

Newsletter

18552 Cork Street
Fountain Valley CA 92708

MARCH 2013

Website: ppsupportoc.org

Coming Attractions

Whether you're a longtime member of Orange County's Post Polio Support Group, a newcomer, or you subscribe but are not able to attend the meetings, we think that you are special and have something of interest to share with your fellow members. We would like to introduce a **"Meet the Members"** column in our newsletter. Do you have an interesting life story, a hobby that you love, a great recipe or a fantastic family? If you would like to share something with your fellow OCPPSSG readers in our newsletter, please send your name and phone number to ppsstoryeditor@gmail.com and someone will contact you.

From the Editor

In the coming months, OC and Rancho will be seeing and hearing from the following presenters regarding travel for the disabled, our annual State of Post Polio Research and enjoying the comraderie of our Fingerfood Indoor Picnic.

Downey has a member sharing meeting scheduled for March on Hobbies.

I would like to remind you that Orange County must pay for the use of the Villa Park facilities, folks, so attendance must be a considered factor for our limited treasury and fundraising needs. Please make, whenever possible, an strong effort to join the group each second Saturday in alternate months (Jan., March, July, September, and November) and on a Sunday in May for Dr. Susan Perlman's research presentation (date to vary by arrangement with Dr. P's schedule). Your attendance makes judicious use of those limited funds so come be part of the discussion and solution.

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CHANGES TO THE NEWSLETTER

In addition to the format changes announced last newsletter, our small advisory group has discussed implementing the addition of a new section of Question to The Editor and another to profile some of our membership. The Questions to the Editor, starting with this edition, will begin with a short note from our Program Chair, Aleta Connelly, regarding attendance as

well. I will be responding or seeking authoritative response for any and all questions posed by our readers.

There is no question or concern that cannot and should not be addressed so anonymity can be respected if desired. Send your questions and concerns to me via e-mail or post. E-mail: renison@cox.net, mail: J. Renison, 3454-A Bahia Blanca West, Laguna Woods, CA 92637. Please put it in writing folks. I have already mentioned my aging memory and I want to make certain that I do not misheard as well.

The second feature will be a Meet The Member. Anyone can volunteer to be interviewed and Profiled. All articles will be contributed by Advisory Group member and contributor to PHI publications, Debbie Hardy. I am very grateful that Debbie is joining me in contributing some new features to our Newsletter. I am still seeking input on ways to make this newsletter, not only informative in ways to improve our lives and update our information, but also to add more human interest to the publication. We so often focus on our disabilities, we forget our many interesting Abilities and areas of special interest. I see people at our meetings but often don't KNOW them, a sad reflection of the transient nature that meeting attendance can provide. Let's change that dynamic so when you see someone at our gatherings, you REALLY see them and know them. Contact Debbie directly by e-mail or phone (e-mail her: dhardy828@earthlink.net or write to her at my address listed above).

MOBILITY STORE MAKES A MOVE TO SOUTH COUNTY

The Mobility Store on Chapman Ave in Orange, long established and occasional presenter at OC meetings, has moved to new, much larger facilities in South County. The move will allow them to incorporate all showroom, repair and sales functions in an 8,000 square foot facility near the corner of Lake Forest Drive and Moulton Parkway in Laguna Hills, CA. Their phone numbers and Website remain the same.

In addition to housing their growing business and expanding their showroom facilities by a four times greater area, they are expanding their services to include a fleet of technicians and mobile units to service your equipment in the comfort of your residence or business. This means that you North and Central County residents are not being abandoned or forgotten as this single family owned business grows to serve the needs of an expanded geographic area. Just call or contact them on-line to schedule an appointment for a service technician to visit and inspect, repair or replace your equipment as needed.

Many of you may remember Omar from his prior presentations at our Villa Park meetings. He, his brother and sister, Sommer, who handles administrative functions, *work very hard to provide a wide range of equipment, service, and on-going expertise in Mobility aids and equipment.* With the variety of things on the market, staying up to date on the many options available is time consuming and intense, but for those of us who have heard Omar present in the past, he has a firm grasp of the nuances and options available and why he carries and recommends the variety of those in his show-

room.

They will be increasing the stock of rentals as well. If you are considering a van conversion or purchase and feel it might be well to try out a variety of styles and options, stop by and discuss the matter with the staff, maybe rent one for a few days to check out the options. It is good to have some practical experience before making a purchase of that magnitude, both financial and logistics-wise.

These folks have worked well to expand their offerings and products and I, for one, have found them knowledgeable, friendly and willing so stop by and check out their new premises. Do it before you need their services so you can take a few minutes to find them. Off the 405/5 at Lake Forest, south to Moulton, left to the first drive (Granite Way) all the way to the rear of the Business Park. Easy to find and easy to reach. Open six days a week. Call for hours or to make an appointment for a service technician.

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NEW CA HEALTH EXCHANGE

Consumers are getting their first glimpse at what health insurance will look like in California as the state prepares to implement the federal healthcare law. State officials have begun to spell out details for the options to be made available through the California Health Exchange which will be implemented to provide coverage to those people who neither are covered under an employers plan nor enrolled in an individual policy. Be-

WATCH FOR NEW FEATURES

ginning January 2014, most Americans will be required to have health insurance or pay a penalty. Generally speaking, the penalty will be assessed through the income tax process so no one will be paying anything until 2015. That gives folks plenty of time to weigh options and take action.

Federal law established four broad levels of coverage, Platinum, Gold, Silver and Bronze, based on the comprehensiveness of coverage, cost to the consumer for the premiums, and amount of co-pay required at time service is delivered. The most expensive and comprehensive the plan in which one enrolls, the less out of pocket costs will be when the plan is used. That is generally how our insurance plans have worked in the past but the major change is that the parameters of the offerings will be dictated, to a large extent, by the states offering them, so the plans offered for California residents will be dictated by Federal law and the California Insurance Exchange. For instance, the Platinum plan, the most expensive, would require policyholders to pay about 10% of the cost of the care, while the Bronze plan, which is the least expensive in premiums, will require out of pocket patient share at 40%. Like our current system, if you are young and relatively healthy, you would very likely be more attracted to the Bronze Plan but as you age and your needs increase, the tendency may be to pay more in premiums for a plan that covers more of the costs for treatment. These specific co-pays and deductibles are being spelled out in detail so that enrollees in the Exchange will know what costs they will face when going to see a doctor, getting lab tests or visiting an emergency room. The plan is

Continued from Page 3, Column 2

if you are young and relatively healthy, you would very likely be more attracted to the Bronze Plan but as you age and your needs increase, the tendency may be to pay more in premiums for a plan that covers more of the costs for treatment. These specific co-pays and deductibles are being spelled out in detail so that enrollees in the Exchange will know what costs they will face when going to see a doctor, getting lab tests or visiting an emergency room. The plan is that the costs of insurance coverage will be born by everyone and the uninsured's use of Emergency Room care, which in the past has been borne by those who are insured will be paid for by all, as all will have some minimal type of coverage. If the IRS is going to assess a premium to pick up insurance costs through a penalty because you failed to enroll in the Exchange, the presumption is that it will behoove everyone to decide on and enroll in a plan, most probably through a state run Exchange.

The federal Affordable Care Act requires all insurers to cover certain services, such as maternity care and prescription drugs, and they must accept all applicants regardless of pre-existing conditions. But the federal law allows states to go beyond those initial requirements and minimal standards and set stricter rules. State officials said they took this extra step to help Californians get the best deal when they shop for insurance through "Covered California", the **name of the state-run marketplace for health insurance.**

State officials charged with implementing the ACA in California state, "For the first time, all Californians will be able to make an apples-to-apples comparison of their health plan choices in 2014". Peter Lee, the executive director of Covered California, goes on to add, "Today's health insurance market is a shell game where insurers are trying to avoid paying for expensive care and consumers don't know what is or not covered".

Consumer advocates applauded California's move. But some healthcare experts warned that policyholders will still have to navigate a lot of jargon. And the ultimate cost of this coverage won't be known until the state negotiates rates with health insurers later this year.

To help Californians get some idea of what they might pay, officials are launching a website, www.coveredcaliforniaCA.gov, on February 13, 2013, to provide estimates of monthly premiums. The federal law grants premium subsidies to families earning up to about \$93,000 a year to make coverage affordable. It also expands Medi-Cal so that a family of four with income of \$35,000 annual would pay less than \$120/mo for health insurance with the federal subsidies. At \$47,000/yr, a family's premiums would be near \$247/mo.

Premiums are just one factor in the health insurance cost equation. Patients must also pay out of pocket for a range of medical services. Under the state requirements being issued, **a Silver plan would have a \$2,000 annual**

cost equation. Patients must also pay out of pocket for a range of medical services. Under the state requirements being issued, a Silver plan would have a \$2,000 annual deductible and a \$45 co-pay for a primary care office visit. A more expensive Platinum plan would have no annual deductible and a \$25 co-pay for a regular office visit. Lower income policyholders would pay substantially less because of federal aid subsidies.

Lee said the state insurance exchange isn't looking to stifle innovation. He said health insurers can seek permission to sell different benefit packages in the state run marketplace and companies can offer other health plans outside the Exchange.

Insurance industry spokesman Charles Bacchi said it is too soon to tell whether these additional requirements will make coverage unaffordable for many Californians. Insurers are preparing to submit their rates to Covered California and the state expects to negotiate the final premiums by June of this year. "Our big concern has been maintaining affordability", said Bacchi, executive vice president of the California Assn. of Health Plans.

California's move to streamline benefit packages is expected to foster more price competition and to give consumers more certainty about what they'll owe for medical care. Many people buying insurance now have a fear of the insurance company's ability to change the

rules and deny coverage in the current market. Educating consumers to make informed and intelligent choices is a tall order for Covered California and other government officials nationwide as we have seen from the confusion about the Affordable Care Act since its passage two years ago. State officials are using Massachusetts example for implementing universal health care as a guide in developing their Exchange. It was found that too many options created significant confusion for the public and they distinctly simplified their offerings three years after its inauguration. California is beginning with lessons learned from Massachusetts and we will be better informed and more knowledgeable as a result of that experience.

Excerpted LAT:2/13/13###

NEW FEATURE—DEAR JR

We are initiating another new feature this month that I am titling, for want of a better one, "Dear JR". The purpose is to allow readers to pose questions for which I will research answers. It is fine should anyone wish to ask a question but remain anonymous, simply indicate an initial or pseudonym, whatever you wish to label yourself. The intent is to find answers to the questions of daily living with PPS that you haven't posed to anyone but are curious to know the answer.

This issue, I am starting this column out with a less personal note from Aleta Connolly. She has a concern that I feel is important and needs to be shared with the reader. However, this column

will generally be devoted to your personal questions.

Dear JR:

It is great to talk and share our life experiences with other Post Polio survivors. We learn and help each other because we have had a unique life history like no others. We are lucky to have speakers address our group meetings without a paid fee. We need to have a higher attendance number at Villa Park. Let us show our appreciation by everyone attending.

Note: there is a fee at Villa Park to use the facility, so let us make good use of the cost. Let's Get Together. See you all soon. Thank you, Aleta

JR: Aleta's point is well taken. We have tried to keep our fund raising efforts to once about every three years, but the cost of printing and distributing our newsletter and meeting fees at Villa Park and Downey keep rising. If we don't have the attendance at the meetings to justify the cost of the meeting facilities, it is a waste of your support. So please try to get to the meetings whenever possible. We realize for some of you who no longer are able to drive and must rely on

OCTA Dial a Ride or friends to get you there, it is difficult. But for the greater number of folks who come just once in a while, we would appreciate your regular support if at all possible. It is sad to ask a speaker to volunteer his or her time, sometimes very scarce, to address our group and then there are only 6 - 8 people in the audience. If we are not offering the type of program or speaker that would interest you, let us know. The Board spends a good amount of time trying to come up with topics of interest and find people who will present information to us on those topics. We want to meet your needs and try to do so, but if we don't hear what you want and need we cannot do that. This newsletter carries the contact information on Page 7 in each issue so that you will know who to call or write with your ideas or wants. Use this opportunity to make the best use of our limited resources we can make.

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Editorial Note:

We are still looking for people who are interested in serving on the Newsletter Advisory Board. If you have writing skills, imagination and are interested in providing input on ways to make this a

Disclaimer: Information provided in our newsletters and at our meetings is provided by the PPSG of OC and Rancho Los Amigos Support Group solely as information. It is not to be taken as an endorsement of any product, individual, medication, or treatment. If you have personal medical problems, please consult your own physician knowledgeable in the late effects of Polio. Unless otherwise stated, the articles in this newsletter may be reprinted provided that they are reproduced in their entirety, and the author, the original source, and the PPSG of OC and/or the Rancho Los Amigos Support Group are acknowledged in full.

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Rancho Los Amigos Meeting

HOBBIES , Share Yours

Saturday , March 23, 2013

2 pm — 4 pm

Orange County Meeting

TRAVEL < SHOW. John Mowbray, OC Travel

Saturday , March 9, 2013

2 pm — 4 pm

Future Rancho SG Meetings

Saturday, April 27. 2013

TBD

Future PPSG of OC Meetings

SUNDAY, MAY 19

DR. SUSAN PERLMAN

**The State of Reasearch om
2012-13**

Donations needed year round! Note that we mention donations but not the amount, as all donations make the OC and Rancho groups possible. Please write checks to Polio Survivors Association and write "Newsletter" in the memo section. Please mail checks to Priscilla Hiers, Treasurer PPSG of OC, 18552 Cork St. Fountain Valley, CA, 92708. Thanks this month go to Aileen Spence, Sandra Godfrey. **HOBBY TALK**

How to contact Rancho Support Group

The Rancho Los Amigos Post-Polio Newsletter is published as a joint venture with the Polio Survivors Association

For additional information please call Richard at 562-862-4508

Email: **RanchoPPSG@hotmail.com**

How to contact OC Support Group

For information call:

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Marilyn Andrews 714-839-3121

Editor: Janet Renison 949-951-8613

renison@cox.net

Agenda ideas for PPSG of OC ????

Please call Aleta at **949-559-7102** or email Priscilla: **prisofoc@aol.com**

**Post-Polio Support Group
of Orange County**

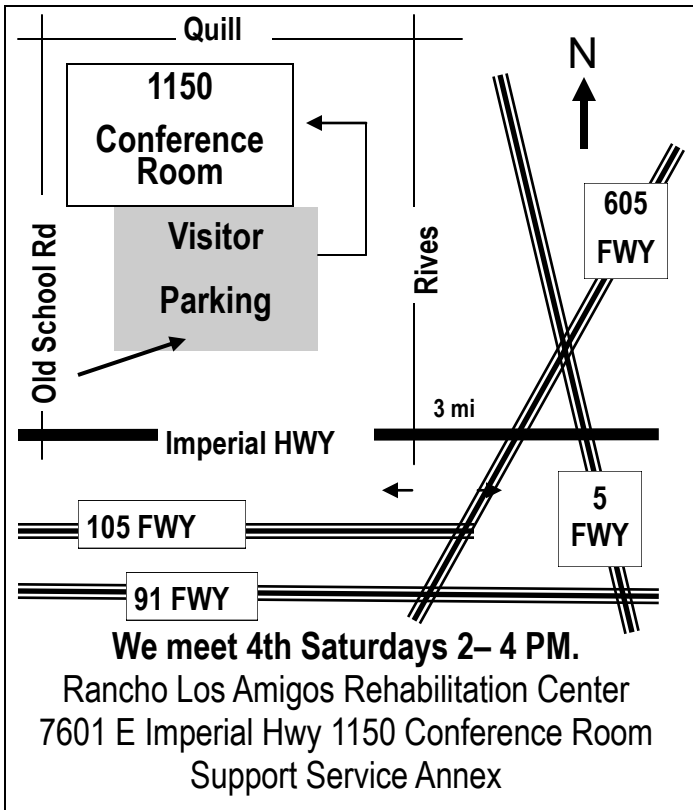
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**Rancho Los Amigos
Support Group Meetings**



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