

Things to know: Oregon’s health overhaul restarts

AP-WHAT IS OPEN ENROLLMENT: Open enrollment is the period when those previously uninsured can sign up for insurance, and those who already have coverage can change plans or insurance companies. Open enrollment runs from Nov. 15, 2014 to Feb. 15, 2015. Individuals who experience a special life event, such as marriage or the birth of a child, can buy coverage or change plans outside of open enrollment.

IF YOU ALREADY HAVE INSURANCE THROUGH COVER OREGON: All Oregon residents who previously enrolled in a private plan via Cover Oregon must re-enroll via HealthCare.gov. Those who do not want a break in coverage come January must re-enroll by Dec. 15 for coverage starting Jan. 1. Unlike people in other states that rely on the federal portal, Oregon residents with existing Cover Oregon plans will not be automatically re-enrolled in their old plan if they do nothing.

People already enrolled in Medicaid need not do anything, until the state sends them a renewal letter.

IF YOU WANT PRIVATE INSURANCE: Residents buying private insurance for the first time who think they qualify for a tax credit must use HealthCare.gov to shop for plans and enroll. Americans making less than 400% of the federal poverty level are eligible for a subsidy, also called advanced premium tax credits. Those who don’t believe they qualify for a subsidy can buy coverage outside the exchange, directly through carriers.

IF YOU QUALIFY FOR MEDICAID: Low-income residents eligible for the Oregon Health Plan (OHP), the state’s version of Medicaid, can enroll year-round. Until Nov. 15, they will use the hybrid manual-online enrollment process developed by the state. Starting on Nov. 15, they must use HealthCare.gov to apply for OHP. Some people, including pregnant women, refugees and people with disabilities, will continue to use the hybrid manual process even after Nov. 15.

Next year, Oregon plans to build a new Medicaid portal — using the technology of another state’s Medicaid enrollment site — but that portal won’t be available during the coming open enrollment period.

IF YOU’RE A SMALL-BUSINESS OWNER: Small-business owners can still receive tax credits when they offer insurance to their employees. To gain access to the subsidy, business owners should work directly through an insurance broker. Oregon will not be using the federal SHOP program on HealthCare.gov for 2015.

WHEN DOES COVERAGE START: For those who qualify for Medicaid, coverage starts immediately. For those who enroll in private insurance between the 1st and 15th of the month, coverage starts the first day of the next month; those who enroll between the 16th and the last day of the month will have coverage the first day of the second following month. Residents who choose a plan by December 15 will have coverage starting as early as January 1, 2015.

WHAT’S THE PENALTY FOR LACK OF INSURANCE? People who don’t have health coverage during 2015 may have to pay a penalty. The penalty in 2015 is higher than it was in 2014 — 2% of a person’s income or \$325 per adult (\$162.50 per child), whichever is greater. The penalty amount increases every year until 2016 when it reaches \$695/per adult, or 2.5 percent of income.

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Drink your coffee or else



(Photo by Dan Mancuso, Illinois Valley News)

CJ Dutch Bros. took the top prize this year for Halloween costumes. Many local businesses dress-up each year.

Increased rural patrol coverage starts

Grants Pass, OR — At the request of Sheriff Gilbertson, the Josephine County Board of County Commissioners had agreed in June during the 2014/2015 budget season to allocate and additional \$655,000 to the Sheriff’s Office in order to increase Rural Patrol Coverage for the residents of Josephine County. The goal was to have patrol 12 hours a day, 7 days a week, more than doubling the amount of hours currently covered.

Beginning Monday, November 3, there will be patrol coverage 12 hours a day, 5 days a week. These will be two

patrol teams working overlapping 8 hour shifts. On Monday, November 17, this coverage will increase to 12 hours a day, 7 days a week.

This change is a temporary budget fix. Sheriff Gilbertson explained that this move is to improve “safety to the community as soon as possible.” Also included in this budget change is the hiring and training of two new dispatchers. It is likely that this year’s \$5.7 million budget will be reduced to \$1.6 budget next year which will potentially lead to more layoffs.

Fair focuses on earthquake preparation

By
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A free, family friendly Disaster Preparedness Fair took place Oct. 25 at Illinois Valley Fire District (IVFD) Station 1.

Just in time for Halloween, the playful theme of “Zombie Apocalypse” was chosen to appeal to youngsters. The event offered kid’s activities and demonstrations of equipment and techniques designed to mitigate short or long-term disaster events.

“Illinois Valley has bridges and tunnels between us and the outside world,” said Sue Riegel Williams, a Community Emergency Response Training (CERT) information booth

volunteer. “A big disaster could isolate us for as long as three months.”

Williams offered sound advice on steps any family can take to help cope with the effects of an earthquake, a power outage caused by a rain or snow storm, or the need to flee home in the event of a wildfire like Weed, California experienced this summer. Josephine and Jackson counties contain the highest amount of urban wildland interface in the nation.

Useful planning tools that the Federal Emergency Management Agency (FEMA) has produced include an emergency supply list and a wallet-sized “Go-Kit Passport” with space to list contact information for family insurance carriers, household pets and medications among other vital records.

These free preparation documents may be picked up Fridays between 10 a.m. and 1 p.m. at the Josephine County Sheriff’s Office substation, located at Cave Junction City Hall. Those interested in volunteering to help out at the substation are also encouraged to drop in during those hours or visit www.jocosherrif.us for further information.

Williams explained disaster preparation is easiest if done in small steps.

“The first week, just focus on making your home earthquake safe,” she said. “Secure your water heater and bookcases to the wall.”

The second week or two could involve storing enough food and water for surviving up to three days without power, or creating a phone tree designed to help alert neighbors of an ap-

proaching fire or other emergency.

“Find out which neighbors have equipment to move fallen trees or who can help evacuate your livestock,” said Williams.

A three-day “go bag” or two packed with food, water, flashlights, a first aid kit, garbage bags, sturdy shoes, extra clothes, personal care and medical supplies might be the family’s next preparation goal.

Storing food, fuel and water to last for two to three weeks is highly recommended. Long-term preparation efforts might include installing a cistern on the property or adding a hand pump to the well.

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Family seeks help for Dutch

By
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Many Illinois Valley residents know Dutch Warner, the smiling redhead who, until recently, was a meat cutter at Shop Smart and also a night janitor at the Siskiyou Community Health Center in Cave Junction.

Warner has been stricken with kidney cancer and his family is appealing for donations to assist with the cost of care and related expenses.

Warner is currently at the Asante Rogue Regional Medical Center in Medford.

The cancer started in his kidney, then spread to his pelvis and hip bone and now has reached his cervical spine. He’s now undergoing radiation therapy.

The family anticipates the possibility of him being moved to the Oregon Health Sciences University in Portland for a special program including further intensive care treatment when he can get to the point of standing on his own.

His family has established a fund for his wife, LaShay and their daughters, so they’ll have funds for travel expenses or other needs which may

arise. The fund is based at Washington Federal in Cave Junction.

His sister, Holly Warner, stated, “Dutch always loves to help the seniors that have no one to do odd chores for them. He is a genuine volunteer for all of the Valley.”

Holly will be placing donation cans with Dutch’s photo on them at the Sportsman’s Tavern where she works, as well as My Place Café, Tony’s Appliance, the OLCC liquor store and other locations around town.

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(Photo by Dan Mancuso, Illinois Valley News)

Jannie (left) and Ted Crocker took second place in this year’s Halloween contest.