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# United Way of Washington County

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Mark Zucca



# This month, we highlight very special Community Impact Program: The Financial Education Partnership-Washington County, MD.

This program is a collaborative effort between Reach of Washington County, Lasting Change, Horizon Goodwill Industries, & Interfaith Service Coalition. It uses curriculum from The CASH Campaign of Maryland to provide completely FREE financial education opportunities and classes tailored specifically to the needs of this county. Topics of conversation include understanding credit, creating a budget, daily money management, and much more. For more information on what's coming up, follow their <a href="https://www.facebook.com/FEPWC">https://www.facebook.com/FEPWC</a>

#### Community Impact Program Success Story Highlight: Girls Inc.

One specific story is about Olivia, who is a member of our afterschool and summer programming. In the spring of 2021, we received seed packets from Walmart through the Good360 program, and she built her own garden, and had delicious produce. Her mother stated, "We are very proud of Olivia and what she has done with her garden, she could not have done it without Girls Inc and giving her the seeds. She is a very hard worker and loves her garden. We can't wait until this year when it's bigger and better!!!

Hard work does pay off!"





Thank you to Shane Heizer at Carson Wealth Management for sponsoring January's Live United Urgent Needs Grant. The Salvation



Army has been awarded \$1,000.00 towards the Manna Feeding Program's high-temperature industrial dishwasher that was in dire need of replacement. The new dishwasher serves to impact thousands of people per year. Ladders to Leaders also received \$1,000.00 towards new

beds and dressers in one of their recovery houses.
These new items replaced heavily used beds that had lost their support and dressers that were barely kept

standing. The replacements will impact the 12 residents currently calling this location home.



# Volunteer Opportunities



With the renewed inspiration and

energy ushered in by the New Year, there is almost no better time to consider making the commitment to share your time and talents with others. The special friendships formed between Bigs and Littles positively change the trajectory of the lives of all involved. Big Brothers Big Sisters of Washington County has a waiting list of kids and needs your help! There are various volunteer opportunities that will fit almost anyone's availability. For more information, please contact their enrollment & matching coordinator, Alicia Taluskie, at 301.375.0939 or a.taluskie@ bbbswcmd.org. Let the New Beginnings of this time of year be your call to Be the Change.

**Oualified** and girls willing volunteers are always welcome to join of Washington County and assist with projects. The girls love meeting new people and will act as a positive role model to them. To express interest, visit: <a href="https://">https://</a> www.girlsinc-md.org/volunteer

#### **Hagerstown Rescue Mission**

 Sorting volunteers at the donation center are always welcome. To learn more: https:// www.hagerstownhopecenter. com/volunteer



Volunteer opportunities exist in various categories like curriculum and professional development, outreach and community events, teaching workshops, and more! To learn more visit: https:// thebeaconhouseinc.org/

Volunteers help in every area of Discovery Station

the museum in positions like exhibit

docents, admission's office clerks, gift shop salespersons, creative development members, program leaders, and more: https://discoverystation.org/ volunteer/



Volunteers help in many diverse wavs and can include mission support, community outreach, job connection services, administration, court ordered community service, to name a few. To learn more, visit: https://

**Literacy Council of Washington** County - You don't need experience to be a tutor with LCWC. Training is provided and FREE. You do need to be fluent in http://www.literacyofwcmd.org/ become-a-tutor/

English & More, Inc. - Stay safe while serving your community from the comfort of your home. English tutors for ESL populations are needed. Shadowing opportunities are available for both new and seasoned volunteers. To express interest or learn more, email: virginia. wilson1277@gmail.com.



Volunteers welcome as Meals on Wheels delivery drivers. All those interested must be fully

vaccinated. More information



Volunteer in many different ways like on-site

engagement, advocacy, and more. Fill out an application here: https://www.bgcwc.org/ volunteer

Send us your volunteer opportunities for inclusion in our next issue!

# News & Events

Live United Urgent Needs Grants - Applications are available each month for nonprofits who experience unplanned expenses due to unanticipated program needs, emergencies, or underlying situations. Applications are always due on the 27th of each month. For more information and to apply, visit: <a href="https://www.unitedwaywashcounty.org/community-impact-grants-investments">https://www.unitedwaywashcounty.org/community-impact-grants-investments</a>





**New Federal Protections: No Surprise Act** – Beginning on January 1, 2022, The No Surprises Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. To find out more, visit <a href="https://www.cms.gov/nosurprises">https://www.cms.gov/nosurprises</a> or call the Help Desk at 1-800-985-3059 for more information. TTY users can call 1-800-985-3059.

## No Surprises: Understand your rights against surprise medical bills

The No Surprises Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers, and provides new dispute resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

Starting in 2022, there are new protections that prevent surprise medical bills. If you have private health insurance, these new protections ban the most common types of surprise bills. If you're uninsured or you decide not to use your health insurance for a service, under these protections, you can often get a good faith estimate of the cost of your care up front, before your visit. If you disagree with your bill, you may be able to dispute the charges. Here's what you need to know about your new rights.

#### What are surprise medical bills?

• Before the No Surprises Act, if you had health insurance and received care from an out-of-network provider or an out-of-network facility, even unknowingly, your health plan may not have covered the entire out-of-network cost. This could have left you with higher costs than if you got care from an in-network provider or facility. In addition to any out-of-network cost sharing you might have owed, the out-of-network provider or facility could bill you for the difference between the billed charge and the amount your health plan paid, unless banned by state law. This is called "balance billing." An unexpected balance bill from an out-of-network provider is also called a surprise medical bill. People with Medicare and Medicaid already enjoy these protections and are not at risk for surprise billing."

#### What are the new protections if I have health insurance?

If you get health coverage through your employer, a Health Insurance Marketplace®, ¹ or an individual health insurance plan you purchase directly from an insurance company, these new rules will:

- Ban surprise bills for most emergency services, even if you get them out-of-network and without
  approval beforehand (prior authorization).
   Ban out-of-network cost-sharing (like out-of-network coinsurance or copayments) for most
- Ban out-of-network cost-sharing (like out-of-network coinsurance or copayments) for most emergency and some non-emergency services. You can't be charged more than in-network costsharing for these services.
- Ban out-of-network charges and balance bills for certain additional services (like anesthesiology or radiology) furnished by out-of-network providers as part of a patient's visit to an in-network facility.
- Require that health care providers and facilities give you an easy-to-understand notice explaining
  the applicable billing protections, who to contact if you have concerns that a provider or facility has
  violated the protections, and that patient consent is required to waive billing protections (i.e., you
  must receive notice of and consent to being balance billed by an out-of-network provider).

<sup>1</sup> Health Insurance Marketplace® is a registered service mark of the U.S. Department of Health & Human Services.

What if I don't have health insurance or choose to pay for care on my own without using my health insurance (also known as "self-paying")?

If you don't have insurance or you self-pay for care, in most cases, these new rules make sure you can get a good faith estimate of how much your care will cost before you receive it.

#### What if I'm charged more than my good faith estimate?

For services provided in 2022, you can dispute a medical bill if your final charges are at least \$400 higher than your good faith estimate and you file your dispute claim within 120 days of the date on your bill.

#### What if I do not have insurance from an employer, a Marketplace, or an individual plan? Do these new protections apply to me?

Some health insurance coverage programs already have protections against surprise medical bills. If you have coverage through Medicare, Medicaid, or TRICARE, or receive care through the Indian Health Services or Veterans Health Administration, you don't need to worry because you're already protected against surprise medical bills from providers and facilities that participate in these programs.

#### What if my state has a surprise billing law?

The No Surprises Act supplements state surprise billing laws; it does not supplant them. The No Surprises Act instead creates a "floor" for consumer protections against surprise bills from out-of-network providers and related higher cost-sharing responsibility for patients. So as a general matter, as long as a state's surprise billing law provides at least the same level of consumer protections against surprise bills and higher cost-sharing as does the No Surprises Act and its implementing regulations, the state law generally will apply. For example, if your state operates its own patient-provider dispute resolution process that determines appropriate payment rates for self-pay consumers and Health and Human Services (HHS) has determined that the state's process meets or exceeds the minimum requirements under the federal patient-provider dispute resolution process, then HHS will defer to the state process and would not accept such disputes into the Federal process.

As another example, if your state has an All-Payer Model Agreement or another state law that determines payment amounts to out-of-network providers and facilities for a service, the All-Payer Model Agreement or other state law will generally determine your cost-sharing amount and the out-of-network payment rate.

#### Where can I learn more?

Still have questions? Visit CMS,gov/nosurprises, or call the Help Desk at 1-800-985-3059 for more information. TTY users can call 1-800-985-3059.



# News & Events

Martin's Virtual Nutrition Classes – Fun, informative classes aim to keep focus on small and sustainable changes to develop healthy habits. Everything is free and participants can earn 50 Martin's or Giant bonus points for each class they attend. To register go to:

https://thegiantcompanynutritionists.eventbrite.com/

**CASA, Inc.** - There is assistance and sheltering services for those who have or are currently experiencing abuse or have been secondarily impacted. Do you know how to identify and minimize risk? What are your resources? How do you develop a plan? For more information, please visit: <a href="https://www.casainc.org/">https://www.casainc.org/</a>

San Mar Dream Raffle & Dream Gala - Take a chance to win one of seven amazing prizes in San Mar's Dream Raffle and mark your calendars and make plans to join them for a springtime fundraising gala on Saturday, April 30, 2022 from 6:00 – 9:00 p.m. at the Fountain Head Country Club in Hagerstown. The raffle is designed to appeal to

APRIL 30, 2022

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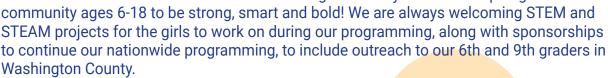
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everyone by offering "dream" options to choose from. Tickets are \$20 or 6 for \$100. Winners will be drawn at the Dream Gala on April 30, 2022 but need not be present to win. The unique charity gala will be an upscale, yet family-friendly dinner event designed to inspire attendees of every age to never stop dreaming.

- More info, tickets, tables and sponsorships are available at <a href="https://www.sanmarhope.org/">www.sanmarhope.org/</a>
   DreamGala
- Dream Raffle tickets may be purchased at <a href="https://www.sanmarhope.org/">www.sanmarhope.org/</a>
  DreamRaffle
- Event questions? Contact Elisa Hermes at ehermes@sanmarhope.org

**Girls Inc. -** Program or organization needs Girls. Inc of Washington County strives to inspire girls in our





Citizens Assisting & Sheltering the Abu

of Washington County

Interesting news or events from your program/organization In 2021, we built and maintained a Distance Learning program for our girls completing their academic curriculum outside of the school facilities. In addition, we were able to bring back some of the fun projects and programs in 2021 that we missed out on in 2020 due to the pandemic – such as a full summer camp for girls, our Adopt a Family program, and we are looking forward to some of our annual events in 2022, that directly raise money for our empowering programming.

## Would you like YOUR information in this newsletter?

Please email relevant newsletter information to: <a href="mailto:kathy@uwwcmd.org">kathy@uwwcmd.org</a> along with accompanying photos if available.

## April showers brings May flowers but what does March bring?

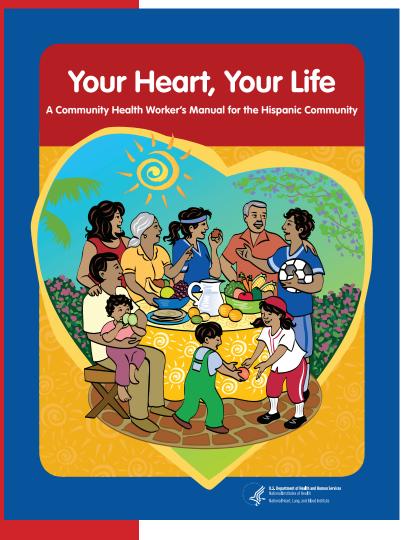
An exciting new program offering- that's what. I am happy to share that in the month of March a new program will be offered to members of the Hispanic Population as part of my Doctorate of Nursing program project. Greetings! My name is Kelly Llewellyn, MSN, RN, a life-long member of Washington County. I have been with Meritus Health (Washington County Hospital) for over 20 years and am happy to be partnering with Meritus Health, Bester Community of Hope, and United Way of Washington County to present my DNP project, a program evaluation to the Washington County community.

During the month of March, a 4-week program utilizing a portion of the National Heart, Lung and Blood Institute's "Your Heart, Your Life" program will be presented free of charge to members of our Hispanic community. This program covers a variety of health and wellness topics, and was created specifically for Hispanic community members who want to learn how to prevent disease and stay healthy. As many of you know we have a community

wide goal of a having a healthy Washington County along with Bold Goals. During the 2019 Community Health Needs Assessment the heart disease and hypertension objective was ranked #6 "Improve cardiovascular health and quality of life through prevention, detection, and treatment of risk factors for heart disease."

detection, and treatment of risk factors for heart disease." Also identified during the 2019 assessment was that we did not have a strong representation from our Hispanic community responding to the assessment. My DNP project goal was to do a mini program evaluation of a program that can help engage our Hispanic community members and work towards the goal of improving the health of our community. In the future, I hope to share the full "Your Heart, Your Life" program on a regular basis.

I look forward to sharing with you in late summer the results of this project and when I hope to announce that August brought a healthier, more engaged Hispanic community of Washington County.



## The program will be offered at 2 locations/times

Tuesdays from 10am-12 noon at St. Joseph's church (March 8, 15, 22, 29)

Fridays from 6pm-8pm at the Church of the Nazarene (March 11, 18, 25, and April 1)

Registration is through the QR code on the flyer and anyone needing additional information can contact me directly at kdllewellyn22@gmail.com

## **Exciting news!!**



Easterseals Adult Day Services in Hagerstown has relocated to a new spacious facility with ample off street parking and a nice outdoor green space. We are now licensed to serve up to 55 participants daily, a 38% increase to how many we could previously serve. Our virtual



activities have been extended for those who have not been able to return to in person services due to the Covid pandemic. We are offering the opportunity to hire more Direct Care Support Staff / Drivers to enable us to move forward with expanding in center services for the community and to eventually re-open our services on Saturdays. This is a dream come true for our participants and staff. Come in to join our professional team and to give back to our community.



## **Meet Kelly!**

Kelly is a sweet, caring, 44 year old who has a seizure disorder and cognitive impairment caused by a fever at the age of 2. In 2007, her parents enrolled her with Easterseals Adult Day Services in Hagerstown, where her medical and social needs are met every day. Our highly trained and compassionate staff provide her with the personalized daily care that she needs to reach her potential and to enhance her life. This allows her parents to go to work or have a well-deserved day off knowing that she is safe and well cared for. Kelly has been with Easterseals now for almost fifteen years where she has made lasting friendships with other participants and staff. When Kelly comes in to the center with her endearing stuffed animal Lamby, she brightens the day for everyone.



Easterseals Adult Day Services in Hagerstown could benefit from the following items:

- Games
- Modeling Clay
- Craft Kits
- Tacky Glue
- Construction Paper
- Brushes
- 8X10 Canvases for painting
- Acrylic Paints
- 2 Lb. dumbbell weights X 10
- Pedal Exercise Deskcycles
- A Laptop Computer
- Picnic Tables for outdoors.



**Virtual volunteer opportunities** are available for anyone with a special talent to share virtually on Zoom. It could be singing, sharing a craft (we can get the supplies), magician, dancing, reading a story etc. If anyone is interested, they can contact Debbie Lauricella, Assistance Center Director, to coordinate.

Deborah Lauricella, Assistant Director, Easterseals Adult Day Services

701 East First Street , Hagerstown, MD 21740

# On behalf of a grateful community, we thank our Community Impact Partners

The Arc of Washington County Boys & Girls Club Big Brothers Big Sisters Breast Cancer Awareness - Cumberland Valley **Brook Lane** CASA. Inc. Cedar Ridge Children's Home Children in Need Coffman Nursing Home Community Action Council Community Free Clinic Community Rescue Service Court Appointed Special Advocates Doleman Black Heritage Museum **Discovery Station Education Foundation of WCPS** Family Healthcare of Hagerstown For Our City - Hagerstown Gatekeepers Girls Inc. Hagerstown Area Religious Council Hagerstown Community College Hagerstown Housing Authority Holly Place Homewood at Williamsport

**Humane Society of Washington County** Interfaith Service Coalition The Maryland Theatre Maugansville Bible Brethren Church Mediation First Mount Hope Prison Ministries Little Jack's Corner Lasting Change Recovery Solutions OnTrack Washington County Potomac Case Management Services Reach of Washington County Rehoboth United Methodist Church Robert W. Johnson Memorial Center San Mar St. John's Episcopal Church St. John's Family Shelter Tabitha's Table The Hope Center The Salvation Army Together with Families University System of Maryland at Hagerstown Washington County Commission on Aging Washington County Family Center Washington County Fellowship of Christian Athletes Washington County Fire & Rescue Association YMCA, Hagerstown

# Do You Need Help Getting Free Medical Coverage? Help is Here

**Hospice of Washington County** 

Horizon Goodwill Industries

Maryland Physicians Care (MPC) provides Medicaid health insurance benefits to Maryland's HealthChoice enrollees at no cost, including:

Primary Care and Urgent Care Visits | Prescriptions |
COVID Testing and Vaccination | Dental and Vision | Coverage
for Pregnancy, Childbirth and Newborns | Breastfeeding Help
24/7 Live Video Chat



