

## COVER OREGON CRUMBLES

*-Continued from PAGE ONE*  
 to Oregon Insurance Commissioner Laura Cali, about five percent of Oregonians buy individual health plans for various reasons. About 145,000 of those will need to shop for new coverage after receiving letters from their insurance providers stating that their plans will be cancelled as of Dec. 31, 2013 because they don't meet minimum coverage requirements under the ACA. Another 193,000 Oregonians are covered by small employer plans that will not be renewed, many also ending as soon as Dec. 31.

With the website and its online enrollment unavailable, navigating the exchange and its 19-page application has become more difficult and time-consuming. State officials have told Oregonians who need coverage to fill out paper applications and send them in to receive help signing up for insurance. Morrow County Health District is currently helping county residents with that process.

"We're just at the same spot as the rest of the state, having to do it by paper," said Elizabeth Peterson, Supervisor of Patient Business Office at MCHD.

"We're still providing our clients with paper applications, we can help them fill them out if they like, and we take responsibility for getting them to the state. We're faxing them and, whatever we can't get faxed we'll send out, because their fax lines are busy," she said, adding that staff at the health district has had to fax applications after hours because they can't get through during the day.

"We submit the paper applications, they work them up and send them back, the client has to figure out what plan they want, then it gets sent back to Cover Oregon. This all has to be done by Dec. 15 to get it completed by Jan. 1, and that affects people that have been notified that their coverage doesn't meet Oregon standards," said Peterson.

Peterson added that people who, for instance, have only catastrophic insurance or carry high deductibles don't meet the state guidelines. Many of those have received notice that their insurance will end Dec. 31.

"Those people will have a break in insurance if that process isn't complete by Dec. 15," she said.

Peterson said the health district has only had around 20 individuals come to them for assistance. She says this number concerns her, because she believes there are more people in Morrow County who need help and she's not sure they know they can turn to the MCHD. She says this is, in part, because the Cover Oregon website fails to list Morrow County Health District as a community partner, which it is. The district has been doing what it can to bridge the gap and let people know help is available.

"We're trying to let people know by word of mouth," she said.

The state announced recently that it will hire or reassign 400 people to process those insurance applications by hand. While state officials haven't been able to give a date by which the website exchange will be up and running, Oregonians have had to proceed with enrollment under the current Obamacare-deadline.

Locally, Peterson said the paperwork itself isn't the difficult part.

"The actual paperwork is very similar to what we have to fill out for Medicaid and Healthy Kids right now," she said, saying the difficulty lay in communication and delays at the state level.

With no fix in sight, individuals and the organizations helping them, like the health district, have to plug along as best they can under current conditions.

"I don't know how long (it will be)," said Peterson. "It sounds like they have to have these 400 people to help process it. We're on a...deadline here."

In response to the problems with Cover Oregon, as well as President Obama's announcement Thursday that federal regulators would allow states to decide whether insurers can extend plans that were in effect Oct. 31, Cali announced last week that she is giving insurance companies the option to extend health plans in the individual and small groups market for up to a year, to Dec. 31, 2014.

"If an insurer chooses to offer extensions, it will need to notify the Oregon Insurance Division and contact customers directly about their options," Cali said.

The caveat to the extension is whether insurance companies who have already sent out cancellation letters will

want to turn around and issue extensions, or whether those consumers will still be left out in the cold.

"I would definitely check with my insurance company," said Peterson, adding that, though the state will allow the extension, not all insurance companies may decide to issue them.

Despite the announcements by Obama and Cali, Peterson said it is business as usual as the health district tries to help people meet the deadline.

"We got word from Cover Oregon late Friday saying to keep enrolling people, so that's what we're doing," she said. "They're saying it could take up to 45 days (to process all these applications), but they're still telling us to meet the Dec. 15 deadline."

Peterson also said that people filling out applications do need to be sure their chosen plan covers their local healthcare

providers, since not all plans on Cover Oregon cover all providers in Oregon. In fact, she said, one of the questions on the application is, "Do you want a plan that covers your primary care?"

Meanwhile, at Morrow County Health District, Peterson said it as "business as usual" as they try to help customers navigate the waters of Obamacare, doing everything they can, she says, to make sure those who need help get it.

"We are definitely here to help even though it's a manual process," Peterson said. "We're going to make sure those applications get to the state."

Morrow County Health District is offering free assistance throughout Morrow County to help area residents navigate the Cover Oregon insurance marketplace. To schedule an appointment, call 541-676-9133 or 1-800-737-4113.

## Bank's Change for Charity Drive to benefit local charity

Beginning Nov. 1 and continuing until Dec. 13, each Community Bank branch is conducting the Change for Charity Drive. The Heppner branch will collect funds for the Neighborhood Center.

The program is an effort to collect funds from the community, to be used in that same community. Community Bank matches .50 on every dollar, up to \$5,000. In the previous three years of the program structured in this way, over \$52,100 has been given to charities in Eastern Oregon and Southeast Washington. Each branch manager has selected a local charity that directly benefits the citizens in the area. Last year was the first year of the charity

drive where the bank's contribution reached the \$5,000 mark.

Also, two regions of the bank will compete to raise the most money for their charities. Community Bank donates an extra \$1,000 to the charities in the region where the most donations are collected; Morrow County is in Region 2.

The total funds collected will be calculated after Dec. 13, when the winning region will be determined.

All branches will have donation jars available through Dec. 13. Coins, bills and checks are accepted. For questions about the drive, contact the local Community Bank branch manager.

## 'A Christmas Carol' to be held at Ione

A special theatrical presentation of "A Christmas Carol" will be held at the Ione Community School for students and the public on Thursday, Dec. 5, at 2:30 p.m.

The program will be presented by the nationally-acclaimed Traveling Lantern Theater Co. and is sponsored by the Ione Public Library and Libraries of Eastern Oregon (LEO).

"A Christmas Carol" is the classic tale of a miser's redemption. In this theatrical adaptation, Ebenezer Scrooge is a mean old man who cares for nothing other than his money. His one-and-only friend visits him as a ghost and starts him on a journey

that melts his icy heart and teaches him the joys of caring for, and giving to, others.

The Traveling Lantern Co., based in Portland, has presented performances for the past 19 years at civic centers, schools and libraries nationwide, following tradition and style from the Middle Ages, when small traveling troupes of actors toured the countryside.

Each production team of the theater company travels in a vehicle equipped with all props and costumes needed to quickly set up and take down.

For further information, see [www.travelinglantern.com](http://www.travelinglantern.com), or contact Anne



The Traveling Lantern Co. of Portland will present "A Christmas Carol" at Ione Community School on Dec. 5. - Contributed photo Morter at the Ione Public Library or Lyn Craig, [leolibraries@gmail.com](mailto:leolibraries@gmail.com).

## Bank of Eastern Oregon announces dividend for 2013

Bank of Eastern Oregon announced its 2013 shareholder dividend last Wednesday.

"I am pleased to announce that the board of directors of BEO Bancorp has voted to declare a \$0.55 per share dividend for 2013. The dividend will be paid to shareholders of record as of Nov. 29, 2013, payable on or before December 15, 2013," said President and CEO Jeff Bailey.

According to board chairman Bob Armstrong, "BEO Bancorp has paid a dividend 27 of the past 28 years. Dividends are a reflection of the financial stability and profitability of the bank. We are very happy to be able to provide this dividend to our shareholders."

"The dividend of \$0.55 per share is 10 percent higher than last year's dividend of \$0.50 per

share and is indicative of Bank of Eastern Oregon's strong capital position," said Bailey. "Most of the lingering effects of the prolonged 'great recession' are behind us."

"The board of directors and employees work hard to improve the overall strength of the bank, add value to our shareholders, as well as provide the brand of banking that our customers appreciate and expect from Bank of Eastern Oregon. We continue to look for opportunities to expand

our market share in eastern Oregon."

Bailey concluded the announcement by saying, "The support of our shareholders, communities, and employees have made it possible for us to succeed. We are pleased to be in a position to provide this dividend to our shareholders."

For further information on the company or to access internet banking, visit the website at <http://www.beobank.com>.



Jeff Bailey

## Ione students to sell Christmas trees, wreaths

The Ione school horticulture class will begin selling Christmas trees and wreaths during the week following Thanksgiving.

Hours are Dec. 2-5 from 11 a.m. to 12:30 p.m.; Dec. 6 from 9 a.m. till noon; and Dec. 8 from 1-3 p.m.

Douglas Firs and

Nobles will range in price from \$40-\$80, with wreaths starting at \$25. All trees and wreaths will be at the Ione school greenhouse.

Some delivery is available. Contact Erin Heideman at 541-422-7131 or [erin.heideman@ione.k12.or.us](mailto:erin.heideman@ione.k12.or.us) for more information.

## Christmas tree permits available

Pendleton, Oregon—Christmas tree permits for the Umatilla National Forest are now available at all forest offices and at several local businesses. Permits are valid on National Forest System lands only. Permits can be

purchased for \$5 each and are limited to one per household. Christmas tree permits and forest maps are available during regular office hours, Monday through Friday, at the Umatilla Ranger District offices in Ukiah

and Heppner, as well as and Walla Walla and Pomeroy, Washington.

Local businesses will be set up to sell Christmas tree permits by Friday, Nov. 22 and include Heppner Shell, Heppner, as well as Rhode's Supply and

Granny's Store, Ukiah.

More information about Christmas tree cutting permits and road conditions can be obtained by calling local Forest Service offices and visiting the forest website at [www.fs.usda.gov/umatilla](http://www.fs.usda.gov/umatilla).

**Don't forget to order early for Thanksgiving**  
 Cornucopias & Table centerpieces  
 Both starting at \$30.00

**Fall Cash & Carry arrangement Special** - Pick out of cooler and take it with you for a discounted price

**GO MUSTANGS!**  
 GET YOUR MUSTANG GEAR BEFORE THE BIG GAME

**- OPEN HOUSE -**  
**DECEMBER 5TH**  
 Open until 7pm!  
 \* Mini wine tasting  
 \* Wish list registry

**ATTENTION MEDICARE PATIENTS**  
 OPEN ENROLLMENT IS NOW THROUGH DECEMBER 7, 2013

**Murray's Drug**  
 217 North Main St., Heppner • Phone 676-9158 • Floral 676-9426  
 Serving Morrow, Wheeler & Gilliam counties Since 1959

**LADY ON THE ROCKS**  
 Sunday, November 24 at 5:00 p.m.  
 St. Patrick's Parish Hall

Bobby Harris will lead discussion following the play; Father Gerry Condon will direct. Coffee and punch will be served following the discussion. Everyone is welcome.

**Admission is free.**

a drama about alcoholism

**Ione library board to meet**

The Ione Library District Board of Directors will hold its monthly meeting on Thursday, Nov. 21, at 2:30 p.m. The meeting will be held at the Ione Public Library, 385 W. 2nd Street, Ione. The public is welcome to attend.