



The League of Women Voters Of Weston

November, 2009

No. 121

OPENING MESSAGE

Katty Chace

League of Women Voters of Weston

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781-891-1087

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This LWV/Weston Newsletter is published monthly except July and August. The LWV is a nonpartisan political organization open to all citizens of voting age.

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VOTER INFORMATION

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133 Portland Street
Boston MA 02114
(617)523-2999

Submit articles to Katherine Wolfthal in
typewritten hard copy or by e-mail to
kate@weichi.com

We are moving into a very busy political season on all three levels of government. At the local level, we have a Special Town Meeting coming up on Monday, November 30. The first item on the warrant that night will be the renovation of the Josiah Smith Tavern and Old Library. Voters are being asked for an appropriation of \$300,000 to keep the Committee operating until the May Annual Town Meeting, when final approval will be sought. You can read a report elsewhere in this Bulletin about our very well-attended Coffee Hour in the Tavern Barn in late October. Also on the warrant are requests for funding for new science labs at the High School and technology improvements.

The U.S. Senatorial Primary to replace Senator Kennedy will take place on Tuesday, September 8th at the usual polling places (Methodist Church, St. Peter's and St. Demetrios). The papers are full of news about the four Democratic and two Republican candidates, so this race is in the forefront of public attention. The actual election will take place on Tuesday, January 19. The Massachusetts League of Women Voters has scheduled a debate between the final candidates at Faneuil Hall on January 13.

When that election is completed, attention will shift to our November gubernatorial election. Governor Deval Patrick is running for a second term, challenged by Republicans Charlie Baker and Christy Mihos and Democrat-turned-Independent State Treasurer Timothy Cahill.

We are hoping to schedule Senator Susan Fargo and Representative Alice Peisch to come to a coffee hour in January to speak about legislation and other matters of interest on Beacon Hill. The exact date depends on availability of our legislators and of the Community Room at the library, but we will keep you posted as plans are made.

We discussed at our board meeting the challenge of dealing with Lyme disease when diagnosis is delayed. Barbara Fullerton mentioned the existence of the film "Under Our Skin", which was shown at the Wayland Library, and we agreed we would like to obtain the film to be shown here in Weston, perhaps with a physician in attendance who is knowledgeable about the disease. As it turns out, our Board of Health has recently acquired three copies of the film which they intend to donate to the library and which they will make available to us. We will schedule a meeting in February, just as the outdoor season is about to open, and invite the garden clubs and WCCA to attend.

Robin Coutts has been seeking sponsors amongst local businesses, to fill our dwindling coffers. We have not had any advertising since the Bulletin went online, but, with Robin's hard work, we will now have a few advertisers, as well as a listing of sponsors, in each issue. Thank you, Robin, and thanks to our sponsors!

We need those of you who have not yet paid your dues for the current year to please do so now. There is a membership form in the Bulletin that you can use to send your check to Rochelle Nemrow.

CALENDAR

NOVEMBER 2009 – JANUARY 2010

November 23, Monday.....	Explanation of
7:30 P.M. – Weston Public Library	Proposed Science Labs
November 30, Monday.....	Special Town Meeting
7:30 P.M. – Weston High School Auditorium	
December 1, Tuesday.....	LWVW Board Meeting
9:15 A.M. – 3 Winter St.	
(Barbara Fullerton, 781-893-7440	
December 8, Tuesday.....	U.S. Senatorial Primary
7:00 A.M. – 8:00 P.M.	
December 12, Saturday.....	Holiday House Tour
9:30 A.M. – 3:00 P.M.	(Ticket needed)
January 19, 2010, Tuesday.....	U.S. Senatorial Election
Methodist Church, St. Peter's and	
St. Demetrios churches	

WHEN IT'S TIME FOR ACTION

President

President Barack H. Obama
The White House
Washington, D.C. 20510
<http://www.whitehouse.gov/>

U.S. Senators

- The Honorable Edward M. Kennedy
2400 JFK Building
Boston, MA 02203
(617)565-3170

317 Russell Senate Office Building
Washington, DC 20510
(202)224-4543
senator@kennedy.senate.gov

- The Honorable John F. Kerry
One Bowdin Square, Tenth Floor
Boston, MA 02114
(617)565-8519
304 Russell Senate Office Building
Washington, D.C. 20510
(202)224-2742
E-mail: john_kerry@kerry.senate.gov

U.S. Representative 7th District

The Honorable Edward J. Markey
(781)396-2900
(202)225-2836
2108 Rayburn House Office Building
Washington, D.C. 20515
(202)225-2836
<http://www.house.gov/markey>

Governor

Governor Deval Patrick
Office of the Governor
State House, Room 360
Boston MA 02133
(617)727-3600
E-mail: Goffice@state.ma.us

State Senator 5th Middlesex District

The Honorable Susan Fargo
(617)722-1572
State House, Room 505
Boston MA 02133-1054
E-mail: sfargo@senate.state.ma.us
Home: (781) 259-9623

State Representative 4th Norfolk District

The Honorable Alice Hanlon Peisch
(617)722-2320
(781)237-4719
State House, Room 26
Boston MA 02133-1054
E-mail: rep.alicepeisch@hou.state.ma.us

BOARD HIGHLIGHTS

Kathleen Rousseau
Secretary

The board met at the home of Rochelle Nemrow on November 10, 2009. The meeting was held at the home of Rochelle Nemrow.

Treasurer's Report: Half of our PMPs have now been paid. We have about \$1100 in the bank.

Tavern and Library Proposal:

There was a discussion of the Tavern and Library committee presentation that the LWV sponsored on Saturday. The League is not taking a position on this issue, but we are trying to educate people about it.

We will encourage people to watch the Weston Cable, which has our meeting and one of the Gibbet Hill Grill in Groton. Information is also available on the committee website: jstol.Org.

Future Coffee Hours: Katty will try to get Fargo and Peisch to come in January or February. Katty will ask the library trustees about the use of the community room on Saturdays. Rochelle heard Niki Tsongas speak, and asked her about speaking to a number of local leagues.

Book Group: There was a good discussion of the book *The Nine: [inside the secret world of the Supreme Court]* by Jeffrey Toobin in October.

Our membership is up to 42 members. This is still well short of the numbers in the last few years. Please encourage your friends to join us so we can continue our educational role in Weston.

Lyme disease: Many people have serious problems with undiagnosed Lyme disease. We would like to raise awareness of this. There is a movie on this subject which is somewhat controversial; The Wayland Public Library has a copy of it, and ours might buy it for us. Should we have a meeting to show this in February, perhaps with a medical professional to answer questions? We could see about using the Amy

Potter Center or high school, and invite the garden clubs and WCCA. Barbara will talk to the Board of Health to see if they are interested cosponsoring such a meeting.

Civics Bee: Meetings have been held to prepare for this event in March. The Amy Potter Center is no longer available to us, so the Country School Cafeteria will be used.

Miscellaneous:

Lenore Lobel is again collecting money to buy Christmas gifts for foster children in Mississippi. The Women's Community League is again sponsoring an "Holiday House Tour" to raise money for scholarships. This will take place on December 12.

JOSIAH SMITH TAVERN AND OLD LIBRARY COFFEE HOUR

Robin Peakes Coutts and Katty Chace

On Saturday, October 31 we held a coffee hour at the Josiah Smith Tavern Barn to explain the proposal to convert the barn into a restaurant, and to meet Josh and Jed Webber, who have been selected by the Josiah Smith Tavern and Old Library Committee to run the proposed restaurant.



As usual, the LWVW coffee started with refreshments. This time the event took place in the Tavern barn, rather than in the Library, its customary venue.

Andy Marvel, who chairs the Committee, opened the presentation with a brief explanation of the Committee's process up to this point, including

the Committee's conviction that a restaurant would be the best and most profitable use of the historic old buildings.



Andy Marvel opens the presentation.

The plan calls for the Women's Community League to move their operations into the upstairs of the Old Library, while the downstairs would be used as climate-controlled space for storing town archives.

The Webber brothers described their background and their two current restaurant ventures: Gibbet Hill in Groton, in a renovated old barn next to another restored barn they use for large functions, and the Scarlet Oak Tavern in Hingham, which is a 250-year-old Colonial house.



Josh and Jed Webber explain their plans for the Tavern.

These restaurants have been in business for five and two years, respectively, and have been quite successful. ***A film of the Gibbet Hill Grill is currently shown daily on Comcast channel 9 and Verizon Channels 41 and 45.***



Standing Room Only!

The large crowd of about 120 attending had many questions, ranging from the financial arrangements, including financial risk to the town, to the sufficiency of the parking arrangements, to the aesthetics of the Town Green and the appropriateness of relocating the playground to Lamson Park up on the hill beside the Town Hall.

In answer to the question of why the restaurant had to be so big (150 seats) when other nearby successful restaurants like Lumière, the Tuscan Grill and Blue Ginger are smaller, the Webber Brothers responded that they intend to offer

more modestly priced food, and therefore need a larger volume to make a reasonable profit.



A sketch of how the proposed restaurant might look.

A parking and traffic consultant was on hand to offer his opinion that the parking that would be available in the new parking lot (currently Tavernside Park) would supply sufficient parking, and that there will be valet parking available for those who choose not to walk that distance.

Current plans are to have the restaurant serve only dinner and not lunch, except for a Sunday brunch that would start after all the nearby churches have started their Sunday morning services.

Right:
The Coffee Hour is filmed for viewing on the town's local television channel..



Beginning this week, ***a film of our Coffee Hour will be shown on Comcast Channel 9 and Verizon Channels 41 and 45.***

Photographs by Katherine Wolthall

JOSIAH SMITH TAVERN AND OLD LIBRARY COMMITTEE

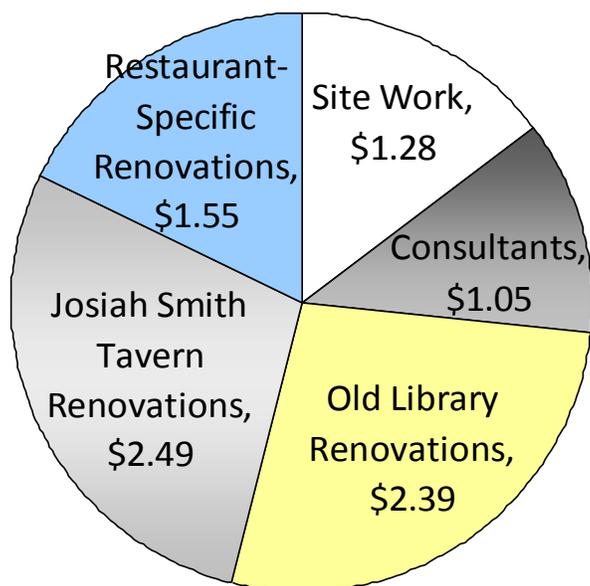
Robin Reisman

At one time earlier this fall, the plan was to bring the request for funding the construction of the Josiah Smith Tavern and Old Library project before the Town at the upcoming Special Town Meeting November 30. However, because of the complexity of the proposal, it is proving to take much longer than expected to get solid numbers for the many components of the project. In fact, as the work to get reliable cost figures was proceeding, it became clear that more information would be needed, so in lieu of construction funding, voters will be asked to approve about \$300,000 of additional CPA funds to finalize plans and studies. With this approval at the upcoming Special Town Meeting, the vote for construction funding will be able to be brought before Annual Town Meeting next May.

This fall widespread apprehension and misapprehension about the project has been

seen and heard, expressed by a number of concerned taxpayers. The Committees who have worked diligently for years to bring the project to this point and those others who have played supporting roles, as well as the voters who support the proposal now and have supported it with their votes at interim Town Meetings over the past few years, have their work cut out for them to provide factual answers to the best of their ability to satisfy legitimate questions and to gainsay and repudiate false claims and deliberate misinformation. Those wishing to learn more about the details of the project should go to www.jstol.org.

Though exact figures are still being pulled together, the following pie chart is a reasonable representation of the estimated costs of each of the major project components at this point in time. The overall cost will be around \$9 million.



Don't forget to vote at the Special Town Meeting on Monday, Nov. 30!

(advertisement)



Health is Beauty

DARYL CHRISTOPHER SALON AND DAY SPA

A Note to the members of the League of Women Voters of Weston

From the very beginning, December 19th, 1979, Daryl Christopher has had one focus, to help our clients balance health and beauty. As pioneers in providing personalized services using products containing natural and organic ingredients, we were the first salon in Massachusetts recognized by the American Cancer Society for being smoke-free, aerosol-free and stress-free, awarded at the Massachusetts Statehouse.

We continue our quest to educate our clients on the importance for building a strong immune system by knowing the ingredients that we apply to our skin, our largest living organ, our scalp included. *When lipsticks are applied to the lips, the toxicity from it's preservatives enters into our system within 5 seconds attacking our immune system*.

Making small changes in product choices can make a large difference in the quality of our life.

At Daryl Christopher, we enhance hair, skin, body and nails with non toxic products. Hair color, our specialty, is imported from Italy and contains 7 natural ingredients, our skincare line for facials, body treatments and body massage is organic, imported from Australia, our make-up is pure mineral to heal skin, even our nail polish is vegan, and non toxic. Our product choices are selected to promote good health, combined with a very talented award winning team of salon and spa professionals, we work together to help you to feel and look your best self yet.

**Please join us
to Celebrate our 30th Anniversary,
Saturday and Sunday, December 19th and 20th,
at HealthPoint, 840 Winter Street, Waltham, (781 890-9211)**

We invite you to visit us on the web at www.dchristopher.com

Thank you,
Angela Guido, Owner

We support the fine work of the League of Women Voters of Weston

** Toxicity in cosmetics and personal care products has been researched by Horst Rechelbacher, founder of Aveda and Intellegent Nutrients. This information was presented to the Health & Beauty Association Global Expo conference in NYC*

LYME DISEASE DISCUSSION AND FILM

Barbara Fullerton

The LWV of Weston is planning a discussion on Lyme Disease and presentation of the film "Under Our Skin" for a Saturday in February or March of 2010. Considering the large number of people in Weston who have contracted Lyme Disease or know someone who has, this is an important health topic for the community.

Lyme Disease is a bacterial disease carried by deer ticks; it is the most common tick-borne disease in the US. A number of cases were first identified in Lyme, CT in 1975, when large numbers of children were found to develop juvenile rheumatoid arthritis. Their symptoms were correlated with living near wooded areas and usually started in the summer at the most active tick season. The relationship of the disease to ticks was confirmed in 1978, and now the highest number of cases are in Connecticut, Massachusetts, New York, Maryland, New Jersey, Wisconsin and Minnesota.

According to a report by the Center for Disease Control, the number of cases reported during the period of 1992 to 2006 has increased 101% from about 9,900 cases to 19,930 cases. The incidence was highest in children 5 to 14 years of age and 53 % of all cases were males. Sixty-five percent of the patients had the onset of their illness in June, July, and August, the time when immature ticks (nymphs) are most active.

Deer are important in the life cycle of the tick and the increase in their numbers. Ticks require a host animal for nourishment. The eggs develop into larva and then nymphs; the larvae and nymphs change to the next stage after digesting blood from a host, usually a mouse or other rodent. The

nymphs mature into adults who then attach to a deer in order to develop their eggs; the eggs drop off and the cycle begins again.

Early symptoms of LD may include fever, neck stiffness, headache, fatigue, and a characteristic "bull's eye" rash. The rash may appear within three days to a few weeks of a tick bite. Antibiotics are effective in eliminating symptoms within days or a few weeks.

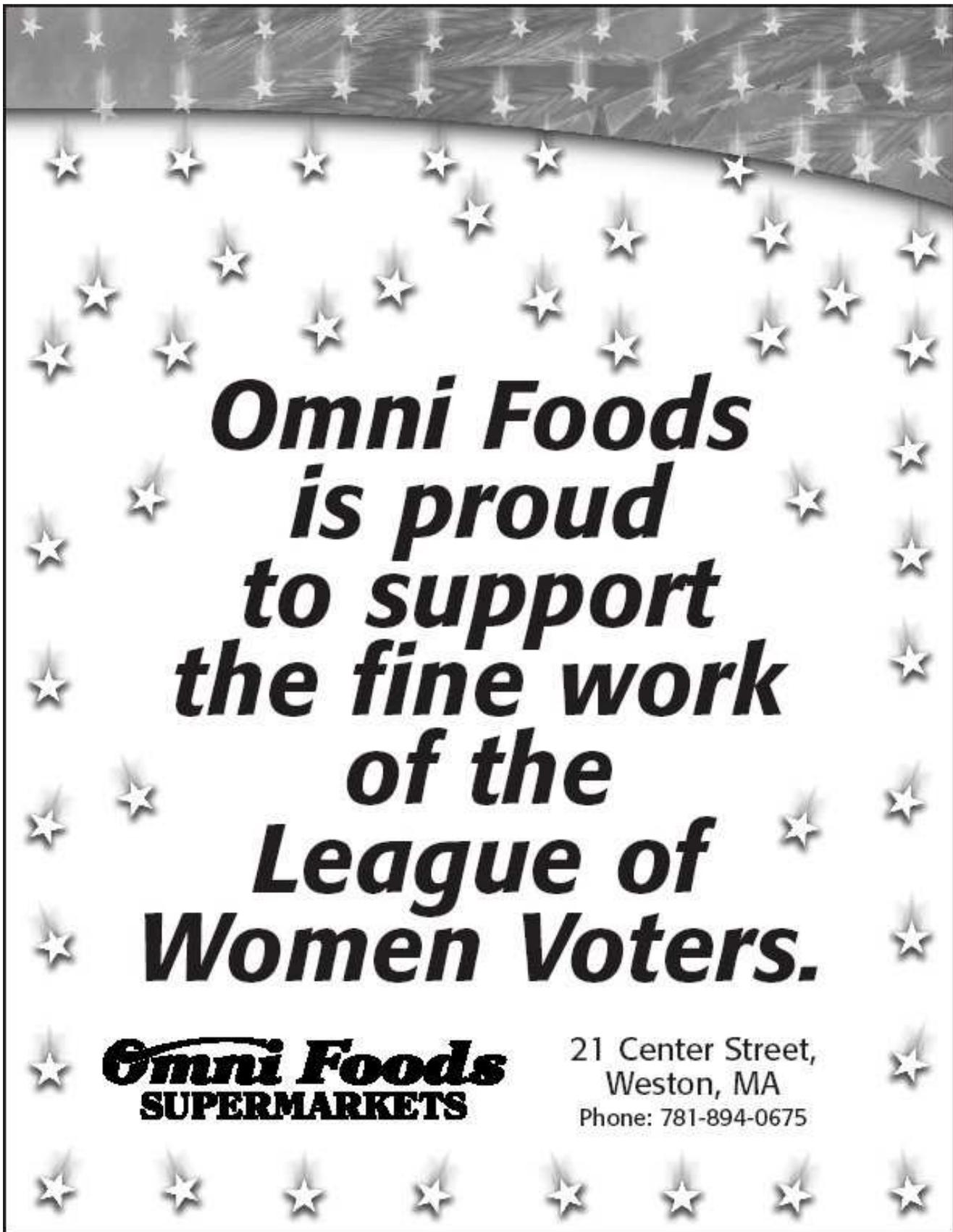
If the disease is left untreated, 60% of individuals develop recurrent attacks of painful and swollen joints lasting a few days to a few months. Neurological symptoms can also result with the stiff neck and headache, temporary facial paralysis, numbness, pain or weakness in the arms and legs and problems with coordination. The nervous system symptoms usually develop several weeks or months after an untreated infection.

In view of the increasing incidence of Lyme Disease and the potentially serious consequences of untreated disease, it is important for public health officials to be more proactive in public education and in encouraging the control of the deer population that is a major factor in the chain of disease.

References:

<http://www.webmd.com/rheumatoid-arthritis/arthritis-lyme-disease>

<http://www.cdc.gov/ncidod/dvbid/lyme/>

The background of the advertisement features a stylized American flag. The top portion consists of a dark, textured band with numerous small, white, five-pointed stars scattered across it. Below this band, the background is white, also filled with the same small, white, five-pointed stars. The stars are arranged in a somewhat regular pattern, creating a starry field effect.

***Omni Foods
is proud
to support
the fine work
of the
League of
Women Voters.***

Omni Foods
SUPERMARKETS

21 Center Street,
Weston, MA
Phone: 781-894-0675

SPECIAL TOWN MEETING PROGRAMMING FROM WESTON MEDIA CENTER BEGINS ON 11/16/09

Weston Media Center Inc., Weston's public access TV station, broadcasts on Comcast Channel 9 and Verizon Channels 41 and 45.

Regular programming is suspended between now and the November 30 Town Meeting to devote special coverage to the recent League of Women Voters meeting on the Josiah Smith Tavern warrant item and the recent Selectmen's and Planning Board meetings that addressed items on the November 30th Town Meeting Warrant.

Programs of special importance for understanding the Town Meeting Warrant are:

League of Women Voters' **VOTE Nov. 30!** This program is broadcast every day at:
9:30 AM, 12:15 PM,
8:00 PM and 2:30 AM.

The program on Gibbet Hill Grill is broadcast every day at: 11:30 AM, 2:05 PM, 7:30 PM, and 4:30 AM

The Selectmen's Meeting of 11/10/09 is broadcast every day at 10 PM and 12:45 AM

The Planning Board Meeting of 11/10/09 is broadcast every day at 2:35 PM, 5:45 PM, 12:00 AM

The Planning Board Meeting of 10/27/09 is broadcast every day at 6:30 AM

Selectmen's Meeting of 10/27 is broadcast every day at 8:30 AM

Help us bring the stories and issues you care about to everyone in Weston.

We need your help to cover Town government and School Department meetings and events, tell stories of interest to the entire town and spread the word about your community group.

To learn more, or to volunteer, contact:

Gloria Cole, Executive Director, Weston Media Center, Inc.

44 School Street, Suite A-54, Weston, MA 02493

781-642-8508 Studio phone

781-894-5666

781-893-3281 Cell phone

gloriacolemobile@me.com westonstudio@comcast.net gloriacole@comcast.net

OBSERVER CORPS

Jean Thurston

WESTON BOARD OF SELECTMEN TUESDAY, OCTOBER 27, 2009

1. School Committee

a. Field School – Initial Compliance Certification

Superintendent Cheryl Maloney, Ed Heller and other School Committee members were present to sign forms agreeing to comply with Massachusetts School Building Authority (MSBA) requirements. This will permit Weston to receive \$10,000,000 to help with costs of Field School construction.

Mr. Harrity raised the question of whether we would continue to be in MSBA compliance if a larger gym than recommended was build so that there would be a combined use of the space for Recreation Dept. and meeting use. Supt. Maloney indicated that she was not sure. This will be explored.

Mr. Heller indicated that the estimated cost of the whole project is \$35 million and that the town might need to authorize the whole amount in order to get the \$10 million from the state.

The School Committee would like a representative of the Board of Selectmen (Steve Charlip) and a representative of the School Committee as non-voting members of the Permanent Building Committee.

b. School Capital requests – Special Town Meeting

There will be two school articles on the warrant for the Special Meeting on Nov. 30. The first is for the next phase of the technology up-date. The second is for \$730,000 for design and a project manager for the High School science lab.

2. Fields Steering Committee update

Bob Crowley explained that all the fields than were proposed for refurbishing were completed except for Alphabet Lane field which required further drainage work. Most of the costs were raised by private donations from generous townspeople. They are now raising money for maintenance of these fields.

3. Wireless Communications Meeting – Follow-up

The comment period is extended to the end of this week and then the preliminary conclusions and recommendations will be on the web.

Appointments – Steven F. Shaw was reappointed as Chief of Police and Keeper of the Lockup for the 3 year term expiring Sept. 11, 2012.

The League of Women Voters of Weston
wishes to extend sincere thanks to the following sponsors
who have generously given their support to our work.

Ogilvie's
781 894 1265
39 Warren Avenue, Weston

Weston Travel Service
781 891 9110
483 Boston Post Road, Weston

The Gift Gallery
781 894 1633
464 Boston Post Road, Weston

Florentine Frames
781 647 1249
478 Boston Post Road, Weston

Omni Foods Supermarkets
781 894 0675
21 Center Street, Weston

**Daryl Christopher Salon
and Day Spa**
781 890 9211
at HealthPoint
84o Winter Street, Waltham

HEALTH CARE REFORM: WHAT THE BILL REALLY SAYS

Rochelle Nemrow

At our last meeting, many questions arose among our board members regarding the specifics of the healthcare bill, "Affordable Healthcare for America Act" (which numbers nearly 2,000 pages in length, if you're feeling ambitious!) Ed Markey's office directed us to the House of Representatives Committee on Energy and Commerce web site, which has the most succinct, fact-based explanation we've seen on the bill.

The site contains nine downloadable documents that provide varying levels of detailed explanation of the bill. Click on the link below to access the documents:

http://energycommerce.house.gov/index.php?option=com_content&view=article&id=1687:health-care-reform&catid=169:legislation&Itemid=55

According to the site:

"On November 7, 2009, the House of Representatives passed H.R. 3962, the Affordable Health Care for America Act, by a vote of [220-215](#).

The three panels with jurisdiction over health policy in the House have been working together as one committee to develop a single bill that fulfills President Obama's goals of reducing health care costs, protecting and increasing consumers' choices, and guaranteeing access to quality, affordable health care for all Americans."

Following is a brief summary of the bill:



SHORT SUMMARY

The Affordable Health Care for America Act provides quality affordable health care for all Americans and controls health care cost growth. CBO estimates that it will provide coverage to 96% of Americans, that it does so under the \$900 billion threshold outlined by President Obama, and that it reduces the deficit within the budget window and beyond. Key provisions of the legislation include:

- COVERAGE AND CHOICE
- AFFORDABILITY
- SHARED RESPONSIBILITY
- PREVENTION, WELLNESS AND PUBLIC HEALTH
- WORKFORCE INVESTMENTS
- CONTROLLING COSTS

I. COVERAGE AND CHOICE: The bill builds on what works in today's health care system and fixes the parts that are broken. It protects current coverage – allowing individuals to keep the insurance they have if they like it – and preserves choice of doctors, hospitals, and health plans. It achieves these reforms through:

- **Immediate reforms.** Includes immediate reforms to improve today's health care system as we implement full-scale health reform. These improvements include the creation of a new national program to provide affordable coverage for those who can't get health insurance today because of pre-existing conditions (including the use of domestic violence as a pre-existing condition); implementation of insurance reforms to enforce an 85% medical loss ratio, coverage of young adults on their parents' policies through age 26, limits on pre-existing condition exclusions, protections for treatments for children with deformities; implementation of new programs to protect retiree health benefits; enactment of administrative simplification; and creation of a new federal grant incentives for wellness programs and early advancement of reform by states.
- **Health Insurance Exchange.** The new Health Insurance Exchange (starting in 2013) creates a transparent and functional marketplace for individuals and small employers to comparison shop among private and public insurers, including new health insurance co-ops. It works with state insurance departments to set and enforce insurance reforms and consumer protections, facilitates enrollment, and administers affordability credits to help low- and middle-income individuals and families purchase insurance. Within three years, the Exchange will be open to employers with 100 employees as another choice for covering their employees. Over time, more employers will obtain that option. States may opt to operate the Exchange in lieu of the national Exchange provided they follow the federal rules.
- **A Public Health Insurance Option.** One of the many choices of health insurance within the Health Insurance Exchange is a public health insurance option. It will be a new choice in many areas of our country dominated by just one or two private insurers today. The public option will operate on a level playing field. It will be subject to the same market reforms and consumer protections as other private plans in the Exchange and it will be self-sustaining – financed only by its premiums. The Secretary of Health and Human Services will administer the public option and negotiate rates for providers that participate in the public option. The public health insurance option is provided startup administrative funding, but it is required to

amortize these costs into future premiums. Providers are presumed to be participants in the public option unless they opt-out of participating.

- **Guaranteed coverage and insurance market reforms.** Insurance companies will no longer be able to engage in discriminatory practices that enable them to refuse to sell or renew policies today due to an individual's health status. In addition, they can no longer exclude coverage of treatments for pre-existing health conditions. The bill also protects consumers by prohibiting lifetime and annual limits on benefits. It also limits the ability of insurance companies to charge higher rates due to health status, gender, or other factors. Under the proposal, premiums can vary based only on age (no more than 2:1), geography and family size.
- **Essential benefits.** A new independent Advisory Committee with practicing providers and other health care experts, chaired by the Surgeon General, will recommend a benefit package based on standards set in the law. This new essential benefit package will serve as the basic benefit package for coverage in the Exchange and over time will become the minimum quality standard for employer plans. The basic package will include preventive services with no cost-sharing, mental health services, oral health and vision for children, and caps on the amount of money a person or family spends on covered services in a year. Within the Exchange, there will be four plan levels – all of which cover the essential benefit package, but have varied levels of cost-sharing. The "Premium Plus" plans will offer additional benefits such as adult dental or vision and private hospital rooms.
- **Ending the Antitrust Exemption for Health Insurers.** By eliminating the antitrust exemption for health insurers and medical malpractice insurers, the bill increases competition in the insurance marketplace. It will remove their shield that has allowed them to price fix, divide up territory, and effectively create monopolies in particular markets.
- **Helping address long-term health care needs.** Creates a new, voluntary, public, long-term care insurance program to help purchase services and supports for people who have functional limitations. Individuals determined to need assistance because of functional limitations would qualify to receive a daily or weekly cash benefit to help purchase the services and supports needed to maintain personal and financial independence. CLASS would supplement, not supplant, traditional payers of long-term care (e.g. Medicaid and/or private long term care insurance).

II. AFFORDABILITY: To ensure that all Americans have affordable health coverage the bill:

- **Provides sliding scale affordability credits.** The affordability credits will be available to low- and moderate-income individuals and families. The credits are most generous for those who are just above the proposed new Medicaid eligibility levels; the credits decline with income (so premium and cost-sharing support is more limited as your income increases) and are completely phased out when income reaches 400 percent of the federal poverty level (\$43,000 for an individual or \$88,000 for a family of four). The affordability credits will make insurance premiums affordable and will reduce cost-sharing to levels that ensure access to care. The Exchange administers the affordability credits with other federal and state entities, such as local Social Security offices and state Medicaid agencies.
- **Caps annual out-of-pocket spending.** Will cap annual out-of-pocket spending at a maximum of \$5,000 per individual and \$10,000 per family to prevent bankruptcies from medical expenses.
- **Increased competition.** The creation of the Health Insurance Exchange and the inclusion of a public health insurance option and health insurance co-ops will make health insurance more affordable by opening many market areas in our country to new competition, spurring efficiency and transparency.
- **Expands Medicaid.** Individuals and families with incomes at or below 150% percent of the federal poverty level will be eligible for an expanded and improved Medicaid program. Recognizing the budget challenges in many states, this expansion will initially be fully federally financed then transition to include a 9% contribution from states starting in 2015. To improve provider participation in this vital safety net – particularly for low-income children, individuals with disabilities and people with mental illnesses – reimbursement rates for primary care services will be increased to Medicare rates with new federal funding.
- **Improves Medicare.** Senior citizens and people with disabilities will benefit from provisions that fill the donut hole over time in the Part D drug program, eliminate cost-sharing for preventive services, improve the low-income subsidy programs in Medicare, increase access to primary care providers, and make other

program improvements. The bill will also address future fiscal challenges by improving payment accuracy, encouraging delivery system reforms and extending solvency of the Medicare Trust Fund. Companion legislation will permanently reform Medicare's payment formula for physicians.

III. SHARED RESPONSIBILITY: The bill creates shared responsibility among individuals, employers and government to ensure that all Americans have affordable coverage of essential health benefits.

- **Individual responsibility.** Except in cases of hardship, once market reforms and affordability credits are in effect, individuals will be responsible for obtaining and maintaining health insurance coverage. Those who choose to not obtain coverage will pay a penalty capped at 2.5 percent of modified adjusted gross income above a specified level.
- **Employer responsibility.** The proposal builds on the employer-sponsored coverage that exists today. Employers will have the option of providing health insurance coverage for their workers or contributing funds on their behalf. Employers that choose to contribute will pay an amount based on a percent of their payroll. Employers that choose to offer coverage must meet minimum benefit and contribution requirements specified in the proposal.
- **Assistance for small employers.** Recognizing the special needs of small businesses, the smallest businesses (payroll that does not exceed \$500,000) are exempt from the employer responsibility requirement. The payroll penalty would then phase in starting at 2% for firms with annual payrolls over \$500,000 rising to the full 8 percent penalty for firms with annual payrolls above \$750,000. In addition, a new small business tax credit will be available for two years for low-wage, small firms who choose to provide health coverage to their workers. In addition to the targeted assistance, the Exchange and market reforms provide a long-sought opportunity for small businesses to benefit from a more organized, efficient marketplace in which to purchase coverage.
- **Government responsibility.** The government is responsible for ensuring that every American can afford quality health insurance, through the new affordability credits, insurance reforms, consumer protections, and improvements to Medicare and Medicaid.

IV. PREVENTION, WELLNESS AND PUBLIC HEALTH: Prevention and wellness measures of the bill include:

- **Community Health Centers.** Funding for community health centers is significantly increased, allowing for the creation of new centers and growth in the number of people served.
- **Prohibition of cost-sharing for preventive services.** Cost sharing requirements in the essential benefits package, Medicare and Medicaid are specifically prohibited.
- **Community-based programs.** New programs are established to deliver prevention and wellness services at the community level and to support grants to small businesses that promote wellness programs.
- **Prevention research.** A dedicated funding source is created to support research on clinical and community preventive health services to determine which services are most effective.
- **Data Collection.** New data collection efforts are required to better identify and address racial, ethnic, regional and other health disparities.
- **Public Health Infrastructure.** New investments are made to strengthen state, local, tribal and territorial public health departments and programs.

V. WORKFORCE INVESTMENTS: The bill expands the health care workforce through:

- **National Health Service Corps (NHSC).** Increased funding and greater flexibility in meeting service requirements are provided for the National Health Service Corps.
- **Building the nation's health workforce.** Increased funding and other improvements are made to programs targeted on training primary care doctors. Similar expansions are made to encourage more health professionals, including nurses, to choose primary care. A new Public Health Service Corps (modeled on the NHSC) is created to ensure an adequate and qualified public health workforce.

- **Workforce diversity.** Greater support is provided for workforce diversity programs to help ensure that the nation's health workforce reflects the population it serves.
- **Scholarship and loan repayment programs.** Scholarships and loan repayment programs for individuals in needed health professions and shortage areas are expanded.
- **Training for primary care physicians.** Puts in place steps to increase physician training outside the hospital, where most primary care is delivered, and redistributes unfilled graduate medical education residency slots for purposes of training more primary care physicians. The proposal also improves accountability for graduate medical education funding to ensure that physicians are trained with the skills needed to practice health care in the 21st century.

VI. CONTROLLING COSTS: The bill reduces the deficit and will reduce the growth in health care spending in a numerous ways. Specifically, it invests in health care through stronger prevention and wellness measures; increases access to primary care; implements health care delivery system reforms; creates a Health Insurance Exchange and a new Public Health Insurance Option; improves Medicare payment accuracy and makes additional reforms to Medicare and Medicaid -- all of which will help slow the growth of health care costs over time. These savings will accrue to families, employers, and taxpayers.

- **Modernization and improvement of Medicare.** The bill implements major delivery system reform in Medicare to reward efficient health care, rolling out innovative concepts such as accountable care organizations, medical homes, and bundling of acute and post-acute provider payments. New payment incentives aim to decrease preventable hospital readmissions, expanding this policy over time to recognize that physicians and post-acute providers also play an important role in avoiding readmissions. The bill improves the Medicare Part D program by creating new consumer protections for Medicare Advantage Plans, eliminating the "donut hole" and improving low-income subsidy programs, so that Medicare is affordable for all seniors and other eligible individuals.
- **Innovation and delivery reform through the public health insurance option.** The public health insurance option will be empowered to implement innovative delivery reform initiatives so that it is a nimble purchaser of health care and gets more value for each health care dollar. It will expand upon the experiments put forth in Medicare and be provided the flexibility to implement value-based purchasing, accountable care organizations, medical homes, and bundled payments. These features will ensure the public option is a leader in efficient delivery of quality care, spurring competition with private plans.
- **Improving payment accuracy.** The bill eliminates overpayments to Medicare Advantage plans and improves payment accuracy for numerous other providers, following recommendations by the Medicare Payment Advisory Commission and the President. These steps will extend Medicare Trust Fund solvency, and put Medicare on stronger financial footing for the future.
- **Preventing waste, fraud and abuse.** New tools will be provided to combat waste, fraud and abuse within the entire health care system. Within Medicare, new authorities allow for pre-enrollment screening of providers and suppliers, permit designation of certain areas as being at elevated risk of fraud to implement enhanced oversight, and require compliance programs of providers and suppliers. The new public health insurance option and Health Insurance Exchange will build upon the safeguards and best practices gleaned from experience in other areas.
- **Administrative simplification.** The bill will simplify the paperwork burden that adds tremendous costs and hassles for patients, providers, and businesses today.

League of Women Voters of Weston

MEMBERSHIP FORM 2009-2010

The League of Women Voters is a non-partisan, political organization, which encourages informed and active participation in all levels of government and influences public policy through education and advocacy. We serve the local community in many ways:

- Sponsor Candidates and Issues nights before elections
- Provide voter information and conduct voter-registration drives
- Encourage voter participation with banners and rides to the polls
- Study local, state and national issues and hold open meetings
- Act upon carefully considered positions by lobbying and circulating petitions
- Publish a "Know Your Town" booklet
- Train members to be active and involved citizens.

Our membership year runs from July 1 to June 30. As a Weston member, you also belong to and receive publications from the State and National Leagues.

Name _____ Date _____

Address _____

Phone _____ Fax _____

Email _____

Check one: Renewal New Member

I enclose a check made payable to **The League of Women Voters of Weston*** for:

\$60 Individual Membership (covers required local dues to the State and National Leagues)

\$75 Family Membership (two individuals in the same household)

Name of second household member: _____

\$50 Basic Membership

\$_____ Additional Contribution (Any contributions above and beyond regular dues are greatly appreciated and assist our local league in providing more services and offsetting our operating expenses.)

\$_____ TOTAL ENCLOSED

.....
 \$_____ LWV Education Fund (Tax-deductible contribution made payable by separate check to the LWV Education Fund)

Return form to: Rochelle Nemrow, 61 Beaver Rd., Weston, MA 02493

Do you know a friend who might be interested in joining the League of Women Voters?

Name, address & phone _____

* It is the policy of the LWV of Weston that no resident shall be refused participation in the League because of inability to pay. If a hardship preventing payment of dues exists, please contact Katty Chace at 781-790-1087.