

**From:** Washington, Deidra  
**Sent:** Friday, March 26, 2010 9:04 AM  
**To:** Drzik, Karen  
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## Ruby's Bi-Weekly Newsletter

(volume 3)

March 26, 2010

### **IF I'M SIGNED UP AS A TEAM CAPTAIN, WHY DO I HAVE TO REGISTER ALL OF MY TEAM MEMBERS BEFORE WALK?**

**Within the next week or two, our committee will be ordering our event t-shirts and determining food quantities for the Walk. We need to know how many people to expect.**

**Team members can be registered in one of a few ways:**

- You can register your team members online
- You can e-mail your friends, family, and co-workers with the link to your team page and ask them to sign up on their own. If you need your link, e-mail Deidra at [dWASHINGTON@arthritis.org](mailto:dWASHINGTON@arthritis.org)
- You can e-mail Deidra or fax her at (732-283-4633) the names, addresses, and e-mail addresses of your team members and she will sign them up for you. If they walked with you last year and their contact information is the same, all we need is their name.

**If you have not recruited your entire team yet, it's not a problem. You can register who you are sure of now and then add to your team as you recruit additional team members. Day of event is also available for last-minute additions, but pre-registration is requested for all others.**

**If you have any questions or need assistance with your team registration, please call Deidra Washington at the Arthritis Foundation at 732-283-4300 x313 or e-mail her at [dWASHINGTON@arthritis.org](mailto:dWASHINGTON@arthritis.org). She's happy to assist you.**

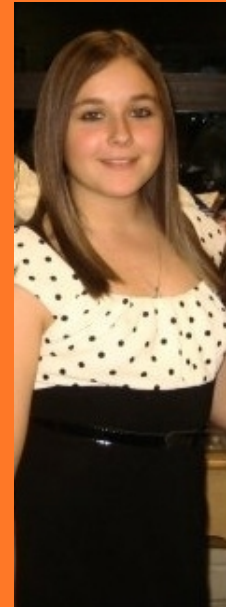
***Thank you for all you are doing to help make a difference in the lives of all who live with arthritis***

### **TAKE THE CHALLENGE**

If you have not already done it, send an e-mail out to your entire address book, inviting your friends and family to walk with you or make a donation to your team. You might be surprised at who responds!

### **UNDER SENATE BILL AS AMENDED BY RECONCILIATION BILL**

#### Get To Know



**Madison Pagliaccetti**

"Hi, I am Madison Pagliaccetti and I am 16 years old. It means a lot to me to be chosen as the Youth Chair for 2010 Arthritis Walk. This gives me the opportunity to raise money for this cause and help raise awareness that Arthritis can affect many people of all ages. I know first-hand the struggles people have to go through with this disease and to be able to help in any way possible makes me feel inspired. I look forward to a successful Walk and thank everyone that will raise money to help all that are affected each day with this disease. With everyone's help we can be one big step closer to a cure."

**Final Walk Kick-Off Date**

**Below are some of the key provisions that will take effect immediately, under the legislative package the House will consider later this week (the Senate health bill as amended by the reconciliation bill.) The reconciliation bill is based largely on the improvements put forward by the President's proposal—moving towards the House bill in certain critical areas.**

1. **SMALL BUSINESS TAX CREDITS**—Offers tax credits to small businesses to make employee coverage more affordable. Tax credits of up to 35 percent of premiums will be immediately available to firms that choose to offer coverage. Effective beginning for calendar year 2010. (Beginning in 2014, the small business tax credits will cover 50 percent of premiums.)
2. **BEGINS TO CLOSE THE MEDICARE PART D DONUT HOLE**—Provides a \$250 rebate to Medicare beneficiaries who hit the donut hole in 2010. Effective for calendar year 2010. (Beginning in 2011, institutes a 50% discount on brand-name drugs in the donut hole; also completely closes the donut hole by 2020.)
3. **FREE PREVENTIVE CARE UNDER MEDICARE**—Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program. Effective beginning January 1, 2011.
4. **HELP FOR EARLY RETIREES**—Creates a temporary re-insurance program (until the Exchanges are available) to help offset the costs of expensive premiums for employers and retirees for health benefits for retirees age 55-64. Effective 90 days after enactment.
5. **ENDS RESCISSIONS**—Bans insurance companies from dropping people from coverage when they get sick. Effective 6 months after enactment.
6. **NO DISCRIMINATION AGAINST CHILDREN WITH PRE-EXISTING CONDITIONS**—Prohibits new health plans in all markets plus grandfathered group health plans from denying coverage to children with pre-existing conditions. Effective 6 months after enactment. (Beginning in 2014, this prohibition would apply to all persons.)
7. **BANS LIFETIME LIMITS ON COVERAGE**—Prohibits health insurance companies from placing lifetime caps on coverage. Effective 6 months after enactment.
8. **BANS RESTRICTIVE ANNUAL LIMITS ON COVERAGE**—Tightly restricts the use of annual limits to ensure access to needed care in all new plans and grandfathered group health plans. These tight restrictions will be defined by HHS. Effective 6 months after enactment. (Beginning in 2014, the use of any annual limits would be prohibited for all new plans and grandfathered group health plans.)
9. **FREE PREVENTIVE CARE UNDER NEW PRIVATE PLANS**—Requires new private plans to cover preventive services with no co-payments and with preventive services being exempt from deductibles. Effective 6 months after enactment.
10. **NEW, INDEPENDENT APPEALS PROCESS**—Ensures consumers in new plans have access to an effective internal and external appeals process to appeal decisions by their health insurance plan. Effective 6 months after enactment.
11. **ENSURING VALUE FOR PREMIUM PAYMENTS**—Requires plans in the individual and small group market to spend 80 percent of premium dollars on medical services, and plans in the large group market to spend 85 percent. Insurers that do not meet these thresholds must provide rebates to policyholders. Effective on January 1, 2011.
12. **IMMEDIATE HELP FOR THE UNINSURED UNTIL EXCHANGE IS AVAILABLE (INTERIM HIGH-RISK POOL)**—Provides immediate access to affordable insurance for Americans who are uninsured because of a pre-existing condition - through a temporary subsidized high-risk pool. Effective 90 days after enactment.
13. **EXTENDS COVERAGE FOR YOUNG PEOPLE UP TO 26TH BIRTHDAY THROUGH PARENTS' INSURANCE** – Requires new health plans and certain grandfathered plans to allow young people up to their 26th birthday to remain on

March 27th 11:00-12:30pm Fox &  
Hound in Edison

**DO YOU NEED POSTERS IF  
BROCHURES?**

Just e-mail  
[dWASHINGTON@arthritis.org](mailto:dWASHINGTON@arthritis.org)  
and she will send them to you.

**Host A Dress Down Day  
in Your Office Or School**

We have 2 different kits  
available free of charge:  
Jeans for JA  
Casual For A Cure  
They are a great way to  
raise dollars for your  
team! For more  
information, e-mail Deidra  
Washington-  
[dWASHINGTON@arthritis.org](mailto:dWASHINGTON@arthritis.org)

their parents' insurance policy, at the parents' choice. Effective 6 months after enactment.

14. **COMMUNITY HEALTH CENTERS**—Increases funding for Community Health Centers to allow for nearly a doubling of the number of patients seen by the centers over the next 5 years. Effective beginning in fiscal year 2010.

15. **INCREASING NUMBER OF PRIMARY CARE DOCTORS**—Provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals. Effective beginning in fiscal year 2010.

16. **PROHIBITING DISCRIMINATION BASED ON SALARY**—Prohibits group health plans from establishing any eligibility rules for health care coverage that have the effect of discriminating in favor of higher wage employees. Effective 6 months after enactment.

17. **HEALTH INSURANCE CONSUMER INFORMATION**—Provides aid to states in establishing offices of health insurance consumer assistance in order to help individuals with the filing of complaints and appeals. Effective beginning in FY 2010.

18. **CREATES NEW, VOLUNTARY, PUBLIC LONG-TERM CARE INSURANCE PROGRAM**—Creates a long-term care insurance program to be financed by voluntary payroll deductions to provide home and community-based services to adults who become functionally disabled. Effective on January 1, 2011.



**Join Katie Lassiter, last week's Youth Chair Spotlight, as she participates in the Rita's Celebrity Scoop to raise funds for the Arthritis Foundation's Princeton Walk**

**Date: April 19th**

**Time:**

**Location: 9 Princeton Hightstown Rd.  
East Windsor, NJ**

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Arthritis Foundation  
555 Route 1 S  
Iselin, NJ 08830  
US

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