

## US FORUM CONNECTION #75, MARCH 2010

This free newsletter is sponsored by the United States Forum of The Delta Kappa Gamma Society International. The Delta Kappa Gamma Society International is an organization of leading women educators with over 105,000 members. Delta Kappa Gamma members wishing to subscribe to this FREE newsletter should send a request to [Angela.Bedenbaugh@usm.edu](mailto:Angela.Bedenbaugh@usm.edu). We urge you to share this newsletter with other interested individuals who are not members of Delta Kappa Gamma or members who do not subscribe to this publication.

### INCOME TAX CREDIT

#### HEALTH CARE

#### NATIONAL LEGISLATIVE SEMINAR

### INCOME TAX CREDIT

There is a new tax credit called Making Work Pay for people who worked during 2009. The credit for one person earning less than \$95,000 is a maximum of \$400 and for a couple filing jointly both of whom worked is \$800 maximum for couples making less than \$190,000. For more information go to [http://www.nwlc.org/pdf/MWP\\_Factsheet\\_TCOCTY09.pdf](http://www.nwlc.org/pdf/MWP_Factsheet_TCOCTY09.pdf). If you have already filed your tax return consider filing an amended form using Schedule M.

### HEALTH CARE

To find out how your representative voted on the Health Care bill go to <http://action.nwlc.org/site/VoteCenter?page=voteInfo&voteId=10591&AddInterest=1061>

There are a number of changes which do not take effect until 2014. In this issue I will deal mainly with changes taking place this year. Note that most of these changes do not take effect until September 2010.

### HEALTH CARE CHANGES

1. Insurers cannot deny coverage for preexisting conditions – children (under age 19) cannot be denied coverage for preexisting conditions (effective as of Sept 2010). Adults cannot be denied coverage for preexisting conditions as of 2014,
2. Medicare Prescription Drug Donut hole – This year Medicare prescription drug coverage is in effect up to \$2700. Seniors who have more than \$2700 in prescription drug expenses will get a \$250 rebate this year. In 2011 those reaching the Donut Hole will pay 50% of the cost of prescription medications when they reach the Donut Hole. (More on this later.) For more detailed information go to [http://doughnuthole.aarp.org/?CMP=KNC-360I-GOOGLE-HEA&HBX\\_PK=medicare+donut+hole&utm\\_source=Google&utm\\_medium=cpc&utm\\_term=medicare%2Bdonut%2Bhole&utm\\_campaign=G-Doughnut%2BHole%2BTool](http://doughnuthole.aarp.org/?CMP=KNC-360I-GOOGLE-HEA&HBX_PK=medicare+donut+hole&utm_source=Google&utm_medium=cpc&utm_term=medicare%2Bdonut%2Bhole&utm_campaign=G-Doughnut%2BHole%2BTool) and for calculations of prescription drug coverage go to CBS's <http://moneywatch.bnet.com/retirement-planning/blog/money-life/closing-medicare-donut-hole-why-you-shouldnt-feel-relieved/549/>
3. Children can remain on their parents' medical insurance until they turn 27 years of age effective immediately.
4. Caps on coverage – There will be no **lifetime** caps on how much health insurance covers (effective 2010), and there will be no **annual** cap on how much health insurance covers (effective 2014)
5. There can be no revocation of health insurance based on inaccurate information filled out on the insurance application form. (effective 2010)
6. Medicaid **can** be expanded to include coverage for Family Planning Services. States determine the degree of

expansion.

7. Medicaid will cover services from Freestanding birth centers (effective immediately).

8. Medicaid will cover a smoking cessation program for pregnant women (effective immediately).

9. Abortion can be covered only if it is to save the life of the mother or if the pregnancy is a result of rape or incest. Any other reason for abortion must be paid for from nonfederal government insurance or treated as an out-of-pocket expense.

10. Small business employers will receive tax credit to provide health insurance to their employees (effective 2010)

11. Women will have direct access to OB/GYN without referral from a primary care physician (effective September 2010)

12. High Risk Pools will be established for people who are uninsured and have preexisting conditions. (effective September 2010)

### **NATIONAL LEGISLATIVE SEMINAR**

There were 62 attendees at the National Legislative Seminar which was held in Washington, DC from March 14 through March 17. Information on the Fair Pay Act which is being addressed by several women's organizations including the American Association of University Women and the National Women's Law Center.

For on-line information on specific bills go to <http://thomas.loc.gov/>

### **CONTACT ADDRESSES FOR GOVERNMENT INFORMATION**

**U.S. GOVERNMENT CONTACT INFORMATION** can be obtained through Congressional Switchboard 1-866-327-8670 (this is a toll free number). You can contact your Congressman and Senator through this number without paying long distance charges.

<http://www.house.gov/> for members of the House of Representatives <http://www.senate.gov/> for members of the U.S. Senate

**STATE GOVERNMENT CONTACT INFORMATION** can be obtained through <http://www.emailyourgovernor.com/> Information available at this site allows contact with governors, members of the state legislature, state supreme court, congressional delegation and state agencies such as the Education Department, Attorney General, Motor Vehicles Department and Voter Registration.

### **INFORMATION ON HOW YOUR CONGRESSMAN VOTED ON KEY BILLS**

<http://projects.washingtonpost.com/congress/111/bills/>

**FIVE CONSTITUENT CONTACTS WILL CAUSE A LEGISLATOR TO PAY SERIOUS ATTENTION TO A GIVEN ISSUE.**

Archival copies of the U.S. Forum Connection can be found at <http://ocean.otr.usm.edu/~w305514/HomePage.htm>

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