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# OIL Newsletter



A monthly publication of THE OKLAHOMANS for INDEPENDENT LIVING

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## “WIN PRIZES” FUNDRAISER BINGO

As a fundraiser for our children with disabilities Christmas Party, The Masons of Solomon Lodge #32 of Krebs in, partnership with OIL, are sponsoring a fundraiser for children with disabilities in Pittsburg County. The event will be held on Thursday, **November 7<sup>th</sup>**, 6:30 p.m., at the American Legion Post 79, 400 South Second Street, in McAlester.

The cost to play all regular games is \$10 for two cards. The bonus game will cost an additional \$7 for two cards for a chance to win a \$200 Wal-Mart card. We will be using paper cards so please bring your dobber or you can buy one at the door for \$1.

**Please help us spread the word by inviting your friends, family, and everyone you see!**

## THANKSGIVING DINNER

The Thanksgiving Dinner will be held on Thursday, November 14<sup>th</sup>, 6:00 p.m., at the First Baptist Church, 100 East Washington, in McAlester. A traditional meal consisting of ham, turkey, and all the trimmings will be served. Those attending are asked to bring a store-bought dessert. Free lift-equipped transportation is available to McAlester and Krebs residents.

## CHILDREN WITH DISABILITIES CHRISTMAS PARTY

The Party will be held on Saturday, December 7<sup>th</sup>, 1:00 p.m., at the McAlester High School Cafeteria, One Buffalo Drive. The county schools will

send home flyers with their students who have disabilities and IEP's (Individual Education Plans). Children 15 & under as well as their siblings will receive a gift from Santa. **Registration Deadline is Wednesday, December 4<sup>th</sup>.** THE CHILD MUST BE PRESENT TO ACCEPT THE GIFT. NO EXCEPTIONS.

If a sign language interpreter is needed, please call ASAP. Families are encouraged to attend with their children. A traditional Christmas Dinner will be served and you are asked to bring a store-bought cake or pie. Free lift-equipped transportation is available to McAlester and Krebs residents.

## TRANSFERRING HOME MOVIES TO DVD



Home Movies to....

Also as a fundraiser for our children with disabilities Christmas party, OIL is transferring your old home movies/recordings to DVD. This will allow you to watch your movies on a DVD player and to save storage space.

For each transfer you will receive...

- \*DVD Transferred Movie
- \*Choice of a Laser Scribed Label
- \*Clear Slim Jewel Case and...

you can have done as many as you like for \$10 each.

You may bring your movies to OIL, 601 E. Carl Albert Parkway, in McAlester. Call for more information.



Home Movies to....

## **PEOPLE WITH MEDICARE AND THE HEALTHCARE INSURANCE MARKETPLACE**

HOW WILL THE HEALTH INSURANCE MARKETPLACE THAT STARTS IN 2014 AFFECT MY MEDICARE COVERAGE?

It is designed to help people who don't have health insurance. If you have insurance through Medicare, the Marketplace won't have any effect on your Medicare coverage.

Your Medicare benefits aren't changing. No matter how you get Medicare, whether through original Medicare or a Medicare Advantage Plan, you'll still have the same benefits and security you have now, and you won't have to make any changes.

The Marketplace provides new health insurance options for many Americans. If you have family and friends who **don't** have health insurance, tell them to visit [HealthCare.gov](http://HealthCare.gov) to learn more about their options.

## **DO I NEED TO DO ANYTHING WITH MARKETPLACE PLANS DURING MEDICARE OPEN ENROLLMENT?**

Medicare's Open Enrollment isn't part of the new Health Insurance Marketplace. It's against the law for someone who knows that you have Medicare to sell you a Marketplace Plan.

Medicare Open Enrollment (October 15 – December 7, 2013) is the time when all people with Medicare are encouraged to review their current health and prescription drug coverage, including any changes in costs, coverage and benefits that will take effect next year. If you want to change your coverage for next year, this is the time to do it. If you are satisfied, you don't need to do anything.

For more information on Medicare open Enrollment, visit, [Medicare.gov](http://Medicare.gov) or call 1 800-MEDICARE.

## **WHAT YOU NEED TO KNOW ABOUT OKLAHOMA'S NEW HEALTH INSURANCE MARKETPLACE**

Beginning October 1<sup>st</sup> and lasting until March 31<sup>st</sup>, 2014, Oklahomans without access to affordable health insurance through their employer or a government sponsored plan will be able to purchase a plan through the new Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov) or calling (800) 318-2596.

Also starting October 1<sup>st</sup>, Oklahomans will be able to dial 2-1-1 to get general information about the Affordable Care Act, the Health Insurance Marketplace, or to find help

locating in-person assistance. Oklahoma Health Insurance Marketplace resources will also be available on-line at [www.211Oklahoma.org](http://www.211Oklahoma.org). **IMPORTANT FACTS TO KNOW**

1. Coverage for the health plans begin January 1, 2014.
2. All insurance plans will have to cover essential health benefits including – doctor visits, hospitalizations, maternity care, emergency room, and prescriptions.
3. You might be able to get financial help to pay for a health insurance plan.
4. If you have a pre-existing condition insurance plans cannot deny you coverage.
5. All insurance plans will have to show the costs and what is covered in simple language with no fine print.

**HOW WILL CONSUMERS COMPARE PLANS?** The marketplace will feature **four different types of health plans, known as metal plans**. Plans will be available at bronze, silver, gold, and platinum levels. Insurance companies will be required to at least offer the silver and gold plans in the marketplace. These plans will NOT vary in coverage but they will vary in cost, so choosing the right plan depends on how much premium and out-of-pocket costs a consumer is willing to pay.

Consumers selecting a bronze or silver plan will pay lower premiums but will experience higher out-of-pocket costs in the form of deductibles, co-pays, and coinsurance when they go get care. Consumers selecting gold and platinum plans will pay higher premiums but lower out-of-pocket expenses.

Individuals under the age of 30 will also have the option to purchase a [catastrophic plan](#), which will include three free office visits and preventive services but will otherwise require enrollees to meet a high deductible.

### HOW WILL OKLAHOMANS GET FINANCIAL ASSISTANCE TO PURCHASE HEALTH INSURANCE?

Financial assistance will be available for income eligible consumers. The types of assistance available include:

1. [Advance Premium Assistance Tax Credits](#) that subsidize premium costs for individuals and families with incomes between 100 – 400 percent of the federal poverty level (FPL) when purchasing insurance in the marketplace.
2. [Cost-Sharing Reductions](#) which lower out-of-pocket costs for deductibles, co-pays, and co-insurance for individual and families who purchase a silver health plan and earn up to 250 percent of the FPL.

Since Oklahoma lawmakers have opted not to accept federal funds for [extending Medicaid eligibility](#), Oklahomans with incomes below the federal poverty level will be left without assistance for purchasing health insurance. Those who do not qualify for traditional Medicaid in Oklahoma and have incomes below 100 percent of the FPL will not be required to have health insurance coverage for 2014.

### HOW WILL OKLAHOMANS GET HELP FINDING INSURANCE ON THE MARKETPLACE?

Oklahomans can get help finding insurance on the marketplace from:

- Navigators are comprehensively trained

entities that will assist consumers with identifying what subsidies they qualify for and enrolling in a health plan. In

- Oklahoma, navigators will be [Oklahoma Community Health Centers, Inc.](#) and [Little Dixie Community Action Agency, Inc.](#)
- *Certified Application Counselors* are organizations, typically community based non-profits, who will educate consumers about the marketplace and assist with completing an application for coverage.
- *Agents and Brokers* are paid by insurance companies to sell coverage and will be available to enroll consumers in health plans through the marketplace.

### ROCK RIDGE APARTMENTS

Rock Ridge Apartments is projected to be completed the end of November, 2013.

Since the last newsletter, completion of the following has occurred: Individual heat/air units installed, the elevator and fire alarm system has been installed and the mail box system has been installed. Kitchen ranges and vent hoods are being installed. Flooring is to be completed by the end of the month.

If you are interested in housing at Rock Ridge, any OIL staff can now assist you with the application process. Stay tuned to the OIL Newsletter for further developments and completion of Rock Ridge!!



### SATURDAY TRANSPORTATION

OIL will take individuals anywhere needed in the McAlester area whether it is to visit friends/family or just to see an afternoon matinee. The cost is \$1 per stop. The dates are November 2<sup>nd</sup> and 16<sup>th</sup>.

#### Transportation

OIL provides lift-equipped transportation in McAlester and the surrounding area, Monday – Friday, 8:00 – 4:30. A twenty-four hour minimum notice is required. The cost is \$1 per pick up in McAlester and \$2 for Krebs and Frink Chambers. Outside this area, fees are based on actual costs of gasoline needed to provide the service.

*\*Prices are subject to change.*





You can have the freedom that comes with living at home even though you have a long-term illness or disability. The Oklahoma Living Choice Project can help you move out of a nursing home and back into the community.

This project gives Oklahomans like you or your loved one more options to manage health care needs and adds more balance to the state's long-term care system.

If you live in a nursing home and qualify for SoonerCare, then Living Choice may be able to help.

Contact any O.I.L. Case Manager for a referral to the Living Choice Project at (918) 426.6220v/tdd.

<b>*Events are held at OIL unless otherwise noted</b>						
<b>NOVEMBER EVENTS</b>						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					<b>1</b>	<b>2</b> <u>Saturday Transportation</u> 8 am
<b>3</b>	<b>4</b>	<b>5</b> <u>Men's Gp.</u> Western Sizzlin' 5 pm	<b>6</b>	<b>7</b> <u>Shopping</u> 7:00-10:45am  American Legion!!! 6:30 pm	<b>8</b>	<b>9</b>
<b>10</b>	<b>11</b> <b>OIL CLOSED</b> 	<b>12</b> <u>Women's Gp.</u> TBA 11am	<b>13</b>	<b>14</b> <u>Thanksgiving Dinner</u> First Baptist Church 6pm	<b>15</b>	<b>16</b> <u>Saturday Transportation</u> 8 am
<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b> <u>Shopping</u> 7:00-10:45am	<b>22</b>	<b>23</b>
<b>24</b>	<b>25</b> <u>Brain Injury Gp.</u> 1 pm	<b>26</b> <u>Movie Night</u> 5 pm	<b>27</b>	<b>28</b> <b>OIL CLOSED</b>	<b>29</b> <b>OIL CLOSED</b>	<b>30</b>
<p><b>*Low Impact Exercise Class</b> meets Mon., Wed., &amp; Fri., 10:00 a.m., Stipe Center &amp; OK Church of Christ, 423-4743    <b>*Alzheimer's Support Group</b>, 3<sup>rd</sup> Wed., 12:00 p.m., Main &amp; OK Church of Christ, 423-4743    <b>*Cancer Support Group</b>, 3<sup>rd</sup> Thur., 1:00 p.m., The Van Buren House, 426-5600    <b>*Diabetes Support Group</b>, 1<sup>st</sup> Tue., 6:00 p.m., MRHC Wellness Ctr. Conf. Room, 421-8656    *For information on <b>Men's &amp; Women's Grief Support Groups</b> – call Hospice of McAlester at 423-3911    <b>*Bariatric Support Group</b>, 2<sup>nd</sup> Tue., MRHC Wellness Ctr. Conf. Room, 5:30 p.m., 421-6600</p>						

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