

# PERSONAL JOURNAL.

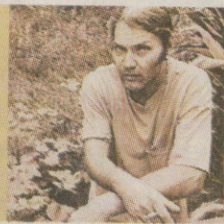
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THE WALL STREET JOURNAL.

Thursday, February 14, 2008 **D1**



**Becoming One With Your Inner Truffle**  
TRICKS OF THE TRADE **D8**



**A Hardscrabble Life Set to Music**  
LEISURE & ARTS **D7**

Putting five auto-repair kits to the scratch test — **CRANKY CONSUMER** **D2**

Newt Gingrich on a study of a famous war of words — **BOOKS** **D7**

## More Households Calling Behind Heating Bills

BY BECCA SMITH

**S FAMILIES STRUGGLE** with a combination of high heating costs and a shaky economy, utilities say more customer accounts are falling delinquent.

**erra Pacific Resources**, which owns two gas companies that serve Nevada, said it has seen a 50% increase in accounts that are more than 30-days delinquent compared with a year ago. Chief Executive Michael Yackira said it shouldn't be surprising, "we lead the nation in home foreclosures." The problem is especially pronounced in Las Vegas, where a housing bust has turned into a bust, with more than 20,000 homes on the market. Mr. Yackira said his firm is working to work out special payment plans with cash-strapped customers.

**New York, Consolidated Edison** has experienced a 12% increase in delinquent accounts, with 140,000 households falling behind during the past three months. "We think part of it has to do with subprime mortgages," said ConEd spokesman Michael Benin. He added that people with rising energy costs sometimes put off paying utility bills because they know that under the laws of New York and many Eastern and Midwestern states, their power can't be shut off for nonpaying winter months.

**ConEd**, the electric utility that serves Boston, said it's seen a 6% increase in delinquencies this winter over last.

### Key Facts

Many ways U.S. households are heated, according to the U.S. Energy Information Administration:

6% with natural gas  
6% with electricity



## Work Wear: Designers Who Get It

Many fashion-week clothes, like this **Zac Posen dress** (left), emphasized drama over wearability. But there were some office-ready outfits, like this one from **Michael Kors** (right).



## Probe Targets Health Insurers On Payments

*New York Spotlights Unit Of UnitedHealth That Sets Out-of-Network Rates*

BY VANESSA FUHRMANS AND THEO FRANCIS

**T**HE NEW YORK attorney general said his office plans to sue **UnitedHealth Group Inc.** as part of a broader investigation into the way the health-insurance industry sets payment rates for hospitals and doctors outside of their networks.

The move takes aim at a common practice among health insurers that can result in higher medical-bill payments for many consumers. While insurers typically pay in-network hospitals and physicians a negotiated fee for medical claims, out-of-network providers are reimbursed "usual and customary" or "reasonable" charges. These

charges are set according to what insurers have determined is the going rate for a given procedure or service in a specific area.

When the usual and customary payment is much lower than what the provider charged, patients are often billed for the difference. Doctors and hospitals have long complained that the methodology is opaque and sets reimbursement artificially

### Charging More

New York is probing a common practice of health insurers that saddles consumers with higher bills.

- Health insurers pay out-of-network providers a 'going rate,' not necessarily their actual fee.
- Patients often must pay the difference, especially in PPO or indemnity plans.
- Insurers contend that

# Tricks of the Trade

## Deepening Your Relationship With Chocolate

**F**or Chicago-based chocolatier Katrina Markoff, 35 years old, the trick to fully enjoying Valentine's Day chocolates is being "really present" in the moment. To achieve full awareness, Ms. Markoff wears comfortable clothing, such as yoga pants, when she tastes her creations. And her preference, to avoid distractions, is to eat chocolate by herself.

Ms. Markoff is the founder of the 10-year-old company **Vosges Haut-Chocolat**, known for its exotic truffles with hints of flavors like wasabi and ginger. She says she was always a vanilla person—until she moved to Paris to attend culinary school at Le Cordon Bleu and tasted a truffle fried in beignet batter and dusted with salt. "After that, I went to all the French chocolatiers and tasted everything," she says.

Ms. Markoff prefers tasting chocolate in the morning, before her taste buds have been corrupted by other flavors. After brushing her teeth, she waits several minutes before tasting chocolate in order to have a pure flavor experience. She avoids having chocolate less than an hour after dinner—unless it is a really dark or spicy chocolate that can cut through the remnants of other flavors.

The biggest mistake people make when eating chocolate is eating an entire piece in one bite. Ms. Markoff says truffles ought to be consumed slowly, ideally in two bites, not popped like bon-bons. She first inspects a truffle and notes its color and texture. She smells it to see if she can detect flavors, and takes the first bite. She makes sure to breathe before swal-

lowing. "I taste the air, and then I get more complexity," she says.

Once familiar with the truffle, Ms. Markoff takes the second bite, which "tastes better than the first" because she can "delve deeper" into its flavors.

Like fine wine, she says, chocolate should have interesting nuances. A great chocolate can contain complex notes "like tobacco, leather, fruit, plum skin," she says, and need

not be uniformly sweet. Indeed, Vosges's current best seller is a "Bacon Bar," containing pieces of applewood-smoked bacon. Ms. Markoff likes to pair it with gruyère cheese and Shiraz wines from Australia, which can stand up to its strong flavors.

It is best not to eat more than five pieces of chocolate in one sitting, because "your palate will get worn out," she says.

Pairing chocolate with champagne—a popular Valentine's Day combo—can be challenging, Ms. Markoff says. Dark chocolate can overpower typical brut champagne, unless it is made with less than 55% cacao, which weakens it. Milk chocolate works better with a rosé champagne, which isn't as dry, she says. Her favorite Valentine's Day chocolates contain fiery spices, like chilies, which "dilate the blood vessels and help with circulation." These work best with spicy red wines, she says.

—Rachel Dodes

Molly Crabapple

