

Insight

A publication of FHN

Volume 6, Issue 5



After Cancer
Treatment,
**Back in the
Swing of Things**

**FHN's Xenex
Benches Impetigo
FHN Festival of Trees
2015 Events**



We're here, for you.

FHN



Welcome to the Last Issue of INSIGHT FOR 2015!

It hardly seems possible, but it's the end of the year again. As always, **we celebrate the season with a wide variety of Festival of Trees events** – there's something

for everyone, as you'll read in this issue. Speaking of reading and the holidays, we are including an article by Freeport Public Library Director Carole Dickerson on **how to choose books for children on your holiday gift list**, together with her recommendations for different ages.

You'll also **learn about how FHN helped a number of local schools** battle a very bothersome contagious infection with our germ-killing robot, and **get the latest scoop on open enrollment for Affordable Care Act insurance coverage**. **An inspiring story of a local woman's battle with breast cancer – and her victory** – illustrates the importance of a complete healthcare team and the "dance" they all do together to

keep our patients healthy, and **introductions to our newest providers** and several other stories round out the issue.

2016 will be here before you know it, and **we'll be ready to help you start out on a healthy note with our Get FiTeam Challenge** and a whole year of events and activities to help you and your family achieve your best possible health.



Beyond Words Pet Therapy a Howlin' Success at FHN



Beyond Words

Sit. Stay. Heal.

The **FHN Beyond Words pet therapy program** recognized its first anniversary in October with a special celebration including treats for both canines and people. Therapy dogs help to ease patients' and families' stress in the medical setting. For more information on Beyond Words, visit www.fhn.org.



FHN's Xenex vs. Impetigo

Germ-Killing Robot Helps Stop Outbreak

When faced with an outbreak of impetigo, a highly contagious bacterial disease characterized by red, itchy sores, the staff of Aquin High School fought back.

The school's bathrooms, doorknobs, locker room and weight room were scrubbed and sanitized with a bleach solution. The students who had been infected were put on antibiotics, and all students were temporarily required to wear long khaki pants and long sleeves to minimize skin-to-skin contact.

The school's administration alerted other schools in Aquin's conference and the Stephenson County Health Department about the outbreak. And then, they called FHN.

"We rely on our Xenex disinfecting system to kill bacteria in places like our surgical suites and patient rooms," says FHN Director of Environmental Services Kris York, "So, while impetigo is more of a nuisance than a dangerous problem, it made sense for us to use Xenex to help Aquin stop their impetigo outbreak."

FHN sent one of its Xenex germ-killing robots and an Environmental Services (EVS) technician to Aquin in September to help thoroughly disinfect the school. The tech used the Xenex machine in Aquin's locker rooms, restrooms, classrooms, library, offices, cafeteria, shower rooms, weight rooms and on all of the school's wrestling mats and football equipment. A few days later, FHN sent the Xenex machine back for another round of germ killing to make sure the outbreak was over.

To stop any possibility of a wider outbreak in its tracks, FHN brought the Xenex machine to a number of other area schools, including Freeport High School and Junior High as well as high schools in Forreston, Lanark, and Pearl City.

Ultraviolet Light

Environmental Services professionals at FHN have been trained to use the Xenex system to perform a final disinfection after cleaning patient rooms and other areas of FHN Memorial Hospital.

The Xenex system uses UV light to upgrade cleanliness beyond what any manual process



can achieve, removing 99.9 percent of organisms from the high-touch surfaces of a room. The Xenex system is proven to be 20 times more effective than standard chemical cleaning – even against dangerous "superbugs" like *C. difficile* (*C.diff*) and MRSA.

Ultraviolet disinfection is common in everything from laboratories to vacuum cleaners. The Xenex robot uses high-energy ultraviolet light produced by xenon gas powered bulbs.

Safe for People and the Environment

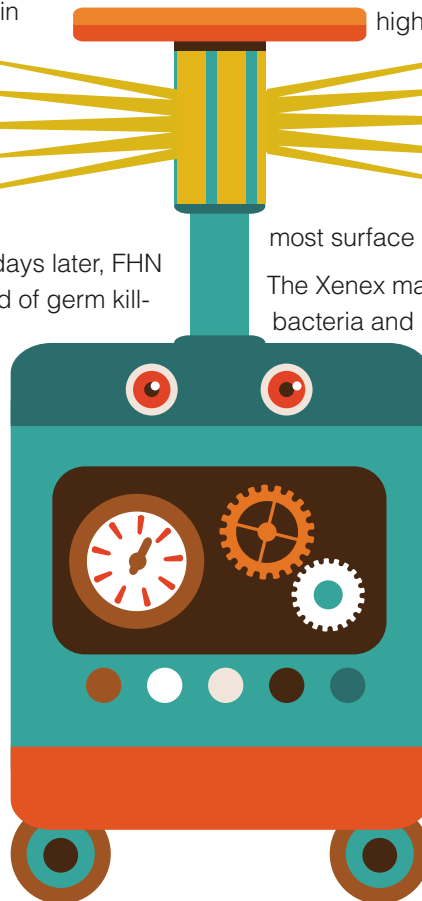
Most organizations and households use bleach or hydrogen peroxide, or a solution containing one or the other, to disinfect in the kitchen, restroom and other high-traffic areas. FHN uses these products, too, but in much larger quantities than your average household!

The Xenex system gives FHN Environmental Services a way to provide an additional layer of safety by disinfecting rooms and their contents with the touch of a button. After a manual cleaning using a seven-step process – pull trash,

high dust, damp-wipe contact surfaces, clean the restroom, dust mop, mop, and inspect – the EVS tech brings the Xenex machine into the room, opens doors and drawers to expose the most surface area for disinfection, and leaves the room.

The Xenex machine emits blasts of UV light that destroy bacteria and germs in the empty room. (The light cannot pass through glass or other materials, so it is harmless to people outside of the room; no one can be in the room while it is being disinfected.) The Xenex "robot" works quickly – it only takes 5-10 minutes for the machine to completely disinfect a patient room.

This extra step increases patient safety, reduces FHN's use of caustic chemicals and reduces waste. And, as area athletes know, it can stop an itchy outbreak in its tracks!



Dr. Barnes Came Back With Four Beautiful Words: **‘We Got It All.’**

Tyoni Martin hadn't had a mammogram in nine years, since she moved to Lake Summerset from California. She didn't even have a doctor.

She was truly feeling fine. After moving to Lake Summerset with her husband, she had never established a relationship with a local physician. But when she found out her blood pressure was elevated while attempting to donate blood, she got the message loud and clear: She needed the help of a medical professional. A friend recommended Jeffrey Schleich, MD, at FHN Family Healthcare Center—Orangeville.

Dr. Schleich recommended a mammogram and colonoscopy, but Tyoni chose to delay the procedures.

Uninsured at the time, she wanted to wait until she would be covered. FHN's Walk-in-Wednesday program prompted her to finally get tested ... and she is happy she did.

"I decided to go to 'Walk-in-Wednesday' because of my husband's encouragement," Tyoni explains. "I had waited long enough and it was so convenient. I just walked in, registered, and had my mammogram done then and there. After my exam, Nurse Navigator Jen Schierer called to tell me more tests were in order. When the radiologist recommended a biopsy, I was scared. But Jen was right there to help – she was phenomenal."

Support After Hearing "the C-Word"

After further testing, Tyoni got the diagnosis everyone fears. "The 'C-word' certainly catches your breath. Until it applies to you, you really don't know how you'll react," she says. "Jen was there for me again and walked me through the next steps. She was so comforting and reassuring. It truly helped to have someone so knowledgeable and compassionate at my side. She assured me that Dr. Barry Barnes, an FHN surgeon with considerable experience with breast cancer patients, would take good care of me ... and he did."

FHN Nurse Navigator Jennifer Schierer, MSN, RN, CBPN-IC, and Surgeon Barry Barnes, MD, FACS, are strong advocates of FHN's Walk-in-Wednesday program, which encourages women to come for an all-digital mammogram without an appointment on Wednesdays between 7 a.m. and 3 p.m. Tyoni's husband encouraged her to use this convenient program ... and she is glad she did.





Being able to fully enjoy the natural surroundings at her Lake Summerset home is just one of the many reasons Tyoni Martin is thankful for her good health.



Tyoni Martin takes to the floor with her partner at a dance event circa 1989. She has been a fierce competitor for decades on the dance scene and most recently as a cancer patient.

Jen scheduled Tyoni's initial meeting with Barry Barnes, MD, FACS. Tyoni explains, "My husband, Ron, and I met with Dr. Barnes to discuss options. His calm, competent manner helped us both. He fully explained the ramifications of a lumpectomy vs. a mastectomy, and gave me a wonderful book, which I referred to regularly during that difficult time. It was full of important information and answered almost every question I had. With a Stage 1 diagnosis and guidance from my doctor, I opted for a lumpectomy. After surgery, Dr. Barnes came back with four beautiful words: 'We got it all.' What a relief!"

Cancer Center Helps Make Treatments Tolerable

Dr. Barnes recommended follow-up at the FHN Leonard C. Ferguson Cancer Center, which Tyoni says was equally successful. She was scheduled to receive radiation treatments five days a week for seven weeks.

"Everyone was so encouraging and professional," Tyoni says. "My treatments, which used all the latest equipment, lasted less than five

minutes! I couldn't believe how quickly I got in and out. The staff commiserated with me when I started and celebrated with me when I finished. In fact, I actually got done ahead of schedule and brought a party with me for my last day. Thank God there was that kind of innovative care so close to home."

Now Tyoni, a former professional swing dancer and coach, is back to her busy

lifestyle managing an Internet TV dance business, judging dance competitions, and enjoying the lake with her husband.

She may have walked in to her "Walk-in-Wednesday" mammogram, but she danced out after her treatments were completed, grateful for advances in medicine and appreciative of all the friends and medical professionals who helped her through her ordeal.

The Freeport High School Girls' Varsity, JV, and Freshman volleyball teams

worked hard this fall raising money for the FHN Leonard C. Ferguson Cancer Center in Freeport. Members of all three teams were proud to present a check to Kelly Schleich, Medical Social Worker at the Cancer Center, in the amount of \$1,200! The annual "Dig Pink" night, which was held Oct. 7, gives the girls an opportunity to raise money by selling t-shirts and also raises awareness of the importance of early testing. A BIG "thank you" goes out to the coaches, players, and all who supported this important event.



2015 FHN Festival of Trees

There's Something Fun for Everyone

We hope you will join us at one or all of FHN's Festival of Trees events — there's something for everyone!

Holiday Movie Series

Join us each Saturday through December 19 for a family movie at a special price courtesy of FHN. All children attending will receive a holiday gift; seating is limited and there are no advance ticket sales. This year's movies are:



Dec. 5 – 10 a.m. — *The Good Dinosaur* PG (\$3.50)

Dec. 12 – 10 a.m. — *National Lampoon's Home Alone* PG (FREE)

Dec. 19 – **9 a.m.** — *Star Wars: Episode VII - The Force Awakens* PG-13 (\$3.50)

Bonus Family Movie

Dec. 16 – 1 p.m. and 7 p.m. – *Christmas in Connecticut*

Enjoy this 1945 classic starring Barbara Stanwyck, Dennis Morgan, and Sydney Greenstreet. Stanwyck stars as a food writer and “perfect housewife” who finds herself hosting her boss and a returning war hero for a traditional family Christmas. Hosted by FHN and Classic Cinemas Lindo Theatre, with movie insights by Ed Finch and Alan Wenzel, admission is a freewill offering or food drive contribution. Seating is limited and there are no advance ticket sales.

Community Festival of Trees

Enjoy the Community Festival of Trees Sunday, Dec. 6 through Saturday, Jan. 2, 2016 at the Freeport Public Library, 100 E. Douglas Street, Freeport. This popular, free event brings non-profit organizations together to decorate trees and compete for cash prizes. A panel of judges will award prizes in a number of categories, and you can vote for your favorite in the People's Choice competition through Saturday, Dec. 19!



Highland Youth Choir

Each year, during the first week of the Community Festival of Trees, we celebrate with a special free performance by the Highland Youth Choir. Join us at 5:30 p.m. Monday, Dec. 7 at the Freeport Public Library for some lovely holiday music and cheer.



Singin' at the King

Singin' at the King will bring school choruses from across northwest Illinois together for a night of music beginning at 5:30 p.m. Thursday, Dec. 3 at the King Community Campus, 511 S. Liberty Avenue, Freeport. The suggested admission price is one canned good or other food item for the FACC food pantry per person. (Santa will be there, too, so make sure the kids have their list ready!)

Holiday Storytelling and Santa Visits

Listen to a holiday story or two in Santa's visiting area at the Freeport Public Library. There's no charge for attending, and every child who attends will receive a small holiday gift from FHN.

Hosted by FHN and the Freeport Public Library.

5 – 7 p.m. Tuesday, Dec. 1

5 – 7 p.m. Tuesday, Dec. 8

5 – 7 p.m. Tuesday, Dec. 15





Santa Visits

Santa has set aside some time to visit with area children — every child who visits with Santa as part of a Festival of Trees event will receive a small holiday gift from FHN. There's no cost to visit with Santa, and he can usually be found at the Freeport Public Library, 100 E. Douglas Street, Freeport.

- Tuesday, Dec. 1 • 5–7 p.m.
- Thursday, Dec. 3 • 5–7 p.m.
- Saturday, Dec. 5 • 1–3 p.m.
- Sunday, Dec. 6 • 1–3 p.m.
- Tuesday, Dec. 8 • 5–7 p.m.
- Thursday, Dec. 10 • 5–7 p.m.
- Saturday, Dec. 12 • 1–3 p.m.
- Sunday, Dec. 13 • 1–3 p.m.
- Tuesday, Dec. 15 • 5–7 p.m.
- Thursday, Dec. 17 • 5–7 p.m.
- Saturday, Dec. 19 • 1–3 p.m.
- Sunday, Dec. 20 • 1–3 p.m.

Freeport Community Luminaria Night

Enjoy the beauty of Freeport's Stephenson Street and Lincoln Boulevard on Luminaria Night Sunday, Dec. 13. Residents of the neighborhood around FHN Memorial Hospital decorate their sidewalks with luminaria to celebrate the season.



Santa's Pajama Party and Storytime!

Join Santa in your PJs from 6:30 – 7 p.m. Tuesday, Dec. 8 for a story at the Freeport Public Library. There's no charge for attending, and every child who attends will receive a small holiday gift from FHN.

Happy Holidays from all of us at FHN!

FHN's Virtual Festival of Trees Contest

This year, your family's holiday decorations can win a cash prize! Share a photo of your holiday decorations online in FHN's Virtual Festival of Trees contest, and vote for your favorite!



Three entries will win cash prizes:
First Prize: \$250 • Second Prize: \$150 • Third Prize: \$75
Visit www.fhn.org for details.

MAKE THE SEASON BRIGHT FOR A CHILD



Festival of Giving is Friday, Dec. 4

Join Big Radio, FHN, Highland Community College, and the Salvation Army for a **Festival of Giving** from 6 a.m. to 6 p.m. Friday, Dec. 4 at the HCC Student/Conference Center.

Big Radio will be doing live spots from the event, and will replay the performances from FHN's Singin' at the King as part of the Festival of Giving. Donations of toys and money will be accepted throughout the day to benefit disadvantaged children in our area.

For more information on how you can help a needy family during the holidays, call the Salvation Army at 815-275-7265.

Children's Books: Gifts that Keep on Giving



By Carole Dickerson
Freeport Public Library Director



It is never too soon to introduce children to books. More and more studies point to the importance of early literacy skills and discuss how children develop critical pre-reading skills that prepare them to learn to read.

Board books and cloth books are the best first-fits for tiny hands. Easy-to-hold board books are about 6" x 6" and can provide great introductions to colors, numbers, and ABCs. Board books are sturdy purchases that can stand to up a little teething.

Good Night Teddy by Francesca Fern is an adorable, interactive cloth book that comes with a miniature pajama-clad Teddy bear, attached by a ribbon to the book's spine. Teddy can be inserted in a little pocket in each page of the book to make the story of everyday incidents, e.g., mealtime, bathtime, bedtime, inter-

active. This, along with the perennial favorite, *Pat the Bunny*, get my votes for fine gifts for infants and toddlers.

I maintain that a picture book is easy to select – attractive illustrations, an easy-to-follow story, fast paced, with a good ending – something that the reader and the listener can both enjoy! A classic, which I enjoyed as a child and cherish to this day, is *The Velveteen Rabbit* by Margery Williams, with the original illustrations by William Nichols. Talk about life lessons! This one tackles what is real and the redemptive power of love.

The Velveteen Rabbit, along with *Charlotte's Web* by E.B. White, are easily my favorite children's books. To this day, I cry at the end of *Charlotte's Web* when Wilbur remembers Charlotte as a true friend and a good writer. Spoiler alert: Charlotte dies at the end of the story, so

parents have to decide if their six-year old is ready for this or not. My father read it aloud to me, chapter by chapter, when I was in second or third grade, and we both thought it was well written and inspirational.

I turned to experts for buying children's picture books and for books for grade schoolers, middle schoolers, and teens. In the accompanying sidebar, you'll find recommendations for holiday purchases from Freeport Public Library Youth Services Supervisor Anna Doyle.

While you're buying books for friends and family, please remember the library's holiday book drive. Every December, you'll find a barrel for donations of new and like-new books in the library lobby. The book you donate could be the very first one a needy child owns.

It's a Great Year to Get Fit: Everybody Wins in the Get FiTeam Challenge

Don't let your new year's resolution to get fit go to waste!

Join Get FiTeam
2016!

Mark your calendars
for January 10th

- The competition will begin on January 10th and run for 12 weeks.
- Put together a team of four. The cost is just \$25 per person!
- Get access to a variety of gyms and workout centers throughout the area.
- Earn points for workouts, healthy eating, and attendance at FHN events.
- Win BIG PRIZES!

Get your squad together and set your workout goals. Get registered today at getfit.fhn.org, and like **FHN Get FiTeam** on Facebook.



Recommendations



Picture books:

Lola at the Library
by Anna McQuinn

***Pigeon & Elephant
and Piggie***
by Mo Willems

The Day the Crayons Quit
by Drew Daywalt

Press Here
by Henri Tullet

Pete the Cat
by Eric Litwin



Grades 4–6:

Diary of a Wimpy Kid series
by Jeff Kinney

Dork Diaries
by Rachel Renee Russell

Artemis Fowl
by Eoin Colfer

Percy Jackson
by Rick Riordan

Smile & Sisters
by Raina Telgemeier

Lumberjanes
by Noelle Stephenson

Grades 3–5:

Captain Underpants series
by Dav Pilkey

Franny K. Stein
by Jim Benton

Goosebumps series
by R.L. Stine

***Geronimo Stilton &
Thea Stilton***
by Gianluigi Fungo & Mirko
Babboni

The Princess in Black
by Shannon Hale

Grades 7–9:

Leviathan
by Scott Westerfeld

Drama
by Raina Telgemeier

Feed
by M.T. Anderson

Teens:

Stranger
by Rachel Manija Brown & Sherwood Smith
(for fans of dystopian fiction)

Code Name Verity
by Elizabeth Wein (for fans of historical/war fiction)

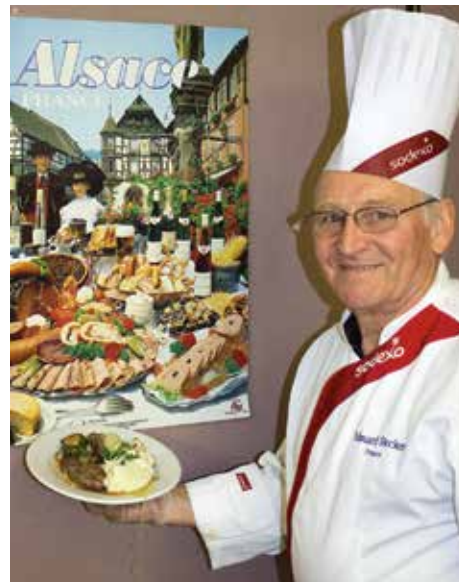
Tithe
by Holly Black (for fans of modern fantasy)

Rot and Ruin
by Jonathan Mayberry (for fans of zombies)

Ooh, La La – a French Feast at FHN!



Chef Edouard Becker of Alsace, France took over the FHN Memorial Hospital kitchen as part of the Sodexo Global Chef program for a few days in October, creating a delectable French feast for visitors, patients, hospital staff and the public. Hundreds attended a special French Feast Oct. 27, and Bill Palmquist of Freeport (bottom right photo) was the winner of a fabulous door prize basket!



Welcome New Providers

Dosi, Groezinger, Mescher Join FHN

We're proud to welcome some new providers – and a familiar face – to FHN!

Renu Dosi, MD



Well-known local physician **Renu Dosi, MD**, has joined FHN and is seeing patients at the FHN Family Healthcare Center – Burchard Hills in Freeport.

Dr. Dosi is board certified in internal medicine and has been seeing patients at her private practice in Freeport since 1985. During that time, she was an active staff

member with admitting privileges at FHN Memorial Hospital.

She earned her degree from Sawai Man Singh Medical College in India and served her residency in internal medicine at the Catholic Medical Center of Brooklyn & Queens, NY.

Dr. Dosi sees patients at FHN Family Healthcare Center – Burchard Hills, 1010 W. Fairway Drive in Freeport. **Current patients may make an appointment with Dr. Dosi by calling 815-599-7740.**

Tara Mescher, AGACNP-BC



Nurse practitioner **Tara Mescher, AGACNP-BC**, has joined the staff of the FHN Family Healthcare Center – Savanna. She will work with Daniel Woods, MD and the Savanna staff to serve as a primary healthcare provider for patients of all ages.

Tara holds a master's degree as an acute-care nurse practitioner as well as a

post-masters Family Nurse Practitioner certificate from Allen College in Waterloo, Iowa. She earned a bachelor's degree in nursing from Mount Mercy College in Cedar Rapids, Iowa.

She has a broad range of experience, from caring for patients at the University of Iowa Hospitals and Clinics in the Gyn-Oncology unit to seeing patients in specialties ranging from critical care medicine to cardiology and surgery.

Tara was nominated for Iowa's Top 100 Nurses in 2006, and received an Iowa's Top 100 Nurses scholarship in 2012 while pursuing her advanced nursing degree. She is accepting new patients at the FHN Family Healthcare Center – Savanna, 2107 Chicago Avenue in Savanna. **To make an appointment, call the office at 815-273-3323.**

Terri Groezinger, PA-C



Board-certified physician assistant **Terri Groezinger, PA-C**, has joined FHN and is caring for patients at FHN FastCare inside the Freeport Shopko and at FHN Same-Day Care at FHN Family Healthcare Center – Burchard Hills in Freeport.

Terri earned her bachelor of science degree from the University of Wisconsin-

Madison's Physician Assistant program. She's also a graduate of Highland Community College in Freeport, where she earned her associate of science degree.

As a physician assistant, Terri conducts physical exams, treats patients' illnesses and injuries, orders and interprets lab tests and writes prescriptions. Physician assistants have a broad education in primary care and complete an intensive medical program lasting two to three years.

Before coming to FHN, Terri cared for patients in a retail clinic setting and in a dermatology practice. Patients cannot make direct appointments with FHN FastCare and FHN Same-Day Care providers; if your primary healthcare provider cannot see you for an acute illness or injury, you will be referred to Same-Day Care or you may walk in to FastCare during open hours. **(Check www.fhn.org for FastCare hours.)**

**The
#1 Reason
to Sign On
to MyFHN:**



**It puts YOU
in charge of
your healthcare!**

**Enroll online at www.fhn.org –
just click on the MyFHN button
on the right side of the page at
www.fhn.org.**

Health Insurance Update

Open Enrollment Ends January 31, 2016

Is your health insurance in order for 2016? FHN has Certified Application Counselors (CACs) who can assist you with enrolling in either Medicaid expansion or coverage through the Health Insurance Marketplace.

- **Medicaid:** There is no open enrollment timeframe; you may enroll any time. For more information, visit www.getcoveredillinois.gov or call FHN at 815-599-7950 or toll free at 877-720-1555. Income guidelines for Medicaid are listed below.
- **Health Insurance Marketplace:** 2016 open enrollment runs from November 1, 2015 to January 31, 2016 – If you haven't enrolled in coverage by then, you generally can't buy Marketplace health coverage for 2016 until the next Open Enrollment period for coverage (late 2016).
- 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).

FHN's Certified Application Counselors (CACs) can assist you with either option. To make an appointment, please call FHN at 815-599-7950 or toll free at 877-720-1555.

If you are interested in enrolling 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.

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 2015 Marketplace plan, your benefit year ends December 31, 2015. If you don't have health coverage during 2016, you may have to pay a fee. The fee in 2016 is 2.5% of your

DID YOU KNOW

"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!

household income or \$695 per adult and \$347.50 per child under 18, whichever is higher. 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.

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 815-599-7950 or toll free at 877-720-1555.

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 \$1,353 or less per month as an individual (\$16,243 annually) or \$2,788 or less as a family of four per month (\$33,465 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 or coverage through the Health Insurance Marketplace. To make an appointment, please call FHN at 815-599-7950 or toll free at 877-720-1555.

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.

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. Find the Illinois Health Insurance Marketplace at www.getcoveredillinois.gov.

7. Who is 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 \$47,080 or less as an individual or \$97,000 for a family of four. More details can be

Continued from page 11

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?

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 2016 is higher than it was in 2015 — 2.5% of your household income or \$695 per adult and \$347.50 per child over 18, whichever is higher. For more details, visit www.getcoveredillinois.gov.

Please note: during Open Enrollment (November 1, 2015 to January 31, 2016) 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 December 1, 2015, your coverage starts on January 1, 2016. If you enroll on January 16, 2016, your coverage starts on February 1, 2016.
- 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, 2015, your coverage starts on February 1, 2016.

If you're only uninsured for 1 or 2 months in 2016 – for example, if you don't enroll until January 31, 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/>

If you have questions about Medicaid or health insurance coverage, call FHN's Certified Application Counselors at 815-599-7950 or toll-free at 1-877-720-1555.



FHN staff and their families shared in the fun Sept. 26 at the **Warren Pumpkin Festival Parade**. They marched with the FHN van and had treats for kids along the route!

FHN is Honored to be a Part of the Galena School District's (GUSD) Kindness Initiative.

Begun last year by Galena Superintendent Dr. Sharon Olds as a way to build upon anti-bullying activities, the Kindness Initiative encourages individuals to be kind to each other every day.

Dr. Olds died of lung cancer earlier this year, but her message "Be Kind – We Are All on the Same Team" was shared in a very special way for this year's Kindness Day Oct. 5.

On Kindness Day, students and staff of all Galena schools dedicated an entire day to activities to encourage kindness on a regular basis. Thanks to the generosity of a number of local sponsors, every student and staff member received a purple T-shirt with Dr. Olds' message to wear on that day.

The FHN Family Counseling Center – Jo Daviess County is proud to be a sponsor of Kindness Day and to offer behavioral healthcare services to the school district and area citizens.



Kayleigh Folks, a 5th grader at Galena Middle School, and Natalie Ricke, a senior at Galena High School, had fun at **Kindness Day** activities.

Insight

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