RDA Offers Assistance with Health Care Enrollment Process

Healthcare, Obamacare, open enrollment, penalties, subsidies, the Marketplace and Affordable Care Act. These words have been floating around our newspapers, televisions, and social media pages an awful lot in the past year, but what do they all mean?

In 2009, Congress passed the Patient Protection and Affordable Care Act, which implemented such measures as:

- Insurance companies generally can no longer deny coverage to people because of pre-existing conditions,
- Insurance companies cannot set a lifetime and/or annual limits on how much they’ll pay or how much treatment you can get,
- All new plans have to cover preventive services without any cost to you even if you have a copayment for other services,
- Children can generally stay on their parents’ insurance plan until age 26.

At the forefront of the Affordable Care Act is a provision that required most citizens to have and maintain some sort of health care coverage by April 14, 2014, or face a penalty on their annual tax return, and the creation of a Health Insurance Marketplace.

So what does this mean? There has been a lot of media attention on “Obamacare,” or so-called “government run health care,” but few people actually know what that means, even after the measure has been in place for over a year.

Contrary to some assertions, the individual insurance companies, rather than the federal government, still control the healthcare industry and individual/family plans. What the Affordable Care Act did was create the Health Insurance Marketplace, which is like a supermarket for health insurance plans. The Marketplace has the same individual plans and same prices one might find if they contact the insurance provider directly for coverage, but has them available in one place, where folks can see all of their available plans in an easy-to-read format, and compare prices, benefits, quality, and other factors.

In addition, enrollment through the Marketplace gives individuals and families who make 100-400 percent of the federal poverty level the opportunity to receive tax credits or payment aid on their monthly premium. To be eligible for Marketplace coverage, one must:

- Be a U.S. citizen or national, or
- Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought,
- Not be incarcerated.

Am I required to have health insurance? Everyone who qualifies is required by law to have health-care coverage in 2014 and beyond, or face paying a penalty on their federal tax returns each year. Individuals not required by law to have coverage (and therefore will not face a penalty) include those who:

- Already have health insurance through an employer,
- Are a member of a health maintenance organization,
- Are members of an Indian tribal health plan,
- Qualify for Medicaid or gazelle aid.

Enrollment Events:

- Saturday, November 15 from 9 a.m. to 1 p.m.
- Saturday, November 22 from 9 a.m. to 1 p.m.
- Saturday, December 6 from 9 a.m. to 1 p.m.
- Saturday, January 10 from 9 a.m. to 1 p.m.
- Saturday, January 24 from 9 a.m. to 1 p.m.
- Saturday, February 7 from 9 a.m. to 1 p.m.
- Saturday, February 14 from 9 a.m. to 1 p.m.

Appointment are preferred for the enrollment events, childcare will be provided at the events, and Spanish-speaking CACs will be available for those who need them. 1401 Southwest Blvd., Kansas City, KS
Welcome, Scott
In September RDA welcomed the newest member of our team, Scott Misamore, a Menno-
nite Voluntary Service member who will spend a year working in Rosedale. Scott joins us
all the way from Findlay, Ohio. He attended Bluffton University in Bluffton, Ohio and graduated
with a degree in Criminal Justice. In his free time, Scott loves being outdoors and doing out-
door activities. He also enjoys playing a number of different sports and staying active.

While at RDA, Scott hopes to gain valuable experience working with the people in
Rosedale and learning about how nonprofits work within the community. He is excited to see
how his efforts — whether it’s working on healthcare enrollment, organizing the annual
Feed-a-Family program, helping with youth sports, or the count-
less other tasks he will tackle in his year here — will have an
impact on Rosedale and the surrounding communities.

When asked his thoughts on Rosedale so far, Scott shared:
“The most interesting thing I have learned about Rosedale so
far has been how close the entire community is and how much
the people care about being a part of Rosedale.” Please join us
in welcoming Scott to Rosedale, and let’s see if we can give him
a few reasons to care about the place he will call home for the
next year!

Farewell, Katelyn
With heavy hearts we will say “Farewell!” to Katelyn Eilbeck,
one of RDA’s AmeriCorps VISTA members who will complete her
year of service in Rosedale on November 14, 2014. For the past
year, Katelyn has been working hard on the RISE program, Gar-
den Club, Garden Workshops, the Rosedale Farmer’s Market,
the Community Gardens, the annual Feed-a-Family program,
and (happily!) filling in elsewhere when needed. Some of her biggest
accomplishments include the
creation of the Freedom School Wellness Policy and the creation
of the Garden Club curriculum. As she wraps up her time with
us, we asked her to reflect on her past year in Rosedale.

Do you have a favorite place
to go in Rosedale?
I love to go to Dagwoods on
Sunday mornings for breakfast
and then walk up to the Arch.

What is the best thing
you learned about
Rosedale?
Rosedale taught me that it’s the
people that make the place.

Do you have a funny story
or anecdote to share about
anything you experienced
while here?
One of my favorite memories in
us in our workout! We even had
a push up contest!

What will you miss most
about being here?
Working with the truly wonder-
ful and dedicated RDA staff and
community. And of course, all
the great food in KC!

Katelyn plans to move back
to Cleveland, OH, when her
service at RDA ends. Join us
in wishing her the best for her
future endeavors.

For additional information,
call 913-677-5097.
Community Calendar

Every Thursday (until Thanksgiving)

Rosedale Community Bike Workstation
4-6:00 p.m., RDA, 1403 Southwest Blvd., Kansas City, KS

Saturday, November 15
Healthcare Enrollment Event
9:00 a.m.-1:00 p.m.; 1401 Southwest Blvd., Kansas City, KS
  Appointments preferred. For more information, call 913-677-5097.

Thursday, November 20
Feed-A-Family Basket Assembly Volunteers needed!
10:00 a.m.-2:00 p.m., RDA, 1401 Southwest Blvd., Kansas City, KS
  For more information, contact Scott at scott@rosedale.org or call 913-677-5097.

Saturday, November 22
Healthcare Enrollment Event
9:00 a.m.-1:00 p.m.; 1401 Southwest Blvd., Kansas City, KS
  Appointments preferred. For more information, call 913-677-5097

Tuesday, December 2
Kans...
Community Project

RDA’s 29th Annual Feed-a-Family

For the past 29 years, RDA has been providing some extra holiday cheer to those in need in the neighborhood with the annual Feed-a-Family program. Relying on donations from neighbors and businesses, we will coordinate donations and distribution of foodstuffs, household items, and youth coats and gloves to help area families, senior citizens and disabled residents have a hearty, healthy Thanksgiving meal this year.

This year we are once again collecting donations of nonperishable food items, household items, children’s winter wear of all sizes, diapers, and cash or gift cards to purchase perishable items. We intend to serve at least 25 families this year, all of whom are referred from neighborhood groups, schools, and churches in the community. Community members and businesses can sponsor a basket, hold a donation drive, volunteer to sort and distribute baskets or make a donation. Can you help us meet our goal again this year of providing holiday cheer to Rosedale residents in need for the holidays?

For more information, contact Scott Misamore at 913-677-5097 or scott@rosedale.org.

Community members volunteered to assemble baskets for the 35 families served by the Feed-a-Family program in 2013. Volunteers are needed again this year to help with assembly, which will take place on Thursday, November 20 at the RDA Community Center.