

way, it is okay. The key is to pick yourself up, dust yourself off and get back on track.

6. Plan your first steps toward your vision.

As with other life goals,

Many people fail to reach their goals because they set their standards too high and hope to achieve them in too short a time.

your wellness vision should incorporate S.M.A.R.T. goals:

Specific—Saying that you want to be healthy is great, but that does not specify how or why. Do you want to cut out junk food, exercise regularly or manage your stress better? The more specific your goals are, the more likely you will be able to see results.

Measurable—Perhaps you want to improve your diet by increasing your fruit and vegetable intake. Such an improvement can be measured by making a personal decision to challenge yourself to begin eating three servings of each daily. Perhaps it would be helpful to keep a log of your daily meals and review your patterns on a weekly basis. This will give you a gauge of where you are in reaching your goals.

Achievable If you believe that you can do something and set a goal toward it, you will achieve it. The plan you put in place should reflect how you will make this goal attainable. It will boost your confidence when you document the steps involved.

Realistic—Many people fail to reach their goals because they set their standards too high and hope to achieve them in too short a time. Yes, challenge yourself past your comfort zone, but not in a way that sets you up for failure. Setting a goal to lose 10 pounds in one week is clearly unhealthy, and even if you achieve that goal, the weight loss is not likely to be permanent. The quick-weight-loss diets that are on the market may prom-

ise remarkable results, but they cannot guarantee permanent change.

Timely—Pace yourself. Allow yourself time to achieve your vision. Set small weekly goals as benchmarks toward your overall vision. Reevaluate your goals on a weekly basis to assess what has worked or what interventions you need to help yourself along. Remember, it takes three to

six months for new habits to become permanent and to begin to see noticeable changes. **TNI**

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Figuratively Speaking

Health Insurance

- For every 1 percent rise in health-care costs, 200,000 to 300,000 people are no longer able to afford health insurance, according to the Congressional Budget Office.
- Only 41 percent of firms with nine or fewer employees offer health benefits compared with 99 percent of large firms.
- According to the Government Accounting Office, five or fewer insurers control at least three-quarters of the small-group market in most states. According to the National Federation of Independent Businesses, this lack of competition is contributing to double-digit rate increases for many small businesses and a rise in the number of small business employees who are uninsured.
- The U.S. Small Business Administration's Office of Advocacy reports that administrative expenses for small-group health plans range from 33 percent to 37 percent, versus expenses ranging from 5 percent to 11 percent for the self-insurance plans of larger companies. A 2006 study by Professor Andy Rucks of the University of Alabama at Birmingham's School of Public Health shows state-based plans similar to small-business health plans (S.B.H.P.'s) have average administrative costs of 7.8 percent.
- According to the Robert Wood Johnson Foundation, individual health-insurance premiums increased \$1,027 in five years, from \$2,454 in 1998 to \$3,481 in 2003. For the nation as a whole, the percentage of employees enrolled in health insurance among people who work for private-sector employers that offer coverage decreased 3.2 percent in the same period. Eleven states (Nebraska, Alabama, Washington, Georgia, Pennsylvania, South Carolina, Michigan, New Hampshire, Kansas, Ohio and Wisconsin) experienced a significant decrease in the percentage of private-sector employees enrolled in health insurance coverage at establishments that offer coverage. In Nebraska and Alabama, the estimated decline was more than 10 percent (11.5 percent and 10.2 percent, respectively). **TNI**