

**From:** CMSNE <cmsne@comcast.net>  
**Sent:** Thursday, September 15, 2011 8:25 AM  
**To:** CMSNE  
**Subject:** CMSNE September Electronic Newsletter



## The Facilitator

A bimonthly publication of the Case Management Society of New England - September 2011

### President's Message



It is with sadness and wonder that I find myself writing this, my last message to you as the President of the Case Management Society of New England. "Sadness", that my tenure is coming to an end and "wonder" at all the amazing things the organization has accomplished this past year because of the efforts of so many, Case Managers really are the guiding force of healthcare today.

Many of you may not realize it, but your Board of Directors volunteer many hours of their time to ensure that this organization remains a leader in the Case Management arena. I want to thank each and every member of the Board of Directors, your commitment and dedication to this organization has made my job a wonderful experience. So many things have been accomplished by the Board of Directors for CMSNE and I wanted to take a few minutes to acknowledge all of their hard work;

- \* More than 30 educational programs have been offered this year throughout the New England area on a wide variety of topics in a number of settings including dinner programs, full and half day conferences and 1 hour seminars
- \* Our web site was acknowledged by CMSA as the winner of the 2011 Award for Excellence in Technology, many other chapters of CMSA use our website as a resource
- \* Our Membership has remained consistent with 107 new members and 655 returning members this past year
- \* We have revised or updated many of our Bylaws and policies to meet the changing needs of the organization, including expanding the terms of office for our Board of Directors to ensure consistency in leadership

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- \* Our Executive Director has attended courses designed for non-profit organizations with a focus on operations and finances as well as training for our new accounting
- \* We finalized the transition of the Green Mountain Chapter of CMSA into CMSNE
- \* We had chapter representation at two New England CMS regional meetings
- \* We conducted a letter writing campaign and will give testimonial representation at the Massachusetts NLC public hearing on Beacon Hill
- \* We created developed new public relations materials to include a chapter pin and membership booth
- \* We supported our year-long Autism Social Initiative by providing educational programming and monetary support to Autism Speaks

Final plans are also in the works for our Annual Conference, **"BRIDGING GAPS: Creating Opportunities for New Models of Care"**, on September 29<sup>th</sup> & 30<sup>th</sup> at the DCU Center in Worcester, MA. This award winning conference is always a wonderful way for Case Managers to learn about the leading trends in healthcare today and re-connect with other Case Managers from throughout New England. For those of you who may not have had the opportunity to attend a national conference be assured that the CMSNE Annual Conference provides the same level of education and networking opportunities for the 800 or so attendees that CMSA provides for their 3,000 attendees. There is still time to register download a brochure at [www.cmsne.org](http://www.cmsne.org).

Thank you all for the opportunity to serve as CMSNE's 2010-2011 President, it has been my pleasure and I look forward to continuing my involvement with this organization.

[Nancy Benoit, RN, CRRN, CCM](#), President 2010-2011

## CMSNE Election Completed for Board of Directors 2011-2012

The election for the 2011-12 CMSNE Board of Directors has been completed and we are happy to announce the following slate of officers:

- **President** - Susan Madden - 2 year term
- **Immediate Past President** - Nancy Benoit - 1 year term
- **Vice President** - Jenny Quigley-Stickney - 1 year term
- **Secretary** - Dolores Burke - 2 year term
- **Treasurer** - Robert Hill - 3 year term
- **RI Extension Co-Chairs** - Rose Zawia, Gina-marie Martin - 1 year term
- **ME Extension Co-Chairs** - Arline Waecker, Judy Underwood - 1 year term
- **NH Extension Co-Chairs** - Marta Robbins, Kari Pillsbury - 1 year term
- **Directors** - Stacey Hodgman, Cathy Lodico, Catherine Mimnaugh - 1 year term
- **We are still looking for interested leadership in the Western MA area.**

[WMA Extension News](#)

[Social Initiative a Year in Review](#)

[Join CMSNE Linked In](#)

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### Quick Links

[CMSNE Website](#)

[Calendar of Events](#)

[Job Postings](#)

[CMSA Website](#)

[Case Management Certification Prep Course](#)

9/29 - 9/30/11 -  
CMSNE Annual Conference  
- **Bridging Gaps -  
Creating Opportunities  
for New Models of Care**  
[Brochure](#)  
[Exhibitor Prospectus](#)

### [Special Thanks to our CMSNE Corporate Sponsors](#)

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Special thanks to these members who have volunteered their time and talent to continue the mission and goals of this chapter.

## Message from the incoming President Susan Madden



I am proud and excited to begin my term as the president of CMSNE and as president; I wish to challenge each of you to become an active member of our professional organization during 2012. Your assistance is needed to make our organization better. There are many ways that each of you can do this.

Attend our annual conference, September 29 and 30th-Bridging Gaps-Creating Opportunities for New Models of Care and you will be provided the opportunity for professional growth, food for thought and gain energy to reenergize your work.

What does the CMSNE offer you for personal growth and development? CMSNE offers you opportunities that assist you in both professional and personal growth through many educational and networking events. By becoming active member in your professional and personal communities, opportunities occur to discuss case management with our neighbors and we learn what our community needs. Our neighbors will know and understand what case managers are and what we can do for them. They understand that case managers are available to them in many different circumstances and situations. As we spread the word locally, we begin to promote ourselves professionally and the word will spread throughout our neighborhoods.

It is important professionally that we reach to our communities, and get the message out about case management. We can simply assist people in need by information on what directions to go or how to better understand their own situations. By providing this visibility in our communities, we promote our profession and professional growth; by getting involved in our communities we feed our personal growth, promote our profession and help a neighbor.

As our social initiative for the coming year, we will focus on the issues of the uninsured, underinsured and the effects of poverty on healthcare. Our goal will be to address these issues while supporting local food pantries and shelters through monetary, personal hygiene and non perishable food donations.

A challenge to the members of CMSNE will be to encourage membership growth and provide opportunities for each to be active in their membership. Recruiting and supporting volunteers to promote the development of extensions which will provide educational opportunities and make networking more accessible in their areas better serving us all.

Our public policy committee has been hard at work over the last few years and the committee has been very effective. They are currently working with the Nursing Compact Licensing which has been placed before the Massachusetts Legislature. We are hoping to obtain National recognition for this committee and all their efforts in 2012.

[Kindred](#)

[New England Sinai Hospital](#)

[Spaulding Rehab Network](#)

[Whittier Rehab Hospital](#)

[Join Our Mailing List!](#)

The CMSNE is ongoing, ever changing body of work, reviewing policy and procedures and updating them to remain current and aligned with our practices is vital to the integrity of our organization. By keeping aligned with the CMSA on National causes we will continue to promote our profession in a global vision. Our Extensions need to promote ongoing education for our members locally. Meeting our member's educational needs, as well as providing opportunities for involvement and growth both personally and professionally we are promoting a needed service for membership. The local Extensions encourage networking opportunities. This in turn will lead to spreading the word about case management, which we rely on your input to make a reality.

As a member, YOU are the most vital part of the organization and profession, spreading the word, volunteering to assist the people in need in your community, telling people about what you do. This is the best way to grow our profession.

Thank you for allowing me the privilege to promote you as case managers and spread the news of the benefits we can provide our neighbors.

[Susan Madden](#), RN, BSN, CCM, CMSNE President Elect, 2010-11

## CMSNE Annual Conference News



### ***Bridging Gaps***

### ***Creating Opportunities for New Models of Care***

Thursday, September 29 and Friday, September 30, 2011  
DCU Center Convention Center, Worcester, MA

As summer comes to a close and cooler temperatures return, the CMSNE Annual Conference: ***Bridging Gaps: Creating Opportunities for New Models of Care*** is just around the corner on September 29<sup>th</sup> and 30<sup>th</sup> at the DCU center in Worcester.

**Conference Overview:** With healthcare reform, medical advances and new models of care, case managers are facing many new challenges, obstacles, and barriers in developing the optimal plan of care for their clients. Whether working with individuals who are young, aging or involved in a catastrophic injury/illness, case managers must recognize the impact of care models in patient care and develop strategies to assist with establishing effective models of care to meet specific needs. With patient centered care, what happens when there are ethical complex decisions? Who makes the decisions? For the case manager to be successful in practice, it is important to also explore multiple techniques. This conference, while it cannot explore and provide answers to all of the challenges and obstacles, will bring information to the forefront that can be applied to everyday practice, therefore helping

us to bridge the gaps while creating opportunities for new models of care that cover transitions of care across all areas of practice.

**Objectives:** At the completion of this conference the participants will have the ability to:

- Identify the ethical challenges of patient centered care.
- Discuss Case Management strategies that relate to Transitions of Care
- Recognize care models that address new trends in healthcare
- Explore techniques for the Case Manager to remain successful in adapting to changing care models

If you have not submitted your registration, it is important to do it soon. It is going to be an excellent educational opportunity with 12.75 CEU credits and additional CEU opportunities available. We are excited to have Loretta LaRoche for our closing speaker. This is a session that you will not want to miss.

Again this year, we have Credit Card Registration option and the Exhibitor Referral Discount. As Case Managers, all of us work with a number of providers/vendors that offer the individuals we serve a variety of services to meet their healthcare needs. Why not share these resources with others and have them exhibit at the annual conference? If you refer a vendor and they do exhibit, you will receive a \$20 discount on your registration to attend the conference, just be sure to notify the CMSNE office that you referred that specific vendor or have them notify us on their application that you made the referral. [Download the Exhibitor Prospectus here.](#)

[Download the conference brochure here.](#)

For additional information contact the CMSNE Chapter office at [CMSNE@comcast.net](mailto:CMSNE@comcast.net)

[Susan Madden](#) and [Sheila K. Bennion](#), Co-chairs CMSNE Annual Conference

## A Call to Action - Letter Writing Campaign RE: Nurse Licensure Compact in Massachusetts



The CMSNE Public Policy Committee has launched a letter writing campaign in support of Nurse Licensure Compact (NLC) legislation in Massachusetts after learning that a Public Hearing on NLC legislation before the Joint Committee on Public Health is scheduled for September at the State House, Boston, MA. The bill's (H.1493) current petitioners are House Representatives Kay Khan (Newton), Denise Provost (Somerville) and Jennifer Benson (Lunenburg). (source: [www.malegislature.gov/](http://www.malegislature.gov/))

### What is NLC Legislation?

According to the National Council of State Boards of Nursing (NCSBN), NLC legislation allows nurses to have one license (in the state of residency) and be able to practice in other Compact states (physically, telephonically and electronically) subject to each state's practice law and

regulation. (source: [www.ncsbn.org/nlc](http://www.ncsbn.org/nlc))

### **Why is NLC Legislation important to Nurse Case Managers?**

Use of telecommunication and e-health technology in case management has risen to support the growing mobile patient population. This places nurse case managers at risk for unlawful nursing practice when services are provided to patients in states where a license is not held, thus crossing state lines. It is also costly and burdensome for nurse case managers to hold licenses in multiple states.

### **What are the benefits of NLC Legislation?**

NLC promotes lawful nursing practice, continuity of care, compliance with laws governing nursing practice, and facilitates the state's responsibility to protect the public's health and safety. As of 2010, 24 states have adopted NLC legislation which allows for nurses to practice safely within Compact States. New England States Maine, New Hampshire and Rhode Island have already adopted NLC Legislation.

### **What is CMSNE doing to support NLC Legislation?**

1. The Public Policy Committee is launching a Letter writing campaign to Massachusetts Legislators lobbying for their support in adopting NLC legislation in Massachusetts.

2. [CMSNE has developed a webpage](#) containing information on NLC legislation, with contact information on Massachusetts Legislators and template letters supporting NLC in Massachusetts. Emails can be sent directly to MA Legislators and Petitioners of the bill. Letters can be downloaded, signed and sent directly to MA Legislators.

### **What can YOU do to help?**

1. Participate in the letter writing campaign by downloading, signing and sending the NLC support letter to MA state Representatives and Senators. Visit the CMSNE NLC webpage for easy access to letters, emails and addresses. <http://cmsne.org/public%20policy/MSL.php>

2. Engage your colleagues to do the same.

3. Engage your colleagues to sign a petition which can be sent directly to the Chair of the Joint Committee on Public Health, Commonwealth of Massachusetts. [Download a petition here.](#)

### **Thank you for your support!**

CMSNE Public Policy Committee Members  
Patricia Noonan, RN, MBA, CCM  
Susan Bartlett, LCSW, CRC  
Catherine Mimnaugh, RN, MBA/HCM, CCM  
Jenny Quigley-Stickney, RN, MA, MSN, /MHA, CCM  
Linda Dillon-Rydman, RN-BC, MS, CCM, CPUR

## **Scholarship/CMOY**

Would you like to attend the next CMSA Conference in San Francisco in June 2012? Or our own CMSNE Conference in Worcester, MA in September 2011? Looking for financial assistance to do this? Active members of CMSNE are entitled to receive a scholarship of up to \$500 to defray their expense of an educational program. [Please refer to the chapter website for the process and application.](#) On the webpage you'll find some of the events



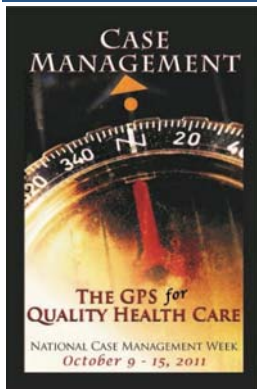
members have used scholarship funds for to further their education.

Applications for Case Manager of the Year have been received and are currently under review by our Scholarship/CMOY Committee. Who will be our next Case Manager to be recognized for this prestigious award? The winner will be announced at our annual conference in September.

Keep in mind that your support of raffle ticket sales, the purchase of the jeweled name badge holders available at conferences, and the new CMSNE lapel pins helps to keep these programs funded!

The scholarship committee is soliciting donations of prizes to supplement the CMSNE Annual Scholarship Raffle. Those interested in donating items should contact the chapter office directly.

## Celebrate Case Management Week Case Management - A GPS for Quality Health Care



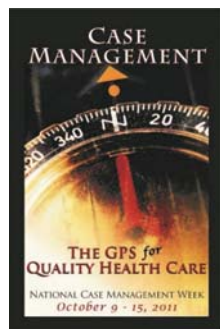
Summer is coming to a close and we are looking into Fall activities. October 9th-15th is Case Management Week. The theme of 2011 is **The GPS for Quality Healthcare**. [Please review the CMSNE website under "events"](#) to register for your extension program during this week. Each extension has an evening dinner, quality education program, gift for each attendee and one lucky attendee will win a free scholarship for membership to CMSA/CMSNE for the upcoming year. Extension board members will be discussing opportunities for your involvement in the membership and committee's that need your help. We cannot think of a better way to network.

[Download a poster](#) to hang at your worksite. CMSNE will be selling coffee mugs filled with goodies at the Annual Conference in Worcester. Come early and purchase your mug at the CMSNE booth as we are sure we will sell out quickly.

Happy Case Management Week!

Kim Ferris and Liz Decker

## Spaulding to host CM Week Celebration



**Wednesday, October 12, 2011**  
**4:30 - 6:30 PM**

## *Women's Health Topics Across the Lifespan*

*Spaulding Rehabilitation Network  
125 Nashua Street, Room 8A/B, 8<sup>th</sup> floor  
Boston, MA*

*Presented by:*

*Jaye E. Hefner, MD*

*Instructor in Medicine, Harvard Medical School,  
Clinical Associate Professor, MGH and SRH,  
President of the SRH Medical Staff,  
Associate Medical Director of Quality, SRH,  
Medical Executive Director of Quality, PCC*

### *Program Objectives*

- Discuss the determinants of women's health across the lifespan
- List age-specific screening procedures for women and discuss prevention methods for associated states
- Discuss the role of diet and exercise in weight loss strategies for women

**Prior registration is required by 10/5/11.** Registration is FREE for CMSNE members and Spaulding ee's. \$15 for non-members (**must prepay with registration**), dinner and 1 contact hours for RN, CCM and SW are included with the registration. CMSNE members and Spaulding ee's only may register on line pre-registration at chapter website [www.cmsne.org](http://www.cmsne.org). Individuals registering for the program, but failing to cancel within 12 hours of the program will be billed for the full cost of the program. Space is limited so register early. all others must complete the registration form and mail or fax with payment

[Download a flyer here.](#)

Sponsored by:

[Spaulding Rehabilitation Network](#)

## **NH Extension News**

Happy Fall from Your NH Chapter!

Leaves are falling and cool fall air is upon us. The kids are back in school and so are we! We have a wonderful line up of educational opportunities for our members and future members lined up that we are very excited about!



Per our VT bordering towns request we have a couple of great seminars coming up through the generous sponsorship of DHMH. One with a focus on their Functional Restoration Program and the other with a strong occupational medicine focus. The first has been held and was a huge success so we hope our VT and NH bordering case managers join us for the second one.

We will take a short break so we can all attend the CMSNE Annual Conference in Worcester, MA. Then we will get right back in the swing with our Case Management Week Celebration program, ***The Patient Centered Medical Home***, on Wednesday, October 12th at the Common Man in Concord. We are thrilled to have Catherine Mullahy as our speaker for this event.

On November 4th will sponsor our third full day educational seminar to be held at NHADA in Bow. Our fall full day will once again offer 4 speakers on a wide variety of case management topics. No matter what your job focus may be you will find a topic that you can relate to either professionally or personally. Thanks to our very generous sponsors we are able to keep the cost of this full day very reasonable.

Then finally we have a 1/2 program at Dartmouth-Hitchcock Medical Center in Lebanon on November 10th, on ***Funcitonal Restoration: Helping People Get Back on Their Feet and Back to Work***.

We will also be partnering with the NH Physical Therapy Association to provide a very informative program on physical therapy, billing and coding of services. This is a don't miss for case managers who monitor PT billing and seek a better understanding of the treatment and protocols. We are very lucky to offer this to you all with the support of the NHPTA! Initially this was planned for the fall; but due to low registration we are rescheduling it for the spring so stay tuned!

Please check out the CMSNE website to view and download registration forms for all of our upcoming programs. We can't wait to see you this fall. As always we encourage members to become more active in our chapter; feel free to talk to Kari and Marta at any of our programs. If you have collogues that are not yet members, invite them to attend a program and show them all we have to offer. Our programs are not only a great way to earn our CCM and CEU credits but they are wonderful opportunities to network and see old friends and make new!

[Kari Pillsbury](#) and [Marta Robbins](#)

## Maine Extension News



Summer has come and almost gone in Maine and so we look forward to the first ME Extension meeting this fall scheduled for October 11, 2011 at the Harraseekett Inn, Freeport, ME to celebrate Case Management Week! The meeting will begin with Registration at 5:00PM, followed by a delicious buffet dinner and program, ***Case Management of Hypertension: Identifying Appropriate Patients for Intervention***, sponsored by Daiichi-Sankyo. The program

is free to CMSA/CMSNE members with a \$10 charge for non-members. **EVERYONE MUST REGISTER BY OCTOBER 4, 2011** if planning to attend! [Download a flyer here.](#) [Members register online by clicking here.](#)

Planning for 2012 programs is beginning and we are always open to

suggestions! Please don't hesitate to contact either one of us if you have any ideas!

[Arline Waecker](#) and [Judy Underwood](#), Maine Extension Co-Chairs

## Rhode Island Extension News

The program in September will be held at Neighborhood Health Plan of Rhode Island (NHPRI). The date for the program is Thursday, September 15<sup>th</sup>. The topic for this program is the social initiative for CMSNE. Dr. Todd Levine will speak on ***Behavioral Assessment of Children with Autism Spectrum Disorder***. This program is co sponsored by NHPRI and Beacon Health Strategies. Please note that there will be no dinner meal at this program. Snacks and water will be provided. Please plan accordingly.



October's meeting will be held at Kent Regency, a skilled nursing and rehabilitation facility operated by Genesis. The date is set for October 13<sup>th</sup>. Care Point Partners will sponsor the program. The topic is ***Ethics on the Frontline***. Please join us for our special evening to celebrate Case Management Week.

November will find us back at Chelo's on Thursday, November 3<sup>rd</sup> the Lap-Band AP System is sponsoring the presentation by Dr. Adam Glasgow. He will deliver information on ***The Impact of Obesity and the Value of Treatment***.

The autumn will be filled with these educational programs and networking opportunities. Mark your calendars and bring a friend. Check the website for further details. We look forward to seeing you there! Enjoy the sunshine of the next few months! We will see you in August!

Thank you to all of our speakers and sponsors! We could not do this without you!

[Rose](#) and [Gina](#), Co-Chairs RI Extension

## Western MA Extension News



Kim and I hope you all have enjoyed your summer! Fall is upon us and with that comes conferences and meetings. And, of course the annual meeting in Worcester where we hope to see many of our friends. In celebration of Case Management week the western MA region has planned a dinner and presentation on ***Hyperbaric Oxygen Therapy*** on October 12, 2011 by Kathy Wright, RN, MS, CWOCN, CHRN, APRN . Please

save the date for a very informative presentation and outcomes reported from this therapy. The program will be held at the Picadilly Pub in West Springfield, MA at 4:45 PM.

[Liz Decker](#) and [Kim Ferris](#), CMSNE, WMA Extension Co-Chairs

## CMSNE Social Initiative

## Autism a Year in Review

The CMSNE Social Initiatives allow us to learn and grow and become more informed about diseases we would not have had the opportunity to understand. CMNSE also brings awareness and assistance to others, by sharing the knowledge gleaned. In that way, we continue to do the work of a case manager by supporting our goals and mission to promote growth and the value of case management. CMNSE supports the evolving needs of our profession and we share our values through continual education. Over the last year, we have had the benefit of learning about Autism and an advocacy group, Autism Speaks.

This year, the "Autism Speaks" group shared the goal of changing the future for all who struggle with Autism. Autism Speaks celebrated its fifth year anniversary on February 25, 2010. This group is the largest advocacy group in the nation since merging with two other groups. They are committed to an unprecedented 30 million in new research funding to uncover the cause, prevention, treatments and cure for Autism. Their goals are lofty and the tools shared to assist parents of children with Autism are many. The 100 Day Kit for newly diagnosed families helps many through the difficult process following a diagnosis of Autism. There are many other accomplishments, which were outlined this year in our newsletter.

We learned that receiving a diagnosis of Autism can be compared to a kind of death. Coping with the diagnosis is devastating, but because of the support of other families and professionals, the pain and anguish is eased. Knowing Autism Speaks is available and willing to guide parents through the process makes it so much easier. At our Annual conference the Social Initiative presentation will occur Thursday September 29 from 5 PM to 6 PM. Bryan Mahoney who has worked with us throughout the year providing educational materials to our members will be onsite to continue this education. Bryan will provide an overview of the organization Autism Speaks and highlight the many contributions of this organization to the field of Autism. Our keynote speaker Dr. Matthew Seigel from Spring Harbor Hospital in Portland Maine, will present following this overview. Dr. Seigel is an expert in the field of Autism and his presentation will address the Pharmacological management for the child with ASD and latest clinical treatments for Autism. The presentation will identify the challenges of managing mental health issues in ASD and the case management services required to treat this population. We hope that throughout the year and in this final educational seminar members will reap the benefit from the experts who have provided the latest research and treatments for Autism. Please take advantage of this wonderful opportunity.

Respectfully submitted by Cathy Lodico, Rhonda Loveitt and Jenny Quigley-Stickney

## Join Online Social Networking Group for Case Managers on CMSNE Website

Check out our updated webpage! We've made it easier for you to join our professional online discussion group on Linked In!

Just click on the Linked In logo and you will be directed to our CMSNE Group. If you are not yet a member, follow the online instructions for

joining our group.

Even easier click on this logo and and join right from this article.



Click here to  
join.

Or be sure to visit our booth at our regional conference in September for 'on-the-spot' assistance with joining the CMSNE's group on Linked In.

Either way, it's an easy way to stay connected, stay on top of industry news and engage in discussions with other case management professionals in New England. Link In-it's easy!

For additional information please feel free to contact the chapter office at [cmsne@comcast.net](mailto:cmsne@comcast.net)

## **Pre-existing Condition Insurance Plan New Option Coverage for the Uninsured**

If you have had a hard time finding health insurance because of a pre-existing condition or if you've been turned down for insurance coverage and feel like you're out of options, you're not out of luck. You may now be eligible for a new program created by the Affordable Care Act -- the *Pre-Existing Condition Insurance Plan*.

This transitional program is available for children and adults in all 50 states and the District of Columbia who have been locked out of the health insurance market because of a pre-existing condition. In 2014, Americans-regardless of their health status-will have access to affordable health insurance when the nation transitions to a new marketplace.

Under this new program, you'll receive health coverage for a wide range of medical benefits including physician's services, hospital care, and prescription drugs. All covered benefits are available to you-even to treat a pre-existing condition. You won't be charged a higher premium because of your medical condition and your eligibility is not based on your income. Like standard health insurance plans, you'll be required to pay a monthly premium, a deductible, and some cost-sharing expenses. Premiums may vary depending on where you live, your age, and which health plan you choose.

The Pre-Existing Condition Insurance Plan is already getting results that are changing the lives of Americans across our nation who don't have health coverage and need medical care.

James H., who lives in Texas, was diagnosed with brain cancer in 2010. Shortly after his diagnosis, James' insurance company rescinded his insurance coverage claiming that his cancer was a pre-existing condition. James knew that his lack of coverage was a death sentence. Fortunately, James was able to join the Pre-Existing Condition Insurance Plan in Texas and is now receiving the medical treatment he needs.

Cathy A., who lives in Ohio and is a small business owner, has Systemic

Lupus which has required very little treatment over the years, but she has consistently been denied health insurance because of her medical condition. Cathy noted that "without me working and paying the bills, my firm would close." After enrolling in the Pre-Existing Condition Insurance Plan in Ohio, Cathy now has the peace of mind she deserves and she doesn't have to worry about the financial instability that goes with being uninsured.

These stories are just a snapshot of what we're hearing from people across the nation who are participating in the *Pre-Existing Condition Insurance Plan*.

To qualify, you must: be a citizen of the United States or residing here legally, have been uninsured for at least 6 months before applying, and have a pre-existing condition or have been denied insurance coverage because of your health condition.

Each state may use different methods to determine whether you have a pre-existing condition and whether you have been denied health coverage. To find out more about the Pre-Existing Condition Insurance Plan, including eligibility, plan benefits and rates and how to apply, visit [www.pcip.gov](http://www.pcip.gov) or Click on "Find Your State" and select your state from a map of the United States or from a drop-down menu for details.

You can also dial the Call Center toll free at **1-866-717-5826 (TTY 1-866-561-1604)**. The Call Center is open 8 A.M. to 11 P.M. Eastern Time.

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