Newsletter of the LCHR and BRCHR

Louisiana Council on Human Relations and the Baton Rouge Council on Human Relations

> Volume 2014-4 October, November and December 2014

Concerning Dues

Dues become due on July 1st of each year. This is the same for the LCHR and the BRCHR. Several members of the LCHR and the BRCHR have given financial support beyond the \$15.00 single membership or \$20.00 family membership fee. We are very grateful for that support. Your dues are used mainly for the cost of Newsletter mailings and for the purchase of plaques for persons being honored at the Annual Humanitarian Award Programs (held by both the LCHR and the BRCH).

The Passing of Paul Y. Burns

Paul Y. Burns, a member of the Louisiana and Baton Rouge Councils on Human Relations for nearly 50 years died on January 5, 2015. He was 94. He is survived by three daughters, six grandchildren and two great grandchildren. He was preceded in death by his wife of 62 years, Kathleen.



Paul Y. Burns

Paul was an Oklahoma native and a graduate of the University of Tulsa which awarded him its Distinguished Alumnus Award in 1974. He interrupted his graduate studies in forestry to enter the Army Air Corps in 1942. He received his Doctorate from Yale in 1949. Paul came to LSU in 1955 as a professor and Director of the School of Forestry after seven years teaching at the University of Missouri. In his 38-year career, Paul was the author or co-author of 117 publications. He was inducted into the LSU School of Renewable Resources Hall of Fame in 2007.

The Baton Rouge Paul found in 1955 was in many ways a contradiction to his belief to "love God and your neighbors as yourself." He set about to help change his new home. In 1958 University Presbyterian Church, where Paul was an Elder, unanimously adopted a resolution that church membership was open to all, regardless of race. Three years later the UPC Session unanimously endorsed a statement of 53 Baton Rouge pastors that "Discrimination on account of race or religion is a violation of the law of love."

According to the "Chronicle of the Louisiana Council on Human Relations 1964-99", Paul joined the Council "when it was two months old." There is little doubt of this because Paul wrote the "Chronicle" and his many friends remember how important it was to be accurate. Because the Council was integrated, the Baton Rouge District Attorney labeled its members "communists" and police walked parking lots recording license plates of numbers during meetings. During the sixties the Council worked to integrate public schools, churches, community facilities, public offices, restaurants, and doctors' offices.

But Paul also was willing to act on his own. Paul's personality and persistence were evident in a 1966 letter to the US Department of Interior. From the first line, "I am writing this letter as a private citizen, and not as a forestry school director", To his purpose, "The East Baton Rouge Parish Parks and Recreation Commission closed the parish (swimming) pools in 1964 and 1965 to avoid integration.", To his conclusion, "Perhaps the spirit (but not the letter) of Title VI of the Civil Rights Act would apply in this case!"

Throughout his life Paul maintained his spirited advocacy for equal rights, regardless of race, religion, gender, or class. He conscientiously served the Councils in every capacity with energy and passion. In recognition for his service to his neighbors, Paul received the Powell-Reznikoff Humanitarian Award from the Baton Rouge Council on Human Relations, the Wade Mackie Peacekeeping Award from the Bienville House Center for Peace and Justice, and the Oliver-Sigur Humanitarian Award from the Louisiana Council on Human Relations. Paul Y. Burns lived a full and generous life and expected as much from others. As he once said, "I would recommend when you see evil in our society, do something to get rid of it."

The Affordable Care Act-the Second Year

A major part of the Affordable Health Care Act, also known as ObamaCare went into effect on January 1, 2014. On November 22, 2014, the Omni Insurance Group presented a seminar to the Baker-Zachary Alumnae Chapter of Delta Sigma Theta on the Affordable Care Act. The Health Insurance Marketplace was the focus of the seminar. The function of the Health Insurance Marketplace was given. Those who will benefit were identified with detail of how eligibility is determined. The enrollment process was explained and how one may obtain personalized assistance in enrolling. A critique of the first year of operation of the Affordable Health Care Act was also given along with a lively discussion on the overall status of available health care in the State of Louisiana at this time.

The major provisions of the act are the Individual Mandate, the Employee Mandate and Medicaid Expansion. Details of the act can be found on the Internet. As an example, if you wish to read the full text of the law, it can be found at the Web address http://housedocs.house.gov/energycommerce/ppaca con.pdf, all 974 pages. Other locations will provide key provisions of the act. As example, a presentation with the title "Provisions of the Affordable Care Act" can be found at the address http://en.wikipedia.org/wiki/Provisions_of_the_Patient_ Protection and Affordable Care Act. This article gives the provisions that became effective immediately, 90 days after enactment, and six months after enactment, as well as provisions phased in through to 2020. As an example, the time for implementing the Employee Mandate was delayed (to start for some businesses January 1, 2015 and for others January 1, 2016). Louisiana citizens, as well as citizens from all other states are eligible to participate in this act but the Louisiana State Legislature rejected the implementation of the Medicaid Expansion provision. An additional source presenting details of the act is an article by Jill Jackson/John Nolen of CBS News on March 21, 2010 with the title "Health Care Reform Bill Summary: A Look at What's in the Bill". It can be found at Web address http://www.cbsnews.com/8301-503544 162-20000846-503544/health-care-reform-billsummary-a-look-at-whats-in-the-bill/.

Concerning the presentation by the Omni Insurance Group, as stated above, the issues given the main focus were the Individual Mandate and the process of obtaining government assistance through the "Federal Health Insurance Marketplace" at Healthcare.gov. In regard to the Individual Mandate, it was explained that for those choosing to go without health insurance, beginning on January

1, 2014, for each month a person is not covered, a penalty (tax, or confiscation of tax refund, etc.) will be imposed. Penalties are likely to rise to encourage enrollment and enforcement of the coverage mandate. The penalty will ultimately be capped at the lowest cost health plan. Concerning obtaining government assistance, it was explained that the government uses a formula to determine eligibility for and the amount of assistance a person can receive. An application must be made through the Market Place. The application is rather simple and straightforward, requiring basic type of information that is on one's W-2 form. It might be mentioned that unemployed persons or persons making less than some minimum amount (\$11,000/yr for example) are not eligible to participate. Such persons would have to look for assistance elsewhere.

There are a number of locations that are now advertising that they are providing assistance to those needing to find a health care plan. The organization mentioned above, the Omni Insurance Group, is one such organization. Those seeking assistance can be placed into two groups, those that are not enrolled in a health care plan at this time, and those that are enrolled in a plan (through Marketplace) and are considering a change of their plan. Various metals are used to categorize plans. Each metal plan has a minimum average actuarial value which can be used to tell how good a plan is, what type of subsidies it qualifies you for based on income, and if it provides minimum value. The plans from the lowest cost to the highest cost (providing the least benefits to the largest benefits) are labeled bronze, silver, gold and platinum.

It is noted that some companies may change the type of coverage they offer from year to year. Someone shared his experience as follows: Last year, he received a plan that was affordable, \$67/month. During this December, he received a letter stating that the company will not offer such a plan in 2015. He was assigned a new plan costing \$127/month, almost doubling. He did not know or care which "metal" plan he was placed in last year, only that it was affordable. It was evidently a "bronze" plan. For the coming year, he was evidently being move to a "silver" plan. After filling

out the required forms, Omni moved him back to an affordable "bronze" plan costing approximately \$65/month.

The Omni Insurance Group, LLC is located at 9263 Florida Blvd, Baton Rouge, LA 70815; Website at www.alwaysomni.com; Phone (225) 923-8363.

Board of Directors Meetings

The LCHR will hold its next board meeting on January 31, 2015 (coffee at 10:00 and meeting starting at 10:30) at the home of John Mikell, 989 Boxie Road, Grand Coteau.

The BRCH will hold its next monthly meeting February 10, 2015 at the Scotlandville Library(on Scenic Highway) at 5 PM.

LCHR Board of Directors

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Membership Information

(For fiscal year beginning July 1, 2014)

Single Membership \$15.00 Family Membership \$20.00 Student / Low Income Membership \$1.00

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Email_____Telephone_____

(Baton Rouge area residents make checks payable to BRCHR. Other residents make checks payable to LCHR.)

> Send all payment to: James E. Cross Membership Secretary 13608 Alba Drive Baker Rouge, LA 70714-4610