Will you donate your blood?

Blood is always needed for transfusions, and January is often the month in which blood is in shortest supply.

The criteria for being a donor are easily met:

✦ You must be 17 or older in Illinois and most states (or 16 with a signed parent’s permission slip). You may be as old as 75 (or older with written note from physician).
✦ You must be in good health.
✦ You must weigh 110 pounds or more.

Even though many people meet the criteria, only 5 percent of them do donate their blood! With blood having a very short shelf life, maintaining a constant supply is a perpetual problem. Why are people reluctant?

Time? The whole process takes about an hour and the blood collection itself only 10 minutes. The rest of the time is completing paperwork. (All your answers will remain confidential.) It is a simple and straightforward process.

Pain? The pain experienced during the donation is not more than that of a pin prick. Afterwards a very slight soreness may occasionally be felt where the needle was inserted.

Safety? Donating blood is very safe. Sterility is maintained during all steps of donation. A new needle is used at each time of donation and discarded after use. You cannot get HIV or any other infections from donating blood.

The need is great: Every two seconds, one person in America needs blood. Many consider donating blood to be the noblest deed on earth. Will you help your neighbor by donating blood?

Prayer: God, I want caring for someone in need to be a higher priority in my life. Help me take a step in that direction by arranging to donate my blood this month. Amen.

Resources: advocatehealth.com • americanredcrossblood.org • lifesource.org

Practical Guide to the Affordable Care Act

Highlights of the new law

The Affordable Care Act (ACA) – commonly known as Obama Care – is very long and complicated but need not be intimidating. To help you understand its many provisions, each monthly bulletin in 2013 will focus on some aspect of the ACA. This issue highlights some of the general provisions.

✦ This law affects all U.S. citizens and legal residents.
✦ Low-income individuals/families may receive some subsidy from the government for their health insurance.
✦ If an insurer makes too big a profit or spends too much on administrative costs, it will have to return some premium money through rebates.
✦ The ACA waives certain Medicare deductibles for screenings and authorizes personalized preventative plans.
✦ People on Medicare because they are over 65 or disabled will get more help with their drug costs.
✦ Children can stay on their parents' policies up to age 26.
✦ Some small businesses will get tax breaks to help pay for the health insurance of their workers.
✦ No more lifetime limits on health coverage.
✦ No more rejecting children for pre-existing conditions.
✦ A temporary, high-risk pool is a new option for those who were previously rejected and uninsurable.
✦ Starting January 1, 2014, those without insurance will be required to pay a penalty. The penalty is graduated and determined by one's length without coverage.
✦ In 2014, state-based Insurance Exchanges will provide a "one-stop shop" for individuals to purchase insurance.

Kaiser Family Foundation (kff.org) is the source for the above information. Other helpful resources: Campaign for Better Health Care (cbhconline.org), Illinois Maternal & Child Health Coalition (ilmaternal.org) and for suburban Cook County, AgeOptions (ageoptions.org).

February focus: ACA and families with children