



THE VOTER

OCTOBER 2013 Vol. 40, No 7

Newsletter of the League of Women Voters of the Clemson Area

Co-President's Message



When I first heard about Moral Monday, it was in the context of a reporter wanting to learn about the movement first hand and be arrested for peaceful protest. He spelled out all the details from beginning to end. His arrest was very civilized, really not even a slap on the wrist, but more of a consensual activity: "I need for you to arrest me so that I can make a point. Thanks." A little later I learned that being arrested for peaceful protest activism imparts credibility. It never occurred to me that being arrested could be a good thing; I will admit to being intrigued. When I read in the August issue of National's Blog Round Up that LWV of North Carolina had participated in a Moral Monday, I wondered how long it would take this movement to pop into South Carolina.

As I write this, we are but a week into September and when you read this, it will likely be October. My hope is that September was full of registering new voters and learning from our legislators their plans for making the upstate a better place for all South Carolinians. October will bring preparations for municipal elections and hearing from LWV Spartanburg's Jan Hammett about soil and water conservation. I'm looking forward to it!

Many, many thanks to my Co-President.

Yours in League,

Paula Appling

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THE VOTER

League of Women Voter Clemson Area
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UPCOMING CALENDAR OF EVENTS

Monday, October 7	Federally Facilitated Health Insurance Exchange Program , Gignilliat Center, Seneca, 6:30 pm
Tuesday, October 8	Federally Facilitated Health Insurance Exchange Program , Anderson County Library, 300 North McDuffie Street, Anderson, 6:30 pm
Tuesday, October 8	LWVCA Board Meeting , Clemson Community Room, 5:30 pm
Tuesday, October 15	General Meeting, SC Water and Conservation , Jan Hammett from LWV Spartanburg, OLLI, 7:00 pm
Tuesday, October 29	Candidates' Forum for Central Town Council Candidates , Central Town Hall 7:00 pm

OCTOBER General Meeting: "When Rivers Run Dry"

The LWV Clemson Area is fortunate to have Jan Hammett on October 15 to present the program titled **"When Rivers Run Dry"**. The program will be held at the OLLI Center at 7:30 pm, with a social time 7-7:30. In this program she will cover many things that deal with our water issues and will show how South Carolina connects to the rest of the world in their efforts to protect our waters. Jan is a native South Carolinian. She worked with Eastern Airlines for 10 years in Miami, Florida before coming back to reside and raise a family in her home state. Jan was SC state organizer for 1Sky.org which later merged with 350.org.

She was the Natural Resources Chair for Spartanburg LWV and a past Natural Resources Director for the LWVSC. She has been a Spartanburg Conservation Soil and Water Commissioner since 2010 and was chosen to represent South Carolina at the Audubon Climate Change Workshop & Advocacy Training in 2009 where she lobbied for clean energy in Washington, DC. Jan is also very active in her community and is Co-founder of "Spartanburg Citizens for Recycling" as well as a Recycling Educator for students in grades K-6.

~Submitted by Sandra Gray

HEALTH CARE ENROLLMENT

As you probably know, open enrollment to purchase health insurance through the Federally Facilitated Health Insurance Exchange begins October 1.

We want to encourage uninsured adults in the Upstate to come learn about the new Federally Facilitated Health Insurance Exchange, then make plans to enroll in an affordable health insurance plan that best suits their needs. There will be two events in October to learn more about affordable health insurance available in the state of South Carolina through the health insurance exchange. See - Attached press release and a flyer about two upcoming events.

SENECA

Monday, October 7th - 6:30pm, Seneca - Gignilliat Center, 621 North Townville Street, Seneca, SC 29678

ANDERSON

Tuesday, October 8th - 6:30pm, Anderson County Library, 300 North McDuffie Street, Anderson, SC 29621

We will have qualified health insurance navigators helping individuals learn about the new health insurance plans and how to enroll. These events are made possible by a group of concerned citizens in partnership with local hospitals and health organizations including AnMed Health, Oconee Medical Center, Mountain Lakes Access Health, Clemson Free Clinic, Anderson Free Clinic, Anderson Chamber, and Deco, the eligibility specialist organization awarded a federal grant to provide health insurance exchange navigators for the Upstate of South Carolina.

Contact information is in the attached. Thank you for your help in sharing this information with your constituents.

**Heather Goss, Executive Director,
Mountain Lakes AccessHealth,**

HEALTH INSURANCE MARKETPLACE EXCHANGES FOR INDIVIDUALS IN SC

Who can participate in the health insurance exchange? Beginning October 1, 2013, all South Carolina citizens are eligible to receive individual health insurance through the new Marketplace exchanges of Patient Protection and Affordable Care Act (PPACA).

People with incomes up to 4 times the poverty level are eligible for refundable and advanceable tax credits that reduce premium cost¹. A refundable tax credit is one that is available to a person even if he or she has no tax liability. An advanceable tax credit allows a person to receive assistance at the time that they purchase insurance rather than paying their premium out of pocket and waiting to be reimbursed when filling out their annual income tax return.

People with incomes up to 2.5 times the poverty level are also eligible for reduced cost sharing (i.e., coverage with lower deductibles and copayments) paid for by the federal government.

FAMILY SIZE	POVERTY LEVEL	4 times POVERTY LEVEL
1	\$ 11,490	\$ 45,960
2	\$ 15,510	\$ 62,040
3	\$ 19,530	\$ 78,120
4	\$ 23,550	\$ 94,200

The numbers in the “POVERTY LEVEL” column are the threshold poverty levels published for 2013¹. To find the threshold poverty level for a family with more than 4 people, add \$4020 for each additional person.

In South Carolina, a family with income below the Poverty Level SHOULD APPLY FOR MEDICAID COVERAGE TO SEE IF THEY ARE COVERED under current Medicaid guidelines. Those below the Poverty Level are not eligible for expanded Medicaid because South Carolina decided not to expand it. They are also not eligible for subsidies or tax credits in the exchanges because the writers of the bill intended that they be covered by the Medicaid expansion.

The following table gives the availability of tax credits, reduced co-pays and subsidies in the exchanges as a function of the poverty level. **Subsidies and tax credits are available only on insurance bought through the exchanges.** A more complete description of premium and subsidies, complete with many examples, can be found in a recent *Washington Post* article¹.

Income Greater Than	Income Less Than	Subsidies or Tax Credit Available	Maximum Premium as a Function of Income
\$ 0	Poverty Level	NO	No Cap
Poverty Level	3 x Poverty	YES	Sliding scale ¹
3 x Poverty	4 x Poverty	YES	0.095 x income
4 x Poverty		NO	No Cap

SC residents who do not qualify for lower costs in the exchanges because they are below the poverty line should apply for an exemption¹ from the tax penalty when they apply for coverage in the Marketplace.

Insurers are barred from denying coverage or raising premiums for people in poor health, or charging women more than men. Under the law, they can charge their oldest customers a maximum of three times the price of their youngest ones.

How to Estimate Individual Costs and Subsidies

The Kaiser Family Foundation provides a calculator for individuals to estimate the effect of the Affordable Care Act on their individually purchased health insurance. Given family size, ages and tobacco use, the calculator estimates the annual cost of an individual policy and the amount of refundable federal tax credit. (This tool is an eye-opener!)

<http://kff.org/interactive/subsidy-calculator/>

How to Sign Up for Insurance on the Exchange

The starting point is www.healthcare.gov for all access.

Click on “SEE YOUR OPTIONS >>”. On the next screen select either “I’m looking for coverage for myself or my family” or “I’m looking for coverage for a small business I own or operate” and then click on “NEXT”.

Select your gender and age range. Use the pull-down menu to select SOUTH CAROLINA and, again, click on “NEXT”, which leads to questions about your current health coverage and your intent for future coverage.

Addition information is continued on page 4.

NATIONAL VOTER REGISTRATION DAY



Tuesday, September 24, was National Voter Registration Day, a nationwide nonpartisan effort to register thousands of voters in one day. Approximately 800 league members and their partners across the country participated in registering new voters. The LWV Clemson Area partnered with the Clemson University Civic and Services House (CASH) to host a registration drive on the campus of the University. CASH, as described by member and participant in the registration drive Elizabeth (Izzy) Ward, is a student organization for community and civic-minded students. The voter registration was held on the Bridge in front of the Clemson University Library between 11 am and 1 pm. It was a busy day on the Bridge with students rushing in and out of the Library and to class. A table was set up for student voter registration and for handing out League and voting materials, including information on South Carolina's new voter picture ID requirements and absentee voting. Although we only registered 7 new voters at the table, many other students stopped to ask questions about the voting process and what elections were being held in South Carolina that they might vote in. We were able to explain about the new picture ID requirement for voting and how to obtain absentee ballots since many of them would be a school on election dates.



Many thanks to Izzy Ward from CASH, Diana Stafford, Charlotte Holmes, Patilee Tate for a job well-done with the registration drive!

~Submitted by Sandra Gray

Additional Information on the Affordable Care Act

The *Washington Post*: 11 facts about the Affordable Care Act:

<http://www.washingtonpost.com/blogs/wonkblog/wp/2012/06/24/11-facts-about-the-affordable-care-act/>

What if my state is not expanding Medicaid?

<https://www.healthcare.gov/what-if-my-state-is-not-expanding-medicaid/#state=south-carolina>

The political history of the Affordable Care Act in South Carolina.

<http://kff.org/health-reform/state-profile/state-exchange-profiles-south-carolina/>

An excellent explanation of subsidies and tax credits:

<http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7962-02.pdf>

American Medical News explains the dilemma of those between 100% and 138% of the Poverty Level:

<http://www.amednews.com/article/20130114/government/130119973/2/>

~Submitted by Eleanor Hare

2013 LEAGUE LEADERS DAY

Petition To Add At-Large Member to Pickens School Board

Eleanor and Bill Hare, Paula Appling, and Holley Ulbrich attended the annual League Leaders Day in Columbia on August 24th. This annual gathering is always a good chance to get inspired and informed for the new league year and to meet leaguers for around the state. A panel of experts on sustainable agriculture, including the state Commissioner of Agriculture, got us started on our sustainable agriculture consensus planning with a focus on South Carolina. Project XX (named for the chromosomes) offered strokes and strategies for getting women more involved in government in both elected and appointed positions. Holley Ulbrich and Tim Wilkins from the SC Association of Counties did a presentation on home rule issues, focusing power of appointments and on state overriding the authority's of counties in managing their landfills, specifically taking out of state wastes. Finally, Keller Barron led a lively session on nuts and bolts issues in managing the League, covering such issues as nonpartisanship policy, voter service, and membership involvement.

We had a smaller Clemson delegation than usual, although overall attendance was good (about 60). Much of our advocacy work is on state level issues, so it is important to be informed about these issues and prepared to speak about them, and also to talk to other people who share those concerns. Plan to be there next year!

~Submitted Holley Ulbrich



Clemson attendees

Tim Winslow & Holley



Project XX



Agriculture

We, the undersigned, request the Legislative Delegation representing Pickens County to support and vote in favor of legislation that will add at-large membership to the Pickens County School Board. H4165 and H4258 are two such bills.

Our petition has been discussed in the local media. One letter to the Editor opposed any change to the composition of the School Board. A news article indicated that some of our legislators are thinking of increasing the size of the School Board to seven members in order to solve the problem of requiring a supermajority for all decisions.

Currently, the six School Board districts coincide with the six County Council districts. We do not know if our legislators are considering increasing the size of the County Council at the same time, thus minimizing the increase in the number of independent districts needed in elections.

It has been estimated that changing the districts would cost \$33,000. Adding an at-large member would not incur additional costs. If the number of districts is increased, how would the next election be implemented? Would all seven members be elected in the same election, although with staggered terms?

The League of Women Voters supports the addition of an at-large member in order to provide better representation to those areas of the county where population is increasing. Redistricting is done every 10 years.

~Submitted Eleanor Hare

Clemson City Council 1st and 3rd Monday, 7:30 pm.
 Seneca City Council 2nd Tuesday, 7:00 pm.
 Pickens County Council 1st and 3rd Monday, 7:00 pm.
 Oconee County Council 1st and 3rd Tuesday, 6:00 pm.

Anderson County Council 1st and 3rd Tuesday, 6:00 pm
 Pickens County School Board 4th Monday, 7:30 pm.
 Oconee County School Board 3rd Monday, 6:00 pm.
 Anderson Co. School Board 3rd Monday, 6:00 pm

Contribution Form

League of Women Voters of the Clemson Area LWVCA, P. O. Box 802, Clemson, SC 29633

Name _____

Address _____

City _____ State _____ Zip Code _____

Amount Enclosed \$ _____ Phone (opt) _____

I wish my contribution to remain anonymous.

I wish my contribution to be tax deductible where allowed by law. My check is made out to the "*League of Women Voters Ed Fund*" which is a 501(c)(3) organization.

I wish to support the League's action priorities. My check is made out to the "League of Women Voters" and is not tax-deductible.

League of Women Voters of the Clemson Area

P. O. Box 802
Clemson, SC 29633

[Recipient]

Address Line 1

Address Line 2

Address Line 3

Address Line 4