Getting ready for healthcare reform

Here’s what the Affordable Care Act requires

By Kristin Manwaring

Times are changing! The subtle energy movement and vibrations tell us this. Individuals and businesses have been shaken, some would say, rocked to the core, through the varying economic and political changes and yet have found ways to rebuild and weather the storm. We connect through our stories and experiences. The story told here is the changing landscape, with PPACA – Patient Protection and Affordable Care Act, healthcare reform, and what the impacts are to individuals and businesses.

The Affordable Care Act, enacted March 23, 2010, will take full effect Jan. 1, 2014. Although some key health care reforms have already been implemented, many significant changes, including health insurance exchanges and a mandate that will require nearly everyone to obtain health insurance, or be subject to a tax penalty, is set to take effect Jan. 1.

For individuals, the penalty will start at $95 a year or up to one percent of income and rise to $695 or 2.5 percent of income by 2016. For families, the penalty will be $2,085 or up to 2.5 percent of household income.

Health care plans offered, both individual and group, are required to include basic services defined as essential health benefits and include ambulatory patient services, emergency services, hospitalization, lab services, maternity and newborn care, pediatric services, including oral and vision care, prescription drugs, mental health and substance abuse services, rehabilitative services and preventive and wellness services to include chronic disease management.

As an individual, when can I begin reviewing my options for enrollment to be effective Jan. 1, 2014?

The initial open enrollment period for plans effective Jan. 1, 2014 will begin Oct. 1, 2013. Open enrollment will continue through March 31, 2014, with future enrollment periods to be Oct. 15 through Dec. 7 of each year. Open enrollment periods will be the one time each year when initial enrollment or certain plan changes will be allowed.

Will eligibility be based on my current health?

No. No one can be denied health coverage. Additionally, coverage will be issued with no pre-existing condition exclusions or waiting periods.

The new Washington Health Plan Finder has been identified as the one stop shop for health insurance plans. Will I have as many options in the new Exchange Marketplace as offered in the private market?

No. There are two insurers, Premera and LifeWise, that will have options available in the exchange and for subsidy for Jefferson County residents. Carriers we expect to see offering plans outside of the exchange in addition to Premera and LifeWise are Regence Blueshield, Group Health (where available), Assurant Health and Moda Health.

If I qualify for premium subsidy, will the subsidy apply to plans in the Exchange as well as out of the exchange?

No. To qualify for a subsidy you must select a plan in the exchange. Beginning Jan. 1, 2014, those individuals and families with incomes between 138% and 400% of the federal poverty level (FPL) will be eligible for assistance with their healthcare premium. Only health insurance purchased through, wahealthplanfinder.org qualifies for the subsidy. In Person Assistors will be available through three designated agencies, Jefferson Healthcare, Jefferson County Public Health and Olympic Area Agency on Aging to review plan options and assist with enrollment and with those eligible for Medicaid. In Person Assistors will be able to look at your options and assist with enrollment however will not be able to offer advice.

If I have grandfathered plan, is it beneficial for me to keep the plan I have today?

Grandfathered plans are intended to keep the premium costs down as they have not been required to implement all of the health care reform benefits. LifeWise and Premera are the only individual insurers with grandfathered plans. Your plan may have grandfathered status if the plan you have today was in effect prior to March 23, 2010 and you have not made any substantial change in benefits since that time. You will be able to keep your grandfathered plan moving into 2014 as well as shop for options in and out of the Exchange, however keep in mind that you will perma-

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Healthcare: Big changes coming

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ently lose grandfathered status if you make a plan change. Even if you are eligible for a subsidy in the exchange your grandfathered plan may cost less.

Will I qualify for subsidy if I am eligible for public programs or offered coverage through my employer?

No, as long as the coverage is considered affordable as defined by the Affordable Care Act.

As a Small Business, fewer than 50 full-time employees, am I required to offer benefits?

No. However, if your business has fewer than 25 employees you may be eligible for tax credits for providing insurance.

As a business with 50 or more full-time employees am I required to offer health insurance?

Yes. There is an employer mandate if you have 50 or more full-time or full-time equivalent employees you must provide health insurance for anyone working over 30 hours a week or pay a fee. This has been referred to as Play or Pay or the Employer Shared Responsibility payment. The coverage must be affordable, costs no more than 9.5 percent of an employee’s wages and provides minimum value, cover’s 60 percent plus of total covered costs. The effective date for the employer mandate has been delayed from Jan. 1, 2014 to Jan. 1, 2015.

What is required and what can I expect regardless of business size?

An Exchange Notice must be distributed to all employees no later than Oct. 1, 2013 regardless of the number of employees or whether you offer benefits. The notice outlines that an employer can purchase health insurance through state market-places, that they may be eligible for subsidy and that there is no employer contribution for health insurance purchased through the exchange.

Additional Fees and taxes begin in 2014. For fully insured plans, currently there is a state tax of 2 percent which means that 2 percent of health insurance premiums paid are forwarded to the state. Starting in 2014, three additional fees will be paid to the federal government, Transitional Reinsurance fees, PCORI fees and Insurer fees. We can expect that those fees will be passed along to us in the form of increased premiums.

A new full-time employee otherwise eligible for coverage cannot be subject to a waiting period for entering the plan longer than 90 days from date of employment. Employers will need to institute probationary periods no longer than the first of the month following 60 days from date of hire in order to comply. This provision is effective for plan years beginning on or after Jan. 1, 2014.

There are many small business plans offered through trusts and associations. Healthcare Reform may impact the duration of association contracts renewed in 2013. Contracts may be amended if applicable laws require this contract to terminate at an earlier date due to regulatory guidance.

Summary of Benefits and Coverage, SBC, is a new required format to what we know as a Summary of Benefits. The format used by all insurers is the same.

PPACA will have far reaching impact on providers, insurers, plan sponsors and individuals. Employers and plan spon-sors will be required to pay new taxes and staying in compliance will require additional time and attention to detail.

Insurance will be mandatory so start planning! We began the journey early back in 2010 when PPACA was passed. Whether you’re an individual, family or employer our goal at KMi is to help you understand what the ACA means for you—and how it may impact you financially. The role of a licensed insurance agent moving into 2014 is even more important. Licensed insurance agents can offer advice in addition to reviewing your options. Our service model includes advice and advocacy every step of the way whether you have a simple benefit question or need us to get in the weeds with you in resolving claims issues and assisting in getting benefits approved and paid. We are here to help you be 100 percent confident that you and your company is PPACA compliant and thriving amidst health care reform changes.

Kristin Manwaring Insurance and staff are licensed insurance agents and will be certified with the Washington State Exchange, making us your direct source for health insurance options inside and outside the state Exchange. Please call us with questions, 360-385-4400 or you can email info@kristinmanwaring.com.

UGN rolls out Annual Day of Caring

For more than 50 years, United Good Neighbors (UGN) has maintained a presence in Jefferson County providing funding for and raising awareness of critical social services in our community.

How does it work?

Donors make a financial contribution to UGN. Those contributions are pooled to provide funding to programs that UGN has identified as the most pressing critical human service needs in our county through a rigorous application and evaluation process.

In 2012, UGN helped three dozen agencies provide emergency, senior, youth, and community services to neighbors in Port Townsend, Port Hadlock, Chimacum, Port Ludlow, and surrounding areas. And we are on track to exceed this number for 2013. Through awareness, advocacy and accountability, UGN is helping to fill in the gaps for need in Jefferson County.

Many Jefferson County nonprofit organizations also depend on volunteers to carry out their missions. United Good Neighbors of Jefferson County also helps them through the annual UGN Day of Caring held each September. This year, the third annual UGN Day of Caring will be Friday, Sept. 13 and over a dozen organizations have already requested extra hands and help from neighbors. Community members are encouraged to lend a hand at these area nonprofits. Volunteer projects include painting, clean up, organizing, landscaping and more.

The UGN Day of Caring is also the kickoff to the UGN 2013-2014 fundraising campaign, supporting nonprofit organizations across the county which promote safety net services. This year’s event begins at 8:30 a.m. at the Mountain View Commons in Port Townsend. A continental breakfast will be served and t-shirts will be distributed to volunteers. The annual UGN Good Neighbors service award will also be presented to a local Good Neighbor who has been nominated by an individual, organization or business in recognition of their selfless service to the community. All of Us. Together. We are United Good Neighbor.

To request volunteer assistance for an organization at this year’s Day of Caring on Sept. 13, sign up a business or organization to offer volunteers for projects, or to nominate a ‘Good Neighbor’ in our community for the service award visit UGN’s website at www.ween.org or call the UGN office at 385-3797.
Wisdom Council workshop Sept. 24-26

Two questions … Two suggested answers:

1) What’s the most important issue we face in our community?

Answer: We need a way to work together as a people and solve our most pressing problems. This would affect all issues.

2) What’s the most important skill for you as a leader?

Answer: To be able to bring out the best in others, help them face the most important issues, work creatively together and create win/win solutions.

On Sept 24-26, Dynamic Facilitation Associates in cooperation with Jefferson County Chamber and the Center for Wise Democracy is presenting a seminar with two social innovations that achieve these results. It’s a world-renowned seminar on “Dynamic Facilitation and the Wisdom Council,” which has been held in Vienna, Perth, London, Bangkok, Budapest, Zurich, Washington D.C., Kuala Lumpur, Calgary, San Francisco, Frankfurt, Amsterdam, Victoria and more.

First, the Wisdom Council has been so successful at involving mainstream citizens to solve difficult public issues that the state of Vorarlberg, Austria amended their constitution to include it. Majority Leader of the State Senate of Hawaii, Senator Les Ihara says, “The Wisdom Council is the future of democracy.”

The magic sauce for the Wisdom Council is a way of thinking called “choice-creating.” It’s the kind of thinking that sometimes happen in a crisis, when everyone pulls together, gets creative and achieves a breakthrough. Dynamic Facilitation reliably evokes this. As Tom Atlee, author of Empowering Public Wisdom, says, “Learning Dynamic Facilitation is not just learning a set of basic skills. It’s taking a different perspective on how the universe works.”

Surprise! Dynamic Facilitation, the Wisdom Council, and the seminar originated here in Jefferson County. Jim and Jean Rough, local consultants and co-founders of the Center for Wise Democracy (www.WiseDemocracy.org), were behind experiments that have spread overseas. Now the aim is for this seminar to spark use of these social innovations throughout Jefferson County. In Europe the process is being used to breakup partisan gridlock and solve longstanding problems. We could use some of that, too.

The seminar is Sept. 24-26 in Port Townsend at the Maritime Center. There are reduced fees and scholarships for residents of Jefferson County. (See www.ToBe.net. Or contact jim@WiseDemocracy.org. 360-385-7118.

YPN Test Lab to explore creativity, innovation

Come join the Jefferson County Young Professionals Network for a Test Lab, at 5:30 p.m. Thursday, Aug. 29, 2013 at the CoLab, 237 Taylor Street, Port Townsend.

The topic for the event will be “Artistic Innovation: How Creativity Supports Your Work,” or “Harnessing your Creative Talents,” (whichever you think fits best).

The Young Professionals Network Test Lab is an intimate, creative, gathering designed to engage the Young Professionals community of Jefferson County. The gathering is used as a social “think-tank” to network, collect ideas and information, brainstorm, and have great time exploring business topics with peers.

This months host, Annalisa Barelli, is a graphic designer, illustrator and painter with a background in psychology and the arts. Annalisa believes that each of us possess incredible creative gifts and acknowledging these skills is key to engaging in a work life that is enjoyable and fun. This months Test Lab is all about recognition.

Join Annalisa and other Young Professionals for this special event. You will leave feeling inspired. Test Labs are free for Chamber Members and $5 for non-Chamber members. The CoLab is located above the Silverwater Cafe on the second floor at 237 Taylor Street. We hope to see you there!

For more information, ab@annalisabarelli.com.

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Mix & Mingle with Clallam YPN during Wooden Boat Festival

Calling all young professionals... It’s party time!

The Jefferson County Chamber of Commerce’s Young Professionals Network, along with our friends from the Peninsula Young Professionals Network in Clallam County, are throwing a joint party on Friday, Sept. 6, from 6 to 8 p.m. during the Wooden Boat Festival!

Have you connected with other young professionals recently to support your business success?

Have you found a new customer base or diversified your business with tools that you’ve found through your peers and associates? Are you just happy to see the torch of leadership being carried on in a sustainable, community-focused manner? We want to hear about it! We want to be excited with you and find more ways we can all help support each other rise from this recession.

Come reconnect with old friends and meet new friends. Join us to celebrate the end of summer and enjoy snacks, beverages and great sounds provided by DJ Silace Amaro, one of our favorite Jefferson County YPs. Following the mixer, stroll down to Bar Harbour for a performance by Bellingham’s Yogo Man Burning Band! Share your youthful energy, dance, laugh, mingle and enjoy the evening with The Young Professional Network! This is sure to be an event you won’t want to miss!

Sponsored by the Jefferson County Chamber of Commerce Young Professional Network and the Peninsula Young Professionals Network. Special thanks to The Northwest Maritime Center for graciously providing the event space.

FAIRWINDS CELEBRATES 20 YEARS
Mike and Judy Cavett snip the ribbon at their 20 year anniversary last month at the popular winery in Port Townsend. Chamber members were on hand to help.
NEW MEMBERS

ABRACADABRA

David Lesser and Marion Lodwick opened Abracadabra in 1989 with white walls, a cinderblock counter and a few carefully chosen crafts, toys and puppets. Today, Abracadabra has evolved into a bright colorful environment with handmade displays brimming with treasures to be discovered.

While customers still delight in playing with the puppets (the very first line they bought for the store), there is now so much more. Abracadabra has a large selection of educational games, art supplies, books, journals, cards and stationary, handmade crafts and jewelry, as well as whimsical novelties. Marion keeps the store fun and fresh with new products coming in all through the year. She and David feel fortunate to have a business in downtown Port Townsend that has been able to grow despite economic hard times, and they are grateful to have such a loyal following among locals.

Says Marion: “It is tempting to just go home after a long day talking with everyone who walks through our door, pouring over catalogs, meeting with reps or tackling the never ending pile of paperwork. I realize how important it is for our community, however, to continue to make connections with other business owners. We have been members of Main Street for years. We would now like to join Chamber.”

If you haven’t discovered Abracadabra yet, you can check out the Facebook page. You can also find them on the Meet Me in Port Townsend link. “Better yet, I hope to meet you in Abracadabra or at a Chamber event,” says Marion.

Bob Farr opened his clock repair business after repairing many clocks for friends and family members.

FATHER TIME

Father Time provides maintenance and repair for your favorite clock. What started out as a desire to repair his Grandmother’s cuckoo clock blossomed into a home-based business for retired airplane mechanic Bob Farr. Over time, friends and family learned of his skills and asked him to repair their clocks. It seems that repairing clockworks is not very different from repairing transmissions, just on a smaller scale. Add clock repair certification from the community college and now Father Time is in business providing clock repair services for the Olympic and Kitsap peninsulas.

All types of clocks are repaired by Father Time, including cuckoo, desk, grandfather, mantel or wall clocks. (Sorry, no watches.) Repairs can be made to clocks operated by battery, electricity or mechanical wind-up. For ease of operation, it is also possible to convert a mechanical wind-up clock to a quartz battery operated clock, complete with Westminster Chimes, if desired.

Joining the Jefferson County Chamber of Commerce is just the next step in the growth of a very accomplished, reliable and friendly local business, based in Port Ludlow since 2008.

Father Time provides pick-up and delivery for clock repairs. Schedule a pick-up or on-site visit to evaluate your clock. Father Time can be reached at 360-437-5060 or clockmaster@fathertimenw.com.
MARGARET OLSON Massage

Massage is my calling. It gives me so much joy to bring peace and well-being to my clients. I was raised in Port Townsend and have always been interested in massage. I attended Port Townsend School of Massage and am now in my second year of business.

My goal is to encourage and educate the community about the many health benefits and preventive tools regular massage can provide. Regularly scheduled massage helps reduce stress, which makes you more productive and can improve the quality of your life.

I specialize in Relaxation Massage, Deep Tissue Massage and Ashiatsu Oriental Bar Therapy. Ashiatsu is a massage that uses foot pressure and gliding strokes to deliver a deep, luxurious yet therapeutic experience. It utilizes an overhead bar system which allows me to use gravity and the weight of my body to apply deep pressure while massaging you using my feet. It’s the deepest deep tissue massage you can receive!

Each season I offer couples massage workshops and can do individual classes for couples as well.

You can call (360) 643-0962 or book online at PortTownsendMassage.com to take advantage of the first-time client package or the massage series packages in any of the different modalities offered.

I joined the Chamber of Commerce for more networking opportunities and to personally and professionally become more deeply involved in the community and to share the importance of making massage a regular part of your life.

close to them; others have seen violence or substance abuse at home or in the community. Sometimes, they are coping with changes in family structure, or a serious medical problem. When these or other stressors affect a child’s ability to communicate, attend school, or relate to others, Jumping Mouse can help.

This year, with a consistent waiting list and increasing requests for children’s therapy services, Jumping Mouse has begun its next phase of growth. To serve more children and families in need, the nonprofit organization plans to double its capacity over the next three years.

“Our vision at Jumping Mouse is that all children are healthy and thriving,” says Executive Director Kris Becker. “Joining the Chamber of Commerce helps us connect with — and learn from — the business and community leaders who share this vision and help bring it to life.”

Jumping Mouse Children’s Center transforms lives by providing expressive mental health therapy for as long as necessary, and by nurturing each child’s healthy development and supportive relationships at home and in the community. For more information, visit jump-mouse.org.

EAGLEMOUNT WINE AND CIDER

Eaglemount Wine and Cider started officially in 2006, but the seeds for the business were planted over a hundred years ago when the original Eaglemount homesteaders planted their cider orchard of heirloom apple varieties.

Jim Davis purchased the abandoned homestead in 1980 and rebuilt the old log cabin and saved the trees. When Trudy moved there in the 90s, they continued the homestead tradition of making hard cider from the bounty of apples. Pretty soon they started bringing in grapes from eastern Washington to make wines that aged in barrels in their underground cellar. In 2003 they planted a 200 tree English and French cider orchard.

By 2006 they decided to start Eaglemount Wine and Cider and are the only winery in Washington that makes both hard ciders and red wines. They started out with six barrels of red wines and 2-500 gallon tanks of hard cider and have slowly built up production to meet the demand for their wines and ciders. With the help of family, neighbors, and friends their business is growing.

They first started selling their hard cider at the Port Townsend Farmers Market in 2007. Being the first local cidery, many people didn’t know what hard cider was, and Jim and Trudy were happy to introduce people to this fine drink.

In 2008 they opened their tasting room on their farm. They continue to sell their ciders and wines in their tasting room, at farmers markets in Port Townsend and Ballard, locally at several stores, and at select locations in the Seattle area.

Over the years their ciders and wines have received many awards. In April 2012 their quince cider was featured in an article in the New York Times on quince being the only quince cider in the country. In November 2012 their Ginger Cider (the first ginger cider) was selected by Sunset Magazine among ‘the world best bottles’. Sip Magazine recently chose their Homestead Semisweet and Quince Ciders as Best Traditional and Best Specialty ciders in the Northwest.
VIC volunteers hit walking tour, Aldrich’s, Blossom Valley

In our last bit of glorious Jefferson County summer, there are still places to go and things to see! Visitor Center volunteers are continuing their Familiarization Tours to make sure you get the most out of your remaining summer days.

The Jefferson County Historical Society operates the Rothschild House State Park and also conducts hour-long Uptown Port Townsend walking tours from May through the end of September. Our knowledgeable docent, Linda, dressed as a proper Victorian lady, took us strolling through an Uptown neighborhood regaling us with clever stories of the past. We travelled past homes bearing the names of well-known Port Townsend residents such as Hastings, Eisenbeis, Hill, and Starrett.

This tour dispels the myth that the historic downtown and uptown areas of Port Townsend were very different places; Downtown may have been populated by opium dens, saloons, and brothels but Uptown residents paid the consequences of the downtown lifestyle with many historical figures dealing with opium addictions and disease. The juxtaposition of the restored Victorian homes and an 1880s way of life make for a fascinating tour with funny anecdotes of the local townsfolk and an appreciation of the current residents who continue to keep the historic homes from falling into disrepair. The tour includes the Rothschild House which offers an accurate representation of what living in the “modern” world was like at the turn of the century. Uptown historic walking tours happen each Sunday at 2 p.m. June through September.

Jefferson County Historical Museum
• 540 Water St., PT • 385-1003 • www.jchsmuseum.org.

You can talk quietly about how Aldrich’s Market, the oldest grocery store in Washington State, has had its share of tough times. But after touring their recently renovated Maxwell Bean upstairs, you can bet that they are stronger than ever and definitely here to stay. Owners, Milton and Renee, decided that after years of leasing the upstairs space to other businesses that the best use for it would be to utilize it themselves and cater to their large sushi following. Walking into the Maxwell Bean deli feels like walking into someone’s home where they are happy to make your sushi rolls or nigiri to order.

Blossom Valley Farm is perfect for a quiet getaway or retreat.

The Jefferson County Historical Society operates the Rothschild House State Park and also conducts hour-long Uptown Port Townsend.

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Tours: Aldrich’s, Blossom Valley

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Sandwiches made fresh are also on the menu for your lunchtime dining. Maxwell Bean includes a Washington and Oregon retail area and a small but growing Asian market. Have a seat in the spacious upstairs dining area and sip a glass of wine, beer, or sake with your lunch. Aldrich’s Maxwell Bean caters to vegetarians as well as carnivores and pescatarians. Maxwell Bean is opened for lunch only, for now. Aldrich’s still features their same quality food and products on the main level. The upper level dining area is also available for the diner who purchased food on the main level. Stop by and check out their new deli options!

Aldrich’s Market & Maxwell Bean • 940 Tyler St., PT • 385-0500 • www.aldrichs.com

Scott & Robin tell the age-old Olympic Peninsula story of wanting to get out of the rat race of the big city and move to the country. They found the beautiful and quiet property of the old Swiss Lavender Farm off of Discovery Rd three miles outside of the Port Townsend city limits over two years ago and immediately began renovating the buildings as well as building a horse barn and meeting facility. Located in the Quimper Valley, Scott and Robin renamed their new home the Blossom Valley Farm. As a place perfect for a quiet getaway or retreat, they recognized their opportunity to offer this experiential area to others by renting out one of the architecturally traditional Swiss cabins. The cozy, sod roofed cabin offers a full kitchen and large windows in the bedroom looking out onto the valley. It sits on the back of the property where a private airstrip ends. As an alternative to driving to the Peninsula, visitors are welcome to pilot their small aircrafts to the property too! Horses and chickens meandering near the barn add to the farm feeling. Horse boarding is available for guests who wish to ride their own horses through the valley.

Blossom Valley Farm • 95 Blossom Lane, PT • 379-4884 • www.blossomvalleyfarm.com.