



~ Our Mission ~

"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."

Next Regular Meeting: January 17, 2020

Renaissance Hotel, Seattle

— See page 2 for other events



Claims Conversation

with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

I know it's a New Year because:

-)] All of the policyholders, claimants, adjusters, attorneys, appraisers, estimators, experts, contractors, cleaners, auto body repair shops, witnesses, lienholders, and everyone else I've been relentlessly chasing for claim-critical information and/or documentation since the week before Thanksgiving are suddenly contacting ME to find out why nothing is happening since we last spoke in early November.
-)] I am now receiving new claims assignments wherein the people involved (policyholders, claimants, adjusters, attorneys, appraisers, estimators, experts, contractors, cleaners, auto body repair shops, witnesses, lienholders, and/or every other interested party) are demanding my immediate response because SOMEONE neglected to submit the claim at the time of loss... because it was the holidays.
-)] People I haven't heard from in years (okay, for some of them it's just been several months) are reaching out to me via phone, text, email, LinkedIn, Facebook, and (a couple of) subpoenas to "reconnect". If every one of them follows up on my stock reply of "let's get together for (insert meal or function here)" my calendar will be filled for the next several years... although, the people who sent the subpoenas aren't finding my "let's get together soon" response amusing.
-)] Most of us are generously re-gifting to one another the calorie and sugar-laden goodies we still have left over from the weeks of continuous holiday gluttony. Our newly declared dietary discipline compels us to thoughtlessly disrupt the care-

fully planned weight loss goals and objectives of our closest family, friends, coworkers, and acquaintances with offers of delicious treats that we "just can't bear to see go to waste".

-)] My health club was so empty during the holidays that I began to think of it as my own personal gym, but by January 2nd my workout haven is unrecognizable due to the sudden invasion by a mass of unwashed, out of shape, clueless humanity. Who ARE these people?!?!?
-)] There's no parking, every lane in the pool is over-crowded with swimmers who look like they forgot how, the weight room is clogged with idiots adjusting their music while we wait for them to move on to the next station, everyone in the spin, aerobic, and yoga classes is cheek-to-cheek with unathletic neophytes, the racquetball, squash, and basketball courts are reserved by newbies whose New Year's resolution is to take up a sport they've never before tried (and it shows... BOY does it show),

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Healthwise

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It's easy to RSVP for a meeting or an event on our website! Although PSAA claims members need not pay to attend our monthly meetings or events, we still need to know who's coming.

Visit our website at:

www.pugetsoundadjusters.org/calendar

Look for the RSVP link. Fill out the form and click submit! That's it! Also works for vendors and guests who plan to pay at the meeting with cash or check. Please submit an RSVP whenever you plan to attend an event on our calendar.



**2019-20
PSAA OFFICERS**
PO Box 58083, Tukwila, WA 98138

- Deanna Boras** President
Frontier Adjusters
425/409-4544, dboras@frontieradjusters.com
- Joel Mattes** Vice President
Frontier Adjusters
425/757-7318, jmattes@frontieradjusters.com
- Nicole Porter** Secretary
Grange Insurance
206/753-4357, nicole.porter@grange.com
- Lizzy Adkins** Treasurer
To be announced
253/376-8085, lizzypadkins@yahoo.com
- Keely Abbas** Vendor Partner
Crawford & Co.
406/439-6932, keely_abbas@us.crawco.com
- Bianca Mollo** Vendor Partner
ATI Restoration
206/620-4281, bianca.mollo@atirestoration.com
- Roger Howson** Editor & Education Chair
Claims Dispute Resolution
206/979-0659, rhowson@icdrinc.com
- Jason Runyon** Immediate Past President
Norcross/McLarens

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dboras@frontieradjusters.com

Bowling: Keely Abbas, Co-Chair
Keely_abbas@us.crawco.com
Bianca Mollo, Co-Chair
bianca.mollo@atirestoration.com

Symposium: Joel Mattes, Chair
jmattes@frontieradjusters.com

Golf: Lizzy Adkins, Chair
lizzypadkins@yahoo.com

Website: Barb Tyler, Liaison
npassist@msn.com

Social Media: Jason Runyon, Chair
jason.runyon@norcross.com

Legal Update Presenter:
Aaron Young, Brown Bonn & Friedman, LLP

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PSAA Upcoming Events

January 17, 2020

PSAA Luncheon Meeting

Past President John Walker Jr. on “The Appraisal Process”
11:30am to 1:30pm
Renaissance Hotel ~ Seattle
Sponsored in part by FRSTeam & Frontier Adjusters



February 21, 2020

PSAA Bowling Tournament

ACME Bowling & Billiards
More info available soon!



March 20, 2020

PSAA Mini Symposium

More info available soon!

April 2020 - NO PSAA meeting

May 15, 2020

PSAA Luncheon Meeting

Past Presidents & Vendor Partner Appreciation
11:30am to 1:30pm
Renaissance Hotel ~ Seattle



June 19, 2020

PSAA Golf Tournament Northshore Golf Course

Additional Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:30 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.

President's Choice Charity for 2019-20
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Claims Conversation... *(Continued from front page)*

the steam, sauna, and shower areas are challenges to personal and spatial boundaries, and the seemingly bombed out locker room proves that too many adults never learned as children to pick up after themselves.

)] The annual New Year's critical mass at the gym is surprisingly quite easy to explain. Health clubs capitalize on New Year's resolutions by offering "special deals" for signing up at the first of the year. People who have never before worked out decide to join a gym. Some of them actually sign up, and some of those people actually show up. Health club members who haven't been in for a long time start showing up. Members who used to show up periodically start coming in more regularly. Members who show up regularly start coming in more often and work out longer.

)] I recently ran into a fellow health club member who I haven't seen for quite a while told me that his wife kept threatening to cancel his gym mem-

bership because he never went, so he decides to come in for the New Year. He's outraged when he's told that his membership has been discontinued, so he goes home to complain to his wife for cancelling his membership so quickly after he PROMISED her to start exercising again. She tells him, "Sweetheart, I cancelled that membership more than TWO YEARS ago."

Here's a New Year's resolution that shouldn't be too difficult to implement... come on over (or down, up, or across—depending on your location of origin) to the PSAA Meeting on Friday, January 17, 2020 at 11:30am at the Seattle Renaissance Hotel at 515 Madison Street in downtown Seattle.

Give yourself extra New Year's resolution points by introducing yourself to at least two PSAA claims cohorts you've never met... repeat this resolution at every PSAA event throughout 2020. You'll benefit greatly.

Happy New Year, and here's to a more civil 2020 — that means ALL of us!! ❖

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Dear Fellow Insurance Industry Professionals,
The Members-at-Large of Region VII of the International Association of Insurance Professionals (IAIP) from the states of Alaska, Arizona, British Columbia, California, Hawaii, Idaho, Montana, Nevada, Oregon, Washington and Utah will be holding the

Annual Region VII Conference "We Have A Vision" at The Heathman Lodge in Vancouver, Washington on March 12-14, 2020

The conference will include a day of education on Thursday, March 12, which will be open to all IAIP members and insurance industry professionals from the Vancouver and Portland areas.

There will also be a Welcome Party on Thursday evening that will feature exhibitors and vendors.

Registration forms and information can be found at www.pugetsoundadjusters.org/calendar



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Ever heard the word "natech"? The 2019 Verisk Perspectives report explains. "Accidents in the industrial sector can be catastrophic, and up to five percent of all accidents in this sector are caused by natural events," writes Alastair Clarke of Verisk's AIR Worldwide in an article titled "Where Climate Change and Natech Risk Meet." Between 1990 and 2008, Clarke reports, natural hazards were the cause of 16,600 reported hazardous releases. "In each case," he writes, "a natural event triggered a technological malfunction that led to the release of hazardous material." That's a natech, and the insurance implications are significant. — *To read the full article go to www.iii.org.*



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2019 Insurance Regulation Report Card

This annual report ranks the effectiveness of each state's regulation of the insurance industry based on how free consumers are to choose the products they want, how free insurers are to offer products consumer want, and how effectively states monitor insurers' solvency and foster a competitive environment. For the sixth straight year, Vermont had the best insurance regulatory environment. Louisiana had the worst score for the second year in a row, followed by New York. The biggest improvements were seen in Florida (from a B to an A-), Montana (from a D to a C-) and New Mexico (from a B- to a B+). The biggest declines were seen in Colorado (from a C to a D+), Maine (from an A- to a B) and Oregon (from a B to a C+). R.J. Lehmann, the author of the report said that in 2019 "...we saw progress toward more competitive insurance markets. Residual property insurance mechanisms continued



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Save these dates in 2020

Feb 21	PSAA Bowling @ Acme
Mar 20	PSAA Mini Symposium
May 15	PSAA Past Presidents & Vendor Appreciation Luncheon, Renaissance
June 19	PSAA Zombie Golf Tournament, Northshore
Note:	No meeting or event scheduled in the months of October and April



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to shrink. Florida enacted landmark reform of its assignment-of-benefits system and Michigan finally ended its mandate that all personal injury protection policies must provide unlimited lifetime medical benefits, which had driven out-of-control costs for decades.” — *R Street Institute 12/04/2019 (Database Highlight 2019122008)*. Reprinted from www.insurancejournal.com.

Top 10 Most Ridiculous Lawsuits of 2019

This article reports on the U.S. Chamber of Commerce's list of the Top 10 Most Ridiculous Lawsuits of 2019, produced by the Chamber's Institute for Legal Reform (ILR). ILR asked followers of its Faces of Lawsuit Abuse Facebook page to pick which lawsuit they thought was the most ridiculous. Topping the list was a lawsuit over the tiny amount of lip balm at the bottom of the tube. Other lawsuits on the list include a woman who sued New York City over a “scary” poster promoting Dexter. However, ILR Chief Operating Officer Harold Kim reminded the public of the seriousness of these lawsuits, saying, “While lawsuits over lip balm, chocolate or ice cream are funny, frivolous lawsuits are a serious problem that affect everyone. A recent study found that the U.S. spends \$429 billion on civil lawsuits—or more than \$3,000 per household. That's no laughing matter.” — *Insurance Journal 12/18/2019, www.insurancejournal.com*.

U.S Had 14 Weather Disasters of \$1 Billion or More in 2019

By Brian K. Sullivan
 Reprinted from www.insurancejournal.com

The U.S. had 14 weather disasters costing \$1 billion or more last year, with Midwest flooding accounting for almost half of the total, according to the National Oceanic and Atmospheric Administration.

Flooding from the Missouri, Mississippi and Arkansas rivers caused \$20 billion in damage out of the total \$45 billion, NOAA said Wednesday in a statement. Though the number of billion-dollar catastrophes in 2019 was close to the average for the past five years, it was more than double the inflation-adjusted historical norm since 1980. The Mississippi, Arkansas and Missouri Rivers all spilled their banks in late winter and spring, inundating farms and cities, delaying planting across the agricultural heart of the U.S. and choking off freight shipments. The deluge contributed to an ongoing trend since 2010 of more costly floods across the U.S.

Adding to the roll of disasters were Hurricane Dorian and Tropical Storm Imelda, wildfires in Alaska and California, and severe storms bringing hail and tornadoes across the Great Plains and Midwest. There were 119 billion-dollar weather disasters in the last decade, reaching a cost of \$800 billion. That's about double the number that occurred from 2000 to 2009.



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Last year was the second-wettest on record for the contiguous U.S. with 34.78 inches (88.34 centimeters) of precipitation, almost matching 1973's all-time high. North Dakota, South Dakota, Minnesota, Wisconsin and Michigan each recorded the most precipitation ever.

The 48 states had an average temperature of 52.7 degrees Fahrenheit (11.5 Celsius), which was the coolest since 2014 but still warmer than normal. Georgia and North Carolina had their hottest years on record. ❖

Squirrel Damages Home, Insurance Company Refuses to Pay

By Aiyana Cristal
Reprinted from www.cbs46.com

ATLANTA, Ga. (CBS46) -- A week after a family purchased their first home, they left for a week to visit family for the holidays.

While gone, a squirrel fell down the chimney! The flue was left open by the previous owners and the Drees family hadn't yet noticed.

The squirrel ran throughout the house for a week, causing extensive damage.

Squirrel feces were everywhere, including on their bed. Scratched floors, chewed baseboards, chewed window frames and door frames.

The squirrel even managed to turn on the hot water in the kitchen sink and leave it on for several days. It swam in the toilet. Eventually, the squirrel burrowed itself in the couple's new sofa, where it built a nest.

After calling Mercury Insurance the adjuster informed the family they will not cover any of the damages because "a squirrel is a rodent." Yet, told them if it been a raccoon they would cover the damages.

Frustrated homeowner Kari Drees said homeowners have insurance to cover freak accidents like this. "Home insurance is supposed to provide a sense of security. We are overwhelmed with what we are supposed to do, and how we can fix all the damage that was done." she said.

Drees said just to get the home clean and sanitized is more than \$2,000. Which does not include cleaning or replacing furniture or repairing the windows and door.

Mercury Insurance issued this statement:

"When Mercury Insurance received the claim on January 1st (last Wednesday), we sent an adjuster

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to the property and learned that -- in fact -- a squirrel had found its way into their home. This was confirmed by the "critter catcher" company that removed the squirrel. Unfortunately, damage done to a property by birds, vermin, rodents and insects is not covered. This is explicitly stated in the contract and all insurance companies we know of have similar exclusions. That said, Mercury Insurance is sensitive to the situation and has offered to pay for safe housing (up to two weeks) while their home is professionally cleaned." ❖

Beat the Waiting Game

Tips for getting stalled claims moving again

By Michelle A. Maggs

Reprinted from www.clmmag.theclm.org

"Well? We're waiting!" goes the infamous line groaned by Judge Smails to Ty Webb in "Caddyshack" while he waits to find out how much money his golf bet is going to cost him. Many insurance clients utter this same frustrated groan to claims professionals handling their stalled loss payouts.

For the claims professionals, we're waiting, too—for medical records, for a demand, for the claimant to finish treating, for the attorney to return phone calls, for a full moon—we're always waiting for something in this industry, aren't we? The good news is that we don't have to wait anymore, and neither do our clients. There are strategies to get past the block-

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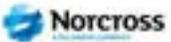
I like to think of the cold shoulder as an opportunity to talk to someone else. When attempting to navigate around an attorney blockade—and when phoning the paralegal and legal assistant isn't getting you anywhere—try chatting up the receptionist, the true masthead of any law office. They will often take pity on you and help you get past the obstruction. If that still doesn't work, the old-fashioned cold call will have to be employed. Pack a snack, it may be a long wait.

Alternatively, see if the claimant's counsel (or the claimant, if he is pro se), will agree to provide signed authorizations so you can get the records yourself. Always ask for the name and address of the primary care physician. See if the claimant will agree to sign an authorization for pharmaceutical records.

The old adage was that since claimants have the burden of proof, it was wise to sit back and let them build their claims. That standard is changing as the industry becomes increasingly streamlined to provide faster progress and resolution. Frequently, there is a productivity benefit to closing claims as quickly as is feasible. There certainly is a client-service benefit to faster closures.

I try to walk the thin line between being a claims professional who an attorney likes but wants to get off her radar, and a claims professional who an attorney hates and wants to get off her planet. Try to stay on the attorney's good side, but gently remind her that your frequent calls will stop if she helps you settle the claim.

If you have a claimant who has a more serious injury that may continue to require protracted medical treatment, offer to structure a settlement with an income-bearing annuity to pay future medical bills. For a claimant with a lesser injury but still an allega-



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tion of future medical bills, enlist counsel to prepare a release that includes language to agree to pay incident-related medical bills for a specific time period. This is particularly effective with a pro se claimant who may feel he is not able to agree to sign a release until he is feeling completely whole again. Having such a clause in the release permits him to have the comfort of knowing that if he does suffer a relapse, there will be funds available to pay for it.

Lastly, you might try contacting the subrogation professional for the claimant's property damage or PIP carrier to see if they can give you some idea of what medical bills have been turned into PIP or other information they have received concerning the claimant's medical condition.

Know the Claimant

Who is he? Does he have children? Is the car a total loss? Maybe your claimant has three children who play soccer and he needs to ferry them, their friends, and loads of sports equipment back and forth to practice. That settlement you may offer can help the family get back on its feet and, more importantly, back on schedule. Make the offer in writing so that counsel will have to forward the correspondence to the claimant. Once the claimant sees money on the table, he will be more engaged with his counsel to seek resolution. Claims bottlenecks in attorneys' offices frequently has more to do with staffing and workload than whether the claimant is still treating.

When you do finally get someone on the phone, explain the reserve process and advise that you are completely unable to set a reserve because you have no idea what you are looking at. Familiarize yourself with the cost of standard medical care. An emergency room visit with X-rays can cost anywhere from \$1,200 to \$8,000, depending on the number of diagnostic studies on multiple body parts. An MRI could be from \$1,200 to \$2,500; an ambulance is usually \$800 to \$1,000; physical therapy and/or chiropractic care can be from \$4,000 to \$5,000.

If you have a soft-tissue injury, you can pretty much guess at how much the attorney is going to assert is the pure value of her client's medicals. I will often say to an attorney, "So, if your client has only had X-rays and physical therapy, I know his bills are under \$10,000 and I can reserve accordingly."

To an attorney, though, \$10,000 is not a lot of medical value. The attorney will expect that maybe she can get \$15,000, reduce the bills to \$5,000 or under, and then she gets her 33 1/3 percent and the claimant walks away with \$5,000. She knows her cli-



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ent; I haven't met him yet. The attorney has a much better idea of whether the claimant is going to be happy with \$5,000. And, let's be honest, in these days of billboard attorneys, how many represented claimants are going to balk at \$5,000?

At this point, the attorney is very motivated to discover whether her claim can be quickly settled without a lot of additional time and expense. Or, perhaps, is the claim not a basic soft-tissue claim but actually a claim with greater medical value and, therefore, greater overall value?

Humanize Your Client

"My client, ABC Company, is a very family-oriented company and they would like me to work with you to get the claimant back in the soccer carpool rotation as quickly as possible." Sometimes it can help to bridge the "your side versus my side" gap if you convey humanistic qualities that soften the playing field. There can initially be an adversarial atmosphere between an attorney and claims professional. I find that humanizing and softening that environment leads to a dialogue that is less contentious and more about resolution.

The bottom line is, just because you hit a blockade does not mean it cannot be breached. We're living in an age in which we have to think outside the box and find new, creative ways to meet the growing need for faster satisfaction in the client-service realm of what we do in claims handling. Ultimately, when we can get the soccer parent and his kids quickly back on track, we bring the comfort of insurance back to the valued solution that it was always intended to provide. ❖

— Michelle A. Maggs, AIC, is senior casualty adjuster at Crawford & Co.

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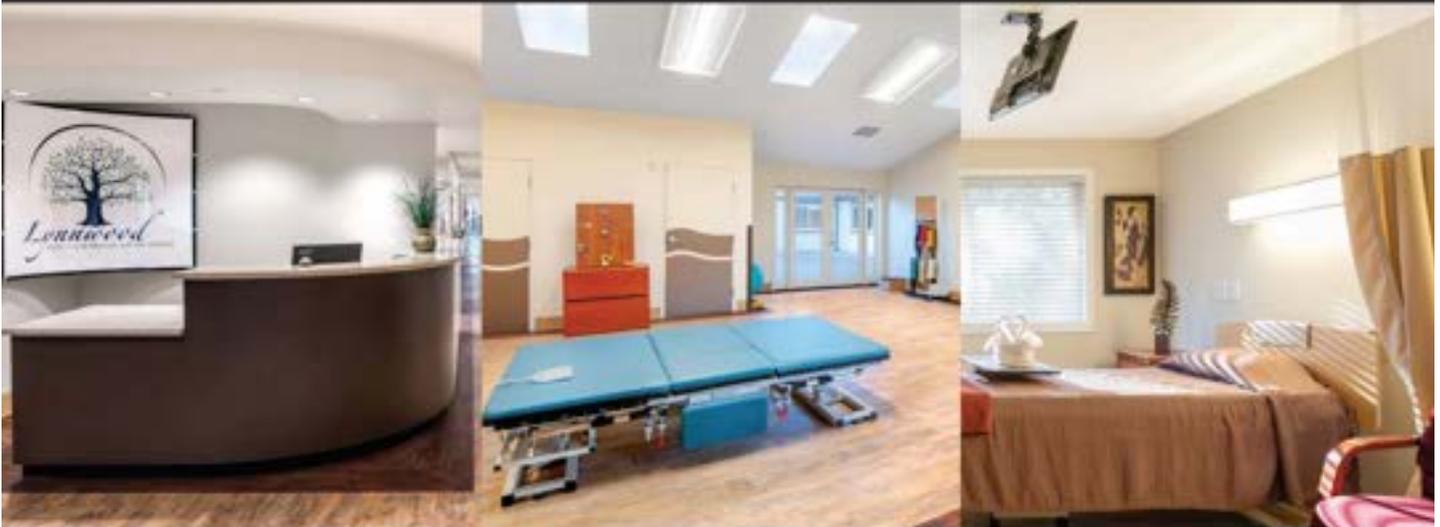
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Personal Interest
Health Wise

How to Tell if You Have Seasonal Affective Disorder and What You Can Do About It

By Korin Miller
Reprinted from www.prevention.com

Now that the holiday season is over, there's not a lot left to love about winter. Freezing temperatures mean we're spending more time indoors, which can be isolating. The sun is in hibernation mode too, so 5 p.m. feels more like midnight—further encouraging us to slip into our pajamas early and Netflix through the winter blues.

But for some people, this time of year feels more serious than a dip in mood. If you're feeling unusually lethargic, isolate yourself from friends, or have difficulty concentrating from day to day, you may actually be dealing with a condition known as seasonal affective disorder (SAD), or a form of seasonal depression.

For the record, SAD is nothing to sneeze at. People who experience it "feel depressed and have low mood states similar to someone who presents with a diagnosis of depression," says Mayra Mendez, Ph.D., L.M.F.T., a licensed psychotherapist at Providence Saint John's Child and Family Development Center in Santa Monica, CA.

Here's how to tell if your winter blues equate to seasonal affective disorder—and what you can do to cope.

What is seasonal affective disorder, exactly?

SAD usually starts in late fall or early winter, and eventually fades away by the spring and summer. (While people can experience seasonal affective disorder in the summer, it's much less common than having it in the winter, the National Institute of Mental Health, or NIMH, says.)

"Research indicates that seasonal affective low mood may be informed by some people's response to a decrease in daylight hours," says Mendez. The exact reason why this happens is unclear, but there have been a few biological clues in people who have SAD.



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Among them: During the winter months, people with SAD may have lower levels of serotonin in their nerve cells, a feel-good hormone that plays a large role in your mood, per the NIMH. They could also overproduce the hormone melatonin in the winter, which leaves them feeling sleepier and more lethargic. Finally, a lack of vitamin D may also be to blame, which research has linked to symptoms of depression.

In general, young adults are more prone to developing SAD and women are diagnosed four times more often than men, Mendez says. A family history of seasonal affective disorder or a personal history of mental health conditions like bipolar disorder or depression can also raise your risk, she says.

What are the symptoms of seasonal affective disorder?

SAD actually isn't considered a separate disorder from major depressive disorder—it's simply a form of depression that's seasonal. To be diagnosed with SAD, you need to meet criteria for major depression that's seasonal for at least two years, the NIMH says.

These are the main symptoms of major depression, the NIMH says:

- ⌋ Feeling depressed most of the day, nearly every day
- ⌋ Feeling hopeless or worthless
- ⌋ Having low energy
- ⌋ Losing interest in activities you once enjoyed
- ⌋ Having problems with sleep
- ⌋ Experiencing changes in your appetite or weight
- ⌋ Feeling sluggish or agitated
- ⌋ Having difficulty concentrating
- ⌋ Having frequent thoughts of death or suicide

But symptoms of SAD during the winter heavily emphasize the following, the NIMH says. You:

Constantly feel tired

People with SAD can feel tired for “most of the day,” Mendez says, even after they get a full night's sleep.

Overeat and crave carbs

Some people with SAD may be more likely to eat as a way to try to make themselves feel better, Mendez says. The foods you gravitate toward may change too. Research has found a link between eating a lot of unrefined carbs (pasta! pizza! chips!) and depression. The reason why isn't entirely clear, but one theory is that eating carbohydrates raises levels of serotonin in the body, which is why you temporarily feel a bit better after going in on that plate of cookies.

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Feel the urge to hibernate

People with SAD have a “tendency to isolation and avoiding social contacts,” Mendez says. Of course, plenty of people prefer to stay indoors in the winter, given that it’s usually cozier than being out in the cold. But people with SAD may avoid socializing and do their best to steer clear of being around other people altogether.

Gain weight

Feeling too tired to keep up with a regular routine, overeating comforting foods, and staying indoors often can all lead to weight gain.

What should you do if you suspect that you have SAD?

If you notice your mood take a harsh dip in the winter, there are a few things you can do to lift your spirits and encourage a regular routine, including the following:

Consider light therapy.

Light therapy exposes people to bright, artificial light to help replace the lack of sunshine they get in the winter, the NIMH explains. People with SAD are often encouraged to sit in front of a light box for 20 to 60 minutes first thing in the morning, every day,

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from early fall until spring. (These light boxes filter out ultraviolet rays and provide light that's about 20 times greater than typical indoor lighting.)

Trying to get outdoors to take advantage of some natural light doesn't hurt either. Have 20 minutes after lunch? Go for a sunny stroll before heading back to the office.

Get your vitamin D levels checked.

It's called the sunshine vitamin for a reason! Your doctor can check your vitamin D levels with a blood test and may recommend supplementation to help, especially because it's hard to up your numbers through food alone. In general, supplementing with vitamin D is considered a complementary therapy for SAD, the NIMH says, meaning it should be used alongside other treatments.

Keep up with an exercise routine.

It can be tough to exercise when the weather is crummy, but research has shown that breaking a sweat regularly can help regulate mood. It won't necessarily be the only treatment people will need for SAD, Mendez says, but it can help.

Talk to a therapist.

If you're experiencing symptoms for two weeks or longer, Mendez says it's time to see a mental health professional. He or she may recommend psychotherapy (so you can talk through your emotions and establish healthy coping mechanisms) or medications like selective serotonin reuptake inhibitors (SSRIs) to help boost your hormone levels. Talking to your doctor can help you get a proper diagnosis and figure out the right treatment plan for you from there. ❖



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