

Siuslaw News
P.O. Box 10
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Opinion

The First Amendment

Congress shall make no law respecting an establishment of religion or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

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Siuslaw News

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Knowing the difference between Medicare and Medicaid

BY KIMBERLY HERRMANN
SOCIAL SECURITY PUBLIC AFFAIRS

A lot of people have a difficult time understanding the difference between Medicare and Medicaid.

Both programs begin with “Medic” and sound similar.

Both are health insurance programs run by the government.

People often ask questions about what Medicare and Medicaid are, what services they cover and who administers the programs.

Medicare is the national healthcare program for those age 65 or older and the disabled. You pay for some Medicare expenses by paying the Medicare tax while you work.

The Centers for Medicare & Medicaid Services is the agency in charge of both Medicare and Medicaid, but you sign up for Medicare A (Hospital) and Medicare B (Medical) through Social Security.

You can apply for Medicare online from the convenience of your home at www.socialsecurity.gov/medicare. If you’re already

receiving Social Security retirement benefits when you reach age 65, or are in the 25th month of receiving disability checks, you will be enrolled automatically.

Medicare Part C (Medicare Advantage) and Part D (prescription drug) plans are available for purchase in the insurance marketplace.

Social Security administers a program called Extra Help to help people with low income and low resources pay for premiums, co-pays and co-insurance costs for Part D plans. You can find out more about Extra Help and file for it online at www.socialsecurity.gov/medicare/prescriptionhelp.

Each year, The Centers for Medicare & Medicaid

Services publishes “Medicare and You,” a publication that is essentially a user’s manual for Medicare, and available online at www.medicare.gov/medicare-and-you/medicare-and-you.html.

Each state runs their own Medicaid program under guidance from the Centers for Medicare & Medicaid Services.

Medicaid offers care for the most vulnerable among us. While it does not require paying taxes while working, it does have guidelines about how much income and resources you can have to qualify.

Medicaid provides coverage for older people, people with disabilities and some families with chil-

dren. Each state has its own eligibility rules and decides which services to cover.

The names of the Medicaid program may vary from state to state. You can read about each state’s Medicaid program at www.medicaid.gov/medicaid/by-state/by-state.html. You can find each state’s Medicaid contact information at www.medicaid.gov/about-us/contact-us/contact-state-page.html.

Medicare and Medicaid are two of the major insurance programs that provide healthcare to the American public.

Understanding each program, as well as how the two programs differ, can help you and those you care about find the right healthcare program.

Editor’s note: *Open enrollment for 2018 Medicare coverage ended Dec. 7. However, those who didn’t sign up for Medicare A and B will have a chance to do so from Jan. 1 through March 31, with coverage effective beginning July 1, 2018. Open enrollment for the ACA ends Monday, Dec. 15.*

LETTERS

CAN’T SAY ENOUGH FOR KETTLE SUPPORT

Thank you to all the people who have generously given to the Salvation Army Red Kettle Campaign this year so far.

This week, we anticipate we will go over the \$10,000 level. May I ask you to keep giving? Our goal this year is \$20,000.

Please consider giving \$10 by Dec. 10 and \$20 by Dec. 20.

10 by 10 and 20 by 20.

Every single cent counts.

Thank you again for making this Christmas season very meaningful for others!

—Sam Spayd
Volunteer Kettle Coordinator
Florence

PLASTICS ORDINANCE CONTRARY TO STATE

The City of Florence has initiated an ordinance to ban the use of polystyrene (PSF) food containers for food products. I submitted written testimony to the City Council regarding the issue prior to passage of the ordinance.

I pointed out that the Oregon State Constitution states:

“Section 20 — Equality of privileges and immunities of citizens. No law shall be passed granting to any citizen or class of citizens privileges, or immunities, which, upon the same terms, shall not equally belong to all citizens.”

Allowing others the freedom to use PSF food containers is contrary to the State Constitution.

Additionally the Supreme Court of the United States has always ruled, and supported the belief, that one user group can not be banned from using something while all others are allowed to utilize that which targets only the one.

Thus the question could be asked, “Why did the City of Florence want to risk pioneering a potential challenge by a targeted group?”

Please note that currently PSF is being used by many in Florence and the immediate surrounding area. Styrofoam is used for food containers, but also used for other products as well. Many fish bait containers are

PSF, and they are predominantly used in and around waterways; sand shrimp, worms, herring, etc., are currently being sold and used extensively. Most everything we buy comes in a shipped container or box that employs the use of PSF as a shipping protectant.

Every time we buy a TV, or other such device, it is packed in a molded PSF shield.

Shipping “popcorn” is terrible when trying to dispose of it especially with any wind happening. In the end, however, only some food containers (and all bait containers) are targeted in the city-wide ban of PSF use.

Ice chests and other such products were not banned. Styrofoam ice chests have food put in them and are a container for food.

I raised the question, “Will banning some PSF food containers in Florence play a significant role in eliminating PSF from our disposal system and/or decrease any significant adverse pollutant issues?”

Given the extensive use by others, it would be hard to explain the targeting of the food industry in Florence.

Is the ban significant enough to warrant the ordinance ban that will be initiated this January?

So the city passed the ordinance amending City Code Title 3 related to polystyrene foam food containers and beverage containers, which will go into effect Jan. 1.

All the grocery stores’ meat departments use PSF food trays. The city exempted the stores from the ban — not surprising because I am sure a challenge would have been undertaken by the “big boys.”

Will a government intrusion into the use of food containers rectify anything or simply add to the next problem? Does Florence want to simply show a willful stand for something or does it feel the “anti” action will play a significant role in solving a major problem?

Plastics are considered recyclable but currently our dump does not accept plastics for recycle.

Of course, the food industry will simply pass the increased costs on to the consumer. In the end, it’s the low income people who will feel the pain

while those with significant income will not give a hoot about paying a little more. It really does not say a lot about caring for the lower income or fixed income population.

So BJ’s Ice Cream will simply change to paper or plastic, which cost significantly more — and will pass the cost increase on to the consumer.

Personally, I feel the exclusion of the meat trays at local supermarkets shows how little the City Council wanted to play fair by targeting a group who will not be able to afford a challenge.

Then again, government targeting the little guy is the norm in today’s world.

—Brian Cole
Florence

HOSPITAL BILLING SEEMS CURIOUS

Recently, my wife was a patient at the Peace Harbor Medical Center Emergency Room. While the clinical care was completely satisfactory, we were startled to be charged \$45 for a pill that retails for 14 cents and \$45 for another that retails for 44 cents.

Medicare does not cover pills in the ER that are considered “self-administered.” In this case, a nurse administered the pills. When we appealed to Peace Harbor about this charge, we received a letter stating that “Self-administered medications include a charge for the nurse because the medication was given by a nurse.”

It seems curious to me that a pill given by a nurse is billed as “self-administered.” As a former Lane County resident and frequent visitor to the coast, I thought local readers who are covered by Medicare should be alerted to this practice, which can take advantage of seniors.

This practice, although apparently legal, is not followed by all hospitals.

In addition, Peace Harbor also failed to send a complete invoice. Although we called the hospital as soon as we received the charge, it did not stop sending threatening letters while the matter was being appealed through the internal process.

—David Pflieger
Chicago, Ill.
Florence visitor

LETTERS TO THE EDITOR POLICY

The Siuslaw News welcomes letters to the editor as part of a community discussion of issues on the local, state and national level.

Emailed letters are preferred. Handwritten or typed letters must be signed. All letters need to include full name, address and phone number; only name and city will be printed. Letters should be limited to about 300 words. Letters are subject to editing for length, grammar and clarity. Publication of any letter is not guaranteed and depends on space available and the volume of letters received.

Libelous, argumentative and anonymous letters or poetry, or letters from outside our readership area will only be published at the discretion of the editor.

POLITICAL/ELECTION LETTERS:

Election-related letters must address pertinent or timely issues of interest to our readers at-large.

Letters must 1) Not be a part of letter-writing campaigns on behalf of (or by) candidates; 2) Ensure any information about a candidate is accurate, fair and not from second-hand knowledge or hearsay; and 3) explain the reasons to support candidates based on personal experience and perspective rather than partisanship and campaign-style rhetoric.

Candidates themselves may not use the letters to the editor column to outline their views and platforms or to ask for votes; this constitutes paid political advertising.

As with all letters and advertising content, the newspaper, at the sole discretion of the publisher, general manager and editor, reserves the right to reject any letter that doesn’t follow the above criteria.

Send letters to:
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