



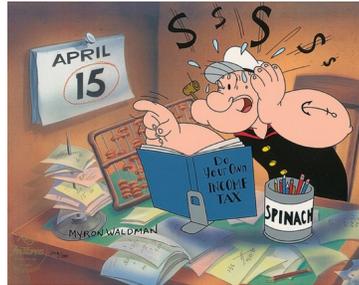
PARTNERSHIP PROJECT

HIV ADVOCACY & SERVICES SINCE 1995

The Network
News
2015
January Issue #175

OREGON HIV/AIDS CASE MANAGEMENT

Resources for Tax Preparation



<https://www.coveroregon.com/tax-information/>

Next Meeting February

Tuesday,
February, 10th

Providence
ElderPlace Services

Jeannie Frederick,
LCSW



LEARN
MORE

GET
HELP

Information to help you file your 2014 taxes

These [frequently asked questions](#) and the resources below may help you when filing your 2014 federal tax return.

IRS Form 1095-A

If you purchased a Qualified Health Plan (QHP) through Cover Oregon and received an advance premium tax credit (APTC) to lower the cost of your premiums, you will need to report the amount of tax credit you received when you file your 2014 federal income tax return. Cover Oregon will send IRS *Form 1095-A (Health Insurance Marketplace Statement)* at the end of January 2015 to people who purchased a QHP through Cover Oregon in 2014. *Form 1095-A* includes important information you will need to complete your 2014 tax return. The information on *Form 1095-A* will also be sent to the IRS. **You should keep *Form 1095-A* for your records.**

- [View sample 1095-A cover letter](#)
- [View 1095-A form \(blank\)](#)
- [Find premium for the "second lowest cost silver plan"](#)

If you have questions about your 1095-A form, call Cover Oregon at ☎ 1-(855)-268-3767 FREE.

Tax Credit

[Click here](#) for more information about what you can do if you think Cover Oregon made a calculation error in determining your tax credit for 2014.

Get help preparing or filing your taxes:

Several organizations offer tax preparation assistance and/or electronic tax filing services to tax filers, and in some cases help is free. Find out what resources are available to you and get information about electronic filing (e-file) by clicking the links below.

- IRS Free File: <http://irs.gov/freefile>
- CASH Oregon, free services: <http://www.cashoregon.org/taxprep.html>
- VITA, free help for basic tax returns: <http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>
- Oregon e-file vendors: <http://www.oregon.gov/dor/eserv/Pages/elf-individuals.aspx>
- ΔARP Foundation Tax-Aide Locator: http://www.aarp.org/money/taxes/aarp_taxaide/



POLICY & ACTION FROM CONSUMER REPORTS

Fact Sheet
NOVEMBER 2014

Health Insurance & Tax Credits: What to Do at Tax Time

Summary

More than 7 million people buy their own health insurance through the new Affordable Care Act (ACA) Marketplaces. Most of them qualify for premium assistance. Known as “premium tax credits,” premium assistance helps people pay their monthly premiums. If you are one of the millions who qualify for premium tax credits, or if you are assisting such a person, read further to find out what this will mean for you at tax time.

What are the new tax filing rules?

There are important things you need to do when filing your federal tax return for 2014:

- Let the IRS know that you had health insurance in 2014 (or file for exemption or pay a penalty if you didn’t); and
- If you got premium tax credits or think you might qualify, file a new Premium Tax Credit form (Form 8962) that tells the IRS about your health insurance and any premium tax credits you already got.

This fact sheet focuses on **what you need to know about premium tax credits**.

What is the new tax credit for health insurance?

Starting with tax year 2014, low- and moderate-income people can get a federal tax credit that lowers the cost of buying health insurance.

To qualify, you must:

- Purchase your health plan with the Marketplace;
- Be income eligible;
- If married, file your taxes jointly; and



ASK Joanne

Joanne Maurice is a dietitian with Legacy Emanuel and Multnomah County HIV Clinic with over 15 years of experience specializing in HIV nutrition

Happy Healthy Heart Month!

Valentine's Day is just weeks away, the time when we bestow treats, flowers and love on our special someone – whoever that may be. As you think about ways to make their heart fill with joy, spend a few minutes to think about ways to make your own heart feel happy and healthy. No this does not mean you get to indulge in all those sweet treats – that is not what I had in mind it terms of having a healthy heart.

Let's get down to the basics. Your heart is a muscle, the most important muscle in your body. As so often stated "if you don't use it, you lose it". Only this time, not using it doesn't mean you lose your figure, it means your life. The best prescription for this is - get ready – it's the dreaded "E" word – exercise. No one is expecting you to run the marathon or become sculpted like Adonis, but you do need to figure out how to move more each day. The easiest exercise is just walking. No fees or equipment needed, only your two feet. With all the information floating around on the internet or found on phone apps, it is easy to find ways to track your progress and keep you motivated with easy challenges.

My kids challenged me to a weekend "walk off", to see who would get more steps in. Talk about a motivator to get the steps in! We all stepped up to the challenge, setting personal records. It was so much fun finding ways to get the steps in and see who was leading, that we extended the challenge to the week and added a few more friends. The competition really makes you step up your game.

Next, let's talk diet. Nothing complicated here. You don't need to follow that latest diet fad or purchase the newest miracle fat burner as seen on TV. It comes down to eating less and eating smart. Naked vegetables are your best friend. Naked - as is no butter, dressing, creamy dips or sauces. Whether they are eaten roasted, raw, juiced, or steamed, they are loaded with all sorts of nutrients that keep you healthy without adding anything to plug up your arteries and make your heart very unhealthy. Vegetables should take up half of your plate, low fat protein one fourth, and starches the other fourth. Again, starches (potatoes, noodles, rice, breads) that aren't battered, fried or covered with fatty sauces. Meat, especially red meat, should be limited. Reduce your overall intake of meat by making one day a week a vegetarian day. Fat should be minimal, and the good fat – olive oil, canola oil, foods with omega 3 fats and/or monounsaturated fats.

Cut back on the sugary drinks such as sodas and other sweetened beverages. You definitely don't need the sugar in those drinks, all that does is add to your waistline, and do you know how much you'd have to walk to burn those calories? Get ready to walk a mile or more to burn off the extra calories you really didn't need. Besides cutting back on sugar, cut down the salt intake too. Season foods with herbs and spices and read labels to help you choose foods lower in sodium.

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Check out the web page for the American Heart Association. They have a lot of good information on healthy heart diets, shopping tips, walking and fitness trackers, recipes, weight and stress management and other tips for helping you and your loved ones be heart healthy.

Who won the weekend walking challenge? I did – chalking up almost 25 miles in one weekend.

WEAR YOUR HEART ON YOUR SLEEVE
By Alan Edwards, Social Security Public Affairs

February is the month when we celebrate love and friendship. The Centers for Disease Control (CDC) has also declared February as American Heart Month to bring awareness to the leading cause of death for both women and men in the United States: heart disease.

We encourage you to wear red all month to promote cardiovascular disease prevention.

Just as the heart is vital to our emotional and physical well-being, Social Security disability benefits are often a vital lifeline for people who are unable to work due to severe disabilities—whether heart-related or not.

There are numerous ways to protect our hearts, including eating well, exercising, and not smoking. We get checkups, and make sure to keep our cholesterol down.

However, sometimes these measures aren't enough. In fact, disability will affect one in four of today's 20 year-olds before reaching retirement age. The Social Security disability program excels in providing financial help to people when they need it most—help they earned by paying Social Security taxes on their earnings or as dependents of someone who paid Social Security taxes.

Social Security pays benefits to covered people who can't work and whose medical condition meets the strict definition of disability under the Social Security Act. A person is considered disabled under this definition if he or she cannot work due to a severe medical condition that has lasted or is expected to last at least one year or result in death. The person's medical condition must prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work based on their age, education, and experience. You can find all the information you need about eligibility and benefits available to you by reading our publication, *Disability Benefits*, available at www.socialsecurity.gov/pubs.

If you are disabled, and think you are eligible to receive disability benefits, you will need to complete an application for Social Security benefits. It's easy to apply online at www.socialsecurity.gov/disability.

We also invite you to visit our *Faces and Facts of Disability* website to watch and read stories about people who have truly benefited from Social Security's disability program and to get the facts about this very important program. Helping people is at the heart of what we do. You can learn more at www.socialsecurity.gov/disabilityfacts.

During American Heart Month, go ahead and wear your heart on your sleeve. Go red, and go to www.socialsecurity.gov/disabilityfacts.

SSA Q & A

Question:

A few months after I started receiving my Social Security retirement benefit, my former employer offered to take me back. It's a great offer. Can I withdraw my retirement claim and reapply later to increase my benefit amount?

Answer:

Social Security understands that unexpected changes may occur after you begin receiving retirement benefits. If you change your mind, you may be able to withdraw your Social Security claim and re-apply at a future date. This withdrawal must occur within 12 months of your original retirement, and you are limited to one withdrawal during your lifetime. Keep in mind, you must repay all of the benefits you received. You can learn more about the one-year period when you can postpone your benefits at www.socialsecurity.gov/retire2/withdrawal.htm

Question:

I heard that Social Security benefits increased at the beginning of the year. What is the average Social Security retirement payment that a person receives each month?

Answer:

You are right—Social Security benefits increased this year. In 2015, nearly 64 million Americans who receive Social Security or Supplemental Security Income (SSI) began receiving a cost-of-living adjustment (COLA) increase of 1.7 percent to their monthly benefit payments. 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). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work). The Social Security Act details how the COLA is calculated. You can read more about the COLA at www.socialsecurity.gov/cola.

Question:

I am receiving Social Security and Supplemental Security Income (SSI) benefits. I just got married, and I am wondering if my benefits, and my new spouse's benefits, will stay the same.

Answer:

If you marry, your spouse's income and resources may change your SSI benefit. It is your responsibility to report your status change to Social Security as soon as possible. If you and your spouse both get SSI, your benefit amount will change from an individual rate to a couple's rate.

If you are receiving Social Security benefits as a widow, divorced widow, widower, or divorced widower, other factors to keep in mind are:

You cannot get benefits if you remarry before age 60; and

You cannot get benefits if you're disabled and remarry before age 50.

Generally, your benefits end if you were receiving divorced spouse's benefits and you remarry. You can read more about SSI and Social Security benefits at our publications library, available at www.socialsecurity.gov/

OPEN ENROLLMENT 2014-2015:
Where to go for help?

CAREAssist Community Partners:
For assistance applying for health insurance

Case Management Provider or County of Residence	Contact	Phone / Email
Columbia, Washington, Yamhill, Clackamas or Multnomah	Multnomah County HIV Health Services Center	Ask for enrollment assistance. 503-988-5020
	Partnership Project	Ask for enrollment 503-230-1202
	Cascade AIDS Project (CAP)	Ask for enrollment 503-223-5907 coveroregon@cascadeaids.org
	Kaiser Permanente	Jayne Kempner 971-673-0144
Benton, Clatsop, Coos, Curry, Douglas, Jackson, Josephine, Klamath, Lake, Lane, Lincoln, Linn, Marion, Polk, Tillamook	HIV Alliance	541-342-5088
Baker, Crook, Deschutes, Jefferson, Gilliam, Grant, Harney, Hood River, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler	EOCIL	541-276-1037 1-877-711-1037 jeff@eocil.org normamunoz@eocil.org heidieidler@eocil.org
CAREAssist	Jayne Kempner	971-673-0144 Jayme.kempner@state.or.us
	Myriam Polanco	971-673-0144 Myriam.Polanco@state.or.us

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This issue, and issues from January 2011 on, can be found electronically [here](#)