

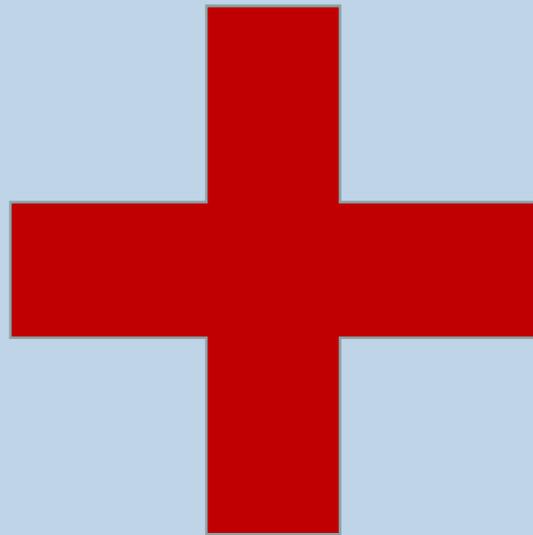
Blessings To Others, Inc.

Life Skills Series:

**Health, Wellness, and Medical
Coverage**

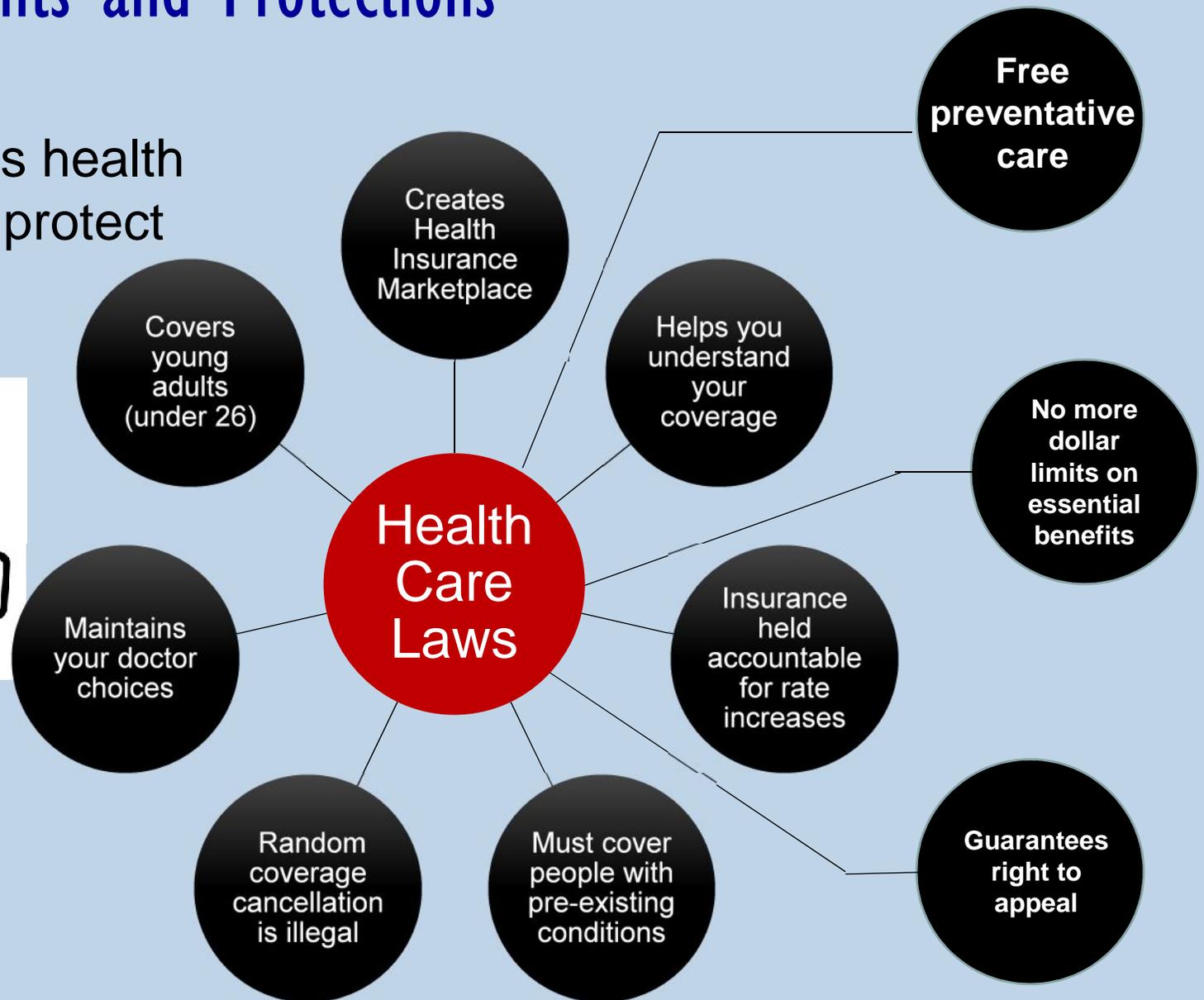


MEDICAL COVERAGE



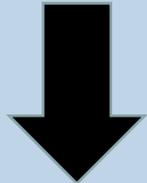
Part I: Rights and Protections

- How does health care law protect me?



Part 2: Health Insurance Marketplace

Insurance Plan



**Essential Health
Benefits**

**Compare based
on**

PRICE



BENEFITS



QUALITY



Part 3: Coverage for Pre-Existing Conditions

The **ONLY** plans that can turn you down if you are sick or have a pre-existing health condition are **GRANDFATHERED PLANS**

➤ What is a **Grandfathered Plan**?

Plans that were in existence on **March 23, 2010**

They do not offer the same rights and protections!

ASK: When was the plan created?

NOT: When did I join?



➤ How do I find out if my plan is **Grandfathered**?

- Check plan materials
- Check with your employer
- Ask your health plan's benefits administrator

Part 3: Coverage of Grandfathered Plans

ALL HEALTH PLANS MUST HAVE

- End lifetime limits on coverage
- End arbitrary cancellations
- Cover adult children (age 26)
- Provide a Summary of Benefits and Coverage (SBC)
- Hold insurance companies accountable to spend your premiums on health care

GRANDFATHERED PLANS DON'T HAVE TO:

- Cover preventative care for free
- Guarantee your right to appeal
- Protect your choice of doctors and access to Emergency Care
- Be held accountable through Rate Review for excessive premium increases
- End yearly limits on coverage
- Cover you if you have a pre-existing health condition

Part 3: Coverage with Pre-existing Conditions

Being sick doesn't keep you from getting coverage

Starting in 2014, being sick cannot keep you from getting health coverage.

Insurance companies cannot turn you down or charge you more!

ONCE YOU HAVE A PLAN:

- It cannot refuse to cover treatment for pre-existing conditions
- Coverage for your condition begins immediately

MEDICAID & CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP):

- Cannot refuse to cover you
- Cannot charge you more

Unless: you have an individual grandfathered insurance plan!

Part 4: Summary of Benefits and Coverage

You have the right to get an easy-to-understand summary about a health plan's benefits and coverage

Summary of Benefits and Coverage

- Short
- Plain language

Coverage examples

- Diabetes
- Childbirth

Uniform Glossary

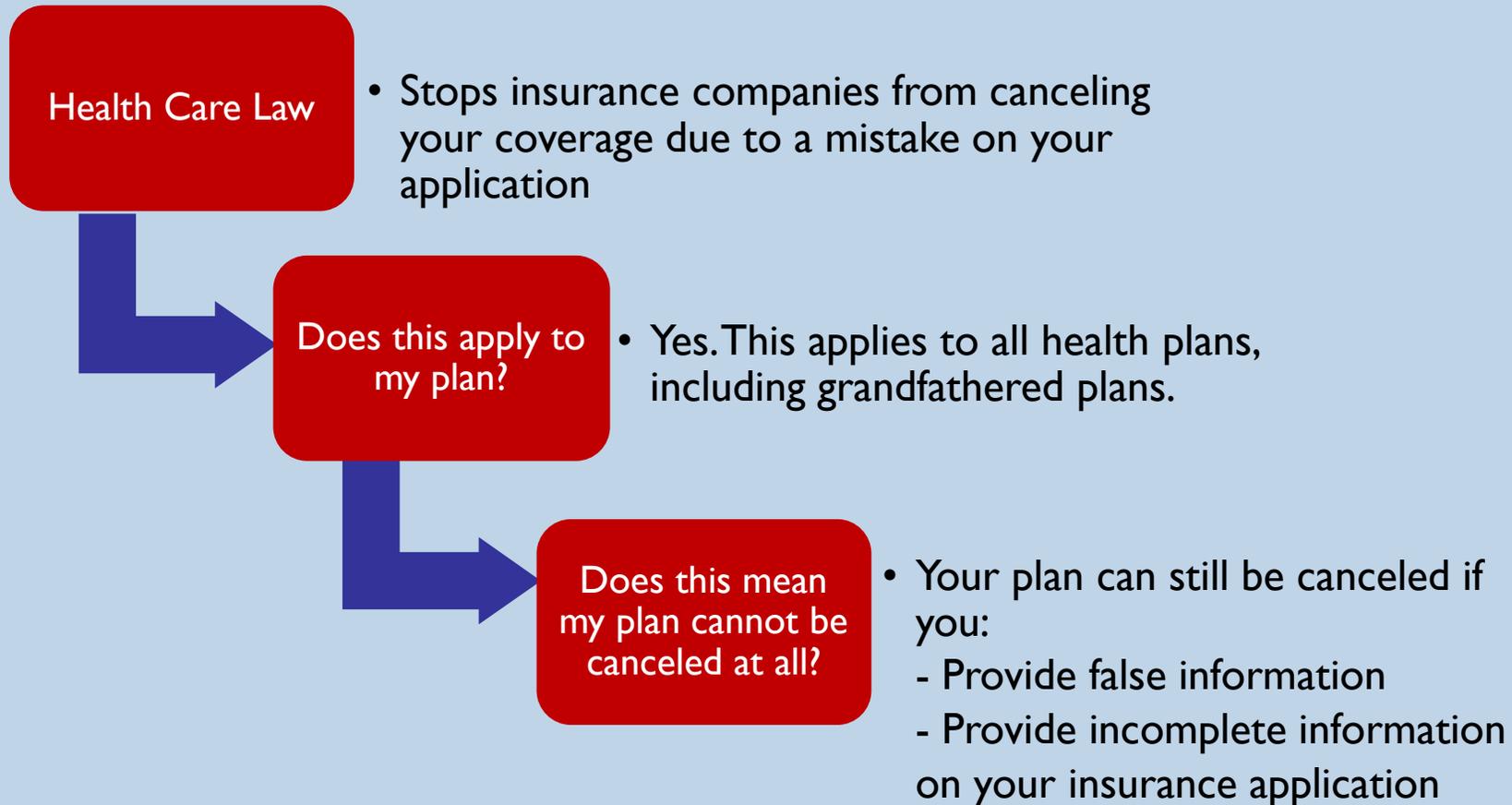
Terms used in health coverage and medical care

These documents can be found on Plan pages on the Insurance Marketplace website



Refer to hand-outs to see examples

Part 5: Cracking Down on Frivolous Cancellations



Note: Insurance companies **MUST** give 30 day's warning if they cancel your coverage

Medical Coverage: The Affordable Care Act/Obamacare

The provisions of the ACA provide for better and more affordable healthcare coverage for U.S. citizens.

Obamacare focuses on:

- Improving healthcare nationwide
- Providing better and more effective healthcare to Americans
- Offering more affordable choices to those without insurance or those who dislike their current plans
- Reforming the way that insurers and providers offer their services
- Putting regulations into place to keep insurers and providers honest
- Reducing the amount of spending generated through an inflated healthcare system
- Providing incentives, like tax breaks to small businesses, so that they cover their employees

Medical Coverage: The Affordable Care Act/Obamacare

How Obamacare affects you:

- You can still obtain healthcare coverage using the same methods you always could:
 - private companies
 - your employer
 - Medicaid or Medicare.
- Now, you can also buy healthcare coverage through your state's insurance marketplace or through the federal government's marketplace.
- Under the law, you must obtain health insurance or face a fine imposed by the IRS on your annual tax returns.
- Failure to acquire health insurance results in a penalty fee for each month that you did not have insurance.

Medical Coverage: The Affordable Care Act/Obamacare

THE MARKETPLACE:

- Plans range in levels, from bronze to platinum.
 - Bronze plans are low-cost and high deductible while platinum plans are more expensive with a greater percentage of cost coverage.
- If you participate in a marketplace plan, you can expect a variety of benefits, including:
 - Apples-to-apples comparison features to help you make a decision about your coverage
 - Individual state marketplaces and a federal marketplace for those who don't live in a state that offers its own exchange site
 - Coverage for standard medical treatments, such as hospital and doctor visits, maternity care, mental health care and prescription drugs
 - Tax credits to help offset the cost of your plan if you meet certain eligibility requirements

Medical Coverage: The Affordable Care Act/Obamacare

THE MARKETPLACE:

You are still entitled to what the ACA considers “10 essential benefits,” which are designed to keep people healthier and prevent major issues that could overwhelm the cost of healthcare.

Essential benefits include:

- Prescription medication
- Emergency services
- Hospitalization and surgery
- Laboratory services
- Mental health services and psychotherapy
- Outpatient care/ambulatory services
- Pediatric care, including dental and vision
- Prenatal and postnatal care
- Preventive care
- Rehabilitative care

Medical Coverage: The Affordable Care Act/Obamacare

THE MARKETPLACE – Enrollment

The screenshot shows the Obamacare plans.com website interface. At the top left is the logo for Obamacare plans.com. The main heading reads "You May Still Qualify for Coverage After Open Enrollment: Compare Affordable Health Options in Missouri!". Below this is a search bar containing the zip code "63105" and a red button labeled "See Plans & Prices" with a right-pointing arrow. A dark blue horizontal bar contains four icons and text: a dollar sign for "Rates as Low as \$50/Month*", a clock for "Compare in Minutes", a laptop for "Top Carriers & Brokers", and a padlock for "100% Safe & Secure". Below this bar, the text "Coverage Lasts Until the End of 2017!" is displayed in orange. Underneath, it says "A few of the leading carriers and brokers we work with in Missouri include:". At the bottom, there are five logos for carriers: MERCY Health Plan, UnitedHealthOne, Anthem, CoventryOne, and HUMANA one, with left and right navigation arrows.

Obamacare plans.com

You May Still Qualify for Coverage After Open Enrollment:
Compare Affordable Health Options in Missouri!

63105 See Plans & Prices →

\$ Rates as Low as \$50/Month* ⌚ Compare in Minutes 💻 Top Carriers & Brokers 🔒 100% Safe & Secure

Coverage Lasts Until the End of 2017!

A few of the leading carriers and brokers we work with in Missouri include:

←      →

Medical Coverage: The Affordable Care Act/Obamacare

THE MARKETPLACE – Enrollment

You are on your way to comparing Obamacare Options in Missouri!

Please tell us about yourself so we can see if you qualify.

Step 1: Enter Your ZipCode

Step 2: Tell Us About Yourself

Step 3: Compare Plans and Prices



- ✓ Rates as Low as \$50/mo
- ✓ Compare in Minutes
- ✓ Top Carriers & Brokers
- ✓ 100% Safe & Secure

Tell Us About Yourself:

Gender

Female	Male
--------	------

Birthdate (mm/dd/yyyy)

Are you or your spouse pregnant or in the process of adopting a child?

Yes	No
-----	----

Are you a Tobacco User?

Yes	No
-----	----

Do you have any of the following health conditions?

Yes	No
-----	----

- AIDS/HIV
- Bipolar Disorder
- Cancer
- Cirrhosis
- Depression
- Hospitalization
- Diabetes Type I
- Erythematous
- Heart Disease
- Kidney/Renal Failure
- Muscular Dystrophy
- Schizophrenia
- Systemic Lupus
- Transplant History

Have any of the following events happened to you in the past 60 days?

- | | |
|--|---|
| <input type="checkbox"/> I got married | <input type="checkbox"/> A member of my family died |
| <input type="checkbox"/> I got divorced | <input type="checkbox"/> Lost health insurance coverage |
| <input type="checkbox"/> I lost my job | <input type="checkbox"/> I moved to another state |
| <input type="checkbox"/> I had a baby | <input type="checkbox"/> None of these apply |
| <input type="checkbox"/> I started a new job | |

Medical Coverage: The Affordable Care Act/Obamacare

THE MARKETPLACE – Enrollment

Here are some of our leading partners in Missouri:
Click on one or more to get a quote!

Narrow Plans

Editor's Rating

All 1+ 2+ 3+ 4+ 5

Provider Type

Carrier

Broker

Other

Zip Code

Zip Code Here

Age

18-24

Gender

Female

Do You Smoke?

No

1

★★★★★

FirstQuoteHealth

Editor's Rating 

Low Cost Health Insurance - Blue Cross of Plans From \$59/Month!

- Compare the Lowest Rates from Top Rated Providers Such As Blue Cross & UnitedHealth!
- Over 3 Million People Have Found Savings
- Get FREE Quotes From An Independent Licensed Agent
- Don't Miss Out On These Special Saint Louis Rates!

[Get Quotes >](#)

2

 healthinsurance

Voted #1 Health Insurance Site

- We can help anyone get covered!!
- Obamacare for all states.
- Medicare & Medicaid
- Short-Term - Most Affordable

[Get Quotes >](#)

3

agile
Health Insurance

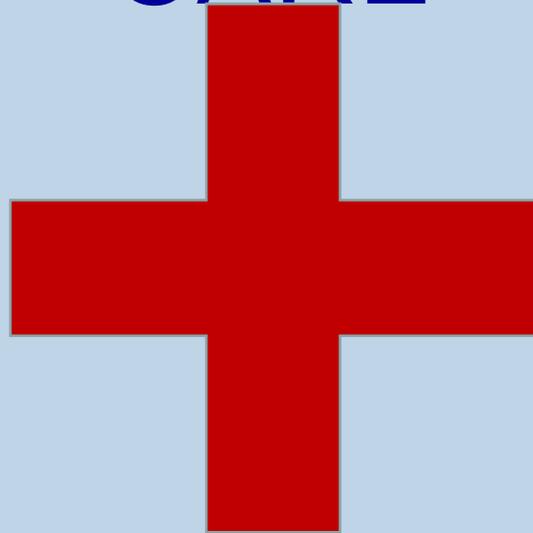
Editor's Rating 

Need Health Insurance Now?

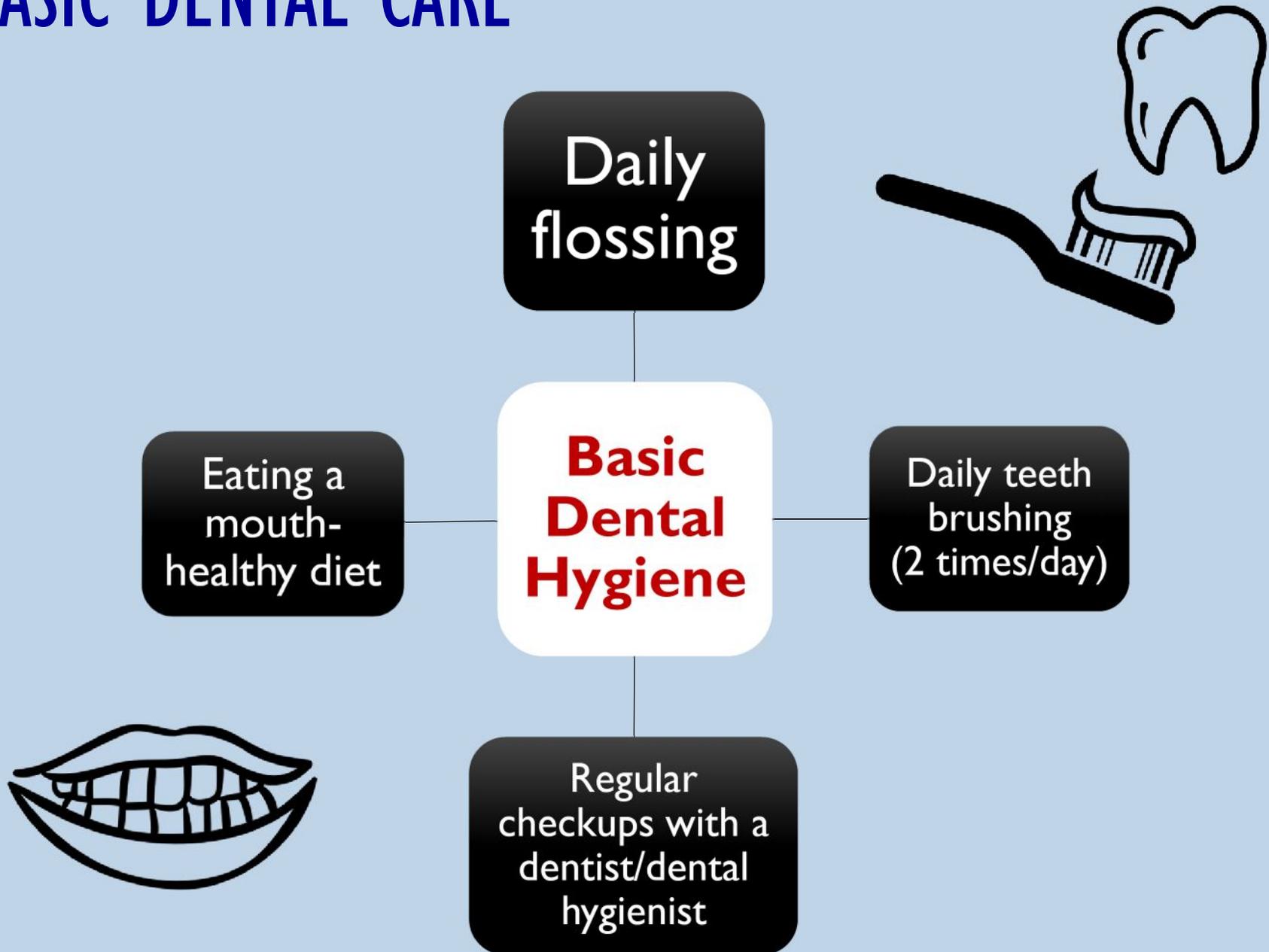
- Quality health plans under \$99/month
- Choose any doctor & hospital
- Apply online in minutes
- 10 day money back guarantee

[Get Quotes >](#)

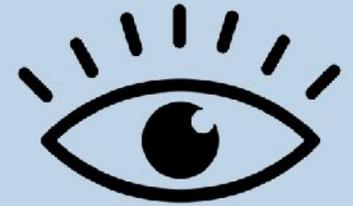
DENTAL, EYE, & HEARING CARE



BASIC DENTAL CARE



BASIC EYE CARE



Basic eye care

Eat well

Quit Smoking

Wear Sunglasses

Use Safety Eyewear

Look Away from the Computer Screen

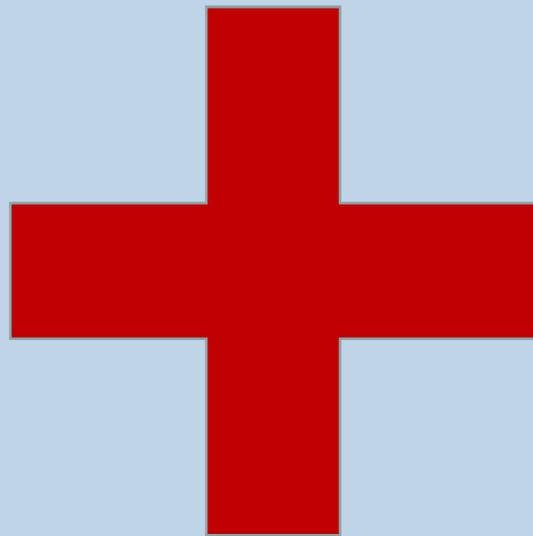
Visit your Eye Doctor Regularly

BASIC EAR CARE



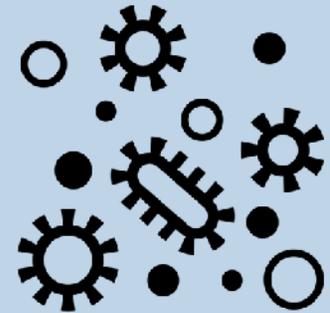
1. Use earplugs
2. Turn down the music
3. Use the 60:60 rule
4. Wear headphones
5. Turn down the dial
6. Use earplugs when listening to live music – children especially
7. Don't put up with work noise
8. Be careful in the car
9. Don't use cotton swabs
10. Wear ear protectors
11. Have a hearing detox

PERSONAL HYGIENE



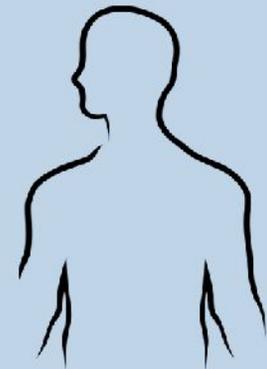
Personal Hygiene

Why is it important?

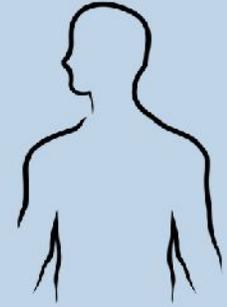


1. The human body can provide places for disease-causing germs and parasites to grow and multiply.
 - a) These places include the skin and in and around the openings to the body.
 - b) It is less likely that germs and parasites will get inside the body if people have good personal hygiene habits.

2. Good personal hygiene habits lead to a happier lifestyle and help to sustain personal motivation.



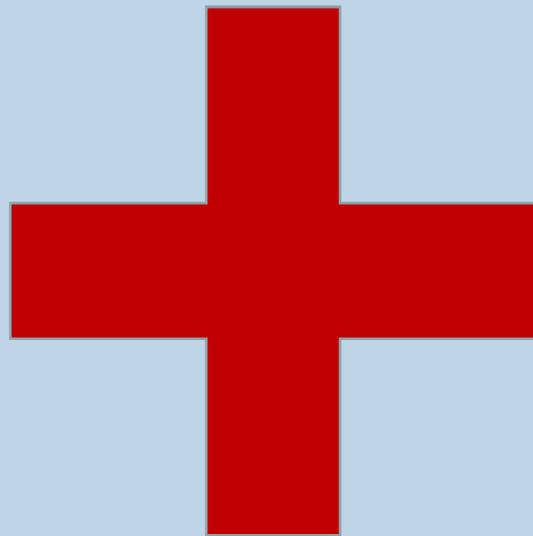
Personal Hygiene



Good basic personal hygiene habits include:

1. Washing the body often
2. Brushing teeth & tongue at least twice a day
3. Washing the hair at least once a week
4. Washing hands with soap and water frequently
5. Changing into clean clothes
6. Covering nose and mouth when sneezing/coughing
7. Use baby wipes on young children

FOOD & NUTRITION



The Food Pyramid

The Food Guide Pyramid

A Guide to Daily Food Choices

KEY

● Fat (naturally occurring and added)

▼ Sugars (added)

These symbols show fat and added sugars in foods.

Fats, Oils, & Sweets
USE SPARINGLY

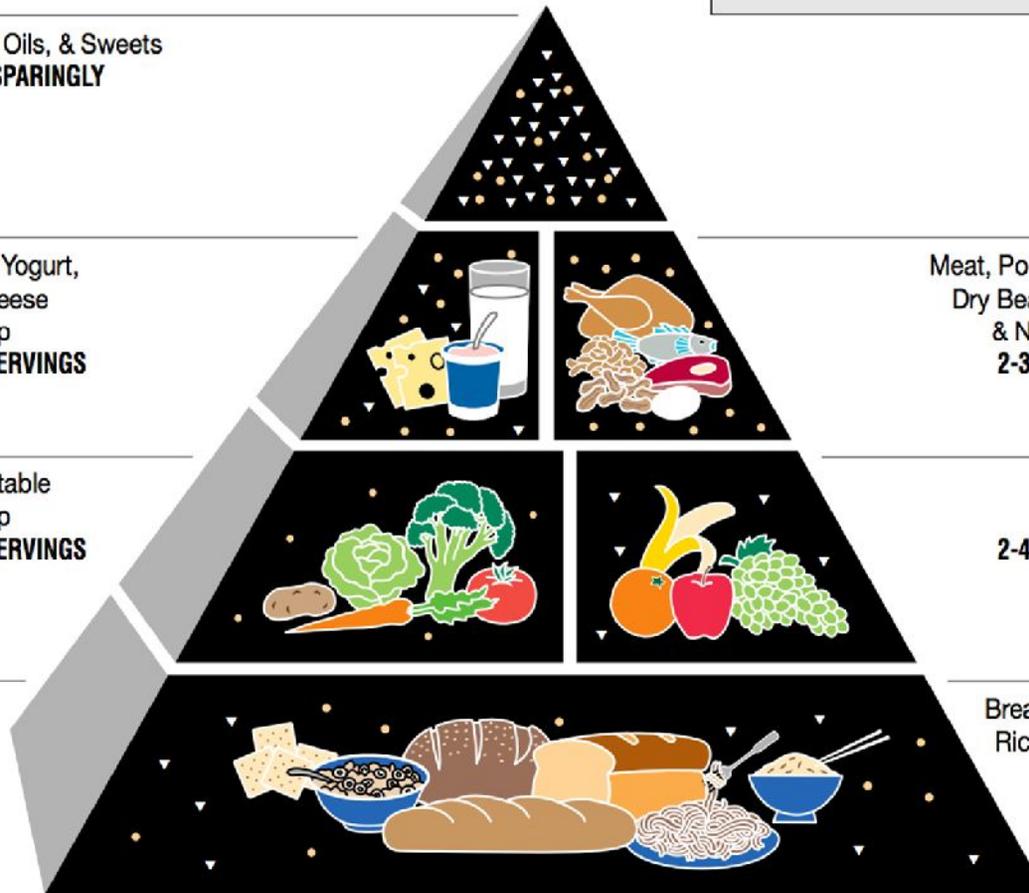
Milk, Yogurt,
& Cheese
Group
2-3 SERVINGS

Meat, Poultry, Fish,
Dry Beans, Eggs,
& Nuts Group
2-3 SERVINGS

Vegetable
Group
3-5 SERVINGS

Fruit
Group
2-4 SERVINGS

Bread, Cereal,
Rice, & Pasta
Group
**6-11
SERVINGS**



Portion Control

HOW MANY SERVINGS ARE RIGHT FOR ME?

1,600

Calories is about right for many sedentary women and some older adults

2,200

Calories is about right for most children, teenage girls, active women, and many sedentary men. Women who are pregnant or breastfeeding may need somewhat more.

2,800

Calories is about right for teenage boys, active men, and some very active women.

Portion Control

HOW MANY SERVINGS ARE RIGHT FOR ME?

SAMPLE DIETS FOR A DAY AT 3 CALORIE LEVELS

	Lower about 1,600	Moderate about 2,200	Higher about 2,800
Grain Group Servings	6	9	11
Vegetable Group Servings	3	4	5
Fruit Group Servings	2	3	4
Milk Group Servings	2-3¹	2-3¹	2-3¹
Meat Group² (ounces)	5	6	7
Total Fat³ (grams)	53	73	93
Total Added Sugars⁴ (teaspoons)	6	12	18

¹Women who are pregnant or breastfeeding, teenagers, and young adults to age 24 need 3 servings.

²Meat group amounts are in total ounces. (See [pages 22 and 23](#) for details on how to count amounts of meat and other foods in this group.)

³See the Pyramid Food Choices Chart for details on how to count total fat ([pages 25 to 27](#)).

⁴See [chart on page 16](#) for details on how to count teaspoons of added sugars.

Planning a Healthy Meal

Important meal planning considerations and tips:

1. Figure out how many meals you need to plan for
2. Decide what you have time for
3. Develop your grocery budget

Developing A Grocery Budget

6 WAYS TO MEAL PLAN FOR SAVINGS

- #1. ALWAYS INCLUDE A MEAL YOU'VE MADE BEFORE
- #2. PLAN MEALS AROUND ITEMS YOU ALREADY HAVE
- #3. LET EACH RECIPE INFORM THE NEXT
- #4. USE AN APP TO HOUSE YOUR RECIPES
- #5. PLAN FOR LEFTOVERS
- #6. MAKE A VISUAL MEAL PLANNING BOARD



Family Food Purchase Budget

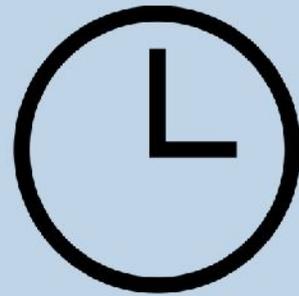
Family Size (Total)	USDA Thrifty Food Plan	USDA Low-Cost Food Plan	USDA Moderate-Cost Food Plan	Liberal Plan
Grocery Bill for 1 Low	196	247	358	439
Grocery Bill for 1 High	206	286	305	389
Grocery Bill for 2 Low	382	488	607	759
Grocery Bill for 2 High	n/a	n/a	n/a	n/a
Family of 3 Low	463	597	729	906
Family of 3 High	545	717	899	1091

Family of 4 Low	544	700	852	1055
Family of 4 High	691	922	1160	1388
Family of 5 Low	619	793	969	1197
Family of 5 High	814	1100	1383	1648
Family of 6 Low	750	973	1187	1454
Family of 6 High	960	1295	1636	1942

Importance of a Grocery List



Having a grocery list when shopping saves you:



TIME

MONEY



& IMPROVES HEALTH!

Reusing Leftovers

Getting more life out of your leftovers can reduce food waste and save you money!

16 *new dishes to make with leftover*
VEGGIES & PROTEINS

 VEGGIES
 CHICKEN
 PORK
 BEEF
 SAUSAGE
 MEATBALLS
 FISH
 SHRIMP
 TOFU
 BEANS
 LENTILS

FRIED RICE

 Eggs + Rice + Soy sauce + Frozen veggies
 V C P BF SA M
 F SH T BN L

SALAD

 Salad greens + Nuts/seeds + Vinaigrette
 V C P BF SA M
 F SH T BN L

PASTA

 Pasta + tomato sauce / good olive oil + pesto
 V C P BF SA M
 F SH T BN L

TACOS

 Guacamole/salsa + Tortillas
 V C P BF SA M
 F SH T BN L

QUESADILLA

 Cheese + Tortilla
 V C P BF SA M
 F SH T BN L

BURRITO

 Rice/quinoa + Beans + Latin spices + Cheese (opt) + Tortilla
 V C P BF SA M
 F SH T BN L

PIZZA

 Pizza dough + Cheese + Tomato sauce/hummus
 V C P BF SA M
 F SH T BN L

SANDWICH

 Tomatoes + Lettuce + Bread + Condiments + Cheese (opt)
 V C P BF SA M
 F SH T BN L

Food Preparation

REFER TO YOUR DAILY LIFE SKILLS GUIDE FOR IMPORTANT FACTS ABOUT FOOD SAFETY, STORAGE AND PREPARATION!

 United States Department of Agriculture
Food Safety and Inspection Service

Food Safety Information



Basics for Handling Food Safely

Safe steps in food handling, cooking, and storage are essential to prevent foodborne illness. You can't see, smell, or taste harmful bacteria that may cause illness. In every step of food preparation, follow the four Fight BAC!® guidelines to keep food safe:

- Clean - Wash hands and surfaces often.
- Separate - Don't cross-contaminate.
- Cook - Cook to proper temperatures.
- Chill - Refrigerate promptly.

Shopping

- Purchase refrigerated or frozen items after selecting your non-perishables.
- Never choose meat or poultry in packaging that is torn or leaking.
- Do not buy food past "Sell-By," "Use-By," or other expiration dates.

Storage

- Always refrigerate perishable food within 2 hours (1 hour when the temperature is above 90 °F).
- Check the temperature of your refrigerator and freezer with an appliance thermometer. The refrigerator should be at 40 °F or below and the freezer at 0 °F or below.
- Cook or freeze fresh poultry, fish, ground meats, and variety meats within 2 days; other beef, veal, lamb, or pork, within 3 to 5 days.
- Perishable food such as meat and poultry should be wrapped securely to maintain quality and to prevent meat juices from getting onto other food.
- To maintain quality when freezing meat and poultry in its original package, wrap the package again with foil or plastic wrap that is recommended for the freezer.
- In general, high-acid canned food such as tomatoes, grapefruit, and pineapple can be stored on the shelf for 12 to 18 months. Low-acid canned food such as meat, poultry, fish, and most vegetables will keep 2 to 5 years - if the can remains in good condition and has been stored in a cool, clean, and dry place. Discard cans that are dented, leaking, bulging, or rusted.

Preparation

- Always wash hands before and after handling food.
- Don't cross-contaminate. Keep raw meat, poultry, fish, and their juices away from other food. After cutting raw meats, wash hands, cutting board, knife, and counter tops with hot, soapy water.
- Marinate meat and poultry in a covered dish in the refrigerator.
- Sanitize cutting boards by using a solution of 1 teaspoon chlorine bleach in 1 quart of water.

Thawing

- **Refrigerator:** The refrigerator allows slow, safe thawing. Make sure thawing meat and poultry juices do not drip onto other food.
- **Cold Water:** For faster thawing, place food in a leak-proof plastic bag. Submerge in cold tap water. Change the water every 30 minutes. Cook immediately after thawing.
- **Microwave:** Cook meat and poultry immediately after microwave thawing.

Cooking

- Cook all raw beef, pork, lamb and veal steaks, chops, and roasts to a minimum internal temperature of 145°F as measured with a food thermometer before removing meat from the heat source. For safety and quality, allow meat to rest for at least three minutes before carving or consuming. For reasons of personal preference, consumers may choose to cook meat to higher temperatures.
- **Ground meat:** Cook all raw ground beef, pork, lamb, and veal to an internal temperature of 160°F as measured with a food thermometer.
- **Poultry:** Cook all poultry to an internal temperature of 165°F as measured with a food thermometer.

The Food Safety and Inspection Service (FSIS) is the public health agency in the U.S. Department of Agriculture responsible for ensuring that the nation's commercial supply of meat, poultry, and egg products is safe, wholesome, and correctly labeled and packaged.

USDA Meat & Poultry Hotline
1-888-MPHotline
(1-888-674-6854)

**THANK YOU FOR YOUR
ATTENTION PARTICIPATION**

QUESTIONS?

