Important access to essential healthcare for Transgender People on OHP

Starting in January the Oregon Health Plan will cover hormonal and surgical healthcare for Transgender People on OHP. This is a critical shift towards healthcare equality and will likely lead more payors to cover these essential health benefits for Transgender people on other plans.

Basic Rights Oregon, QCcenter, TransActive Gender Center and Cascade AIDS Project developed [this FAQ](#) to outline the changes, how to access the care and answers many questions.

On January 26th a workshop will be held at Cascade AIDS Project at 209 SW 4th Avenue at 6:30-8:30 p.m. This workshop will help you understand the updates to Oregon Health Plan and how you can access medical care. Our panelists will walk you through how to access covered services, what's covered, and answer questions from the audience. For more information contact Peter Dakota Molof, peterM@basicrights.org  503-222-6151x147
10 Tips for a Healthier New Year

The New Year is just days away, and with it comes the inevitable New Year’s resolutions. Here are 10 simple tips to keep you healthier in 2015. They are not listed in order of importance, as each one contributes to your overall health.

Get enough sleep, at least 7-8 hours a day. Multiple studies have shown that inadequate sleep is associated with an increased risk for gaining weight. Those with less sleep, either quantity or quality, tend to choose foods higher in carbs and fat, i.e. the comfort foods. They may be your comfort foods, but they often come with a lot of calories you don’t need.

Decrease the amount of foods you eat that are high in saturated or trans fats (the bad fats); choose instead foods higher in monounsaturated fats (the good fats). The bad fats increase your risk of heart disease, while the good fats decrease your risk. The foods containing saturated fats are red meat, high fat dairy products (whole milk, butter, regular cottage cheese). Trans fats are found in processed foods, in particular baked goodies, stick margarines, fried foods, refrigerator dough, some chips and other snacks. Please read the labels to look for the amount of saturated or trans fat in a product. Monounsaturated fats are found in olive oil, nuts, avocados, peanut oil, canola oil. But even the good fat carries a lot of calories, so go easy.

Increase your intake of whole fruits, slim down the amount of fruit juice you drink. Fresh or frozen fruits are packed with a multitude of good-for-you nutrients. Fruit juices can contain more sugar water than juice and are missing the fiber found in the whole fruits. A serving of fruit juice is 4 oz. or ½ cup which isn’t that much. Whole fruits would be more filling and not play as much havoc with your blood sugar levels as fruit juice does.

Pack in the non-starchy vegetables. This would be your greens, green beans, cucumbers, tomatoes, carrots, celery, broccoli, cabbage, peppers, onions, etc. Sorry, but filling up on French fries and catsup is not what I consider a serving or 2 of vegetables. Fresh or frozen vegetables are loaded with more of the good-for-you nutrients that can help lower blood pressure, decrease risk of diabetes, heart disease, etc. etc. Greens, cucumbers, tomatoes, etc. also have the advantage of being very low in calories, high in fiber and fills you up, without filling out your waist line. The other tip here is to choose “the rainbow”, in other words, pick foods that have different colors. The green in kale, the red in red peppers, the purple in eggplant, etc. all have different beneficial nutrients for good health.

Up your fiber intake. Increasing your veggie intake will help with that, so will cutting down on all the pre-processed foods which have often been stripped of the fiber. Choose whole grains and foods closer to their natural state. Brown rice, 100% whole wheat bread, cereals with bran in them, legumes (black beans, garbanzo beans, etc.) are all good sources of fiber. Fiber not only helps keep you more regular, but also keeps you satisfied longer so you don’t overeat.

Limit caffeine. Go back to #1. If you want a better nights sleep, cut down on the caffeine. Your heart will also appreciate it. Too much caffeine can make you anxious (which may bring on the snacking). Try to keep it under 3 cups/day.

Continued on next page
Skip the chip/snack food aisles. While they may taste good (high fat, sugar and salt will do that), foods in these aisles are no friend to your health or your budget. With the money you spend on one bag of chips, you could buy other foods that you could use for many meals. One serving of chips (15 chips) is 150 calories. Seriously, do you ever eat just 15 chips? You would need to walk 2 miles at a brisk pace to burn off just those 15 chips.

Cook more meals at home. Saves money, can help shave off calories and can be done even if you are not the best cook. There are lots of resources on the web, in libraries and thru food banks that can show you how to make easy, delicious meals at home.

Relax. Put away the phone, the video games, the to-do list, and take a 20 minute breather. Do the things that will calm the mind and spirit. Maybe it’s a massage, a meditation, a walk in the park, viewing beautiful art, working a puzzle, or whatever works for you that lets you slow down and re-center yourself.

Exercise. There is no getting around this one. But it is not just the exercise for your body that is important; it is just as important to exercise your brain. For both the muscle and brain cells, the old adage “use it or lose it” really applies. We all know why it is important to exercise the body on a regular basis to maintain our health, but did you know that exercising the brains is just as important? The brain needs to be challenged to keep it healthy as you get older. Don’t want dementia or Alzheimer’s in your later years? Then exercise your brain. Learn a new language (there are cool apps for that), work word or number puzzles, take classes, learn a new skill, etc. Get out of your mental rut.

So there you are. Take time to take care of you. You are unique and special; as there is truly only one

RING IN THE NEW YEAR WITH A COLA

By Alan Edwards, Social Security Public Affairs

Happy New Year from Social Security! Put down the champagne and ring in the New Year with a COLA! And we don’t mean the soda. In 2015, nearly 64 million Americans who receive Social Security or Supplemental Security Income (SSI) will receive a cost-of-living adjustment (COLA) increase to their monthly benefit payments of 1.7 percent.

The average monthly Social Security benefit for a retired worker in 2015 is $1,328 (up from $1,306 in 2014). The average monthly Social Security benefit for a disabled worker in 2015 is $1,165 (up from $1,146 in 2014).

For people who receive SSI, the maximum federal payment amount increased to $733 (up from $721 in 2014).

Other Social Security changes in 2015 are also worth noting. For example, the maximum amount of earnings subject to the Social Security payroll tax will increase to $118,500 (up from $117,000 in 2014). A worker will earn one credit toward Social Security coverage after paying taxes on $1,220 in earnings in 2015 (up from $1,200 in 2014). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work).

Information about Medicare changes for 2015 is available at [www.medicare.gov](http://www.medicare.gov).

The Social Security Act outlines how the COLA is calculated. To read more about the COLA, please visit [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola).
UNFLINCHING IN THE FIGHT AGAINST FRAUD
By Alan Edwards, Social Security Public Affairs

If you’re like most people, you protect what’s valuable to you.

To protect your family financially, you buy health and life insurance. To protect your home, you get homeowner’s insurance, a security alarm, or perhaps a large dog. To protect your jewelry, you hide it in a safe place or buy insurance in case you need to replace it. To protect your money, you invest it, perhaps in a bank that offers FDIC coverage.

Social Security is much the same. We value the people we serve, our employees who work hard to provide world-class customer service, and the integrity of our programs. We protect these by using many tools to identify, prevent, and stop fraud, and we seek the maximum punishment for those who commit it.

The tools we use help us predict where fraud may occur, and, by monitoring cases closely, we identify fraud sooner rather than later. We also have stiff penalties that discourage people from committing fraud.

Social Security has a zero-tolerance policy for fraud. While we cannot prevent every instance of fraud any more than law enforcement can prevent all crime, we aggressively investigate and pursue prosecution of those who try to cheat the system. Our message to those who would defraud Social Security is clear: We will find you; we will prosecute you; we will seek the maximum punishment allowable under the law; and we will fight to restore to the American public the money you’ve stolen.

Social Security takes fraud seriously and so should you. If you suspect someone is committing Social Security fraud, report it online at http://oig.ssa.gov/report or call the Social Security Fraud Hotline at 1-800-269-0271.

Question:
My aunt became mentally disabled as a result of a car accident. Does Social Security have a special program for people who are obviously physically or mentally disabled?

Answer:
Social Security is committed to providing benefits quickly to applicants who are severely disabled. Through our Compassionate Allowances program, we can quickly identify diseases and other medical conditions that qualify, based on minimal objective medical information, and that allow us to make payments much sooner than the usual review process allows. Compassionate Allowances is not a separate program from the Social Security disability insurance or Supplemental Security Income programs. People who don’t meet the Compassionate Allowances criteria will still have their medical conditions reviewed by Social Security.

Learn more about our Compassionate Allowances at www.socialsecurity.gov/compassionateallowances

Question:
I have been receiving my Supplemental Security Income by direct deposit for years, but I need to change my bank account. How can I do that?

Answer:
The most convenient way to change your direct deposit information is by logging in to your personal my Social Security account at www.socialsecurity.gov/myaccount. This is the safest and most secure method for updating and verifying your information. And, it’s more convenient than visiting a local Social Security office. With your account, you can also track your earnings, estimate future benefits, and get a letter with proof of your benefits. Think of my Social Security as your hub for all Social Security-related information.

Question:
I applied for benefits last week. How can I check the status of my application?

Answer:
Checking the status of your application is easy. If you applied for benefits, you can check the status at our secure website, secure.ssa.gov/apps6z/IAPS/applicationStatus, but you must wait 5 days from the date you originally filed. You will need to enter your Social Security number and the confirmation number you received when you filed your application. Your application status also shows the date that we received your application, any requests for additional documents, the address of the office processing your application, and whether a decision has been made about your benefits. If you are unable to check your status online, you can call us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 7 a.m. to 7 p.m.
**CAREAssist Community Partners:**
For assistance applying for health insurance

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<th>Case Management Provider or</th>
<th>Contact</th>
<th>Phone / Email</th>
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<tr>
<td>Columbia, Washington, Yamhill, Clackamas or Multnomah</td>
<td>Multnomah County HIV Health Services Center</td>
<td>Ask for enrollment assistance.</td>
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<tr>
<td>Partnership Project</td>
<td>Ask for enrollment assistance.</td>
<td>503-230-1202</td>
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<tr>
<td>Cascade AIDS Project (CAP)</td>
<td>Ask for enrollment assistance.</td>
<td>503-223-5907</td>
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<tr>
<td>Kaiser Permanente</td>
<td>Jayme Kempner</td>
<td>971-673-0144</td>
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<tr>
<td>Benton, Clatsop, Coos, Curry, Douglas, Jackson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Marion, Polk, Tillamook</td>
<td>HIV Alliance</td>
<td>541-342-5088</td>
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<tr>
<td>Baker, Crook, Deschutes, Jefferson, Gilliam, Grant, Harney, Hood River, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler</td>
<td>EOCIL</td>
<td>541-276-1037</td>
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<tr>
<td>CAREAssist</td>
<td>Jayme Kempner</td>
<td>971-673-0144</td>
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<td>Myriam Polanco</td>
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This issue, and issues from January 2011 on, can be...