

The INDEPENDENT

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Opinion

Does the court's decision on health care affect you?

The Supreme Court has upheld the federal health care law, (Affordable Care Act or Obamacare), keeping the requirement that individuals get insurance. The justices also gave states the right to opt out of a provision requiring them to expand Medicaid programs for the poor and disabled.

The decision will affect consumers, state officials, employers and health care providers.

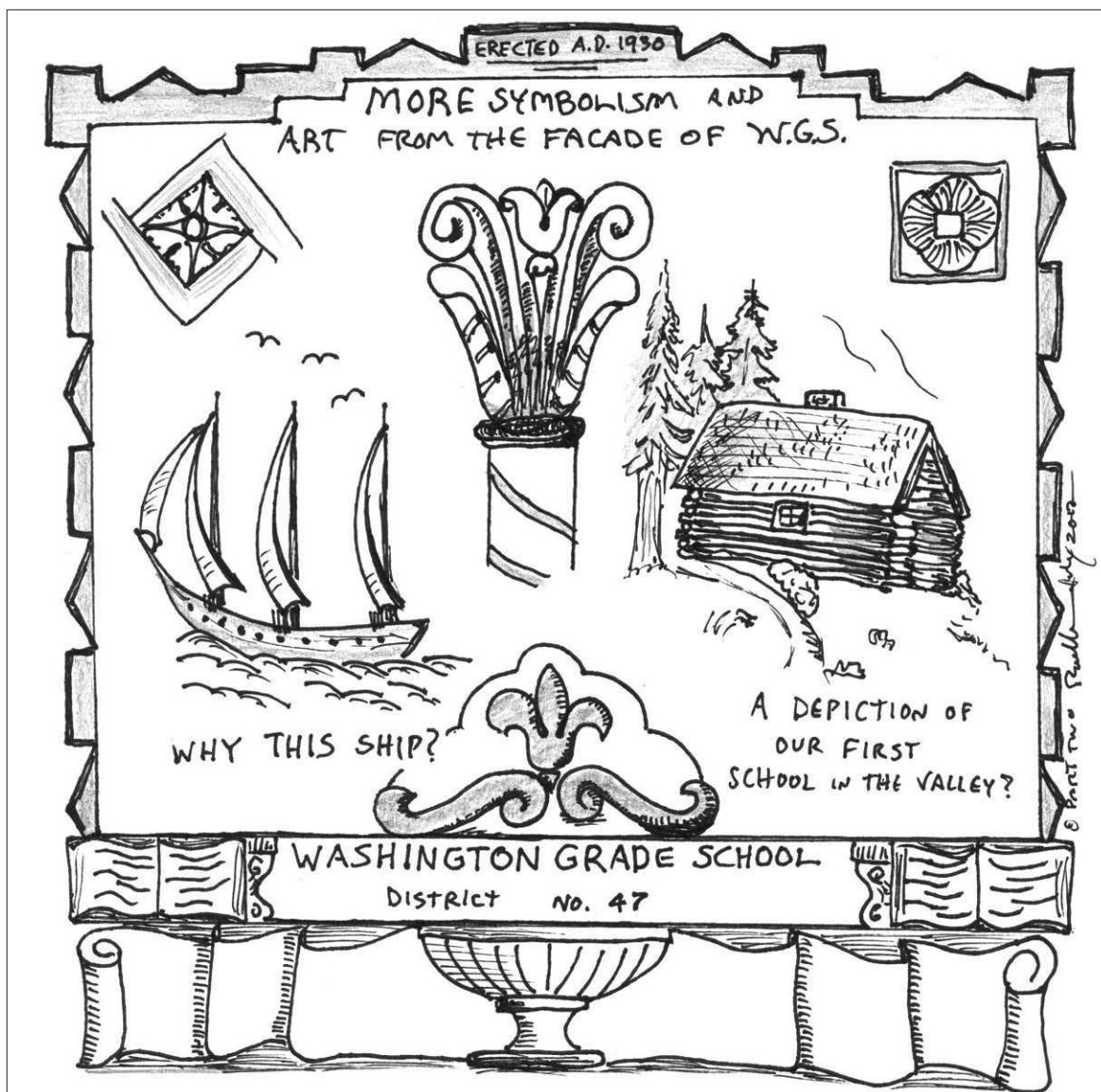
Some of the key features don't kick in until 2014, some are now in place, and others are being implemented early by many plans. The law has already altered the health care industry and established a number of consumer benefits.

- Health plans can't cancel your coverage once you get sick, unless you committed fraud when you applied for coverage, and "lifetime" limits no longer apply.
- Children with pre-existing conditions cannot be denied coverage. This will apply to adults in 2014.
- You are likely to be eligible for preventive services such as breast cancer screenings and cholesterol tests at no additional charge.
- Most plans already ban lifetime limits and allow adult children up to age 26 to stay on their parents' health plan.
- Insurers that spend less than 80 to 85 percent of premium dollars on medical care will have to provide rebates to consumers.
- Consumers may keep the plans they already have, and employers don't have to change plans, unless they want to do so.

The element that concerns many people is the mandate that people buy health insurance. Beginning in 2014, most people will have to have it or pay a penalty. For individuals, that penalty starts at \$95 a year, or up to one percent of income, whichever is greater, and increases to \$695, or 2.5 percent of income, by 2016.

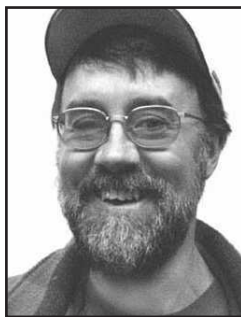
For families, by 2016 the penalty would be \$2,085 or 2.5 percent of household income, whichever is greater. Coverage can be waived for several reasons, including financial hardship or religious beliefs.

This is a very small part of a very large law, so we will continue with information on the mandate, employer plans and Medicaid, in a future Opinion.



Ike Says . . .

By Dale Webb, member Nehalem Valley Chapter, Izaak Walton League



From the reports I've received, the Nehalem River continues to produce a top-notch cut-throat trout fishery in our local area. The fishing also has continued to be very good way past the opener in May and a lot of the credit is most likely due to the higher water levels this year. I guess this is one of the benefits from the wet spring and summer we are experiencing this year. The Nehalem River is running once again near record levels for this time of year, with the Foss gauge reading only 20 CFS shy of the 1942 record of 1080 CFS when I wrote this article. Not only is this great for the trout fishery, it is great for the out migration of smolts, which should be down at the estuary by now, and the local juvenile populations of salmonids that are dispersing from their places of birth.

Dad and I once again headed to the Snake River for our annual crappie fishing trip, but this year was a disappointment. The crappie fishing was poor, in fact it was lousy. It appeared that the fish simply were not there this year. We did locate a few areas with some fish, but it seemed there were only a few biters in each group. We actually caught just about as many perch and bluegills as we did crappie. Now the catfishing was very good, but the problem was having what we call good bait. We have always done the best

using crappie guts and this year was no exception; when we had good bait we were catching catfish fast and furious. When that bait ran out and we tried crappie ribs and other assorted parts, the fishing dropped right off. The high-lights of the trip were seeing five bears on the first day at the reservoir, and watching the Idaho Power line crew take down high tension power lines and splice in a couple of new sections in the line with explosives, now that is something you don't see everyday.

The controlled hunt draws are out and you probably have seen quite a few guys and gals walking glumly around town. Our party did draw an Eastern Oregon deer tag and we can only hope we chose wisely in regards to the unit we selected. Of course nobody that I know got lucky and drew a special tag like a sheep, goat or antelope tag. It is really sad to see how the tradition of hunting east for deer has all but gone away, with the good units (relative to the bad units) becoming a four-point draw and the bad units becoming mainly a camping trip. This simply has gutted the bond that held hunting parties together, and through which the hunting tradition was handed down to our youth.

ODF&W has tried to promote youth hunting through the issuance of antlerless tags to make the hunting easier, yet this is only a false promise. As the youth graduate into the adult ranks of hunters and these easy hunts are all but gone, they are faced with the same reality the rest of us share: too many years between tags and poor opportunity. What ODF&W doesn't seem to

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