

## Insurance and prevention not exclusive

By Karen DiPippa

This is the time of year that begins enrollment for health insurance under the Affordable Care Act and Nov. 1, 2016, started the enrollment period to register for health insurance if you do not currently have a policy in Arkansas.

With the new presidential administration coming in January, we do not know how this will affect the Affordable Care Act (known commonly as Obamacare) or the Arkansas Works. It seems prudent to enroll until we know what and when definite changes will occur.

The current types of coverage include Marketplace insurance plan, Medicaid and CHIP, (Children's health insurance program) as well as expanded Medicaid if your income is under \$27,000 a year. Arkansas Works, previously the private option, may provide free or low-cost coverage then if you qualify. If, however, your income is higher there are many plans available which aim to meet health and budget needs, which you may buy through what is called the "marketplace."

For now, you can access most information about what plans might work for you at [healthcare.gov](http://healthcare.gov). This site provides charts explaining the various plans based on income and family size.

At Westside Free Medical Clinic, it is business as usual since most of the patients continue to be without insurance or cannot qualify for insurance. For our immigrant families, there is not a provision at this time for government coverage. Moreover, for those people with insurance, even though the plans aim to fit into budgets, the premiums or costs can still be a hardship.

Medical costs continue to escalate in spite of these new insurance plans. While the Affordable Care Act did provide more health coverage for more individuals, it remains more of an insurance reform than medical reform.

While it exists, Affordable Care Act coverage provides a chance at health, which is a very pro-life approach and the Westside Free Medical Clinic will attempt to keep patients on a healthy track with the help of our loyal volunteer staff.

Additionally, individuals can do their part by getting flu shots for themselves and family and immunizations for their children. Prevention goes a long way for healthy families and perhaps lower insurance premiums. With these rising medical costs, it just makes sense to focus on prevention.

DiPippa is director of the Westside Free Medical Clinic.

## Local CCHD grants work to end poverty

The annual second collection to support the Catholic Campaign for Human Development was taken up in parishes Nov. 19-20.

CCHD is the Church's anti-poverty program, designed to help local people organize a response to conditions that cause poverty in their own neighborhoods. In this respect, it is the embodiment of the principle of subsidiarity — allowing local challenges to be solved by local people — complemented by our solidarity in giving to help people to help themselves.

Last year's collection in Arkansas was a success, raising \$84,838.59 for national and local grants.

Through Catholic Charities of Arkansas local grant program, 25 percent of last year's collection stayed in the Diocese of Little Rock. Catholic Charities solicited grant applications from across the state, finally approving the awards of grants ranging from \$500 to \$2,500.

The local grant winners were:

■ In Little Rock, a grant was awarded to the diocesan youth ministry office to help fund the annual Catholic Charities Summer Institute. This week-long summer camp hosted nearly 100 high school students and gave them an intense immersion into



*Heart to Heart in Fort Smith used CCHD grant money to help women in crisis pregnancies.*

the world of charitable outreach and confrontation with thorny social issues facing our society.

■ In Jonesboro, a local grant went to the Hispanic Community Service Office, run by Blessed Sacrament parishioner Gina Gomez. This office helps immigrants in

northeast Arkansas integrate into the local communities.

■ Also in Jonesboro, a grant was awarded to a new organization: Reclamation House. Reclamation House helps women on the margins of society find their way back to the productive life.

■ In the western part of the state, grants went to Audrey's Home of Hope in Bella Vista and Heart to Heart in Fort Smith. Both of these agencies help women in crisis pregnancies, giving the expectant mothers options other than abortion.

■ In the southwest part of the state, a grant was approved for the St. Edward Outreach in Texarkana. This program feeds hundreds of people lunch each week.

■ In Hot Springs, a grant went to the Samaritan Ministries Men's Shelter. The ecumenical operation cares for the spiritual as well as the physical needs of men going through hard times. Samaritan Ministries is supported by many of the churches, including St. John Church, St. Mary Church and Sacred Heart of Jesus Church.

■ Conway's City of Hope Outreach also received a grant. The organization has a shelter, community center, after-school tutoring and summer programs for children. The CCHD grant was

earmarked for the Hope Home Initiative, a transitional house for men moving toward independent living.

■ In Little Rock, grants helped many groups. Literacy Action of Central Arkansas was a recipient. The organization sponsors English as a Second Language programs at a number of parishes in the Little Rock area. Another recipient was El Zocalo Immigrant Resource Center. St. Theresa School received a grant to help with a tuition scholarship for a student. Depaul USA received a grant to assist with its efforts at the Jericho Way Homeless Day Resource Center. Birthright of Greater Little Rock, a pregnancy resource center, benefited from a grant to help with its work to assist mothers make a decision to allow their unborn babies to live. Grants also went to the Center for Women in Transition, a prison reentry program, and the Greater Little Rock Organizing Committee, a group dedicated to increasing community participation in solving community challenges.

These grants go far to initiating local solutions to poverty in the state. And it was accomplished solely through the generosity of parishioners who donated to the annual CCHD second collection.

## Children's art beautifies St. Nicholas Partners

Every year Catholic Charities of Arkansas has a Christmas fundraiser called St. Nicholas Partners. It includes sending a Christmas card to *Arkansas Catholic* subscribers (see *Nov. 19 issue*) as well as mailing to donors.

This fundraiser is special because it is easy for the donor to specify what individual programs they would like to support. The programs include Parish Social

Ministry, Prison Ministry, Adoption Services, Immigration Services, the Westside Free Medical Clinic and many more. The donors additionally have the option to donate to where the funds are most needed. Also, the donors can give their gift in honor or memory of someone.

This year the staff of Catholic Charities decided to take a different approach to the Christmas card and hold an art contest

in the state's Catholic schools. The contest included students in sixth to 12th grade. Students were asked to create artwork about St. Nicholas and his works and it had to be colorful.

The staff of Catholic Charities and another panel chose the top three entries. The first-place winner is Isabel Hortelano, a seventh-grade student at St. John School in Hot Springs. Her design graces this year's card. The sec-

ond-place winner is Anna Constantino from St. Joseph School in Paris and the third-place winner is Drew Lewis from St. Joseph School in Conway.

If making donations in honor of loved ones, please mail donations before Dec. 15. The recipient will receive a Christmas card from Catholic Charities acknowledging the gift. Mail donations to 2415 N. Tyler St., Little Rock, AR 72207.



*Isabel Hortelano, a seventh-grade student at St. John School in Hot Springs, holds a card made from her first-place design for Catholic Charities' annual St. Nicholas Partners appeal. She stands with art teacher Gina Cate (left) and principal Angela Isaacs.*



*This artwork won second place for Anna Constantino, a seventh grader at St. Joseph School in Paris.*



*Third place in the art contest went to Drew Lewis, a 10th grader at St. Joseph School in Conway.*