

"Our Success is Measured By Your Good Health"



States on Alert for Obamacare Scams

Source: www.heartland.org

Federal authorities have put states on alert to watch for so-called "Obamacare con artists" attempting to take advantage of confusion surrounding the president's health care overhaul, targeting the elderly and poor Americans in "free health care" scams.

These scams were unanticipated in the federal health-care overhaul legislation, and there are no funds in the Patient Protection and Affordable Care Act for state insurance commissions to help them combat the surge in healthcare scams. James Quiggle, a spokesman for the Coalition Against Insurance Fraud, says the Obama administration had a chance to take antifraud steps, but in the rush to pass the legislation these matters were pushed aside.

"There was a good chance that people would start offering Obamacare scams, but by the time Congress and the Obama administration knew this, the

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Texas Fights Health Law Even as It Follows It

Source: www.nytimes.com

There are more uninsured residents of Texas (6.1 million) than there are people in 33 U.S. states. The state's elected officials might be expected to cheer a federal health care law that is likely to deliver billions of dollars from Washington to Austin and cover millions of low-income Texans.

Instead, the Republican political leadership has greeted the law with open hostility, leaving policy makers to move forward with a complex set of changes. The same awkward dichotomy exists in many of the 21 states that are challenging the health

reform act's constitutionality, but are still required to follow it while their lawsuits are in progress.

In Austin, legislative hearings and agency planning sessions proceed despite Gov. Rick Perry's vow to fight "on every front available" against a law that he characterizes as "socialism on American soil."

One in four Texans is uninsured, the highest ratio in the country. Because of this, the law's advocates argue that Texas stands to gain as much as any state. But leaders in Austin are focused on the fiscal threat it poses, which they estimate could cost the state \$27 billion in the 10 years starting 2014.

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5 Reasons to Quit

Source: mytimetoquit.com

1. You can save money (up to \$1000 per year)
2. You won't have to stand out in the cold to smoke at work
3. Your car, clothes, hair, and house, will smell better
4. You won't need a breath mint to kiss someone
5. You can forget about yellow stains on your fingers

Taking the First Steps Toward Quitting

1. **Speak to your doctor about treatment.** He or she can suggest the right treatment.
2. **Set a quit date.** Let your family and friends know that you're quitting. It may help you stick to your goal.
3. **Enroll in a quit-smoking support plan.** A good support plan can offer expert advice and support, personalized to meet your needs.

California Smokers Helpline

English: (800) NO-BUTTS

Español: (800) 45-NO-FUME

What Do You Lack? Probably Vitamin D

Source: www.webmd.com

Your body needs vitamin D to be able to absorb calcium & phosphorus. Calcium keeps your bones and muscles, including your heart, healthy and strong. Vitamin D deficiency may cause hormone problems, muscle weakness and pain, and other symptoms.


How can you get enough vitamin D?

- Non-prescription Vitamin D Pills
- Vitamin D drops if you don't like taking pills.
- Diet. Vitamin D is also naturally found in butter, eggs, and fish liver oils. Vitamin D is often added to fortified foods such as milk and cereal.
- The best source of natural vitamin D is sunlight. Just 10 to 15 minutes of exposure a couple of times a week is adequate.

How Much Vitamin D Do You Need?

The Institute of Medicine has set an adequate intake for vitamin D. Getting this amount of vitamin D from diet, with or without supplements, should be enough to keep your bones healthy.

- 200 IU (international units) a day for children and adults under 50
- 400 IU/day for ages 51-70
- 600 IU/day for ages 70 or over

Vitamin D can interact with many medicines, such as drugs for high blood pressure and heart problems. If you take daily medicine, ask your doctor if it's safe for you to take vitamin D supplements. 

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provisions were already locked in and ready for voting," he said.

Quiggle says that misconceptions about the law's provisions give criminals an opportunity to exploit consumers.


According to a press conference with personnel from the U.S. Department of Health and Human Services, the criminals in these types of fraud schemes frequently impersonate a government worker, tricking the elderly into believing if they do not pay health insurance now they will have to pay 2.5% of their income in fines and may go to jail. The individual mandate provision of Obama's law does not take effect until 2014, and it contains no jail penalty.

Diana Furtchgott-Roth, a health care policy researcher at the Hudson Institute, says the government must crack down on "Obamacare con artists" firmly, and she agrees Congress should have foreseen the rise of these

criminals given the accelerated push for the legislation.

"Congress did not anticipate the ramifications of this legislation. They did not even anticipate these companies doing massive tax writedowns. I cannot expect them to have seen this coming," Furtchgott-Roth said. "States will have to bear the burden now."

Quiggle says state authorities are aware of the fraud problem and will be stepping up enforcement to compensate for the lack of federal preparation.

"This sort of thing is primarily for state insurance commissions to deal with, and now state insurance departments are on high alert. They are issuing consumer warnings, as well as working with the media in trying to alert the public to what's happening," Quiggle said. "Obamacare scams are in the front-and-center crosshairs of the regulators, but some criminals will still slip through." 

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States share in the cost of Medicaid (the government insurance program for the poor), and the new health law will vastly expand eligibility by offering coverage to childless adults.

Texas's Medicaid eligibility thresholds are among the country's most restrictive. This has limited its Medicaid rolls, as have burdensome application requirements, outdated computers, inadequate staffing and difficulties in signing up children born to illegal immigrants.

In late April, Mr. Perry announced that Texas would not establish the temporary high-risk insurance pool required by the law, leaving that task to the federal government. Twenty other governors made the same choice, arguing that the new law did not provide enough money for the pools,



Courtesy of glossynews.com

Texas Governor Rick Perry (R)

and that states would be left holding the bag.

It is projected that 2.3 million people will be added to the Medicaid rolls by 2023, nearly doubling the current enrollment of 3.1 million. Thanks largely to job losses during the economic downturn, enrollment has surged 12% in the past year.

State officials worry about a severe shortage of doctors who are willing to accept low Medicaid payments.

They also are concerned about the continuing strain on hospitals from treating an estimated 800,000 uninsured illegal immigrants, who will not be eligible for subsidized coverage under the new law.

But among the reasons the law could be expensive for Texas is the state's past failure to enroll many of those already eligible for Medicaid. Going forward, Washington will pay a much smaller share of the cost for those recipients than for those who gain coverage because of expanded eligibility.

The federal government would still pay nearly 90 percent of the state's total costs. But that is providing little comfort in a tax-averse Capitol that faces an \$18 billion shortfall in its budget over the next two years. 