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and You

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Data News Weekly Exclusive

"Obamacare" and You What is the Affordable Care Act?

Part One



By Eric D. Griggs, M.D, Data News Weekly Contributor

With an ever increasing amount of mis - and dis - information regarding the new Healthcare Law, it comes as no surprise that people are afraid, confused and have no idea the difference between truth and myth. As a consequence, many have formed their own opinions and, further, go on to spread them without regard. Recently, on the Jimmy Kimmel Show, a camera crew took to the streets to ask people to choose between Obamacare and the Affordable Care Act. Not surprisingly, the majority of respondents favored the Affordable Care Act and felt strongly against Obamacare. A CNBC Poll "found that 46 percent of Americans oppose Obamacare, while only 37 percent oppose the Affordable Care Act." (http://gawker.com/ kimmel-asks-americans-to-chooseobamacare-or-the-affor-1433866673). The irony is that they are synonyms for the EXACT SAME THING. Obamacare is simply a "nickname," a sleek and convenient term that made its debut in July of 2009. It first appeared in print in March of 2007, "when Health Care lobbyist Jeanne Schulte Scott penned it in a health industry journal." (http://cnn.com/2012/06/25/ politics/obamacare-word-debate/ index.html?c=&page=2) . Feelings of resentment, angst, anti-patriotism, disappointment and utter confusion prevail. The facts have been so sullied and obscured with political bias and public misunderstanding that when asked about the current state of healthcare in America, the average citizen's response is "I have no idea."

With that said, let's start with the basics.

The Patient Protection and Affordable Care Act (aka "Obamacare") BILL was first signed in the House of Representatives on October 8, 2009; the Senate's version was signed on December 24, 2009. The final version of the BILL was signed, after changes, on March 21, 2010. This bill passed health insurance changes (reforms) that began in 2010 and will continue through 2014, including a Patient's Bill of Rights which "protects consumers (patients) from the worst abuses

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on next page.

On the Cover: President Obama signed the Affordable Care Act into law on March 30, 2010.

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of the insurance industry." This BILL became a LAW on March 23, 2010 when it was signed by President Barack Obama. (www. hhs.gov/healthcare/facts/timeline/timeline-text.html)

Here's where a lot of the confusion lies, the devil in the details. People ask, "What's the difference between a BILL and a LAW?" The simplest and best explanation I've found is here:

"What is the difference between a bill and a law?"

The difference is that a bill is a proposed law that has not been passed yet, and a law has been passed.

"What is the difference between amendment and law and bill?

An amendment to the Constitution has to be approved by 75% of the state's legislature after it has been approved by over 50% of Congress. For a new Law, Congress has to approve it by 50% for it to become a law. A bill is only a suggestion by someone to become a law. The bill has to go through committees, and then through Congress to become a law. A law can always be vetoed by the President unless two-thirds of Congress overrides his veto. And any Law can be shot down by the U.S. Supreme Court except an amendment to the Constitution."

The LAW was not shot down.

Thus, the PPACA (Patient Protection and Affordable Care Act) is a LAW and must be followed, to the letter, as with any other LAW. Moving on, with this established, the next objective is to define the basics of the LAW so that it is well understood. The tenets of the Patient Protection and Affordable Care Act in its simplest form, read as follows:

"The Affordable Care Act puts consumers back in charge of their health care. Under the law, a new "Patient's Bill of Rights" gives the American people the stability and flexibility they need to make informed choices about their health.

Coverage:

- Ends Pre-Existing Condition Exclusions for Children: Health plans can no longer limit or deny benefits to children under 19 due to a pre-existing condition.
- Keeps Young Adults Covered: If you are under 26, you may be eligible to be covered under

- your parent's health plan.
 Ends Arbitrary Withdrawals of Insurance Coverage: Insurers can no longer cancel your coverage just because you made an honest mistake.
- Guarantees Your Right to Appeal: You now have the right to ask that your plan reconsider its denial of payment.

Costs:

- Ends Lifetime Limits on Coverage: Lifetime limits on most benefits are banned for all new health insurance plans.
- Reviews Premium Increases: Insurance companies must now publicly justify any unreasonable rate hikes.
- Helps You Get the Most from Your Premium Dollars: Your premium dollars must be spent primarily on health care – not administrative costs.

Care:

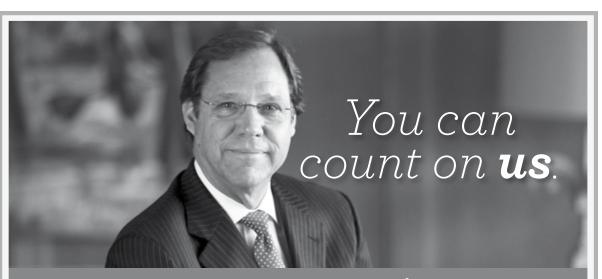
- Covers Preventive Care at No Cost to You: You may be eligible for recommended preventive health services. No co-payment.
- Protects Your Choice of Doctors: Choose the primary care doctor you want from your plan's network.
- Removes Insurance Company Barriers to Emergency Services: You can seek emergency care at a hospital outside of your health plan's network."

(http://www.hhs.gov/healthcare/rights/index.html)

Most importantly, what should be understood is that though the Affordable Care Act will address the needs of roughly more than 45 million uninsured Americans, approximately 85 percent of Americans are insured. And though these people already have health insurance through employers or other means, the quality, cost and amount of coverage stand to be improved beginning on January 1, 2014 with the beginning of the new LAW. Open enrollment, or the ability to sign up for the new plans and shop for better deals, began on October 1, 2013 and will continue through March of 2014. Support and answers to all questions regarding this new LAW can be found at www.healthcare.gov with 24/7 assistance. If internet access is not available, you can call 1-800-318-2596 with any questions or help needed navigating through this new process. Operators will take calls and answer your questions 24 hours a day/7 days a week.



Stay tuned for Part 2 of this series when I address the numerous questions about the Affordable Care Act and Distinguishing Myths from the Truth. Prescription for the Week: Get educated about your new healthcare options. It can save your life. Get checked. Get fit Get MOVING!! Follow me on Twitter: @docgriggs1 or email me any medical questions: @ AskDocGriggs@fox8tv.net



Mike Reitz ceo + president

Healthcare is changing, but one thing that won't change is our *commitment to you*.

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The Johnson's 20th Wedding Renewal

Nekitha and Jemone Johnson Owner of the Crystal Magnolia **Country Club** celebrated their 20th year wedding vows renewal at the **Crystal Magnolia Country Club** located at 7221 Curran Blvd in New Orleans, LA 70126. The wedding theme was "PARADISE OF LOVE".

Photos Credit: Lynette Black of Panther Photography









Visit www.ladatanews.com for more photos from these events

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Data News Weekly Newsmaker

Dan Packer Elected to Chair Board of Commissioners of the Port of New Orleans

Edited by Edwin Buggage Photos by Glenn Summers

On September 26, 2013 the Board of Commissioners of the Port of New Orleans announced that it has elected Daniel F. Packer Chairman who will serve a nine-month term.

Mr. Packer who has had an illustrious career in business is a native of Mobile, Alabama; he earned a Bachelor's Degree in Business from Charter Oaks College and a Master's Degree in Business Administration from Tulane University and served in the U.S. Navy Nuclear Program from 1969 to 1975.

Appointed to the board by Governor Bobby Jindal in 2010 he spoke of his feelings about his new post in a statement released to the press, "I am honored to be elected to serve as Chairman by my peers and hope to lead as well as Mr. Joe Toomy has done in guiding the Port through the past year."

Packer comes with the endorsement of Port President and CEO Gary LaGrange who in a press release expressed great confidence in Mr. Packer's ability, citing his years of experience in management and executive leadership positions in working with people across the region as added value.

"Mr. Packer brings a wealth of experience to his new position," LaGrange said. "He is a strong voice for the entire region and the entire Port community. We look forward to working closely with him as we break ground on several critical infrastructure projects and positions the Port for growth in the coming years."

He is known by many from his years as President and CEO of Entergy New Orleans, where he retired in 2007. Not one to rest on his



Pictured above is Dan Packer, Chairman of the Board, Port Of New Orleans (center) with his family and Glenn Jones, Vice-President of Sales and Operations, Data News Weekly.



laurels of previous successes he is currently President and CEO of Urban Solutions Inc., a multi-faceted firm involved with projects associated with the urban environment. Mr. Packer has an impressive resume and is a trailblazer in the field of African-Americans in business. He began his career with Entergy in 1982 as Waterford 3 Nuclear Training Manager. He later served as Waterford's Plant Manager, becoming the first African-American to manage a nuclear plant in the United States. He was named the company's CEO in 1998 and led the company through the aftermath of Hurricane Katrina in 2005.

In 2005, Packer was honored as one of the "Most Powerful African-American Executives in Corporate America" by Black Enterprise, a leading business and investment publication. In 2001, he was the first African-American to become Chairman of the New Orleans Regional Chamber of Commerce.

As well as being a success in business he is active in civic, social service and business groups receiving many awards for his service to the community. Packer was honored with the YMCA Black Achievement Award in 1988, Tulane University's Weiss Award in 2001 and the Boy Scouts of America, Southeast Louisiana Council, Whitney Young Service Award in 2004. And he also served as Chairman of the New Orleans Aviation Board for the Louis Armstrong International Airport. He serves as a Board Member of First Guaranty Bank, and is a former member of the Board of Trustees for Loyola University New Orleans. Packer has also served on the boards of Keystone Energy, New Orleans Jazz Orchestra and the Fore! Kids Foundation. He is the former National Chairman of the American Association of Blacks in Energy and was appointed by former Gov. Mike Foster to chair the Superdome Commission.

The Board of Commissioners of the Port of New Orleans is made up of seven commissioners. They are unsalaried and serve five-year staggered terms. The Governor of Louisiana appoints Board Members from a list of three nominees submitted by 19 local civic, labor, education and maritime groups. The Board reflects the three-parish jurisdiction, with four members from Orleans Parish, two from Jefferson Parish and one from St. Bernard Parish.

Other Board Members include Mr. Joseph Toomy, Mr. William T. Bergeron, Mr. Michael W. Kearney and Mr. Robert "Rusty" Barkerding Jr.



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Data News Weekly Commentary

The Future is in Our Hands

By Charles Dickerson

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When I think of young men and the lack of positive role models, mentoring the next generation for me is of the utmost importance. In my years as an educator and running programs for young people I have discovered that the so-called lost generation are only lost because of what we as adults do not do what we should to help guide them to successful paths in life.

Starting out life on the mean streets of New Orleans, I had a very up close and personal look at the things that keep our young from reaching their full potential.



Pictured L-R Shawn Morgan- Director- World Community Development, Catrell McFarland, recipient of the K.I.T. mentor scholarship to Prairie View University. Charles Dickerson- Founder and CEO of K.I.T.- Kids In Training Youth Program

So very early in my professional life I decided as opposed to being part of the chorus of naysayers who spoke only about the problems and what couldn't be done, I decided that I would become part of the solution. In my native City of New Orleans and in Houston, I started Kids In Training (K.I.T.)

The K.I.T. Youth Program is designed to provide an opportunity for students to learn and build competency skills that are associated with leaders. It primarily focuses on communication, critical thinking, self-confidence, initiative/motivation, conflict management, goal setting, cooperative learning and self-assessment. This program also has a math, science and health component. In this program I can say that it gives me great satisfaction to see young people when their eyes light up when they begin to believe in themselves. And I must say the look in their eyes is priceless and makes the hard work worth it when I see kids reaching their full potential.

So I say to all adults who are around young people that the steps towards building for the next generation begin with the steps we take today. So please become a mentor and help inspire a young person aspire to reach higher.

New Orleans Redevelopment Authority to Auction 130+ Properties City Wide Selling Absolute to Highest Bidder

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The auction is open to the public with no restrictions. Anyone can attend and bid on the properties.

NEW ORLEANS, LA - The New Orleans Redevelopment Authority (NORA) has partnered with Ameribid, LLC to auction 130+ properties on Saturday, November 2, 2013 at 11 a.m. Registration will begin promptly at 9 a.m. The auction will be held at the Mercedes-Benz Superdome, Sugar Bowl Drive, Iberville Club Lounge, Loge Level, Gate D (Parking Garage 2).

Properties will sell absolute to the highest bidder regardless of price. NO MINIMUM, NO RESERVE. Interested bidders are encouraged to visit www.ameribid.com/NORA for property information and pre-

lic registration instructions.

Properties include single family homes, doubles and vacant lots. The properties are located in the New Orleans East, Holy Cross, Gentilly, Seventh Ward, St. Roch and Lakeview neighborhoods. A non-refundable minimum deposit of \$2,000.00 or 10% of the winning bid price will be required as the Minimum Required Deposit. The deposit is due the day of the auction and must be in the form of cashier's check for certified funds. There is no cost to bid and no Buyer's Premium. There will be a Buver's Seminar on Thursday, October 10, 2013 7 p.m. at Dryades YMCA, 2220 Oretha Castle Haley Blvd. Registration begins at 6:30 p.m.

There are $50 \pm$ structures that will be open for inspection prior

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to the auction on Saturday, October 12 and Sunday, October 13, 2013. Please visit www.ameribid. com/NORA for exact the time and instructions.

"We have received hundreds of inquiries since launching our online database of properties. We are excited to make available this next pool of properties," said Jeff Hebert, NORA's Executive Director.

Winning bidders must agree to rehab or begin construction on the property within 365 days and keep it code compliant. Bidders may use the property for green space if their property is directly adjacent to the property acquired at the auction.

For additional information, please call 866.575.6131 x907 or visit www.ameribid.com/NORA

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brand, Data News Weekly. We start with the brand and branch to the people. We are looking for a Social Media Coordinator who can create engaging interactive content – both in business development and consumer communication. By successfully driving both interactions, we can effectively build awareness. The equation is simple: Great people build great brands. The beauty?

simple: Great people build great brands. The beauty? Infinity is present in that equation. Once a story gets told, another is born. The communications tree never sleeps.

- Responsibilities:
- Majority of time spent growing our social media networks through creative posts, contests, ad placements, etc.
- Must have excellent knowledge of social media sites and tools. Must have ability to manage concurrent projects and have strong organizational skills as well as excellent writing skills.
- Will participate in client wining skins.
 Will participate in client calls and may visit clients/industry shows as needed. Must be able to demonstrate social media skills and experience. Must have four-year college degree relevant to the position.

If you are looking for an exciting position, send us your cover letter and resume to: Datanewsad@bellsouth.net and include social media coordinator in the subject line.

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Orleans Public Education Network Presents Report: Public Education In New Orleans Eight Years After Katrina

The Orleans Public Education Network (OPEN) presented Public Education in New Orleans Eight Years After Katrina, the findings of an analysis of the current status of the New Orleans educational landscape post-Hurricane Katrina, funded by the W.K. Kellogg Foundation.

Through extensive analysis of district demographics, performance data, and interviews with education leaders, as well as reviews of governance, legislation and the role of education organizations in New Orleans, several key themes emerged, including: Governance and sustainability

- Measurement of
- academic performance • Teacher quality
- Parent and community
- engagement
- Serving diverse learners
- Race and class
- Early childhood education

The current education landscape in New Orleans has seen dramatic changes since Katrina. The analysis in Public Education in New Orleans Eight Years After Katrina works to synthesize information collected through the lens of quality, equity, and sustainability to provide a comprehensive and data-driven report on the current state of the New Orleans public school system.

"Significant work has been done over the past eight years to improve the foundations of public education and rebuild the educational infrastructure in the City of New Orleans," said OPEN Executive Director. Deirdre Johnson Burel. "Public Education in New

Orleans Eight Years After Katrina identifies very specific challenges and substantive opportunities to address those challenges."

The report was released at OPEN's annual membership convening, an event that worked to engage attendees in conversation about the future of New Orleans' public education system, moving forward into direct action to "Be the Change" for the city's schools and students. To download the Executive Summary of Public Education in New Orleans Eight Years After Katrina visit www. opennola.org.

Circle Food Store Owner Dwayne Boudreaux featured at Miller-McCoy Academy's "Breakfast With Lions"





Dwayne Boudreaux, owner permarket employee to successleans, was guest speaker at Miller-McCoy Academy's monthly "Breakfast With Lions" on Monday, September 23, 2013. Michael Todd, chairman of Miller-McCoy Academy's board of directors and fellow board member Blake Oakes, joined Boudreaux during the motivational session with seniors and juniors.

Boudreaux shared his story of working his way up from a su-

of Circle Food Store in New Or- ful entrepreneur. He stressed the importance of hard work - telling the young men they should work as hard as they can now, so they can retire early and enjoy the fruits of their labor.

Oakes, a New Orleans attorney, discussed his legal career and his time as a student at Southern University Law Center. Todd, who is First NBC Bank's Business Development Officer, led the program.

Gentilly Celebrates Its 6th Anniversary Gentilly Fest "Built By The Community", Presented By Wal-Mart! October 4th, 5th and 6th

The public is invited to celebrate the neighborhoods in Gentilly by coming out to the 6th Annual Gentilly Fest! The festival, presented by Wal-Mart will be held on October 4th, 5th and 6th and is located at Pontchartrain Park playground at the corner of Press and Prentiss Drive. Friday night opens at 5:30 pm with a kick-off concert sponsored by Capital One Bank and a presentation of funds from last year's proceeds to the NOPD, three local Fire House's and local youth playgrounds and music camps for kids. Friday night's concert

features Big Sam's Funky Nation, Brass-A-Holics, Markois and will close with a performance by Bag of Donuts! On Saturday, the Main Stage performances include the Erica Falls, Wes Raymond and the Soul Factory, Boogie Men, Alia Fleury, Blue Orleans, TUC-KA, U4RIA and closing out with Vince Vance and the Valiants. The Sunday concerts include Ka-Nation, Real Love, the Soul Heirs, Wise Guys, Mia Borders and will conclude with Chrisette Michele, a Grammy Award-winning contemporary R&B and soul singersongwriter.



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No babbling by 12 months.

No words by 16 months.



To learn more of the signs of autism, visit autismspeaks.org

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