
"Navigators," Facilitators for Obamacare

Caution! Verify that you are dealing with an appropriately-licensed individual before sharing any personal information on Healthcare.Gov.

– Office of Insurance Commissioner Ralph Hudgens, Consumer Alert November 8, 2013

Although the Supreme Court upheld Obamacare as constitutional, that decision allows states to decide (a) whether to create a state health exchange (Georgia did not.) and (b) expand Medicaid (Georgia did not.). Expanding Medicaid could cost states up to \$53 billion over the first ten years.

Does Obamacare-compliant health insurance have a deductible before it begins paying?

Obamacare-compliant health *insurance* will have government assigned "in-network" doctors and hospitals for each policy level – bronze, silver, gold and platinum.

Projected Deductibles: Before insurance begins paying for healthcare, individuals may pay up to \$6,350¹ out-of-pocket, while out-of-pocket payment could be double that for families.

Will Obamacare premiums be uniform across the state?

Georgia is divided into 16 insurance regions, with premiums depending on where you live. Individuals age 26 – 35 paying \$316 per month in Atlanta, would pay \$4 more in Macon, but in southwestern Mitchell County the same coverage in the same age group would cost \$466.

Why did 34 states reject a state exchange?

An exchange would cost each state between \$10 million and \$100 million per year, leading to tax increases. Also, state-created exchanges provide an avenue for HHS to impose one-size-fits-all rules on insurance products sold in the state, making it easier for the federal government to regulate individuals and businesses, collect more fines and taxes for redistribution, deny care to the elderly and increase insurance premiums.

Since Georgia refused to set up a state exchange, how can Georgians enroll in Obamacare?

By October 1st a federally funded and federally implemented Internet-based exchange was scheduled to be up and running to offer health insurance policies compliant with the Affordable Care Act (Obamacare) under which the Navigator program was created.

What are "Navigators?"

Navigators, Application Counselors, and In-Person Assisters are federal employees hired to facilitate individual and small-group enrollment in qualified health plans offered in health exchanges. Navigator programs are implemented by HHS (possibly assisted by the Departments of Labor and Treasury) in conjunction with state or federal health insurance exchanges.

What has Georgia done to protect the private information Navigators collect from consumers?

Since Navigators, Counselors and Assisters collect and access consumers' private data so they can provide advice about health insurance options, the General Assembly enacted **H.B. 198 in 2013** requiring job applicants to meet additional standards. Meaning, they must be of good moral character, at least 18 years of age and submit their criminal history, if any.

¹ Source: Kaiser Family Foundation Website

Navigators in Georgia

“It is amazing that people who think we cannot afford to pay for doctors, hospitals, and medication ... think that we can afford to pay for doctors, hospitals, medication AND a government bureaucracy to administer it.”

– Commentator Thomas Sowell

In August the Centers for Medicare and Medicaid Services signed cooperative agreements with 105 entities, including the University of Georgia, to serve 34 federal and state partnership marketplaces. Georgia’s Health Navigator program is overseen by the UGA college faculty and UGA Extension. All UGA extension offices can direct consumers to the insurance exchange. Although \$54 million was previously projected for national distribution, in August Health and Human Services Secretary Sebelius announced the addition of another \$13 million, bringing the total to \$67 million to be divided into grants for 105 Navigator grant applicants. The Georgia grant is about \$1 million more than had been expected. As for Navigators, they provide face-to-face¹ in-person help for consumers seeking information about the exchanges.

Beware of Scammers!

In September, the Better Business Bureau warned that scammers may call asking for your bank account number and other personal information, so they can set you up for a phony “Affordable Care Card.” The Better Business Bureau stated, “Legitimate government officials will *never* call and ask for personal information over the phone.” So, be vigilant!

Regarding that, Senator Judson Hill held a hearing in October to discuss the risk of fraud, after learning that personal information of 200,000 individuals was accidentally released opening day of the exchanges². Although Senator Hill opposes Obamacare, he said about the hearing, “My motive is grave concern for all Georgians. We’re not here to pick on the federal exchanges.”

Navigator Grant Recipients in Georgia

- **SEEDCO** (Structured Employment Economic Development Corporation), a nonprofit organization that has helped low-income households since 1987, is lead agency for partners in Georgia, Tennessee, Maryland and New York. As overseer of all aspects of the Navigator program, SEEDCO anticipated receipt of a \$2,159,360 grant to hire about 20 Navigators in Georgia and provide technical help, financial oversight, compliance protocols and partner facilitation for 14 community organizations, including Georgians for a Healthy Future, Healthy Mothers Healthy Babies Coalition, Georgia Watch, and Mental Health America of Georgia.
- **University of Georgia’s College of Family & Consumer Sciences and Cooperative Extension Service** anticipated receipt of a \$1,657,378 grant to place Navigators in several offices outside the Atlanta metro region to register consumers on the federal insurance exchange and provide community workshops. UGA’s eleven Health Navigators will work in Georgia’s four geographic areas as follows: Northeast, 3; Northwest, 4; Southwest, 1; Southeast, 3.

Nationwide, Navigators were hired to help 16 million people or small businesses find insurance to fit their needs, but so far, most have signed up for Medicaid. Navigators are paid with federal funds through grants to community organizations that hire them.

ACTION – (a) Call toll-free 1 877 762-8762 and ask for your congressman’s office. Then, ask him to repeal Obamacare. (b) To confirm certification of Navigators or Application Counselors, call 404 656-2070 or go to www.oci.ga.gov.

¹ “Face-to-face, in-person” means Navigators may go door-to-door to find customers for Obamacare. Beware and verify.

² For more information go to www.ganavigators.org or www.oci.ga.gov or Commissioner Hudgens at 404 656-2070.

ENDA: Employment Non Discrimination Act Passed U.S. Senate

Ultimate Effect: Judeo-Christian Sexual Ethic could become Illegal

“Simply put, ENDA is one of the most dangerous pieces of anti-faith, anti-family legislation to ever come before Congress.”

– Mathew D. Staver, Liberty Counsel Founder and Chairman

Although S. 815, the Employment Non Discrimination Act passed the U.S. Senate 64-32 on November 7th, rumors are it won't be brought up for a vote in the U.S. House. According to senior aides, House Speaker Boehner believes (a) ENDA is unnecessary because current law provides equal protection in-and-out of the workplace. (b) It would increase frivolous litigation and (c) cost American jobs, especially in small businesses. The effect on religious employers would be devastating. Businesses with at least 15 employees could be forced to hire applicants whose lifestyle contradicts the beliefs and character of the owner, the business and the workers.

In every Congress since 1994, except for the 109th in 2004-2006, ENDA has been introduced to prohibit the use of sexual orientation to screen job applicants. But in 2007 a second category, gender identity, was added in Barney Frank's H.R. 2015. Then, it was removed five months later in 2007, when he introduced his next version that passed the House and died in the Senate.

After S. 815 was amended this month to prevent government retaliation against religious institutions that continue screening applicants on sexual orientation, ten Republican¹ senators voted *for* it. However, proponents of ENDA were, reportedly, told in a private conference call that religious protection was needed to get enough votes. So, they could go back and fix it later.

ACTION – Oppose the federal ENDA. Call 1 877 762-8762 and ask to speak with: (a) Speaker John Boehner. Tell him to stop ENDA. (b) Call again to speak with your Congressman and ask him to vote NO if it comes up in the U.S. House. (c) Use that number for two more calls and thank Senators Chambliss and Isakson for voting NO on ENDA in the Senate.

ENDA: Georgia Version

H.B. 427 introduced by Representative Karla Drenner on February 20, 2013 is still alive for the 2014 session. It amends Georgia's Fair Employment Practices Act to create civil rights status for “sexual orientation,” which would soon prompt affirmative action in employment based on LGBTQAI and unlimited variations. Note the bill's all-inclusive sexual orientation definition:

“Sexual orientation means a person's actual or perceived heterosexuality, bisexuality, homosexuality, or gender related identity or expression.”

The following lists four new “unlawful” situations employers could face if H.B. 427 passes:

45-19-29 deems it unlawful to fail or refuse to hire/discharge/discriminate/compensate based on sexual orientation in employment terms, conditions, or privileges.

45-19-30 deems it unlawful to likewise discriminate in apprenticeships, training or retraining.

45-19-31 deems it unlawful for an employer to print/publish or cause to be printed/published an employment notice or advertisement indicating a sexual orientation preference, unless there is a “bona fide occupational qualification for employment.”

45-19-33 deems it unlawful to compensate by different standards/terms/conditions/privileges in a bona fide seniority or merit system.

ACTION: Oppose H.B. 427. Call all or several members of the following Industry & Labor Committee: Representatives Hamilton, Ch., 404 656-5132; Nimmer, V-Ch., 651-7737; Kirby, Sec., 656-0177; Broadrick, 656-0202; Bryant, 656-0298; Dawkins-Haigler, 656-0287; England, 463-2245; Fleming, 656-0152; Floyd, 656-0314; Lindsey, 656-5024; Marin, 656-0314; Meadows, 656-5141; and Pruett, 463-3947. (9 Republicans, 4 Democrats)

¹ Senators Collins, Kirk, Portman, McCain, Murkowski, Hatch, Ayotte, Heller, Flake, and Toomey
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National Sexuality Standards K – 12

It Was Sex Education, Now, It's Sexual Orientation

Sex education that entered schools as biology, health and hygiene now focuses on sexual orientation, sexual behavior and gender identity, with no regard for community standards or traditional morality.

Originally, sex education focused on anatomy, health and hygiene for boys and girls, but not now. Hot-off-the-press national standards are not about “sex education,” but “sexuality education” as stated in the title, *National Sexuality Education Standards, Core Content and Skills, K – 12*. Goals of the *Standards* are stated as what students “should know (learn) and be able to do (perform). Those are two of the three goals of out-come-based education. The third goal, “what students should be like (affective, attitudinal change),” though not stated, is obvious in the curriculum standards. By the end of second, fifth, eighth and 12th grades, students must:

Second grade “Identify healthy ways for friends to express feelings to each other”

Fifth grade “Define sexual orientation as the romantic attraction of an individual to someone of the same gender or a different gender”

Eighth grade “Differentiate between gender identity, gender expression and sexual orientation; define emergency contraception and its use; and describe a range of ways people express affection within various types of relationships”

Twelfth grade “Differentiate between biological sex, sexual orientation, and gender identity and expression; distinguish between sexual orientation, sexual behavior and sexual identity.”

The *Standards* resulted from the on-going Future of Sex Education (FoSE) initiative, whose forty members convened for a two-day meeting in December 2008 to create a strategic plan for *sexuality education* and implementation, using international standards of situation ethics.

Humanism: Basis of Sexuality Curricula. After President Obama recently commented, “Sex ed for kindergartners is the right thing to do,” a campaign spokesman explained that Mr. Obama was referring to the above-mentioned sexuality curriculum produced by the Sexuality Information and Education Council of the United States (SIECUS) – the *National Sexuality Education Standards, Core Content and Skills, K – 12*.

As its symbol, SIECUS adopted the ancient *yin-yang*, which has been identified with the Eastern philosophical religions of Confucianism, Buddhism, and Taoism. In the Western world it has long been adopted into the symbolism of *myth, magic, astrology, and witchcraft*. In each case it represents a man-centered natural universe made up of male and female principles with *no place for God*. Humanist Manifestos I and II outline the God-less religion of humanism.

SIECUS was organized in 1964, shortly after UNESCO’s international symposium to study universal sex education. By 1977 U.S. health educators had scrapped the customary health and hygiene lessons based on American standards of Judeo-Christian morality and had adopted the international comprehensive sex education based on humanism’s situation ethics, which also dominates the National Sexuality Standards discussed above.

ACTION – (a) Call 404 656-1776 and ask Governor Deal to prohibit national sexuality education in Georgia schools.
(b) Want documentation? Do an online search for: “National Sexuality Education Standards, Core Content and Skills, K – 12.”

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