

A publication of FHN

Insight

Volume 5, Issue 4

Be a Flu Fighter – FHN Immunization Clinics

Affordable
Care Act
Update

Festival of Trees
Events

Get
Flu shot!

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MICHAEL PERRY, MD, PRESIDENT AND CEO

Wrapping Up the Summer, Looking Forward to Fall

I can't believe it's fall already! I enjoy the cooler temperatures and beautiful colors, but I don't look forward to shoveling snow.

In this issue of INSIGHT we'll give you **the low-down on the flu**. We have tips to help keep this seasonal illness at bay – including a Speaker Series event in mid-November on the topic with an FHN Infection Preventionist – and a list of the FHN flu shot clinics throughout northwest Illinois.

You will also read about the **winners in our second summer of Miles And Minutes community exercise competition**. We had more than 1,200 participants this year – it's great to see so many people getting out to exercise while supporting our local schools.

Open enrollment for insurance coverage under the **Affordable Care Act** begins soon and our Certified

Application Counselors can help you with that – there's more information in this issue about the Act overall and how to get covered.

We're also very grateful to be able to report on **one of the largest gifts we've ever received**. Funds from the estate of Dorothy and R.C. Clock are helping to pay for improvements at the Leonard C. Ferguson Cancer Center. How fortunate we are to have such generous friends and neighbors!

Other stories will give you results of **our area-wide survey** and show you where you can download a report on the **many ways FHN is a part of your community**. And while I don't look forward to snow shoveling, I do look forward to our **annual Festival of Trees events** – a preview is included here.

Happy reading, and thank you for choosing FHN!

Summer Exercise Pays Off

Five Schools Win FHN Miles And Minutes Money



Having fit – and faithful – fans paid off for five schools in FHN's service area this fall. The schools were winners in FHN's second Miles And Minutes summer fitness program, which encouraged participants to be active and log their physical activity to win prize money for the school of their choice.

"Our goal for Miles And Minutes was to get people excited about exercise, and to reward that with support for schools in our communities," says FHN President and CEO Michael Perry, MD. "Our participants logged more than

three million minutes of exercise over the summer, so we feel like it is a double bonus – better health for them and extra money for their school."

FHN's Miles And Minutes had 1,202 participants, who logged more than 50,000 hours (3,035,321 minutes, to be exact!) of exercise from June 1 through August 31.

The winners are:

Miles per School System:

- Tri-County Christian – 805,715.7 miles (\$2,000)
- Freeport Catholic – 709,707.4 miles (\$1,000)
- Immanuel Lutheran – 537,792.99 miles (\$500)

Average Miles per Participant:

- Immanuel Lutheran – 251.62 miles (\$2,000)
- Forrestville Valley – 246.43 miles (\$1,000)
- West Carroll – 230 miles (\$500)

Other school districts that fared well in the competition included:

- Orangeville – 279,596.57 miles
- Pearl City – 208,761.05 miles
- Forrestville Valley – 123,862.64 miles
- Durand – 219.28 avg. miles/participant
- Freeport Catholic – 188.69 avg. miles/participant
- Pearl City – 185.8 avg. miles/participant
- Tri-County Christian – 179.99 avg. miles/participant
- Galena – 160.05 avg. miles/participant
- Orangeville – 142.08 avg. miles/participant
- Lena-Winslow – 134.89 avg. miles/participant
- Eastland – 116.57 avg. miles/participant

The Affordable Care Act (ACA)



We learned a lot during the first year of the Affordable Care Act, and now have Certified Application Counselors (CACs) who can assist you with enrolling in either Medicaid Expansion or the Health Insurance Marketplace coverage.

- **Medicaid Expansion:** There is no open enrollment timeframe, you may enroll anytime. For more information visit www.getcoveredillinois.gov or call FHN at 815-599-7997 or toll free at 866-417-0541. Income guidelines for Medicaid are listed below.
- **Health Insurance Marketplace:** 2015 open enrollment runs from November 15, 2014 to February 15, 2015 – If you haven't enrolled in coverage by then, you generally can't buy Marketplace health coverage for 2015 until the next Open Enrollment period for coverage (late 2015).
 - If you have a qualifying life event you may be eligible for a special enrollment period of 60 days outside the above enrollment timeframe.
 - Qualifying life events include: moving to a new state, certain changes in your income and changes in your family size (for example, if you marry, divorce, or have a baby).

Our Certified Application Counselors (CACs) can assist you with either option. To make an appointment please call FHN at 815-599-7997 or toll free at 866-417-0541.

If you are interested in enrolling yourself or family online yourself, please visit www.getcoveredillinois.gov. A series of screening questions on this website

will help you determine the coverage for which you are eligible and help you in completing your enrollment.

Top Ten Questions

1. What is the ACA?

The Patient Protection and Affordable Care Act (ACA), sometimes referred to as Obamacare, is a Federal law passed in 2010 that is designed to provide healthcare insurance coverage for everyone, even if they haven't been able to find or afford insurance in the past. The next enrollment for coverage begins November 15, 2014 and ends February 15, 2015.

2. Who needs to have health insurance?

Under the ACA, all U.S. citizens and permanent residents are required by law to have health insurance.

If you're currently enrolled in a 2014 Marketplace plan, your benefit year ends December 31, 2014. If you don't have health coverage during 2015, you may have to pay a fee. The fee in 2015 is higher than it was in 2014 — 2% of your income or \$325 per adult/\$162.50 per child, whichever is more. There are some exceptions, but they aren't broad — you will be able to see what they are when you enroll or you can check www.getcoveredillinois.gov.

DID YOU KNOW

If you make \$45,960 or less a year as an individual (or \$94,200 for a family of four), you can apply for a tax credit to help pay for health insurance coverage

If you make \$16,105 or less a year as an individual (or \$32,913 for a family of four), you may be eligible for Medicaid coverage

"Pre-existing conditions" like asthma or diabetes are no longer a barrier to getting affordable health insurance

Insurance companies can't put a "lifetime limit" on your healthcare spending

Learn more about the nation's new health insurance law, the Affordable Care Act (ACA) at www.fhn.org!

3. How can I be covered?

There are a number of ways you can be covered, including:

- Medicaid — the ACA has expanded eligibility and benefits for Medicaid
- Medicare
- Plans bought through the Health Insurance Marketplace
- Private plans, including employer-provided insurance (including retirement plans and COBRA)
 - Even if coverage is offered by your employer, you may still be eligible for and/or interested in checking out healthcare insurance coverage at the Health Insurance Marketplace.
- If you are ineligible for any third-party insurance and would like to discuss your options under the ACA, please call FHN at 815-599-7997 or toll free at 866-417-0541.

Other plans like CHIP, TRICARE, and certain other plans for veterans and Peace Corps volunteers are also valid. Additionally, young adults up to the age of 26 can remain on their parents' plans.

Please note: If you are already covered by Medicaid or Medicare, you don't need to do anything and re-applying will not get you a "better deal."

4. How do I know if I'm eligible for the expanded Medicaid coverage?

The screening questions at www.getcoveredillinois.gov will confirm this for you. Medicaid coverage is now available to all low-income adults regardless of parenting or health status, including:

- Adults age 19-64 without dependent children making \$1,342 or less per month as an individual (\$16,105 annually) or \$2,742 or less as a family of four per month (\$32,913 annually).
- Former foster children age 18-25, regardless of income, who were on Medicaid when they exited foster care because of their age.

5. I'm not covered by any of the options above - how can I get enrolled?

FHN's Certified Application Counselors can assist you with enrolling in either Medicaid Expansion or the Health Insurance Marketplace coverage. To make an appointment please call FHN at 815-599-7997 or toll free at 866-417-0541.

If you would prefer to enroll yourself, go to www.getcoveredillinois.gov and answer the screening questions there. Based on your responses, mostly related to income, you will be connected to apply for Medicaid or directed to the online Illinois Health Insurance Marketplace to apply for coverage.

(continued)

6. What is the Health Insurance Marketplace?

The Health Insurance Marketplace (sometimes referred to as the Health Exchange) is a resource where individuals and families can learn about their health insurance options, compare health insurance plans based on costs, choose a plan, and enroll for coverage. For Illinois, you can reach the Health Insurance Marketplace at www.getcoveredillinois.gov.

7. Who's eligible to shop for coverage at the Health Insurance Marketplace?

All Illinois residents. (Small businesses with 50 or fewer full-time equivalent employees may also shop at the Marketplace for their businesses - if you are a business owner, please see your business insurance agent for more information.)

8. What is the income level to apply for federal financial assistance with insurance bought at the Health Insurance Marketplace?

At the Health Insurance Marketplace website, you can apply for a tax credit to help pay for your insurance coverage if you make \$45,960 or less as an individual or \$94,200 for a family of four. More details can be found online at www.getcoveredillinois.gov (Tax credits are also available for small businesses that meet specific criteria - again, if you are a business owner, contact your business insurance agent for more information.)

9. What will it cost to buy healthcare coverage insurance at the Health Insurance Marketplace?

This will depend on the benefits you want and the plan you choose, as well as your eligibility for federal financial assistance (see Question #8). The Marketplace will allow you to compare plans and provide pricing options. Remember that the goal of the ACA is to provide health coverage for everyone, so you should be able to choose insurance to fit your budget.

10. What if I don't have healthcare coverage insurance by April 1, 2015?

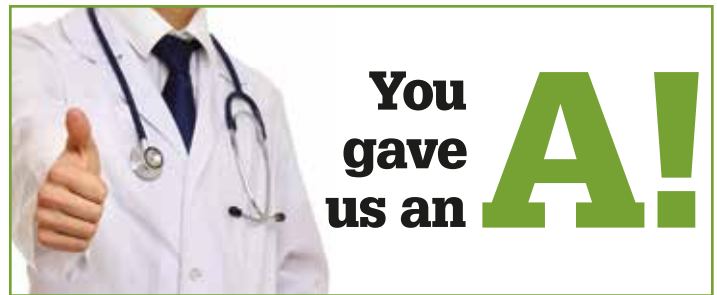
Unless you have an exemption, you will pay a fee when you file taxes. The fees are done on a sliding scale depending on your income. The fee in 2015 is higher than it was in 2014 — 2% of your income or \$325 per adult/\$162.50 per child, whichever is more. For more details, visit www.getcoveredillinois.gov.

Please note: during Open Enrollment (November 15, 2014 to February 15, 2015) coverage obtained through the Health Insurance Marketplace will begin as follows:

- Between the 1st and 15th days of the month, your coverage starts the first day of the next month. So if you enroll on November 15, 2014 (the first day of open enrollment), your coverage starts on December 1, 2014. If you enroll on February 15, 2015 (the last day of open enrollment), your coverage starts on April 1, 2015.
- Between the 16th and the last day of the month, your coverage starts the first day of the second following month. So if you enroll on December 16, 2014, your coverage starts on February 1, 2015.

If you're only uninsured for three months or less in 2015 – for example, if you don't enroll until February 15, the last day of open enrollment – you will not have to pay a fee. For more information, please visit <https://www.healthcare.gov/what-if-i-dont-have-health-coverage/>

Questions? Need help? We're here for you!
Just call FHN's Certified Application Counselors
at 815-599-7997 or toll free at 866-417-0541.



More than 3,000 people responded to FHN's area-wide survey this summer, representing every community in which we serve. Your feedback is extremely important to us, and we're very happy with what you said!

Since the last time we did this survey in 2010, nearly every aspect of our service has improved. For example, among respondents ...

97% rank their primary care at FHN as excellent or good

95% say we communicate well always or most of the time

92% can make appointments when they need them

93% rated their experience at FHN Memorial Hospital as excellent or good

97% say we're friendly

94% would recommend us to their friends and family

The fact that 94% would recommend us to their friends and family gives us the equivalent of a 3.9 on a 4.0 GPA (grade point average) scale. That's an A! In the 2010 survey, 92% said they'd recommend us. Our higher "grade" this year tells us that our commitment to delivering excellence continues to move us in the right direction, and we intend to keep on doing just that! Thank you for choosing FHN ...and for the A.

National Recognition Supports Your Feedback

You're not alone in letting us know we're doing a good job. In addition to our Leapfrog recognition (www.leapfroggroup.org) and the scores we've received from Healthgrades (www.healthgrades.com), we're proud to have been named one of the Top 10 safest hospitals in Illinois by the world's largest, completely independent, non-profit product- and service-testing organization.

In the end, though, **YOU are the winner in receiving quality healthcare.** Thank you again for choosing FHN!

A History of Giving

Clock Estate Gift Improves Cancer Care in Northwest Illinois

A generous gift from the estate of Dorothy and R.C. Clock in memory of Dorothy's parents, Charles and Gratia (Waddell) Green, has helped to pay for improvements to the FHN Leonard C. Ferguson Cancer Center in Freeport.

"The gift will help to pay for the Cancer Center's new linear accelerator – the piece of equipment that enables providers to precisely target radiation to destroy cancer cells – and for other upgrades of the Center's radiation equipment and treatment area," says FHN Foundation Executive Director Terry Egan.

Dorothy Clock was part of the fifth generation of the Green and Waddell families in Freeport. According to Dorothy's *Journal-Standard* obituary, the families settled here as pioneers in 1835 and were active in the growth of Freeport. She attended Northwestern University and the University of Illinois, returning to Freeport to serve as office manager at the General Dairy, a cheese factory located on West Galena Avenue.

She served her community as a Pink Lady at Freeport Memorial Hospital (now FHN Memorial Hospital) and was a member of the Hospital Women's Auxiliary and Meals-On-Wheels. She was a member of the YMCA, the Freeport Art Museum, and the Historical Society, as well as the First Presbyterian Church, now United Presbyterian.

During World War II, Dorothy was active at the snack bar at the Illinois Central Railroad Depot, greeting soldiers on the troop trains and handing out sandwiches, cookies, and fresh fruit.

In her later years, she lived at Parkview Home in Freeport until she died August 11, 2013 at the age of 101. Her late husband, R.C. Clock, was an executive for a local company and an avid investor.



In their lifetime, the Clocks donated more than \$500,000 to FHN. The most recent gift, totaling \$652,000, is the first half of their estate gift to FHN, which will eventually total approximately \$1.3 million. The radiation treatment room and linear accelerator will be renamed in memory of the Clocks and in remembrance of Dorothy's parents.

"Establishing a legacy like the Clocks have here through charitable giving is the biggest blessing you can give to your community," Terry says. "They have given a huge gift to the Cancer Center, but it really is for the patients and the people living here. It saves lives."

To learn more about making a transformational gift that impacts the health of our community, visit www.fhn.org/foundation.stm.

FHN SPEAKER SERIES

Baby It's Cold Outside – But My Germs and I Are Nice and Cozy Indoors!



Seasonal colds and flu are just a couple of the germs you're keeping warm in your house over the winter. Join FHN infection control expert Margie Kochsmier, MSN, RN, CMSRN, CIC, to learn where viruses and bacteria are likeliest to lurk, how to germ-proof your house, and what types of cleaners are safest to use.

The free program will begin at 5:30 p.m. Wednesday, Nov. 12 at the FHN Family Healthcare Center – Burchard Hills, 1010 W. Fairway Drive in Freeport.

Margie will share tips on how you and your family can stay healthy when you're all indoors together at home as well as how you can protect yourself when you're out in public.

There's no charge for this informative presentation, and everyone who attends is eligible to win a special door prize comprised of the best cleaners and gadgets to keep "bugs" at bay!

Refreshments will be served; registration is requested. Please register at www.fhn.org/germs.

Don't Let the Flu Get You Down

FHN Offering Seasonal Flu Shot Clinics



Healthcare providers take influenza – “flu” – seriously, and so should you. A bout of influenza can make a healthy, strong adult sick for a week or more, and it can be deadly for the very young, people over the age of 65, and people with compromised immune systems. The disease kills about 36,000 people each year and hospitalizes more than 200,000.

Flu, like the common cold, is a respiratory disease caused by a virus. Its symptoms include fever, a runny or stuffy nose, headache, dry cough, sore throat, muscle aches, and extreme tiredness. The flu doesn't give you an upset stomach – if you're experiencing vomiting or diarrhea, you likely have gastroenteritis.

Flu seems to share a lot of symptoms with the common cold, so how can you tell the difference? Here are some tips from the U.S. Department of Health and Human Services:

- If you have the symptoms listed above and develop a fever, it's likely you have the flu.
- Colds don't usually cause headaches; they are a common symptom of the flu.
- A cold might make you feel run-down; the flu can cause extreme exhaustion, fatigue, weakness, and severe aches and pains. Flu symptoms can last as long as two or three weeks.
- You'll usually have a stuffy nose, sneezing and a sore throat with a cold; these are only occasional symptoms of the flu.

- Chest discomfort can be mild to moderate with a cold; it can become severe with the flu.

Flu spreads from person to person when we're in close quarters. As kids get settled into school and colder weather brings us all inside, the viruses that carry colds and flu can spread like wildfire.

Practicing good hygiene (see box) can help you and your family stay healthy, but the very best way to avoid the flu is to get vaccinated. Because each year's influenza virus is different from past years, you need a flu shot every year.

The Centers for Disease Control (CDC) is recommending “universal vaccination” again this year, which means everyone 6 months of age and older should get a flu shot.

FHN is sponsoring a series of flu shot clinics throughout the area to help you and your family stay healthy. The clinics will follow CDC guidelines regarding eligibility for the vaccine, and will depend upon the availability of the vaccine. These clinics are for adults; if you want your child to be immunized, you will need to obtain a written prescription from his or her healthcare provider indicating the correct dosage.

If you are an **adult under 65 years of age**, you will get a **quadrivalent vaccine that protects against 4 strains of influenza for \$40**.

If you're **over 65**, you will receive a **high-dose version of the vaccine (\$52)**. There will be no out-of-pocket expense if you are covered by Medicare Part B (please present Medicare card) or a Medicare HMO accepted by FHN (list available at each location – covered persons **MUST** present the Medicare HMO card instead of the Medicare card for the billing process).

All immunizations not covered by Medicare or a Medicare HMO must be paid for by cash or check payable to FHN. The prices shown here are only available at these flu shot clinics; other rates may apply in FHN offices. No other insurance coverage can be accepted at these flu shot clinics, and per government regulations, no Medicaid cards can be accepted at these locations.

Because of federal guidelines to prevent identity theft, everyone must present a photo ID to receive an immunization.

You should **NOT** receive a flu shot at any of these clinics if you:

- Are allergic to eggs or the flu vaccine
- Are ill or have a fever
- Have a depressed immune system

Please contact your healthcare provider or call FHN toll-free at 1-877-6000-FHN (1-877-600-0346) ext. 939 for assistance in finding a provider if you can't receive a vaccination due to the above restrictions.

PREVENT FLU



- Wash your hands thoroughly and often with soap and water, or use an alcohol-based sanitizer containing at least 60 percent alcohol
- Avoid touching your eyes, nose or mouth whenever possible
- Cover your mouth and nose with a tissue or handkerchief when you cough or sneeze, and avoid coughing or sneezing in the direction of others
- Avoid crowds when the flu is most prevalent in the area



FHN 2014 Flu Shot Clinics

October

- | | | |
|----|------------------|---|
| 9 | 1–3 p.m. | Mest Manor, 525 3 rd Avenue, Savanna |
| 10 | 9 a.m.–noon | Carroll County Senior Center, 306 N. Main, Mount Carroll (BP) |
| 12 | 10 a.m.–noon | First Lutheran Church, 301 S. Clay, Mount Carroll |
| 14 | 9 a.m.–noon | Golden Meals, 524 W. Stephenson Street, Freeport—rear entrance (BP) |
| 17 | 8:30–10:30 a.m. | Doll Apartments Community Room, Lena Living Center, 1010 S. Logan, Lena |
| 19 | 8–10 a.m. | Faith United Methodist Church, 1440 S. Walnut, Freeport |
| 21 | 10 a.m.–noon | Wesley Chapel, 201 S. Hickory Street, Shannon |
| 23 | 10:30–11:30 a.m. | Liberty Village Estates, 2080 Navajo Drive, Freeport |
| 28 | 9–11 a.m. | Oakley Courts, 3117 Kunkle Boulevard, Freeport |
| 30 | 2–4 p.m. | State Bank, 1718 Dirck Drive, Freeport |

November

- | | | |
|----|----------------|---|
| 1 | 11 a.m.–2 p.m. | Immanuel Lutheran School library, 1964 W. Pearl City Road, Freeport |
| 2 | 10 a.m.–noon | St. John's Lutheran Church, 229 S. First Street, Pearl City |
| 4 | 9 a.m.–noon | St. John's Lutheran Church, 625 Country Lane, Lena |
| 5 | 1–3 p.m. | State Bank, 100 Ill. Route 75, Davis |
| 6 | 8:30–11 a.m. | Lake Summerset office, 1202 Lake Summerset Road, Davis |
| 6 | 1–3 p.m. | Sullivan's Foods, 703 N. Elida Street, Winnebago |
| 7 | 9 a.m.–noon | Carroll County Senior Center, 306 N. Main, Mount Carroll (BP) |
| 8 | 9 a.m.–noon | Sullivan's Foods, 217 Chicago Avenue, Savanna |
| 13 | 3–6 p.m. | Sullivan's Foods, 2002 W. Galena Avenue, Freeport |
| 14 | 1–3 p.m. | Sullivan's Foods, 201 Dodds Drive, Lena |
| 14 | 4–6 p.m. | Sullivan's Foods, 103 W. North Avenue, Stockton |
| 20 | 1–3 p.m. | State Bank, 215 S. Main Street, Pearl City |

December

- | | | |
|---|-------------|---|
| 3 | 9 a.m.–noon | Carroll County Senior Center, 306 N. Main, Mount Carroll (BP) |
| 4 | 9–11 a.m. | Senior Resource Center, Lincoln Mall, 1237 W. Galena Avenue, Freeport |

(BP) Indicates a site with a free blood pressure screening at the flu shot clinic site. Blood pressure screenings are available to anyone free of charge.



Check out
FHNews.com today,
and sign up for
FHNews to You,
at www.fhnews.org.

Mark Your Calendars for FHN Festival of Trees Activities

For thousands of years, people have searched for the meaning and beauty of life in music, painting, poetry, and other arts, many of which are now widely accepted as tools to augment traditional healthcare. This year's FHN Festival of Trees is shining the spotlight on art and the benefits it can bring to a healing environment.

We hope you and your family will join us at one or all of these FHN Festival of Trees events!

This year's **FHN Holiday Gala Casino** is set for Saturday, Nov. 22 at the Masonic Temple in Freeport. This year, we're partnering with the Freeport Art Museum for a festive evening of casino-style games, food, music, and auction shopping to raise funds for several art-related efforts at FHN. A portion of the evening's proceeds will be donated to FAM.

We'll flip the switch to start the holidays by **lighting the community tree** in front of FHN Memorial Hospital in



Freeport Sunday, Nov. 23. Join us after the downtown Freeport Mistletoe Walk for cookies, cocoa and some special visitors and get the holiday season off to a wonderful start!

The fun continues with the FHN Festival of Trees **Holiday Family Movie Series**. Bring the whole gang for a family-friendly, specially priced movie Saturday mornings at Classic Cinemas Lindo Theatre in Freeport. Keep an eye on www.fhn.org for an announcement of this year's movies!

Our popular **Community Festival of Trees** at the Freeport Public Library celebrates the artistic skills of non-profit organizations throughout the region. A panel of judges will award cash prizes in several categories and you can vote for your own favorite in the People's Choice competition, which also includes a cash award. Trees will be displayed Sunday, Dec. 2 through Friday, Jan. 2, 2015, but People's Choice voting ends when the library closes Saturday, Dec. 20!

We'll celebrate the joy of the season with musical performances from the **HCC Children's Choir** at the library and from area school choirs at **Singin' at the King** at the King Community Campus, and with Santa visits and storytelling ... check out www.fhn.org for a complete list of event dates and times.

We're proud to share these opportunities for you, your family and friends to gather and enjoy the holidays.

FHN ECONOMIC IMPACT REPORT

We're Proud to be a Part of Your Community

You know that FHN is a great place to go for healthcare, but you may not realize that FHN plays a big part in your community even if you never go to the doctor.

FHN is one of the largest employers in the area, with more than 1,300 employees spread across northwest Illinois from Pecatonica in the east to Savanna in the west.

Together, our employees earn more than \$91 million each year, and with each paycheck, we buy food and clothing, pay bills, and spend money in our community, which creates and supports even more jobs.

After investing in our greatest asset – the people who make up FHN – we spend about \$63 million each year on the goods and services we need



to provide healthcare. This includes everything from medical supplies to electricity for our buildings to food for our patients. Add another \$3 million or so each year for enhancing and updating our buildings and purchasing major medical equipment, and you can see our investment in northwest Illinois adds up!

With the help of the Illinois Hospital Association (IHA), FHN prepares an annual economic impact report for our communities. It's a quick look at what we've done in the past year to make northwest Illinois a better and healthier place to live.

If you'd like to see how FHN contributes to our regional economy and our communities, you can view and download the report on our website at www.fhn.org/mission.

Insight

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