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Nicolette Horbach, M.D., started working out at a local gym with a personal trainer 4 years ago. She meets with the trainer at 7 a.m. on 2 days during the workweek. "I plan to see patients on those days at 8:45 a.m. instead of at 8 a.m.," said Dr. Horbach, a urogynecologist in private practice in Anandale, Va. "That extra 45 minutes gives me the time to do what I need to do."

► **Keep it simple and practical.** "You're better off having a treadmill at your house that you can use every morning than you are joining the best club in town if it means you've got to get in a car and drive over there," Dr. Mitchell said.

At his ob.gyn. group practice in Naperville, Ill., Christopher Olson, M.D., converted a procedure room into an ex-

ercise room with a step machine, a stationary bike, and some free weights. Intended for use by his entire staff, the exercise room is where Dr. Olson typically works out during the Chicago winter months, although he prefers outdoor activities like jogging and golf during warmer months. "There's a shower in the office, too, so it makes it harder to come up with excuses" for not using the room, said Dr. Olson.

He added that his office, house, and nearest golf club are within 1.5 miles of each other, "so I can play six holes at dusk and be home for dinner, and it's very convenient," he said. "To me, one of the se-

crets to playing hard and working hard is that I try to keep everything very convenient. If it's not convenient, I'm never going to do it."

If you travel frequently, bring along your running or walking shoes and carve out some time for exercise when you reach your destination. "Running is one of the things that you can do anywhere, so there's no excuse," Dr. Jackson said. "It doesn't take a lot of time. All you need is a pair of shoes."

► **Keep it short.** Physicians tend to embrace the notion of "all or none" or "no pain, no gain," Dr. Mitchell said. "If you could walk 30 minutes in the morning on

a treadmill or around the neighborhood at a brisk pace, or if you could jog for 20 minutes, you will get far better benefit doing that than joining a club and going over there once or twice a week and [overdoing] it," he noted.

► **Keep it consistent.** Schedule each session of preferred physical activity just as you schedule patient appointments and everything else. "Keep a workweek mindset," Dr. Mitchell advised. "For example, I went up to Washington a couple weeks ago and we had meetings all day for the president's council. As we were setting meeting times, I said, 'Don't start them before this time, because I'm going to exercise.'" ■

## Medical Debt More Common Among Full-Time Workers

WASHINGTON — Medical debt is more common among families with full-time workers than among families whose members work part-time, according to University of Iowa researchers at the annual meeting of the American Public Health Association.

"Medical debt can result in credit problems and force people to file for bankruptcy," said Matthew Levi, a graduate research assistant in the department of community and behavioral health at the university. "These problems can be worsened if an individual stops going in for care and using prescription drugs because untreated problems can prevent a person from returning to work. People with medical debt also report increased levels of stress and anxiety."

The researchers looked at Urban Institute data from interviews with more than 1,400 residents, some done in person and some by phone. Subjects were located either in low-income areas of Des Moines or in surrounding Polk County.

Data came primarily from a single question in the survey asking whether the subject or their spouse was paying off any medical debt, although a few other responses also were included.

Surprisingly, people with full-time jobs were more likely to report medical debt, said Anne Wallis, Ph.D., of the department of community and behavioral health at the university.

Families with private health insurance were more likely to report medical debt than families without such insurance. However, this result may have been due to the way data were collected, since Medicaid data were reported separately.

Another surprising finding had to do with the household incomes of people reporting medical debt. "We see almost an upside-down 'U' shape where, with increases in income, up to a point, people are more likely to have medical debt," she said. "They're less likely to have Medicaid or some other type of coverage, and more likely to be among the working poor." Respondents on welfare also were more likely to have medical debt, she added.

—Joyce Frieden

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References: 1. Krivda MS. Tips for selecting appropriate cleansers and moisturizers for patients who have special skincare needs. *Skin & Aging*. June 2004;65-71. 2. Centany [prescribing information]. Skillman, NJ: OrthoNeutrogena; May 2003. Centany is a trademark of OrthoNeutrogena. © 2005 OrthoNeutrogena 04DD5041 1/05 Printed in USA