



Norfolk Medical Reserve Corps

May 2014

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Welcome to our new Newsletter design!

Change is good.

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Hello!

Welcome to the new look of our newsletter, complete with new features as well as things you have come to expect - information on upcoming events and training, Volunteer Spotlight, renamed "Shout Outs," and the occasional word from me.

Starting this month there will be a monthly preparedness action segment, helping you to be better prepared throughout the year. Remember, the most important part of preparedness is to get started *now*. You can then build your kit and plans as you go along.

We will also have a featured volunteer every month, so both new and veteran volunteers can get to know faces and backgrounds on the many exceptional individuals that make up our unit.

I hope that you find that these changes are both easier to read and provide you with better information. Your feedback is always welcome! ~Linda



MAY Emergency Preparedness Monthly Checklist

Preparedness Tasks

- Make and maintain an emergency car kit
- Make a plan for transportation during an emergency
- Learn different routes and other ways of transportation out of your area

Tips to Remember

- Plan several places where family will meet in an emergency, both inside and outside your neighborhood
- If you have a car, keep a half tank of gas in it at all times in case you need to evacuate
- Check the contents of your emergency kit when the seasons change. The blanket, and ice scraper are important for winter driving conditions, but you may not need them during the summer.

Emergency Preparedness Checklist

- Rain gear
- Signal, road flare
- Flashlights and extra batteries
- Jumper cables (8-12 feet long)
- Tools: pliers, flat and Phillips-head screwdrivers, and an adjustable wrench
- Fire extinguisher
- White cloth or emergency road sign to display in your window



Shout Outs!

Don Genora, Alisha Anthony – office assistance

Renee Genora & Mary Popoola – referring new volunteers

Regina Autry, Jane Richardson, Shatada Floyd-White, Sean Hess, Denise Watson, Charles Kessler, Natalie Marshall, Koku Ametepe, Jac Thomas, Yvette Blai, Melody Johnson, Gaby Obedoza, Jim Hahn – community health events

Sean Hess, Lucia Harrigan, Johnnie Collins, Phil Davis, Ken Hart, Jagdeesh Ullal, Earle Williams, Milvene "T" Thompson, Don Genora, Femi and Mary Popoola, Koku Ametepe, Lara Botts, Natalie Marshall, Regina Autry, Frank Vaerewyck, Avie Howard, and Jim Hahn for participating in the classroom FEMA study groups and the CERTEX exercise

Tom Russel and Gaby Obedoza for assistance in the OCME Department

Norm Grefe, presenter, and Koku Ametepe, Yvette Blai, Iris Diaz, Susan Forgacs, Michelle Fuller, Don, Renee & Sean Genora, Ken Hart, Melody Johnson, and Jim Weckerly for participating in the Dessert Meeting

Lisa Billow for assisting with ACA counseling (see her story on page 4)

CALENDAR

MAY

5/1 Camp Pendleton Midair Mishap Exercise, Virginia Beach

5/4 Active Shooter Exercise, Norfolk

5/15 Intro to Mental Health Preparedness, 6:30-9:30 PM, Norfolk Health Department

5/17 CERTEX 14 Exercise, Newport News

JUNE

6/4 First Aid/CPR Certification course, 6-10 PM, Norfolk Health Department

6/20 BLS Certification course, 8:30A-12:30P, Virginia Beach Health Department

6/24 SAVE THE DATE! NDPH POD Exercise. More information to come.

JULY

7/4 HAPPY INDEPENDENCE DAY! NDPH/MRC Offices closed.

7/10 First Aid/CPR Certification course, 6-10 PM, Norfolk Health Department

7/23 SAVE THE DATE! Project Homeless Connect. More information to come.



Please register for all activities through Linda unless noted otherwise. Thank you!

Training
Knowledge, skills, and abilities. It fo



Featured Volunteer: Sean Hess, RN

Volunteer since 2011

What is your profession: A retired registered nurse with 43 years experience and with an active license. I actually volunteered with the Rhode Island Medical Reserve Corps and immediately contacted the MRC here in Norfolk, when I moved here three years ago. I enjoy working with the other volunteers and getting to know my community.

What activities have you participated in lately: There has never been a repetitive exercise. From community health screenings to working a shelter, never the same, always new.

What is your favorite activity: Teaching First/CPR or the new Mental Health/ PFA course. There is something for everyone.

What else do you volunteer for: I am also a therapy dog handler. My 8 year old Golden Retriever and I are members of the "Buddy Brigade" for CHKD and the CAC (Child Abuse Center). Brady also is part of the listening ears program in the public schools and library. He also greets and welcomes home our returning soldiers, marines, and airman. He has also been available to the EVMS students during exams to help them relax a little. Most Friday mornings you will find me at church putting together the church bulletin.

Why do you volunteer with the MRC: I feel obligated to my community to give back when I am able. None of us, if truly fortunate, travel this life alone.

Review of the First Open Season of the Affordable Care Acts Marketplace Insurance Exchange

By Lisa Billow, Norfolk MRC Volunteer



The Virginia Beach Department of Health has a program to help people apply for health insurance on the Federally-facilitated Health Insurance Marketplace or Affordable Insurance Exchanges. I volunteered with the Virginia Beach Medical Reserve Corp to become a Certified Application Counselor. The VB Health Department and VB city libraries advertised enrollment sessions held in computer library centers. We worked one on one with people to help them acquire health insurance through the healthcare.gov website. Everyone's circumstances varied based on age, income and family.

An application for an insurance policy can be made over the phone or by paper. However, comparing insurance policies is facilitated by the use of a computer where details such as benefits, deductibles and co-pays can be reviewed side by side. Many people seeking help with their application did not have computers or email addresses, which are both needed to apply for insurance online. The services we offered, including setting up email accounts, made the difference for many in accessing health insurance. By applying for health insurance on the Federally-facilitated Health Insurance Marketplace, applicants find out what insurance assistance programs are available to them. Middle income applicants qualify for federal tax credits and plans with reduced out-of-pocket expenses based on income and household size. Premium costs are based on age as well. The Children's Health Insurance Program (CHIP) provides low-cost health coverage to children in low-income families. In Virginia, Medicaid assistance is available for pregnant women and some adults as well. However, Virginia did not expand Medicaid, which left out most low income adults.

In my experience, many people seeking insurance on the exchange were a few years shy of eligibility for Medicare. They were forced to retire earlier than they planned, or had employment that did not provide insurance. Some were paying high premiums for policies with few benefits. Unfortunately, many people in their 50s to and 60s, with low paying jobs and in the most need of healthcare services, do not have insurance and did not qualify for Medicaid in Virginia.

Reactions to the process varied among applicants depending upon their income, age and health status. Many found it challenging to compare insurance plans. Some of the policies had similar premiums, deductibles and out-of-pocket expenses, with minor or confusing differences in benefits and co-pays. Applicants that had previously shopped for high premium health insurance outside of the Federal Marketplace were generally very pleased with the cost savings they found by purchasing plans on the Health Insurance Marketplace. Unfortunately, many low income working adults were disappointed when they learned that Virginia did not expand Medicaid, and there was no plan they could afford. These people fall in a gap with no coverage.

ACA, continued

Young working adults in their 30s or 40s found that they qualified for a federal tax credit towards paying the insurance premium. However, the most affordable policies had high deductibles and out-of-pocket expenses. Some felt the cost of the premiums remained too high for their income, declined purchasing a policy, and made a decision to pay the 1 percent fee for not purchasing insurance at this time.

This was the first season for the Federally-facilitated Health Insurance Marketplace. Everyone involved learned from the experience. It is providing affordable health insurance for many previously uninsured due to pre-existing conditions. It is offering an option for young people to remain on their parents' policy until they are 26 years old. For the health insurance system to be viable, it will have to be marketable to the young healthy working adults. Middle income people that previously could not afford policy premiums were able to purchase insurance with tax credits. However, those with very low incomes remain in a coverage gap until Virginia expands Medicaid.

A Picture is Worth a Thousand Words



Health Fair



CERTEX Exercise



CERTEX Exercise



CERTEX Exercise

Health Fair



CERTEX Exercise

Dessert Meeting

