בזמן הזה (when טהרה מקפיד was כלל ישראל, it was a חיוב to go if necessary), it is אסור for men and women to go to the מקוה on פיפור even if it ליל טבילה for a woman.

A person that has the name of 'ה written on his body should not wash or anoint that part of his body, nor should he stand in an unclean place. If he needs to go to the מקוה he should cover that part of his body with grass, and if he cannot find grass, he should tie a garment loosely so that it will not be חוצץ. A person should not stand naked before the name of 'ה (this includes).

A person who sees יום כיפור should be worried for his life the whole year, and if he survives the year, then it is בעל התניא that he is a בע אולם הבא. The בעל התניא writes that this applies to someone who is over forty and a צדיק. Today, when we are not on that level, קרי surely comes from הרהורים. The Steipler writes similarly in רעים.

End of פרק יום הכפורים מסכת יומא