, divided
- ☐ 1 pound boneless, skinless chicken breast, cut into bite-sized pieces
- ☐ ½ teaspoon salt, divided
- ☐ ¼ teaspoon pepper, divided
- ☐ 1 tablespoon flour
- ☐ 1 tablespoon tomato paste
- ☐ ½ cup low sodium chicken stock
- ☐ 1 small onion, finely chopped
- ☐ 2 cloves garlic, finely chopped
- ☐ 8 ounces cremini mushrooms, sliced
- ☐ 1 tablespoon sweet paprika
- ☐ ¼ cup dry white wine or sherry (optional)
- ☐ ¼ cup sour cream (or Greek yogurt)
- ☐ 8 ounces enriched egg noodles, cooked and drained
- ☐ ¼ cup chopped parsley, for garnish (optional)



Instructions

1. Heat 1 ½ tablespoons oil in a large skillet or sauté pan over medium-high heat. Season the chicken pieces with ¼ teaspoon salt and ⅛ teaspoon pepper and sprinkle them with flour. Toss to coat all of the pieces.
2. Add the chicken to the pan in a single layer and cook without moving until golden, 3-4 minutes. Flip the pieces over and cook another 2-3 minutes on the other side (the chicken will finish cooking later in the sauce). Remove chicken from the pan.
3. Whisk the tomato paste and chicken stock together in a measuring cup or bowl. Set aside.
4. Heat the remaining ½ tablespoon oil in the pan and add the onion. Cook 2-3 minutes until it starts to soften and then add the garlic and mushrooms. Cook, stirring occasionally, until vegetables are tender, 4-5 minutes.
5. Add the chicken back to the pan along with the paprika and stir to combine well. Turn the heat up to high and add the wine (if using). Cook until reduced.
6. Pour in the tomato paste and chicken stock mixture and season the sauce with the remaining ¼ teaspoon salt and ⅛ teaspoon pepper. Simmer a few minutes until the sauce starts to thicken and the chicken is cooked through. Turn the heat off and stir in the sour cream or yogurt.
7. Serve the chicken over egg noodles. Sprinkle with parsley before serving.

So go ahead and dive into a bowl of this hearty chicken dish. It's my kind of comfort food. Your family will thank you!

CHEF'S TIPS

I like to add mushrooms to this creamy paprika chicken but you can substitute other veggies like red bell pepper or baby spinach.

The kind of paprika you use will affect the final flavor of the dish. I typically use regular sweet paprika. If you like a little kick, use hot Hungarian paprika or add a little cayenne pepper.

I use a little flour to thicken the sauce but you can omit it (or substitute cornstarch) to keep the recipe gluten free.

Use a dry, white wine (like a Pinot Grigio, Chardonnay or Riesling) or sherry. If you don't want to use wine, you can leave it out or add a squeeze of lemon juice.

WHAT TO SERVE WITH THIS DISH

I like to serve this creamy paprika chicken over egg noodles to soak up all the delicious sauce. However, if you have more time, you can make homemade nokedli or spaetzle.

This dish is also delicious served with mashed potatoes or rice. If you're keeping low carb, you can serve it with cauliflower rice or my cauliflower mac and cheese or cauliflower cheesy bread.

Healthcare Examples of Virtual, Augmented and Mixed Reality

Medicalfuturist.com



Lately, there has been a tendency in the tech world to adopt “new” realities in their midst. Meta has a branch dedicated to developing virtual reality (VR) hardware and software; earlier this year HTC unveiled its new augmented reality (AR) glasses; while Apple is reportedly gearing up to launch a mixed reality (MR) headset.

Collectively, VR, AR and MR fall under the umbrella term of extended reality (XR), which analysts believe holds the potential to be the next major computing platform. Such potentials have spillover effects into the medical field through digital health approaches, and healthcare practice is already adopting such XR approaches.

Virtual reality: complete immersion for exposure therapy and pain management

Virtual reality might be the most popular form of XR as it has been popularized by the likes of Meta and the gaming industry. Traditionally, the technology is accessed through a dedicated headset that completely shields the wearer’s view and immerses them in a virtual world.

The immersiveness that VR offers has made it an appropriate fit as a drug-free alternative for mental health care and pain management.

In the case of mental health, more specifically anxiety disorders, VR exposure therapy (VRET) – which involves gradual exposure of a patient to an anxiety-inducing stimulus – has gained traction. Researchers found the approach can be effective while also offering the potential for remote mental health access, and thereby increasing accessibility. Already, companies like oVRcome and Psylaris offer commercially-available VRET. VR has also been explored to reduce pain in labor and delivery by having the user visualize breathing and relaxation techniques. A study utilizing such a method found that women who used VR during labor had a statistically significant reduction in pain. In subsequent studies, researchers found similar benefits of VR-aided labor.

Augmented reality: virtual elements for patient education and aiding surgery

There might also be some familiarity with augmented reality as it is the technology employed behind the much-hyped Pokémon Go as well as Snapchat filters. AR can be accessed through a screen, which can be a smartphone or even glasses, that superimposes virtual elements onto the real world.

While the technology is still maturing, AR already has some promising use cases in healthcare. In fact, despite the budding aspect of the technology, researchers identified the technology as potentially beneficial in patient education, whether it's for nutritional or pre-operative information. UK-based company Curiscope already manufactures commercially-available AR t-shirts that provide basic anatomy information.

AR has also been put into practice on the surgical table itself. Neurosurgeons at Johns Hopkins University performed their first AR-assisted spinal fusion surgery in 2020. Using a headset developed by Augmedics, surgeons could visualize CT scans of the patient's internal anatomy without having to look at a separate screen. A similar procedure with the technology was successfully completed in December 2022 at the Hospital for Special Surgery in New York State.

Mixed reality: training future doctors and assisting in hands-free medical consultations

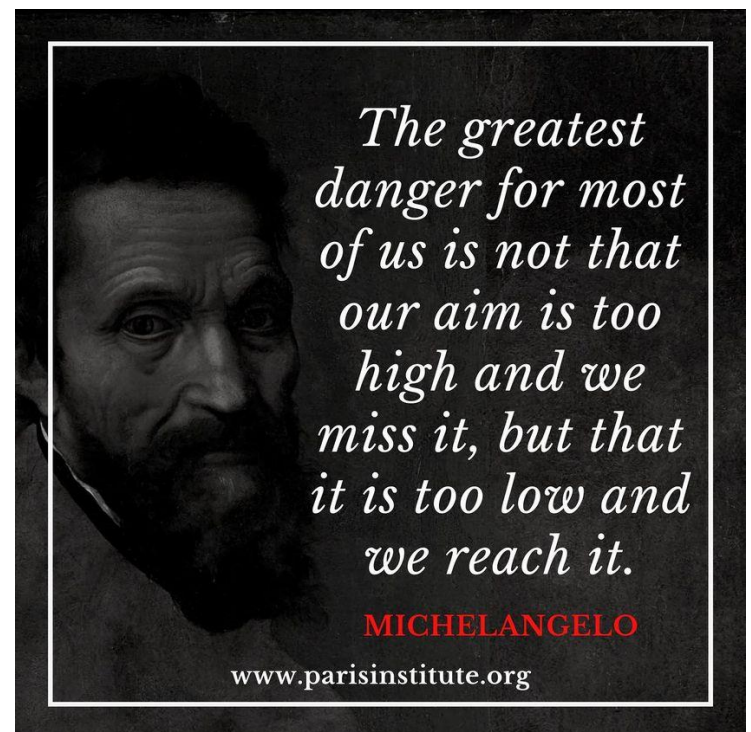
When it comes to mixed reality, there are some overlaps with AR as it also supplements the actual world with virtual elements akin to holograms. But MR differs in that it adds an additional layer of depth and perspective to its virtual elements that enable further interactions that are not possible through AR. MR use has largely remained in the realm of industries – rather than for the general consumer – through devices such as the Microsoft HoloLens and the Magic Leap.

The former device has been adopted by Case Western Reserve University for several years in anatomy lessons. Accessed through the HoloLens, their HoloAnatomy app enables students to view holograms of real body parts. The technology enabled first-year medical students to follow an all-remote anatomy course during the COVID-19 pandemic. The vast majority preferred this mode as well as believed such MR methods can effectively teach anatomy.

Amidst the public health crisis, the HoloLens was also put to use by doctors at the Imperial College Healthcare NHS Trust. Physicians at the Trust employed the MR headset to hold hands-free conversations with colleagues and patients while viewing medical notes and X-rays for clinical decision-making.

We hope these examples helped illustrate the potential of XR technology in healthcare. Note that these were only 6 of the multitude of potential and implemented applications, and many more are expected to emerge in the near future. Are there any XR applications in healthcare that piqued your interest and weren't featured in this article? Do share them with us!

Written by Dr. Bertalan Meskó & Dr. Pranavsingh Dhunnoo



Do You Want to Have Your Own Podcast?

We Can Help!



**We offer a full
portfolio of services
from which you can choose
from to make your podcasting
successful.**

- Supply the equipment you will need [microphone, filter, mic boom, software]
- Full training on how to produce a successful podcast platform
- Script assistance, programming or arranging for guests to interview
- Editing, graphics and background music
- Setting you up on apps for downloading and submitting your podcast to directories so that listeners can find you
- Assistance with promoting your Podcast to build your audience
- Sponsor acquisition if you want to have a revenue producing podcast model

Please contact us for further information on how we can help you launch a successful podcast platform.

WE CAN ALSO ASSIST YOU WITH OTHER MEDIA SERVICES:

- * Your own newsletter or magazine
- * YouTube channel productions
- * Setting up speaking engagements for you
- * Developing your own seminar or webinar programs

RJW | Media Productions
mediagroup@creativedevelopmentworks.com
888-670-2228

RJW

www.creativedevelopmentworks.com

10 Luxury US Hotels To Book For An Unforgettable Spring Getaway

By Quinter Auma

Spring is a magical and refreshing season to visit some of the most outstanding tourist destinations. Kids are out of school, so it's a popular time for family vacations. The weather gets warmer, making it a great season to hit the beach and explore the gorgeous mountains and the beautiful city streets. There are plenty of spectacular blooms and greenery, offering numerous photo ops for epic Instagram pictures. When planning a spring vacation, accommodation is the most important thing to consider. Whether going on a romantic trip, a family vacation, or traveling solo, there are plenty of options for accommodation to choose from. Here are the 10 luxury US hotels to book for an unforgettable spring getaway.

Shore Hotel, Santa Monica, California



Located only a few steps away from the world-famous Santa Monica Pier, Shore Hotel is one of the best luxury hotels to book for an unforgettable spring getaway. Its rooms are stylish, each coming with a private balcony or patio, which offers unobstructed ocean views. The hotel is incredibly modern, and the staff is friendly and helpful, guaranteeing outstanding services. The hotel is only a walking distance from downtown, which means vacationers have access to plenty of scenic things to do in Santa Monica, including several shopping and dining opportunities. A beautiful spring vacation is guaranteed at Shore Hotel.

Accommodation: Shore Hotel

Address: 1515 Ocean Avenue, Santa Monica, CA 90401

Amenities: Outdoor pool, beachfront, fitness center, restaurant, bar/lounge, room service, tea/coffee, maker, coffee machine, valet parking, and business center.

Lago Mar Beach Resort & Club, Fort Lauderdale, Florida

Lago Mar Beach Resort & Club is only about six kilometers away from downtown Fort Lauderdale. Its rooms and suites are lavish and equipped with fantastic amenities, including a private beach, free internet, a 32-inch flat-screen, and 24-hour room service. The hotel boasts four restaurants, beach volleyball courts, a beach playground, tennis courts, and two beautiful outdoor pools. Lago Mar Beach Resort & Club is one of the top-

rated hotels in Florida and has been recognized by the U.S. News & World Report, Conde Nast Traveler, Veranda, and Travel + Leisure.

Accommodation: Lago Mar Beach Resort & Club
Address : 1700 South Ocean Lane, Fort Lauderdale, FL 33316

Amenities : Private beach, outdoor pool, spa & wellness center, fitness center, restaurant, bar/lounge, room service, basketball court, tennis, and free Wi-Fi.



Hyatt Regency Grand Cypress, Orlando, Florida

Ranked in the 9th position for Top Resorts in the city by Conde Nast Traveler's 2021 Reader's Choice Awards, Hyatt Regency Grand Cypress has everything tourists would need for a perfect spring vacation. With free shuttle rides to the world-famous Walt Disney and Universal Orlando Resorts, this is the ideal resort to spend an unforgettable family trip. Some of its fantastic amenities include three-onsite restaurants, a lagoon-style pool, and a private cabana (available on reservations).

Accommodation: Hyatt Regency Grand Cypress

Address: 1 Grand Cypress Boulevard, Orlando, FL 32836

Amenities: Private beach, water sports facilities (on site), outdoor pool, water slide, spa & wellness center, fitness center, restaurant, bar/lounge, room service, and bicycle rental.



Havana Cabana, Key West, Florida

An incredible Cuban culture experience is guaranteed at Havana Cabana, right in the heart of the fabulous Key West. The hotel offers dog-friendly accommodations and has amenities that fit every member of a family, including dogs. The rooms and suites are elegant and cozy - and come with boutique amenities. The rooms feature free internet, flat-screen TV, deluxe bedding, and spectacular ocean views. One can enjoy some of the tastiest flavors of Cuba, including the mojitos from the comfort of the hotel's poolside.

Accommodation: Havana Cabana

Address : 3420 North Roosevelt Boulevard, Key West, FL 33040



Amenities : Outdoor pool, fitness center, restaurant, bar/lounge, free Wi-Fi, tea/coffee maker, coffee machine, free parking, shuttle service (free), and Wi-Fi available in all areas.

Kaanapali Beach Hotel, Lahaina, Maui, Hawaii

Situated at Kaanapali Beach, Maui, Ka'anapali Beach Hotel is one of the best luxury US hotels to book for an unforgettable spring getaway. This hotel is a perfect spot to experience Hawaiian culture at its most impressive, thanks to the cultural activities and the nightly entertainment. Tourists can have plenty of fun in this hotel, including playing on the beach, going snorkeling, paddleboarding, and exploring the gorgeous tropical gardens. The rooms are incredibly stunning and vacationers have plenty of dining options to choose from.



Accommodation: Ka'anapali Beach Hotel

Address : 2525 Kaanapali Parkway, Lahaina, Maui, HI 96761

Amenities : Snorkeling, outdoor pool, beachfront, restaurant, bar/lounge, free Wi-Fi, tea/coffee maker, coffee machine, coffee shop, and valet parking.

Hotel Emblem San Francisco, San Francisco, California

There are so many things tourists can only see in San Francisco, and staying at Hotel Emblem San Francisco puts travelers in the middle of the city, allowing them to explore these striking attractions. Located in Union Square, this charming luxury features 96 fabulous rooms, each with Smart TVs, Wireless Internet access, and private bathrooms with shower/tub combo. The food scene is fantastic; a continental breakfast awaits every day between 6:30 am and 1:00 pm. Tourists may also use the hotel's meeting to host events and special occasions.



Accommodation: Hotel Emblem San Francisco

Address: 562 Sutter Street, San Francisco, CA 94102

Amenities: Restaurant, bar/lounge, room service, free Wi-Fi, coffee shop, valet parking, Wi-Fi available in all areas, cable or satellite TV, meeting/banquet facilities, and pets allowed on request (charges may apply).

Howard Johnson By Wyndham Anaheim Hotel & Water Playground, Anaheim, California

A family vacation spent at Howard Johnson by Wyndham Anaheim Hotel & Water Playground, thanks for its incredible location, only minutes away from Disneyland Park, Disney California Adventure, Anaheim Garden Walk, and plenty of shopping opportunities downtown. From the hotel, travelers can also easily access Universal Studios Hollywood, SeaWorld San Diego, and LEGOLAND California. Plan a spring getaway and have

endless fun family adventures full of unforgettable memories at Howard Johnson by Wyndham Anaheim Hotel & Water Playground.

Accommodation: Howard Johnson by Wyndham Anaheim Hotel & Water Playground
Address : 1380 South Harbor Boulevard, Anaheim, CA 92802
Amenities : Outdoor pool, restaurant, free Wi-Fi, tea/coffee maker, coffee machine, business center, Wi-Fi available in all areas, flat-screen TV, TV, and cable or satellite TV.



Hilton Fort Lauderdale Beach Resort, Fort Lauderdale, Florida

A wonderful stay is guaranteed at Hilton Fort Lauderdale Beach Resort, offering plenty of beachside fun and relaxation to vacationers of all interests. The hotel has incredible access to nearby vibrant restaurants and shopping, thanks to its position, only three miles from Las Olas Boulevard. Enjoy a full-service spa, spend some refreshing moments at the outdoor pool, or relax at the private cabanas. The culinary scene at this luxury hotel is outstanding, and tourists have a variety of dining options. Hilton Fort Lauderdale Beach Resort is one of the top-rated Fort Lauderdale Resorts for an unforgettable vacation and is definitely worth staying in.



Accommodation: Hilton Fort Lauderdale Beach Resort
Address: 505 North Fort Lauderdale Beach Boulevard, Fort Lauderdale, FL 33304
Amenities: Private beach, water sports facilities (on site), snorkeling, outdoor pool, spa and wellness center, fitness center, restaurant, bar/lounge, room service, and bicycle rental.

The Ryder Hotel, Charleston, South Carolina

The Ryder Hotel is located right in the middle of Charleston and offers a great spot to relax and unwind while exploring the beauty of Charleston. Recognized by Conde Nast Traveler's "Hot List 2022: The Best New Hotels & Industry Openings in the World," and "Top 5 Hotels in Charleston" on the Conde Nast Traveler Reader's Choice Awards. The hotel offers a perfect atmosphere for a romantic trip and has a specific package that includes overnight accommodations, a welcome bottle of bubbly, daily breakfast for two at Little Palm, and Late check-out. Vacationers can only reserve this deal if it's available at the time of booking.



Accommodation: The Ryder Hotel

Address: 237 Meeting Street, Charleston, SC 29401

Amenities: Outdoor pool, fitness center, restaurant, bar/lounge, free Wi-Fi, coffee shop, valet parking, Wi-Fi available in all areas, flat-screen TV, and cable or satellite TV.

Dunes Village Resort, Myrtle Beach, South Carolina

Visiting Myrtle Beach is one of the awesome things to do in South Carolina, and staying at Dunes Village Resort guarantees fun, memorable experiences in the city. It is only a 10-minute drive from Myrtle Beach Boardwalk, putting tourists a short distance away from plenty of top-notch restaurants and fun activities. The hotel's amenities are fantastic and include climate-controlled lavish



rooms, free Wi-Fi, in-room phone chargers, and well-equipped kitchens. The on-site dining experience is amazing, and Dunes Village Resort will satisfy all kinds of cravings.

Accommodation: Dunes Village Resort

Address : 5200 North Ocean Boulevard, Myrtle Beach, SC 29577

Amenities : Beachfront, outdoor pool, indoor pool, water slide, fitness center, restaurant, bar/lounge, tennis, free Wi-Fi, and tea/coffee maker.

GET MEDICAL BILLING HELP FOR YOUR PRACTICE!

We've got the numbers & we'll improve yours!

- Greater than 99% clearance rate
- More than 87% first-pass collections
- 28 years of experience

FREE EVALUATION OF YOUR CURRENT BILLING PRACTICE

Mention this card. Offer expires 30 days from mailing date.

50% OFF YOUR 1ST THREE MONTHS' INVOICES

Mention this card. Offer expires 30 days from mailing date.

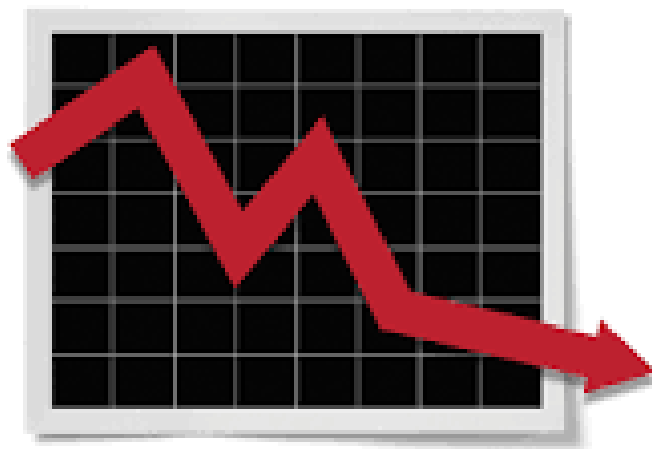
— FIND OUT WHERE YOU COULD BE LOSING MONEY! —

800-871-5838
www.medusahcs.com



Lessons From Past Recessions: A Quick Review of the Three Most Recent Recessions in U.S. History

Imafs.org



Mark Twain once said, "History never repeats itself, but it often rhymes."

So it is also with the financial markets. Just because a stock behaved in a certain way in the past, doesn't necessarily mean that it will behave similarly in the future.

Technical analysis is rooted in the pursuit of higher market returns based on trends and patterns found in historical data. Despite this, investors are frequently bombarded with the common disclosure of "past performance is no guarantee of future results."

This doesn't mean, however, that studying history is a pointless endeavor.

There are patterns and trends that can help investors stay true to their goals and long-term approach. After all, short-term bets against long-term goals can often be a recipe for disaster, as our fee-only financial advisors for doctors usually warn. That being said, here's a brief look at the three most recent recessions in U.S. history:

1. The COVID-19 Recession

A global pandemic halting economic activity caused the recession.

The recession started in February 2020 and ended in April 2020 lasting only about two months. Despite the short timeframe, the S&P 500 during that time period was down about 34%. Quick and heavy response from the central bank swung the economy back by the end of the year as the S&P 500 closed out up 16% year-to-date.

2. The Great Recession

Mortgage-backed securities and risky mortgage underwriting practices triggered the global financial crisis.

This was the worst economic downturn since the great depression. The recession started in December 2007 and ended in June 2009 lasting about 18 months. The S&P 500 was down nearly 57% during this timeframe.

3. Dotcom Bubble

The excitement surrounding the internet and tech companies around the turn of the century fueled a bubble. When the bubble collapsed, a recession followed, lasting for about eight months from March 2001 through November 2001. Triggered by the collapse of the dotcom bubble. S&P 500 was down nearly 50% during the year.

It's clear that recessions come in all shapes and sizes, even when only looking at a small and recent sample size. Despite their individuality, certain patterns emerge from historical data that can be beneficial to investors.

Important Data to Consider:

The average recession length is about 17 months.

That includes 34 recessions going back to 1857. Those recessions varied in length ranging from 2 months to 5 years.

Lately, recessions have been less common and shorter in length on average. There have only been six recessions in the past 42 years. Those six recessions had an average length of 10 months. Economists attribute this infrequency and shorter length to an increased understanding of what causes recessions leading to central banks taking more effective action.

Recessions are almost always preceded by contractionary monetary policy.

Contractionary monetary policy can include reducing the money supply through open market operations. By selling securities, the central bank reduces the money that is circulating in the economy. A central bank can also increase interest rates making business investment activity more expensive thus slowing the economy. Why would a central bank do this?

The Federal Reserve, for example, is trying to keep economic growth and economic decline less volatile, giving us a steadier ride. When the economy is growing rapidly, they might institute a contractionary monetary policy to make sure a bubble doesn't form.

The Federal Reserve is currently engaged in contractionary monetary policy to curb rising inflation — which was caused by an expansionary monetary policy in the fight against the COVID-19 recession.

Many investors believe that bear markets and inverted yield curves are leading indicators for recessions. Inverted yield curves are simply when short-term U.S. treasuries are yielding higher interest rates than long-term U.S. treasuries. When charted, the normal upward curve has a dip in inversion. Although almost every recession is preceded by an inverted yield curve, it's important to note that not all inverted curves precede a recession.

The inconsistencies help us determine that using inverted yield curves to predict recessions is not reliable. There have been 25 bear markets in the past 94 years. Only 14 of these bear markets have overlapped with recessions. Bear markets also don't consistently and accurately determine recessions.

Looking Forward

Many industry professionals argue whether the U.S. is currently in a recession or will shortly be in a recession. With most recessions, when the recession is announced, the market is usually past its low point, and the worst is over. We will likely experience many recessions in our lives and although they are difficult to live through, we shouldn't use them as excuses to pull out of our investments.

The consequences of such actions could be catastrophic.

Regardless of whether we are in a recession or a bear market, there has never been a time in history when the market has not rebounded and continued to grow.

After a 20% market decline, the 1-year, 3-year and 5-year average returns following the decline were respectively 22%, 41%, and 72%.

After a 30% market decline, the 1-year, 3-year, and 5-year average returns following the decline were respectively 24%, 16%, and 50%.

With the future being uncertain we will never know when recessions or bear markets have run their course. We also don't know when equity premiums will hit, however, if we stay invested, we can have complete confidence that they won't slip through our hands.

The question we must ask ourselves is not *if* a recession occurs, but what we will do *when* it happens. The question should be: when a recession occurs, will we deviate from our long-term strategy?



We offer
**CYBER-SECURITY
IT SUPPORT
AND VOIP**



**WE SPECIALIZE IN THE
MEDICAL INDUSTRY**

OUR SERVICES



**Managed
IT Services**



**Cyber
Security**



Virtualization



**VoIP
Solutions**



**Hosted
Solutions**

EXPERIENCE IT SUPPORT THE WAY IT SHOULD BE

CALL US TODAY: 813-544-4570

✉ contact@medxsolutions.com | 🌐 www.MedxSolutions.com

Providing IT Support and CyberSecurity Nationwide!

Best Travel Gadgets & Accessories of 2023

BY JEREMY SCOTT FOSTER

Looking for the best travel gadgets and travel accessories for your upcoming trip? Look no further! The TravelFreak editorial team put our heads together to come up with this list of the best travel gadgets of 2023.

Have you ever been in a noisy café trying to siphon WiFi for an important business meeting? Or in a foreign country, only to realize you have the incorrect wall adapter for charging your laptop or critical device? We've all been there. And after more than a decade of travel, I've learned which travel gadgets are packing essentials and which ones are better off left at home. These are 34 of the best travel gadgets to pack when traveling both domestically and internationally.

1. Portable Power Bank

One of the most important things to have is power. Not just personal power over your travel plans, but actual power to your devices. In a recent study of 1,000 participants conducted by technology company ZAGG, 89% of people considered a portable power bank to be an essential packing item. Indeed, choosing a high-quality power bank will help keep your devices alive and thriving. It's an essential travel gadget.



To utilize fast charging on a USB-C output, check out the [mophie powerstation](#). With multiple USB ports, it also means you can charge it all at once. The powerstation portable chargers have a surprisingly high capacity for their size which makes it an excellent choice for travel.

Especially in the name of safety, it's worthwhile to have a portable battery charger on hand. If your car breaks down or you get stranded in the middle of nowhere, you'll be thankful for that extra bit of juice to send out an SOS text or to call that Uber to come to your rescue.

2. Phone Vent Mount

The [mophie snap+ wireless vent mount](#) is a phone mount that clips onto your car's vents. Utilizing MagSafe technology, your phone magnetically attaches to the charging puck. The vent mount is easy to pop off and take with you for usage in any car, anywhere in the world.

It's, low key, one of my favorite travel gadgets in my arsenal. I use my phone for navigation every day, and an easy to use vent mount for your car is super handy to have on hand.

I use this wireless vent mount in my car at home then pack it in my suitcase to use in rental cars whenever I'm traveling.



3. Multi-Device Portable Battery Charger

If you travel with a lot of tech gadgets and need to charge multiple devices at once, a multi-device portable charger like the [mophie 3-in-1 travel charger](#) is going to be a necessity for keeping you juiced up.

This sleek and stylish portable charger unfolds like a mini-portfolio, with three dedicated charging pads for your Apple products (whether it's your Apple Watch, AirPods, or iPhone). A USB-C cable and adapter is included well.

I love that this travel charger packs up neatly for travel specifically. It's helpful for saving space in your backpack, and it has fast charging capabilities to boot. It's one of the best travel gadgets if you have multiple devices to charge each day.



as

4. Protective Phone Case

Unless cracking your phone screen is on your bucket list, a protective phone case is a must-have. If you're traveling a lot, your phone is likely to get a fairer share of beatings, so an ultra-durable case is going to suit you well.

A heavy-duty, protective case like any of the [Gear4 Protective Phone Cases](#) is an extra measure to keep your goods safe.



5. Blue Light Blocking Screen Protector

We spend a lot of time in today's world staring at the screens of our mobile devices and other travel gadgets these days, and the blue LED light from our cell phones may actually harm your eyes long-term and even disrupt your circadian rhythm.

A blue light blocking screen protector like the [InvisibleShield Glass Elite VisionGuard](#) reduces eye strain by blocking blue light, and it has the added bonus of protecting your phone from impacts and scratches.

Double whammy!



6. Universal Travel Adapter

Have you ever checked into your hotel room after a long travel day, fumbled around to charge your devices, and then realized you don't have the right power adapter for the country you're in?

Yep, it has happened to me way more times than this travel expert would like to admit.

Since there's no such thing as standardized power sockets around the world, a universal travel adapter is one of the most essential travel accessories you can buy. The [HERO Power Adapter](#) is one of the more affordable travel adapters out there, and best of all, it comes with two USB ports, too. A universal adapter is one of the best gadgets you can buy if you're traveling.



7. Wireless Noise Canceling Headphones

Ok, there might be something worse than not having the right adapter to charge your travel gadgets: screaming babies on planes and trains.

Even travel to the most remote places typically consists of stopping in big cities and let's face it: the world is a noisy place. The Bose NC 700 headphones are noise canceling headphones that help turn off the unwanted noise. Bose always has the latest noise canceling, which cancels out noise and delivers perfect sound quality.

For more information about the different models, check out my full comparison between the Bose 700 vs QC35.

8. Portable Bluetooth Speaker

Whenever I'm traveling abroad, my JBL Flip 6 portable bluetooth speaker is a travel essential. It always helps to start the party, whether I'm at a hostel in Thailand or a pool in the Caribbean.

Since it's waterproof, you can bring this baby anywhere. This small Bluetooth speaker delivers a surprisingly crisp, clear and powerful volume, especially compared to other speakers on the market. The battery is fantastic too—once it's fully charged, you'll get a full 12 hours of play time.

9. Nintendo Switch

A Nintendo Switch is a pretty cool gadget to pack on your next trip. This lightweight device is perfect for gaming on the go, even if you're not much of a gamer.

The Switch has an enormous roster of available games—everything from Minecraft to Animal Crossing to Mario Bros—so you're guaranteed to find something to keep you entertained on those long haul flights (or those budget flights without any TVs).

And, fun fact: you can buy international eShop games as you're traveling. The Nintendo Switch also has an impressive battery life, so you don't have to constantly recharge your battery like your other devices.

10. Travel Pillow

A good travel pillow is one of the ultimate travel accessories for long bouts of travel. For me, a travel pillow can make or break a long-haul flight. Either you're constantly adjusting your pillow, or you're snoozing like a baby.

The Ergonomic Travel Neck Pillow from Cushion Lab is a pillow that's designed to work for everyone: the asymmetrical design supports your entire neck, chin, and head so you're not flopping around. You can also rotate it to better suit your sleeping style.

It even packs down into a handy little travel kit no bigger than a mug.



11. Compression Packing Cubes

I have been using compression packing cubes since I started traveling years ago and they're still some of the best travel gadgets I've ever used. They work twofold by separating your clothing and compressing everything down to save lots of space (something digital nomads will appreciate).

The Gonex Compression Packing Cubes set comes with four expandable organizers in an assortment of colors, so you can pick whatever suits your style.



When you unload your backpack in your hostel or hotel and start easily pulling out your packing cubes without having to root around for your pajamas, you'll be grateful for these. If you haven't used compression packing cubes before, pick some up for your next trip.

12. DJI Mavic 3 Drone

If you're looking to up your photography game, the DJI Mini 3 Pro is one of the best drones on the market right now. It weighs in at only <249 grams and packs down to about the size of a cell phone, yet it's a powerful piece of photography gear.

The DJI Mini 3 Pro can fly up to 11-15.5 miles and for 30-40 minutes, and it comes with a 48 MP, 1/1.3 inch CMOS sensor which can capture professional-level images and video.



As far as travel tech goes, this is one of the most impressive drones out there, and it's super fun to travel with.

13. Mirrorless Camera

There's no need to carry a bulky camera around with you on your travels anymore, because nowadays mirrorless cameras provide the same level of quality as DSLRs. I even wrote a whole article about the best cameras for travel.

The Fujifilm X-T30 is my top choice when it comes to mirrorless travel cameras, offering packing an incredible punch into quite a small package. With 26.2 megapixels of detail and a beautiful color profile, you get stunning photos with the Fujifilm X line. It's a little pricier than some other options on the market, but you really can't beat this kind of price to value ratio.



14. Portable WiFi and Hotspot

A portable WiFi hotspot is one of the coolest travel gadgets you can get your hands on these days—especially if you're a digital nomad, and even more so if you're spending lots of time in places with less than reliable Internet.



The Skyroam Solis is a super fast 4G LTE hotspot with the fun perk of having an embedded power bank. You'll get more than 16 hours of battery life regardless, but the best part is that you get full WiFi coverage in 130+ countries. It also comes with encrypted security to keep all your stuff safe.

15. Travel Door Alarm

Here's another one of my favorite top gadgets and accessories: a travel door alarm, like this one from Lewis n Clark.

For a little bit of extra security while you're staying in a hotel or hostel, just attach the alarm to a door by simply hanging it from the door knob and placing the clip in the doorframe.

When the alarm senses some vibration, it lets out a massive 91 db alarm to wake up your neighbors. Take it on your next trip for some peace of mind.



16. Pacsafe Portable Travel Safe

Pacsafe is a frequent presence on my list of top anti-theft backpacks, and that's because the brand offers state of the art technology when it comes to anti-theft travel gadgets.

The Travelsafe 3L GII Anti-Theft Portable Safe is exactly how it sounds: it's a safe you can travel with. It has revolutionary 360° wire eXomesh® technology and a locking cable so you can lock your valuables down. The 3L is ideal for stashing in your bag, but it comes in three different sizes up to 12L.



17. Portable Luggage Scale

Not a fan of traveling carry-on only? A portable luggage scale is one of those handy travel accessories that will help make life easier.

They won't break the bank—a reliable portable luggage scale should cost less than \$15, but could save you a ton of money in baggage fees in the long run. It's a great idea especially if you're known to splurge on souvenirs while you're traveling.



18. Kindle Paperwhite

According to the summer travel study by ZAGG, 53% of people considered books and entertainment to be a packing essential. I'm a big fan of paperbacks, but having an e-reader (instead of 20lbs of books in my luggage) is so much better. For avid readers and frequent travelers, a Kindle Paperwhite is the perfect companion.

I'm impressed by how much the Paperwhite has advanced over the years. My first Kindle was barely readable, but the latest versions almost feel like a real paperback, they come with extra storage (up to 16GB), an adjustable warm



light, waterproof coating (for the beach or bath tub!), and a fast charge via USB-C for up to 10 weeks of battery life.

19. Inflatable Solar Powered Light

I know the concept of an inflatable light sounds weird, but the Luci Original inflatable solar powered light is one of my favorite travel gadgets this year. It's fully inflatable and collapsible so it fits easily into your backpack or camping gear, and it lasts up to 24 hours on a single charge. It comes with 65 lumens and warm white LEDs to light up your space, making it one of those essential items to carry in case of an emergency or to simply to find your way in the dark. For such a small light, it's incredibly powerful.



20. Gotenna Mesh GPS Device

One thing I make it a point to not do when off grid is pick up my cell phone. But in case of emergency, the Gotenna Mesh GPS Device is one of the best ways to stay on the path and connected to other people when I'm doing anything off-grid, whether it's hiking or road tripping.

This simple small device pairs with your smartphone to send text and GPS coordinates to your group, even without cell or WiFi. I highly suggest picking up one of these for your next adventure, even just to give Mom and Dad some peace of mind. It privately relays messages and comes with micro USB

connections for charging as well.



21. Vago Travel Vacuum Compressor

I'm all for packing light, but having extra room is just a nice luxury sometimes. That's why the Vago Travel Vacuum Compressor is such a brilliant tool. All you need is this tiny vacuum device and the included vacuum bag. Attach the Vago, press the button, and watch your clothes compress.



It takes only 5 minutes, and sensors will let the Vago know automatically when to stop. The entire thing weighs just 86 grams, so you'll barely even notice it in your luggage.

22. Sea to Summit Eye Shades

I'm a sensitive sleeper, and I absolutely hate light filtering through my window. So when I'm traveling, I block out unwanted light with these comfy Sea to Summit Eye Shades.

They have an adjustable strap to keep secured against your face while blocking out light, and they come with a set of earplugs. (Or maybe you can just pair them with your wireless headphones for the ultimate nap experience.) These shades are lined with microfiber, and they're easy to wash and reuse. Once you get a pair, I promise you'll take them everywhere with you.



23. Passport Holder

I've never thought of a passport holder as a necessary travel gadget, but my friends who are business travelers absolutely swear by them. When you're in transit and dashing through customs and security while trying to make connections, the ease of having all your documents in one place can be really helpful.

There are limitless options for passport holders, but I suggest one with multiple pockets for additional documents like your Nexus card, boarding pass, visas, etc.



24. Combination Luggage Lock

I'm all about luggage security. Since I travel with a lot of photography gear and other travel gadgets, keeping my stuff safe is an absolute priority.

Using a combination luggage lock like the Pacsafe Prosafe 800 keeps both my carry-on and checked baggage secure while I'm on the go. Nowadays you can even find thumbprint-release luggage locks, and they're TSA approved too.



25. DJI Osmo 6 Phone Gimbal

Taking your travel videography to the next level doesn't mean you have to invest time and money into fancy cameras or training programs—sometimes it's as simple as using a smartphone stabilizer.

The DJI Osmo Mobile 6 is one of the most intelligent smartphone stabilizers out there. It's super compact and packs up into a tidy, foldable package that fits in your palm. But even when folded, it's easy to whip out in a pinch—the minute you need that perfect shot, you can unfold the gimbal in an instant. The app is also excellent and lets you shoot, edit, and share quickly and efficiently.

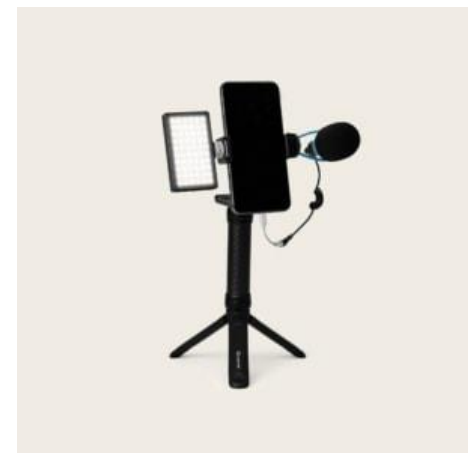


26. Lume Cube Mobile Creator and Lighting Kit

The Lume Cube Mobile Creator and Lighting Kit is like a selfie stick on steroids. It's one of those cool gadgets built with content creators in mind, and is entirely multi-functional so that you can capture photo and video content no matter where you are.

The 3-in-1 does it all: custom lighting, perfect audio, and different mounting options so you can set up your smartphone however you'd like.

The kit comes with a light panel and stand, a mic with a foam windshield and screen, and an extension stick that doubles as a hands-free tripod. It's probably the most versatile travel gadget on this list!



27. Scrubba Washing Bag

The Scrubba Washing Bag is one of the best travel gadgets for backpackers and long distance hikers (or campers). It's pretty much a portable washing machine for all of your trail gear, and it's an incredibly smart bit of technology.

Toss all your dirty clothes in with a bit of detergent and some water, and you'll be clean and fresh in no time.

You might think the Scrubba Washing Bag is an unnecessary addition to your luggage, but actually, being able to wash your clothes mid-trip means you don't have to pack more stuff. You'll just get to reuse your worn clothes. Plus, if there's no laundromat or laundry services nearby, you might not have any other options.



28. Roku Streaming Stick

If you're a frequent traveler who spends a lot of time in hotels, it's time to invest in a Roku streaming stick. It might be the most underrated travel gadget on this list.

Watching TV or movies from an iPad or laptop is easy, but being able to catch up on your shows via your hotel's big screen TV is so much better. Just plug the streaming stick into the HDMI port, wait for it to connect to the WiFi, and then use the app on your mobile device as a remote control. You'll have all your streaming services at your fingertips, even Spotify. Easy peasy.



29. LARQ Water Bottle

One of my best travel tips: make sure you're always drinking clean water. Always. Nobody wants to miss several days of travel because they drank the tap water and ended up with crippling stomach issues. I love the LARQ water bottle because it's completely self-cleaning, with a built-in UV-C light that kills nearly 100% of viruses and bacteria like E. coli and Salmonella. It even cleans the inside of the bottle, so you don't have to ever clean it again.

You'll also cut down on a significant amount of waste with this water bottle...at least 300 plastic bottles per filter, actually.



30. Cable Ties

When you travel with lots of gear and you're trying to detangle millions of wires flowing from millions of USB ports in the middle of a busy coffee shop as you set your work station up for the day...you'll be thankful that you have cable ties.



Reusable cable ties are a godsend. You can gather your cables together, wind them tightly with the cord, and keep them neat and tidy out of the way. I use them while on the road and also at home to keep my workspace nice and orderly.

31. Compact Binoculars

I'm not sure if it's a sign that I'm getting older, but suddenly I love having a compact pair of binoculars with me when I'm hiking or camping. Whether it's for birdwatching, wildlife viewing, or scouting out the trail ahead, my binoculars have gotten a whole lot of use lately.



There are a ton of brands to choose from, but Nikon makes excellent high-quality, water resistant [binoculars](#). They fold down small enough you can even stash them into your coat pocket.

32. Wacaco Portable Espresso Maker

I know—this gadget is pure luxury, but whipping out the [Minipresso GR Portable Espresso Maker](#) and brewing your own fine quality espresso shot wherever you are is a pleasure that's worth the splurge, in my opinion. The Minipresso GR is extremely light and versatile, and compact enough to fit in most day bags.



Grind your own beans beforehand and then add the grind to the filter basket with the included scoop, tap down the grind, add hot water into the tank, and voila! Espresso that tastes like it's straight out of Italy.

33. Anti-Spy Detector

Did you know that you could actually buy a hidden device detector that helps detect hidden cameras, audio bugs, and other trackers? The [G4 Pro Anti-Spy Detector](#) does just that. It's like anti-creep detector, really.

This small, pen-like detector only weighs 30 grams and yet has the ability to detect radio waves, 2-4G mobile signals, as well as bugs at certain frequencies. You can never be too safe these days, especially if you're traveling by yourself.



34. Travel Insurance

I'd be remiss to write a whole article about the best travel gadgets without at least bringing up one of my favorite topics: insurance for travel. It's the ultimate travel accessory. Believe me. Making sure you're insured while you're on the road is one of the best ways to set yourself up for success. You really don't want to be left holding a \$100,000 bill.

If you're unsure where to even begin, this comprehensive [deep dive into travel insurance](#) will teach you a few things.

The Dakota Studios



24/7 HIPAA COMPLIANT MEDICAL ANSWERING SERVICE

WE ARE THE PREFERRED SERVICE FOR DOCTORS!



**20% OFF
YOUR RATES FOR
90 DAYS**

Why Choose P.A.G.E.?

P.A.G.E. provides Medical Answering Services and Call Center Solutions 24 hours a day, 7 days a week, 365 days a year. Our services to Healthcare and Medical agencies are superior to those of the traditional telephone answering service by offering services beyond just answering a call. As an industry leader, we utilize technology and human capabilities to serve your patients. Physicians Answering Group Exchange provides call answering services to increase efficiency and allows you to focus on your patients.

- Locally owned and operated
- HIPAA Compliant
- 24/7/365 Service
- Reasonable and fair rates
- No holiday fees

- Free voice mail, text messaging and message storage
- Professional, medically-trained operators (bilingual)
- Secure and HIPAA/HITECH compliant text messaging
- Secure Web Portal and Messaging Application

Improve your medical telephone answering today.



 833-609-5455

 info@pageanswers.com

 www.pageanswers.com