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Obama Health Kickoff

Families earning up to 400 percent of poverty level qualify

By Helen Silvis
Of The Skanner News

Starting Oct. 1, state health exchanges will begin signing people up for health insurance under the Affordable Care Act, better known as Obamacare.

U.S. Senator Ron Wyden and Multnomah County Commissioner Loretta Smith held a joint town hall in Portland, Monday, to answer questions about the Affordable Care Act, better known as Obamacare, and to urge people to sign up.

Wyden said reducing costs by improving prevention and coordinating care is an important goal that will benefit the economy for the long-term.

"This fall we'll see some dramatic changes so that health care isn't just for the healthy and wealthy," he said.

"Everything that goes on from the time the Affordable care Act kicks in will be to put a new focus on prevention. It's not any longer just about sick care."

Wyden said he plans to push for a rule change that will allow Medicare to negotiate for lower medication costs. Right now, he said, the rules don't allow that.

"Medicare is 50 million people and we need to let those 50 million people have clout in the marketplace," he said.

Anyone already on Medicaid, Medicare or the Oregon Health Plan, won't have to do anything to continue getting their health-care. But about 200,000 more people across the state — families with incomes at or below 138 percent of the federal poverty level—will be eligible for free care through the Oregon Health Plan.

Another 400,000, families with incomes below 400 percent of the poverty level, will be able to get financial help through tax credits. The credits can be paid monthly to your insurer or taken at the end of the year.

Multnomah County serves 70,000 people in its community and school-based clinics, and expects to serve 50,000 more people

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ZUMBA



PHOTO BY HELEN SILVIS

Hundreds came out to Wilshire Park in Northeast Portland last Saturday for the 11th Annual Soul Stroll for Health, organized by the African American Health Coalition with the support of many sponsors. The event, a benefit for the health coalition, included one of the biggest Zumba workouts ever. Funds raised will help support the AAHC's low-cost exercise program, the upcoming 18th Annual Wellness Village Health Fair in October, and more. Find out about the coalition's programs at www.aahc-portland.org.

Mortgage Fraud Hits Family

National officials duke it out over inadequate consumer protection

Lisa Loving
Of The Skanner News

RealtyTrac reported last week that Oregon is the second hottest spot in the nation for home foreclosure.

And as The Skanner News went to press this week, the national Consumer Financial Protection Bureau issued a report faulting mortgage servicing processes — and calling out Attorney General Eric Holder for not doing enough for consumers.

While many critics blame defaulted homeowners for creating their own financial problems, the issue of mortgage fraud, detailed in a recent FBI report, touches many homeowners in crisis.

At issue is the federal insurance that mortgage servicers rely on when consumers default on loans; the Federal Housing Administration literally pays out claims to mortgage servicers based on these defaults.

And the FHA has paid out some \$12 billion in claims now

considered fraudulent by the U.S. Department of Justice.

That's no surprise to Northeast residents Michael and Judy McEldery, who are getting ready to fight an unusually sticky court battle over the North Portland home that has been in their family for 50 years.

Their lawyer says the case involves clear evidence of fraud by Nationstar Mortgage, the finance company that bought the McElderys' mortgage debt after it was resold several times.

"This case reveals a corporate system that's not governed by sound policies or individual decision-making. Nationstar's conduct in this case appears solely motivated by the prospect of maximizing profitability and market share," the McElderys attorney Mike Fuller says. "And the law is on their side most of the time."

Nationstar Mortgage's Portland-based attorney did not return a request for comment.

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March on Washington, in Portland

Rallies to 'redeem the dream' on historic event's 50th anniversary

By Helen Silvis
Of The Skanner News

Events to commemorate the 50th Anniversary of the historic March on Washington on Aug. 24, are underway in Washington and around the country. Rev. Al Sharpton, Martin Luther King III, and the families of Emmett Till and Trayvon Martin are among the speakers at Washing-

ton DC's "Realize the Dream," rally.

Portland is holding Redeem the Dream, the regional march for civil rights advocates in the Northwest. The Albina Ministerial Alliance for Justice and Police Reform has raised more than \$8,000 so far. Additional donations will be needed to fund the buses and permits.

Other donations include a supply of drink-water donated by New Seasons markets,

walkie talkies and garbage cans, donated by Recycle Portland. Volunteers have come forward to handle security, and members of the National Lawyers Guild wearing bright green hats, will be among the crowd to document any incidents that occur. Still needed? Volunteer lawyers, march monitors, doctors, nurses, or other medical staff

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