Knowledge Gap: The ACA Marketplace is Coming, But Who Knows?

Sherry Calderwood is a Topeka waitress whose family has gone without health insurance for most of her working life. “I had insurance when I first got out of high school when I worked at Frito-Lay,” she said. “But then we couldn’t afford it because we couldn’t pay bills and pay for health insurance too.”

Both of Ms. Calderwood’s sons, now in their 20s, are also uninsured. Her younger son, aged 25, had knee surgeries totaling over $300,000 last year. Just starting out in life, he’s saddled with huge medical debt. They’re not alone. Thousands go uninsured and in Missouri medical debt accounts for 60% of all bankruptcies.

Ms. Calderwood and her sons are the kind of folks most likely to be helped by the health insurance marketplace (or exchange), which opens for enrollment on October 1, 2013 in Missouri and across the nation. Like many Americans, the Calderwoods know almost nothing about this. Federal officials are aware of the knowledge gap and are trying to address it. Among their efforts are grants to states to put “navigators” in place to explain benefits and help families enroll.

In Missouri, the “knowledge gap” is compounded by the political climate and fear caused by widespread misinformation. Some legislators are openly hostile to the Affordable Care Act and even passed legislation to make it a crime for state employees to participate in any preparation for or implementation of this new law. This leaves us unprepared for the upcoming change. Some preparation is necessary even in states that did not create their own insurance marketplace.

The health insurance marketplace provides new opportunities for people like the Calderwoods, who have never been able to afford insurance coverage. For those who carry health insurance but don’t make much money, the exchanges can mean savings. For some with catastrophic only coverage, better coverage will be affordable. For others, the savings will be significant.

Missouri’s legislature refused to approve legislation to create a Missouri-based health insurance marketplace, but Missourians won’t lose out. The federally created marketplace will be available to us until Missouri takes steps to create one. California got on the bandwagon early. Its premium costs are coming in much lower than predicted.

During the 2013 session, Missouri legislators also refused to expand Medicaid to 138% of the poverty level and draw down federal dollars to provide poor, working families with health insurance. The debate continues. In the meantime, thousands of Missourians remain uninsured.
Join us!
NAMI Missouri's 28th Annual Conference

Voices United for Recovery, NAMI Missouri's 28th Annual Conference will be held at the Resort at Port Arrowhead, Lake Ozark, MO on November 7 and 8, 2013. The line up of topics and speakers, registration form and hotel information is included in this newsletter.

We are so excited about these speakers. Vicky Meisler MS, is the Vice President of Clinical Services for the Ozark Center. Her story about leading the mental health trauma and recovery effort following the Joplin tornado is in high demand nationwide.

Mike Jones, Ph. D. will share the history of PTSD in the military and author Greg Markway, Ph. D, head of psychiatric services for Missouri’s prison system will share innovative new recovery initiatives going on behind prison walls. Annie Seal, Executive Director of the newly formed MO Eating Disorders Council will speak on America’s deadliest mental illness. Dr. Lombardi, our state's director of the Department of Corrections will tell us about Pups for Parole. The wildly popular Christy Hutton, Ph. D. is back and much, much more!

Fast Facts...

**Former First Lady Roslyn Carter** joined hundreds of Missourians and completed Mental Health First Aid Training in June.

**Eating Disorders are the deadliest mental illnesses in the U.S.**

**One-half of all lifetime cases of psychological challenges begin by age 14, and three quarters begin by age 24.**

LIKE us on FACEBOOK!

Be in the know. Get notices of upcoming NAMI events and mental health legislative news by “liking” us on Facebook. We’re listed under NAMI Missouri. NAMI Southwest Missouri, St. Louis, St. Charles Satellite Office, Kansas City and Joplin also have Facebook pages.
Kansas City One of 10 Lead Sites for a National Dialogue on Mental Health

In early June President Obama launched a major public engagement initiative during a full-day conference at the White House. Creating Community Solutions: a National Dialogue on Mental Health will include a public education campaign and national dialogue around ten issues. The centerpiece is large-scale engagement in ten cities, including Kansas City.

The dialogue will bring together 300 individuals at each site to identify ways to improve mental health in their families, schools and communities. afterwards, a coalition of local groups will engage the community in implementing an action plan.

NAMI Kansas City will be monitoring events closely. Its likely NAMI KC volunteers and staff will be encouraged to participate in various aspects of the initiative. Potential participants must submit applications. Staff member Tomas Hernandez was involved in initial planning.

The dialogue has three main goals:

- Get Americans talking about mental health to break down misperceptions and promote recovery and healthy communities.
- Find innovative community-based solutions to mental health needs, with a focus on helping young people
- Develop clear action steps for communities to move forward in a way that complements existing activities.

According to an information brief from the Substance Abuse and Mental Health Services Administration (SAMHSA), “mental health problems affect nearly all families. Yet, as a nation, we struggle to have a direct and honest conversation about these issues. A sense of awkwardness, misperceptions, fears of social consequences and discrimination keep people silent despite the fact that most people with mental illnesses can and do recover and lead happy, productive and full lives in our communities.”

NAMI members all over Missouri will benefit from the national focus. Anyone, regardless of location, can participate in moderated discussions online at The Civic Commons and at smaller forums organized by local groups using a national discussion guide.

Volunteers Strengthen NAMI’s Mission

- Family-to-Family Course Teacher Training – July 12 through 14
- NAMI Connection Group Facilitator Training – August 9, 10 and 11, 2013
- NAMI Family Support Group Facilitator Training – October 26 and 27, 2013
- NAMI Basics Course Teacher Training for parents and care providers of children and youth – September 13-15, 2013

You must be a NAMI member in good standing to apply for training. All trainings are held in Jefferson City and are peer taught. Training expenses (mileage, lodging, food and materials) are covered thanks to the MO Department of Mental Health, SAMHSA, and the MO Foundation for Health, member dues and generous tax-deductible donations from members and other individuals.
IN REMEMBRANCE

Remembering Lodi
Mary, Robert and Shirley Thompson and Elizabeth Dick of O’Fallon made memorial contributions in the memory of Lorine “Lodi” Greenwalt, a longtime member of NAMI. She will be missed.

We Can All do Something About Stigma
Mental Illness is so common that nearly everyone is affected in some way. Even so, unfounded stigma persists. It continues to affect the daily lives of persons living with a mental illness and their families in profound ways.

We’re out to change that. We want everyone to know mental illnesses are biologically based and treatable. People can, and do recover. Here are some ways in which you can help right now, this summer.

• Place your NAMI Advocate among the magazines at your doctor or dentist’s office.
• Send a letter to your state legislator telling her your story.
• Speak about your lived experience with a friend and coworker.
• Suggest a NAMI or other mental health speaker for your church, service club or youth group.
• Join NAMI or renew your NAMI membership.
• Bring snacks and a friend to your local NAMI support or education meeting.
• Register for the NAMI MO Annual Conference at Lake Ozark on Nov. 8 & 9th.
• Distribute NAMI brochures to doctor’s offices, community mental health centers.
• Walk in a NAMI Walk.
• Sponsor someone to walk in a NAMI walk.
• Object to stigmatizing ads and movies.
• Use “people first” language.
• Alert a friend or family member when a positive, factual television show about mental illness is on.
• Make a donation. Even $5 will help advance the cause.

Coming Up!
NAMI MO Workshop for Mental Health, Social Service & Allied Providers
August 16, 2013 in Springfield, MO

This 6-hour workshop addresses various mental health topics, including a family and consumer panel and is appropriate for mental health providers and anyone who has frequent contact with youth or adults with mental health needs in their professional or volunteer position. CEUs provided at no charge. For more information contact Kim Hoffman at namimokh@yahoo.com.

Other sites for 2013/2014 to be announced.
Featured Speakers & Topics

Keynote: Shelter from the Storm, Joplin’s story of Trauma and Recovery
Vicky Meisler, Vice President for Clinical Services, Ozark Center

Pups on Parole, Mental Health Service Dogs Trained by Inmates
George Lombardi, Director, MO Department of Corrections

Beyond Newtown, Helping Young People at Risk
Anita Kiessling Caver, LCSW, Vice President Children’s Foundation of Mid-America

Mysteries of the Teenaged Brain
Heather Harlan, Phoenix Programs, Columbia, MO

The Affordable Care Act and Your Family
John O’Rear, insurance agent and NAMI advocate

AND MORE . . .

CEUs for Health Related Professional available • Affordable rates and price break for NAMI members

Call (800) 374-2138 for registration information or email namimosjf@yahoo.com
## Conference Schedule

### Friday Evening, November 8

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>6:00 p.m. - 7:00 p.m.</td>
<td>NAMI MO Annual Membership Meeting – Cinda Holloway, President</td>
</tr>
<tr>
<td>7:00 p.m. – 8:00 p.m.</td>
<td>Mental Health and Military Culture – Mike Jones, Ph. D., NAMI Veteran’s Council</td>
</tr>
<tr>
<td>8:00 p.m. – 8:10 p.m.</td>
<td>BREAK</td>
</tr>
<tr>
<td>8:10 p.m. – 9:00 p.m.</td>
<td>Making Recovery Real – Christy Hutton, Ph. D.</td>
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</tbody>
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### Saturday, November 9

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 a.m. – 8:30 a.m.</td>
<td>BREAKFAST</td>
</tr>
<tr>
<td>8:30 a.m. – 9:15 a.m.</td>
<td>NAMI Missouri Update – Cindi Keele, Executive Director</td>
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<tr>
<td>9:15 a.m. – 10:30 a.m.</td>
<td>Research &amp; Medicine Update – Austin Campbell, Pharm. D.</td>
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<td></td>
<td>University of Missouri Psychiatric Center, Columbia</td>
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<tr>
<td>10:30 a.m. – 10:45 a.m.</td>
<td>BREAK</td>
</tr>
<tr>
<td>10:45 a.m. – 11:10 a.m.</td>
<td>NAMI Around the State – Affiliate Presidents</td>
</tr>
<tr>
<td>11:15 a.m. – 12:25 p.m.</td>
<td>First Breakout Sessions</td>
</tr>
<tr>
<td>1.</td>
<td>Insurance Exchanges &amp; Medicaid Expansion – Sidney Watson, Ph. D., St. Louis University</td>
</tr>
<tr>
<td>2.</td>
<td>Eating Disorders, America’s Deadliest Mental Illness – Annie Seal, Chair, Missouri Eating Disorders Council</td>
</tr>
<tr>
<td>3.</td>
<td>Practical Tips on Handling Psychosis – Christy Hutton, Ph. D.</td>
</tr>
<tr>
<td>12:30 p.m. – 2:00 p.m.</td>
<td>Buffet Lunch &amp; Keynote - Shelter From the Storm, the Joplin Story - Vicky Meisler, MS Vice President for Clinical Services, Ozark Center, Joplin</td>
</tr>
<tr>
<td>2:00 p.m. – 2:10 p.m.</td>
<td>BREAK</td>
</tr>
<tr>
<td>2:10 p.m. – 3:20 p.m.</td>
<td>Second Breakout Sessions</td>
</tr>
<tr>
<td>1.</td>
<td>Beyond Newtown; Helping Young People at Risk – Anita Kiessling-Caver, LCSW, Children’s Foundation of Mid-America</td>
</tr>
<tr>
<td>2.</td>
<td>Recovery Behind Prison Walls – Greg Markway, Ph. D.</td>
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<td></td>
<td>Assistant Director for Mental Health Services, MO Department of Corrections</td>
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<tr>
<td>3.</td>
<td>Pups on Parole, Mental Health Service Dogs Trained by Inmates – George Lombardi</td>
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<tr>
<td></td>
<td>Director, Missouri Department of Corrections</td>
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<tr>
<td>3:20 p.m. – 3:35 p.m.</td>
<td>BREAK</td>
</tr>
<tr>
<td>3:35 p.m. – 5:00 p.m.</td>
<td>Third Breakout Sessions</td>
</tr>
<tr>
<td>1.</td>
<td>Affordable Care Act and Your Family - John Orear, Mental Health Advocate</td>
</tr>
<tr>
<td>2.</td>
<td>Mysteries of the Teenaged Brain - Heather Harlan, Drug Prevention Specialist, Phoenix Programs, Inc. Substance Abuse Treatment Center, Columbia</td>
</tr>
</tbody>
</table>
Voices United for Recovery, NAMI Missouri's 28th Annual Conference will be held on Friday, Nov. 8 and Saturday, Nov. 9, 2013 at The Resort at Port Arrowhead at Lake Ozark, MO. Registration fee includes a Friday evening reception; Saturday breakfast, lunch and all instructional materials.

Last Name ________________________________________ First Name ___________________________________ M.I. ___
Degree(s) _________________________________________ Organization _________________________________________
Address __________________________________________ City ___________________________State ____ Zip __________
Phone: (___)______________________________________ E-Mail  _______________________________________________

___Yes, I request Continuing Education Units (CEUs) from the University of Missouri, Missouri Institute of Mental Health

Registration Category:
___ Mental Health Consumer .......................................................... $45.00
___ Health / Mental Health Professional (with CEUs).............................. $125.00
___ Family/household of up to 3 persons (must register at same time with one payment) ........................................ $150.00
2nd Person ___________________ 3rd Person ___________________
___ NAMI MO Member (if joining today register as member & include membership fee) ...................................... $75.00
___ NAMI MO Non-Member.............................................................................................................................. $90.00

___I wish to join NAMI (includes national and state memberships)........................................... $________
___ Open Door Membership (limited income) $3.00 __ ___Individual Membership $35.00

___I wish to make an additional contribution................................................................. $________

TOTAL AMOUNT .................................................................................................................. $________

Dietary Restrictions:____________________________________
**2-Day Notice Needed

Payment Category:
□ Check/Money Order (payable to NAMI Missouri) □ Cash □ Purchase Order# __________
Credit Card: □ Visa □ MasterCard □ Discover (We do not accept American Express.)
Organization/Agency to Bill: _________________________________________________
Attention: _________________________________________________
Address __________________________________________________________________________
City ___________________________ State ____ Zip __________
Phone # __________________________ (Ext.) __________________________

Credit Card Payment: Name on Card: ________________________________________________
MasterCard/Visa/Discover _______ - _______ - _______ - _______ - _______ - _______ Exp. Date __ / __
Signature: ____________________________________________________

Mail Registration Form & Payment to:
NAMI Missouri
3405 West Truman Blvd., Suite 102
Jefferson City, MO 65109
Phone: 1-800-374-2138
Fax: 1-573-761-5636
E-mail: namimosjfi@yahoo.com

Office Use Only: Date Rec’d. ________________ Amount: _____________ Check /MO/PO __________________
Notes _______________________________________________________________
NAMI Missouri's 28th Annual Conference **Voices United for Recovery** will be held on Nov. 8 and Nov. 9, 2013 at The Resort at Port Arrowhead, 3080 Bagnell Dam Blvd., Lake Ozark, Missouri 65049. Guests are responsible for making their own room reservations. The special group rate on Friday, Nov. 8 is $75 (1-4 persons) and 10.225% sales tax. A limited number of rollaway beds are available for $10 for a fifth person in a room. A Saturday night stay over is available at the group rate. Reservation deadline is Nov. 6th. Booking rooms after November 6 will be dependent on availability and group rate.

Guests are required to guarantee their reservation at the time of booking with a credit card or one night’s room and tax. Cancellation or changes in arrival and/or departure dates must be made at least 72 hours in advance to avoid forfeiture of deposit. The Resort accepts Visa, MasterCard, American Express, and Discover cards.

For room reservations, contact The Resort at Port Arrowhead directly at 573-365-2334, toll free at (800) 532-3575 or at www.theresortatportarrowhead.com. Please specify **Group Code NAMI13** when making reservations in order to receive the group rate. Guest room check-in is 4 p.m. and checkout is by 11 a.m.

Non-Smoking and ADA accessible rooms are available. Amenities include cable TV, pay-per-view movies, AM/FM radio, coffee maker, microwave, refrigerator, hair dryer, iron/ironing board, telephone, voice mail and data ports. The Portside Restaurant is open from 6:30 am to 10 pm daily, serving breakfast, lunch, and dinner. Room service is available during regular restaurant hours. The lounge is open from 11 am to 1 am. Resort Services include heated pool, hot tub, fitness center and miniature golf course. Parking is complimentary.

**Directions**
The Resort at Port Arrowhead Resort is located ¼ mile north of Hwy. 54 and 2 miles south of Bagnell Dam on Business Hwy 54. It is 45 miles from Jefferson City, 175 miles from Kansas City or St Louis, and 85 miles from Springfield.

**Accreditation**
The University of Missouri-Columbia, Missouri Institute of Mental Health will be responsible for this program and maintain a record of your continuing education credits earned. The Missouri Institute of Mental Health will award 8.5 clock hours, 10 contact hours (1 CEU) for this activity. The MIMH credit will fulfill clinical social work and psychologist licensure requirements in Missouri. If your profession is not listed above or if you are from outside Missouri, check with your Board prior to completing this program to ensure you are seeking the proper accreditation.

**Special Needs**
NAMI Missouri complies with guidelines set forth in the American with Disabilities Act of 1990. If you have special needs notify NAMI Missouri as soon as possible by calling (800) 374-2138.
Everybody is Different,
A Book for Young People who Have Brothers or Sisters with Autism

Written on a fifth-grade reading level, the books target young people who have a sibling with autism or Aspergers. It provides frank answers for questions like, “Why will my brother or sister not look at me?” or “Why does my brother or sister not like change?” Parents will appreciate the way this book doesn't shy away from the hard issues such as well-sibling guilt, social embarrassment, explaining a sibling’s behavior to friends and needing “rest” periods and time alone from the sibling. We highly recommend this book for NAMI members even if the diagnosis isn't Autism. It gives factual, common sense explanations and delivers the message, “you are not alone.” Everybody is Different is published by the Autism Asperger Publishing Company, website www.aspergar.net.

I’m Not Alone
A Teen’s Guide to Living With a Parent Who Has a Mental Illness

Written by Michelle Sherman, Ph.D. and DeAnn M. Sherman this book is an outstanding tool for young people whose parent suffers from a mental illness. It not only addresses such concerns as “Will I get this too?” and “Should I tell my friends?”, it also serves as a private diary and feelings workbook. Debby Shepard, a mother of three said, “This is the answer to a mother’s prayer. Helpful, hopeful and full of great information and activities. Thank you for not forgetting these kids at such a vulnerable time in their lives.” I’m Not Alone is published by Seed of Hope publishing and can be purchased for $20 through www.seedofhopebooks.com.
Introducing Mary Kelley

We are delighted to introduce the newest addition to our NAMI MO staff, Mary Kelley.

Mary will work a few hours a week in (mainly) Boone County promoting our NAMI Basics Course for the parents of children and adolescents, our Family-to-Family Course and parent and custodial relative support groups. Mary will also work to generate greater awareness about NAMI and its programs throughout Central Missouri.

Mary has been a NAMI volunteer for a several years. She trains our NAMI Basics Course teachers and teaches the course itself with her teaching partner John O’Rear. They also teach the Family-to-Family Course. Her home will serve as her home base in Columbia.

Missouri’s NAMI Basics Course Gets a Boost!

Thanks to a special budget initiative promoted by the MO Department of Mental Health and Governor Jay Nixon, our 6-session course for the parents, foster parents and custodial relatives of children and adolescents with mental health needs will grow and expand to new areas. The NAMI Basics 6-session course is designed to meet the special needs of parents, foster parents and custodial relatives of children and adolescents with mental health needs. University studies show this course “significantly reduces family perception of burden related to the child’s mental health needs.”

Some of our existing teachers will travel to new communities to teach and new teacher training will be offered in September. Contact Sonya Baumgartner at namimosb@yahoo.com for more information.

House Bill 253, Medicine & College Textbooks

Governor Jay Nixon vetoed House Bill 253 in June, but there is talk about an attempt to override this veto in September. Touted as a tax relief bill, House Bill 253 would remove $800 million from the state budget. Due to our state’s balanced budget law, monies to fill this hole would have to come from K-12 education, Missouri colleges and universities, mental health, local and state public safety agencies and other vital services.

The bill also enacts a new tax on college textbooks and eliminates the tax-exemption on prescription medicines.

The latter would effectively enact a $200,000 tax increase to be borne by Missourians in need of medicines.
**Pups for Parole Trains Service and Companion Dogs**

Anyone visiting the NAMI MO office knows we are serious about creating a child and dog friendly environment. Multiple studies show that such inclusive environments reduce stress and increase overall productivity. Animals don’t judge, they offer their affection freely and can help humans heal. This is why we are so excited about Missouri’s Pups for Parole program in Missouri prisons.

The program began in 2002 when corrections director George Lombardi (then the director of adult institutions) was approached by C.H.A.M.P. (Canine Helpers Allow More Possibilities). C.H.A.M.P. trains and provides service dogs to disabled individuals free of charge. Certified trainers came in and taught inmates to humanely train dogs. The dogs live with them in the prison dormitories.

The dogs come from shelters. Some are in need of behavioral rehabilitation. Some are trained as certified service dogs (including psychiatric service dogs), others are placed as companion dogs. Prison staff report dramatic improvement in overall attitudes and behavior of inmate handlers and to date more than 50 dogs have been placed with disabled individuals for a modest adoption fee. This is a huge service to children and adults in need of service dogs which can cost several thousand dollars.

Those attending the NAMI annual conference in November will have an opportunity to learn more about the program from Dr. Lombardi.

**Proposition E Gag Order on County Health Department Workers**

County health departments provide essential health services to those who cannot afford heath care. Thousands of low-income families turn to county health department clinics for vaccines, school check ups, well baby exams and other services. Their outreach, social workers, nurses, and doctors routinely inform clients about food pantries, energy assistance, where they can get free school supplies for the kids and much more. But they may not be allowed to tell low-income families about the new availability of low cost health insurance.

In June County Health Departments were notified. Their employees could be vulnerable to lawsuits if they tell clients about the new Health Insurance Marketplace/Exchange. Proposition E, a new law passed by voters last year, makes it a crime for any state worker to implement any part of the Affordable Care Act. This includes informing people about benefits for which they may qualify.

Proposition E can be rescinded by Missouri’s legislators or another vote of the people.
JOIN US!

Every membership strengthens our effort. If you belong to a NAMI chapter, you are already a member of NAMI Missouri. All members receive the quarterly NAMI Missouri Newsletter and the Advocate, the quarterly magazine published by NAMI. Members also receive reduced fees to attend NAMI Missouri’s Annual Conference.

All Donations are Tax Deductible

Enclosed are my dues for (check one):

- Individual/Family ($35)
- Open Door/Limited Income ($3)
- Additional Contribution $__________________
- Total Enclosed $______________

Name______________________________
Address_____________________________
City __________________ State _____ Zip _______
Phone______________________________
Email: _____________________________

Please Send Payment to:
NAMI Missouri
3405 W. Truman Blvd., Suite 102
Jefferson City, MO 65109