

FRCD *Newsletter*

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April/May 2010

IL GOVERNOR QUINN PROPOSES RADICAL CUTS TO FIX WORST FISCAL CRISIS IN 80 YEARS

Illinois Governor Pat Quinn recently proposed the following radical cuts in his FY 2011 budget proposal to address the worst fiscal crisis in the State in 80 years, cutting approximately \$2.7 billion in current programs, to fix a \$13+ billion shortfall.

Major proposed cuts include:

- \$1.2 billion in money earmarked for local public schools and an additional \$90 million in higher education funding, which would be restored if the income tax hike passes.
- \$325 million in health care costs, by requiring retired state workers to pay more for health coverage and slicing in half prescription drug assistance for seniors.
- \$276 million from human services programs such as child care, community mental health services, and home care for older adults.
- \$300 million by reducing state aid to cities and counties.
- \$203 million by requiring state workers to take furlough days and to pay more for health insurance.
- \$300 million in pension costs by reducing benefits for new state employees.

If the Governor's FY 2011 budget proposal is adopted by the Illinois General Assembly, the budget would still have an \$11 billion shortfall, according to an Illinois Issues Budget Analysis by Charles Wheeler, III (April 2010)

The Governor's announced plan to meet the additional \$11 billion shortfall includes:

- Deferring payment of \$11 billion in debt
- Borrowing \$5 billion to enable the state to meet current obligations
- Securing additional Medicaid federal matching funds
- Increasing the state income tax by 33%.

It is unclear at this time whether the proposed budget cuts and anticipated savings will be sufficient to take care of the anticipated \$13 billion shortfall in the Illinois FY 2011 budget.

(Information from [Illinois Issues](#) (4/2010))

**This Newsletter is financed exclusively by
FRCD memberships.**

**IL Governor proposes radical budget cuts to fix
the worst fiscal crisis in 80 years,
see pages 2,3, & 4 for more details.**

On March 23, 2010 President Obama signed the Patient Protection and Affordable Care Act (P.L. 111-148) and the Health Care and Education Affordability Reconciliation Act (HR 4872) to provide access to affordable health insurance to 32 million Americans who are currently uninsured. How people in Illinois will benefit from this precedent setting federal law is explained below.

Health Insurance Reform and Illinois

Under health insurance reform in Illinois:

- 1.8 million residents who do not currently have insurance and 612,000 residents who have non-group insurance could get affordable coverage through the health insurance exchange.
- 1 million residents could qualify for premium tax credits to help them purchase health coverage.
- 1.8 million seniors would receive free preventive services.
- 314,000 seniors would have their brand-name drug costs in the Medicare Part D “doughnut hole” halved.
- 144,000 small businesses could be helped by a small business tax credit to make premiums more affordable.

Proposals implemented in 2010 and 2011 will produce *real benefits* for:

- **Families:** The 12.9 million residents of Illinois will benefit as reform:
 - **Ensures consumer protections in the insurance market.** Insurance companies will no longer be able to place lifetime limits on the coverage they provide, use of annual limits will be restricted, and they will not be able to arbitrarily drop coverage.
 - **Creates immediate options for people who can't get insurance today.** 8 percent of people in Illinois have diabetes, and 28 percent have high blood pressure – two conditions that insurance companies could use as a reason to deny health insurance coverage. Reform will establish a high-risk pool to enable people who cannot get insurance today to find an affordable health plan.
 - **Ensures free preventive services.** 41 percent of Illinois residents have not had a colorectal cancer screening, and 22 percent of women over 50 have not had a mammogram in the past two years. Health insurance reform will ensure that people can access preventive services for free through their health plans. It will also invest in a prevention and public health fund to encourage prevention and wellness programs.
 - **Supports health coverage for early retirees.** An estimated 177,000 people from Illinois have early retiree coverage through their former employers, but early retiree coverage has eroded over time. A reinsurance program would stabilize early retiree coverage and provide premium relief to both early retirees and the workers in the firms that provide their health benefits. This could save families up to \$1,200 on premiums.
 - **Seniors:** Illinois's 1.8 million Medicare beneficiaries will benefit as reform:
 - **Lowers premiums by reducing Medicare's overpayments to private plans.** *All* Medicare beneficiaries pay the price of excessive overpayments through higher premiums – even the 91 percent of seniors in Illinois who are not enrolled in a
 - Medicare Advantage plan. A typical couple in traditional Medicare will pay nearly \$90 in additional Medicare premiums next year to subsidize these private plans. Health insurance reform clamps down on these excessive payments.
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- **Reduces prescription drug spending.** Roughly 314,000 Medicare beneficiaries in Illinois hit the “doughnut hole,” or gap in Medicare Part D drug coverage that can cost some seniors an average of \$4,080 per year. Reform legislation will provide a 50 percent discount for brand-name drugs in this coverage gap.
- **Covers free preventive services.** Currently, seniors in Medicare must pay part of the cost of many preventive services on their own. For a colonoscopy that costs \$700, this means that a senior must pay \$163 – a price that can be prohibitively expensive. Under reform, a senior will not pay anything for that colonoscopy, or for any other recommended preventive service. A senior will also get free annual wellness visits to his or her provider, with a personalized prevention plan to remain in good health.
- **Small businesses:** While small businesses make up 75 percent of Illinois’s businesses, only 41 percent of them offered health coverage benefits in 2008. 144,000 small businesses in Illinois could be helped by a small businesses tax credit proposal that makes premiums more affordable. And these small businesses would be exempt from any employer responsibility provisions.
- **States:** State budgets will be relieved from rising health care costs as reform:
 - **Reduces state employee premiums.** Coverage would immediately be expanded to the uninsured, decreasing the amount of uncompensated care costs that gets shifted to the premiums of state employees. For states that provide early retiree health benefits to their state employees, a reinsurance program would provide premium relief of up to \$1,200 per family policy per year for all employees.
 - **Reduces uncompensated care.** Right now, providers in Illinois lose \$2.2 billion in uncompensated care each year, which states subsidize at least in part. Instead, under reform, uncompensated care would begin to be reduced immediately as more uninsured people gain coverage.

Health Insurance Reform Provides Stability, Security, and Choice.

- **Provides relief from rising health care costs.**
 - **Ends the “hidden tax”.** The \$2.2 billion spent on uncompensated care in Illinois often gets passed along to families in the form of a hidden premium “tax”. By expanding coverage to the uninsured, health insurance reform will eliminate this burden on people who already have insurance.
 - **Provides premium tax credits.** Without reform, individuals and families in Illinois will spend increasing amounts of money out-of-pocket to cover premiums, deductibles, and co-payments, from \$14.7 billion today to up to \$23.8 billion in 2019. Through health insurance reform, 1 million Illinois residents could be eligible for premium credits to ease the burden of these high costs.
- **Promotes health insurance portability and choice.** Health insurance reform establishes a health insurance exchange that will provide individuals with a wide variety of choices and ensure that they will always have coverage, whether they change jobs, lose a job, move or get sick.
 - Currently 1.8 million residents of Illinois do not have health insurance, and if nothing is done, by 2019 this population could swell to 2.3 million. The exchange will help the uninsured to obtain needed coverage and will also help the 612,000 Illinois residents who currently purchase insurance in the individual insurance market to get quality coverage at an affordable price.
- **Supports long-term home and community based services:** It is estimated that 65 percent of those who are 65 today will spend some time at home in need of long-term care services, which typically cost almost \$18,000 per year. This means that 878,000 older residents of Illinois who are

aged 55 to 64 today will need home health services after they turn 65 – services that are not always covered by Medicare, Medicaid, or private health insurance.

- Health insurance reform will create a new voluntary long-term care services insurance program, which will provide a cash benefit to help seniors and people with disabilities obtain services and supports that will enable them to remain in their homes and communities.
- Reform will encourage states to expand their home and community based services through Medicaid by providing enhanced funding, and it will create a program to provide community support services for disabled Medicaid enrollees who would otherwise need to be in a nursing home. These programs could help improve care for many of the 290,000 disabled Medicaid beneficiaries in Illinois.

Health Insurance Reform Improves Quality and Reforms the Delivery System.

- **Reduces preventable readmissions.** The current health care system does not place enough emphasis on improving quality of care. For example, nearly 20 percent of Medicare patients who are discharged from the hospital end up being readmitted within 30 days. For Illinois, that's 119,000 readmissions each year which could potentially be prevented with improved care coordination. Health insurance reform will invest in innovations in primary care and will provide financial incentives to hospitals to better coordinate care at discharge to avoid preventable readmissions.
- **Lessens Paperwork.** Physicians spend on average about 140 hours and \$68,000 a year just dealing with health insurance bureaucracy. For the 42,510 physicians in Illinois, this adds up to 5.9 million hours and \$2.9 billion in costs. By simplifying and standardizing paperwork and computerizing medical records, doctors will be able to focus on caring for their patients instead of dealing with bureaucracy.
- **Incentivizes primary care.** Roughly 17,500 doctors in Illinois practice primary care and would qualify for a new 5 to 10 percent payment bonus under health insurance reform.
- **Invests in the health primary care.** Approximately 2.2 million people, or 17 percent of Illinois' population, cannot access a primary care provider due to shortages in their communities. Health insurance reform will expand and improve programs to increase the number of health care providers, including doctors, nurses, and dentists, especially in rural and other underserved areas.

(Information compiled by www.HealthReform.gov, an official U.S. Government web site managed by the U.S. Department of Health & Human Services, April 14, 2010).

The Family Resource Center on Disabilities (FRCDD) PRESENTS ITS

1ST Family Walk-n-Roll O' Thon

Date: Saturday, May 22, 2010

Time: 1:30-3:30 PM

Place: Longfellow Park

610 S. Ridgeland Ave., Oak Park, IL

The park is accessible by public transportation including the Green Line, the Blue Line, PACE, and CTA buses.

For more info, call FRCDD at (312) 939-3513 (voice); (312) 939-3519 (TDD); info@frcdd.org

COMING EVENTS

Workshops for Parents and Agencies Assisting/Serving Developmentally Disabled Persons presents Attorneys Mary Denise Cahill and Robert H. Farley, Jr., on **Wednesday, May 5, 2010, 10:00 a.m.-12:00 p.m.**, at the Naperville Public Library, (95th Street location), 3015 Cedar Glade Dr., Naperville, IL. The workshop will provide information to assist with gaining access to adult services including guardianship, special needs trusts, and strategies to obtain funding for disability services. **For more information and to register**, contact Robert H. Farley Jr., at (630) 369-0103, or via e-mail: farleylaw@aol.com.

The National Association for Down Syndrome (NADS) in collaboration with the Family Resource Center on Disabilities (FRCD) and hosted by the West Suburban Parent Support Group (WSPSG) and the Western DuPage Special Recreation (WDSRA) present "Special Education 101", on **Monday, May 10, 2010, 7:00 p.m.-9:00 p.m.**, in the Kelly Room, at the Wheaton Park District, 1777 Blanchard, Wheaton, IL. **For more information and to register**, contact NADS, (630) 325-9112.

Autism Speaks Chicago presents "Walk Now for Autism Speaks: Chicago", on **Saturday, May 15, 2010, Registration opens, 8:00 a.m.; Opening Ceremonies, 10:00 a.m.; Walk begins at 10:30 a.m.**, at Soldier Field, 1400 S. Museum Campus Dr., Chicago, IL. **For more information**, contact Autism Speaks Chicago at (224) 567-8573, chicago@autismspeaks.org, or visit their website: www.walknowforautismspeaks.org.

The **Autism Society of Illinois (ASI)** presents "Applied Behavior Analysis (ABA) with an Emphasis on Verbal Behavior (VB) Educational Series", on **May 20-21, 2010**, at Prairie State College, 202 S. Halsted St., Chicago Heights, IL. **For more information**, contact Mary Allen at (563) 343-9874, or via e-mail: allenaism@aol.com.

NBC 5, the Community Trust, the Chicago Park District, the City of Chicago, Dominick's Foods, the Blue Cross Blue Shield Association, and host, the Mayor's Office for People with Disabilities (MOPD) present "Access Chicago: 2010 Expo for People with Disabilities", on **Thursday, July 15, 2010, 10:00 a.m.-6:00 p.m., FREE of charge** to everyone, at Navy Pier, 600 E. Grand Ave., Festival Hall A, Chicago, IL. The Expo promotes the independence and inclusion of people with all disabilities by showcasing Chicago's wide range of accessible venues, products and services. **For more information**, contact MOPD at (312) 744-6673, or visit their website: www.cityofchicago.org/city/en/depts/mopd/provdrs/accesschicago.html.

IS YOUR CHILD HAVING DIFFICULTIES WITH BEHAVIOR/DISCIPLINE?

- Do you need help understanding how to help your child with ED/BD?
- Do you know how to explain your child's issues to service providers?
- Do you know what ED/BD services are available and where to find them?

Join the Family Resource Center on Disabilities at its FREE Monthly Parent group for parents of Children with Emotional and Behavioral Disorders.

When: Thursday, May 20, 2010, 6:00 p.m.-8:00 p.m.
Where: Family Resource Center on Disabilities' office
20 East Jackson Blvd., Room 300
Chicago, IL 60604

You will receive: information to help your child, knowledge on how to work effectively with service providers and FREE materials

Conducted by Elliott Marks, Information and Training Specialist & Parent

For more information, contact FRCD, (312) 939-3513 (voice); (312) 939-3519 (TDD); info@frcd.org

COMING EVENTS *(continued)*

Does Your Child Have Special Education Needs? Do You Know Your Rights?

FREE

FREE

Do you need help in...

- Understanding your rights under IDEA (Individuals with Disabilities Education Act) and Section 504 (of the Rehabilitation Act)?
- Obtaining appropriate special education services for your child?
- Accessing and understanding your child's evaluation?
- Preparing for your child's Individualized Education Program (IEP) meeting/annual review?
- Accessing your child's school records?
- Preparing for a mediation or due process hearing?

You can get the help you need at a free training seminar on Special Education Rights

Saturday Mornings
(except holidays and
special conferences)
10:00 a.m.-1:00 p.m.

Rights Training Seminar
in Spanish ONLY
The Second Wednesday
of each month
10:00 a.m.-1:00 p.m.

The First Tuesday
Morning
of each month
10:00 a.m.-1:00 p.m.

Pre-registration is required for all seminars

A complimentary copy of the Educational Rights and Responsibilities: Understanding Special Education in Illinois published by the Illinois State Board of Education will be distributed to all participants.

For more information, call FRCD at (312) 939-3513 (voice); (312) 939-3519 (TDD); info@frcd.org

Announcing an FRCD training on NCLB

FREE

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No Child Left Behind

- What is No Child Left Behind?
- How do you know if your child's school has met adequate yearly progress (AYP)?
- How do you know if your child's teacher is highly qualified?
- How do you know if your child might qualify for supplemental instruction?
- Do you know how NCLB works with IDEA?

Sponsored by the
Family Resource Center on Disabilities
Saturday, May 1, 2010 at 1:30 p.m.
20 E. Jackson Blvd., Room 300
Chicago, IL 60604

Pre-registration is required for all seminars

For more information, call FRCD at (312) 939-3513 (voice); (312) 939-3519 (TDD); info@frcd.org