



Human Service Council (HSC) Meeting Minutes Thursday, September 26, 2013

WELCOME: The SCHSC meeting started on Thursday, September 26, 2013. The following 36 people introduced themselves. Sipele Quezada (Ames Community Schools), Mark Kubik (Center for Creative Justice), Arti Sanghi (Central Iowa RSVP), Cris Broshar (Childcare Resource and Referral), Bernadette Seebert (Community That Works), Kathy Hanson (Community That Works), Kristen Buttermore (Creative Counseling), Cheri Degroot (Creative Counseling), Kaitlyn Hofeldt (Story County Decatorization/ CPPC/PP), Shari Atwood (CyRide/Ames Area MPO), Sally Frotscher (Girl Scouts of Greater Iowa), Jeremy Johnson-Miller (HIRTA Public Transit), Susan Peterson (Heartland Senior Services), Patsy Besse (Homeward), Alison Boelman (Iowa State Extension), Stacey Maifield (Lutheran Services in Iowa), Amber Schaefer (Mainstream Living), Kris Eastman (Mainstream Living), Rebekah Clark-Rshyna (MICA), Helen Benker (MICA), Meliisa MacDonald (MICA), Meg Greisdorn (Mid-Iowa Family Therapy), Deb Niehof (National Alliance on Mental Illness of Central Iowa), Jenna Carlson (Planned Parenthood), Diana Schmidt (Raising Readers), Nikkie Lullman (Story County Community Services), Amy Peters (Story County Sheriff's Department), Cari McPartland (The Salvation Army), Jean Kresse (United Way of Story County), April Notte (Youth & Shelter Services), Laura Bell (Youth & Shelter Services), Krystyra Thompson (Life-Line Resources), Carolyn Steckelberg (Youth & Shelter Services), Ronda Page (Youth & Shelter Services), Nassrene Hashemi-Toroghi (Youth & Shelter Services), Roberta Milinsky (Youth & Shelter Services).

PROGRAM: Barb Wollan with ISU Extension provided a program on the new Healthcare Marketplace. (Please call Barb with questions or attend a future FREE Healthcare Workshop!)

Barb discussed that she has been trying to understand the Affordable Care Act (ACA) for months and is not yet an expert and does not anticipate in this short meeting to make experts on the new Healthcare Marketplace going into effect October 1st. She stated that while the ACA was highly political and may not be a complete fix for healthcare as far as cost, the experts believe that having health insurance for everyone is smart and will save money. Today she is here to discuss the obligations and opportunities that exist with the new Healthcare Marketplace that will go into effect October 1st.

Obligation – There is an individual mandate that everyone is required to have health insurance by January 31st, 2014. For those that do not have health insurance there will be a \$95 – 1% income tax penalty the first year which will increase for each year you do not have health insurance. When the full penalty is in force, it will be a 2.5% increase. Those exempted from this penalty are those with a low income that do not file a tax return, those that would pay more than 8% of their income for health insurance, religious exemptions, undocumented immigrants, incarcerated people, and native Americans tribe members.

Opportunities- This is the area that Barb focused on the most. On January 1st, no one will be denied health coverage due to pre-existing conditions nor can companies charge astronomical fees for having any pre-existing condition. The only factors that will raise health care coverage costs are age, geography (where you live in the US), and tobacco usage. Barb stated the best way to compare policies of the Healthcare

Marketplace is online. You can compare over the phone, snail mail and in person but those methods will be challenging. Comparisons should be easier as all health insurance companies need to meet basic certain things to be eligible for the Health Marketplace. In addition, health insurance companies will be utilizing the same medical definitions for the consumer to compare plans.

- Who does the Healthcare Marketplace help? Unemployed, Self-employed, Part-time workers and uninsured.
- Who does the Healthcare Marketplace not impact? Employer based plans, Medicare, Tricare, and Medicaid

Barb stated that the plans are divided into four broad categories: Bronze, Silver, Gold and Platinum. The Bronze plan pays 60% of the costs with you paying 40%. Silver pays 70% with you paying 30%; Gold is at 80/20% and Platinum is at 90/10%. Furthermore, Bronze has the lowest premium with Platinum at the highest premium. But Bronze also has the higher copays/deductibles with Platinum having the lower copays/deductibles. It all depends on a persons' risk tolerance and when they want to pay the higher costs, within the premium or when you receive the medical care.

Barb stated there is also a "Catastrophic Plan" which has a high deductible of \$5,000-\$6,000. This plan is for under 30 years (or it could be 30 and under; she hasn't yet got this identified) where an individual would be covered in case a horrific medical emergency occurred. This plan has the lowest of premium costs though. Prevention medicine (mamagram, annual physical, colonoscopy, etc) are still FREE (no copy) as with any other plan under the Healthcare Marketplace. However, you'd pay out of pocket for most medical needs.

Cost Reduction Information—

If you are 400% of poverty level you may qualify for some of the following cost reductions or reduced premiums and lower copay/deductibles. For a family of 4, this is \$94,000/year. Barb explained that some may qualify for tax credits in getting this reduce premiums. She also explained that some people can't afford to pay any premiums throughout the year and wait for that annual refund at tax season. For this reason, some low-income folks can get this premium tax reduction monthly instead of at the end of the year in their tax refund. The tax refund would go directly to the provider to help pay the premium cost. Barb also cautioned people to not increase these tax credits too much else you would end up paying it back at the end of the year if you estimated too high of a tax credit for yourself.

Barb also explained that families 250% of poverty level can also get assistance with out-of-pocket costs of deductibles/copays. This would be \$58,000 for a family of four. However, individuals would need to choose a Silver plan (70/30) or higher for these reduced costs.

Lastly Barb explained the Expansion of Medicaid in Iowa called Iowa Health & Wellness Plan (IHOP). For individuals/families 100% of poverty there will be no-copays or premiums. If individuals used the ER and didn't need the ER, there would be a copay for this service. However individuals/families will need to do prevention medicine or else the next year they will pay the premiums (Barb wasn't sure if this last part was approved by the government yet.) This will insure all Iowans age 19-64 with incomes under 138% of the Federal Poverty Level. This will replace IowaCare which expires on 12/31/13. Barb indicated that they are still trying to figure out if they can get existing IowaCare recipients into the Marketplace programs without having to do anything and they will determine that by 10/31/13. For those individuals/families 101%-133% poverty, Medicaid will help bring down the cost of the premiums that consumers choose within the Healthcare Marketplace.

Finally, Barb is promoting **FREE WORKSHOPS within Story County** to the general public for anyone wanting to know more. For a listing of these FREE WORKSHOPS go to <http://www.extension.iastate.edu/story/news/smart-choice-health-insurance> or **see the flyer within the agency sharing information**. This workshop will discuss the healthcare changes as well as how to navigate the Healthcare Marketplace to compare/choose a plan. No pre-registration is required. For Questions: call 515-382-6551.

Planned Parenthood has been hiring to provide “navigators” which will help facilitate the public through the new Healthcare Marketplace.

Shari Atwood asked whether the expanded Medicaid program would have new or different cards to identify this population. CyRide provides discounted rides to Medicaid recipients which was a change implemented with the Jan 2012 fare increase. CyRide needs a way to identify these individuals utilizing the expanded program.

BUSINESS MEETING: Sipele Quezada called the business meeting to order at 12:16pm

Approval of May 23, 2013 Minutes: There were no changes from the council membership. Shari Atwood 1st, Cari McPartland seconded, motion carried.

No Additions/Deletions to the Agenda were made

REPORTS:

TREASURER: Treasurer, Arti Sanghi, reported a balance of \$1,249.67 in the account. Arti relayed there were nine paid memberships. Dues of \$30/organization are due to Arti and checks should be made payable to United Way of Story County but place “Story County Human Service Council membership dues in the memo line.” Arti explained that SCHSC has closed their account with US Bank and now passes their finances through UWSC to avoid the IRS requesting a tax identification number which the Council did not have since they opened the account in 1982. For a Membership Registration form, go to <http://storycountyhumanservices.org/wp-content/uploads/2013/08/Membership-Registration.2013.pdf>

ASSET PANEL: Mark Kubik stated that funding requests were due on 9/27 at noon.

RESOURCE GUIDE: Sipele Quezada explained that the Resource Guide Committee met over the summer and discovered that there were several hundred dollars (\$633) worth of back hosting fees due to keep the www.storycountyresourceguide.org website viable before even starting to update the site with necessary changes. This cost was over what the Council had authorized the committee to spend. Therefore, to keep the site going it would be double the cost which was outside the Council’s financial resources. Therefore, it was decided to let the online Resource Guide expire and go in another direction. The committee is currently working on an updated hard copy of the guide that will be added to our www.storycountyhumanservices.org website in pdf’s so that all organizations can download the information. The committee was requesting changes to the categories within the Resource Guide and requested input. The categories have been attached to the minutes. If your organization doesn’t see a place for your organization to “fit” please let Sipele know. Sipele indicated that the survey would be going out to organizations in the next month or so.

OLD BUSINESS:

WEBSITE & CALENDAR: Shari Atwood passed out directions on how to post your SCHSC member events to http://storycountyhumanservices.org/?page_id=14. This is to promote your organization's events to the public. The calendar was also initially felt to be important to see whether your organizations' event is on another day where another SCHSC member is having an event. The gmail account and password is shared among members therefore shouldn't be shared online. If you are a SCHSC paid member and need a copy of these directions, please e-mail Shari Atwood at satwood@cyride.com. The SCHSC officers will be promoting the use of this calendar at each meeting throughout the year for members to utilize.

NEW BUSINESS:

Resource Guide Survey Input Discussion: This was already discussed under the reporting information.

RSVP Transportation Program Cost Update Discussion: Arti relayed that RSVP can no longer charge a fee for the Volunteer Transportation Program to clients. Therefore this cost information on the Story County Transportation Brochure needs to be revised to state there will be a "Suggested Donation" of \$3-12 per ride. For those agencies that have brochures, please bring them to Arti Sanghi at RSVP or drop them off at United Way. Arti will have volunteers place a sticker over the area to correct this information and contact you to pick them up when they've been modified. She can also deliver them back to Story County Human Service Council in October. Please put on the brochures which Agency they belong and a contact name/phone number where you may be reached.

Programs & Agency Spotlights Needed: Please inform SCHSC officers know whether you are interested in doing a agency spotlight or have ideas for a program for 2013/2014 year. Since we have several new members this year, we will be offering agency spotlights to our newest agencies first.

Bylaw Changes Needed Discussion: The Story County Human Service Council Bylaws are in need of altering to add the Resource Guide as a committee and also as duties to the officers to coordinate this committee. With this small change, those changes can be suggested by the current officers and brought back to the SCHSC's October meeting with approval at the following meeting.

End of Meeting 12:48pm

AGENCY SPOTLIGHTS:

LIFELINE RESOURCES: Sipele Quezada announced that Tanner Whipple with Lifeline is not available to present today.

COMMUNITY THAT WORKS: Kathy Hanson and Bernadette Seebeet presented for Community That Works. Kathy explained that Community That Works has changed their name from Beyond

Welfare. Kathy and Bernadette explained that this group shares their skills, talents and abilities to create a community where there is fairness and opportunity. They believe that everyone's life needs enough money, friends and meaning. They stated that the labels typically defining others are left at the door and everyone has strengths to share with others. They encourage anyone to attend their weekly gatherings on Tuesdays at the First United Methodist Church. There is a meal at 5:30pm and a meeting after at 6:30pm. [See the attached brochure under Agency Sharing.](#)

AGENCY SHARE TIME: Sipele indicated that we were over time but would stay for those agencies that wished to have Agency Share Time.

- **RSVP:** Arti Sanghi announced RSVP's Winter Weatherization project where they select household to winterize. RSVP will begin taking applications on November 2nd. [See the attached brochure under Agency Sharing.](#)
- **United Way of Story County:** Jean Kresse announced that the Foster Grandparent Program will be reactivated under the Visiting Nurse Services program. Jean also announced that Primary Health Care Inc., was awarded over \$500,000 to implement Primary Health Clinic in Story County. The Clinic will serve venerable populations. Jean indicated that the program needs to be up and going in less than 4 months with at least one service being offered. Finally, Jean shared 211 Website training which will occur on Wednesday, October 30th from 1-3pm at DMAAC. Bring your wi-fi device with you! This is a website and calling center that individuals can call to find out where Story County Resources are located.
- **The Salvation Army:** The Salvation Army will begin accepting applications for Christmas assistance including Angel Tree gifts for children and food for the family starting the first week of November for Christmas, Angel Tree and Toys for kids. Please see the attached flyer. Families will need a picture ID for all adults and other members of the household, proof of address and proof of income. If families are coming in who are divorced and/or separated, the parent with physical custody is welcome to sign up. We will ask for proof of this. [See the attached brochure under Agency Sharing.](#)
- **MICA:** Mica advertised their Low-Income Home Energy Assistance Program (LIHEAP) which helps families pay their winter heating costs. Have individuals call for help with their winter heating costs or for Weatherization services. [See the attached brochure under Agency Sharing.](#)
- **DHS:** Let DHS know if you have need for car seats. The Second Annual Family Fest Event will be Saturday, April 26, 2014 from 1-4pm at the Ames High School Gymnasium. Please save the day!:
- **YSS:** Stop Tobacco is now available free for kids. Go to 1-800 Quit Now
- **YSS:** [YSS shared their Family Development and self-Sufficiency brochure.](#)
- **Planned Parenthood:** Planned Parenthood has their fall 2013 booksale at the 4-H Building at the Iowa State Fairgrounds on October 10-14. [Please see the brochure for admission costs and book sale hours.](#)
- **NAMI of Central Iowa:** Deb Niehof promoted "Mental Illness Film Screening and Panel" on October 15, 2013 at 7pm at 0001 Carver Hall . The film is entitled "Of Two Minds." The film will be followed by a questions & answer panel with a mental health professions, an individuals living with bipolar disorder and a family member. [See the attached brochure under Agency Sharing.](#)
- **CyRide** – Shari Atwood communicated that she brought new fall schedules and they're available at the door.