**Tips for keeping foods safe in summer**

Food-borne illnesses increase in summertime. Picnics, higher temperatures, more casual dining – all can add up to problems. Keep your family safe while enjoying warm weather dining:

1. Always wash your hands before you prepare food.
2. When eating outdoors and away from home, keep food in insulated coolers. Fill coolers with ice packs or frozen foods. Keep them out of the sun. Move food from home to picnic in the passenger section of the car – not the trunk.
3. When on a picnic, have one cooler for drinks and one for foods. The drink cooler will be opened often, but the foods need not be exposed to that extra blast of heat, too.
4. If the temperature is over 90 degrees, perishable foods need to be refrigerated after only one hour. (Yes, if it’s cooler, foods can be kept out for two hours – but seldom in summer temperatures.) Avoid having foods in the Danger Zone – temperatures between 40°F and 140°F.
5. When grilling, use a food thermometer to be sure meat has reached the correct internal temperature. Cook poultry to 165 degrees. Ground meat should be cooked to 160 degrees and solid cuts (steaks or fish fillets) to 145 degrees.
6. Don’t put cooked food on the same plate that held raw food.
7. Before you begin preparing any salad with mayonnaise, chill ALL ingredients. Once the salad is prepared, chill it and keep it chilled until you serve it. Be very aware of time-out-of-refrigeration for all items with mayo.

**Prayer:** Thank you, loving God, for the beauty of summer and the bounty of this season. May the foods we enjoy make us healthy and in turn better able to serve you and our neighbors. Amen.

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**Resources:** advocatehealth.com • USDA (1-888-674-6854) • Fightbac.org • www.consumerreports.org › Health • whatscookingamerica.net/picnic.htm

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**Practical Guide to the Affordable Care Act**

**Top things for small businesses to know**

1. If you have fewer than 25 employees, pay average annual wages of below $50,000 and provide health insurance, you may qualify for a small business tax credit of up to 35% (up to 25% for non-profit businesses) to offset the cost of your insurance. To be eligible for a tax credit, the employer must contribute at least 50 percent of the total premium cost. Starting in 2014, the small business tax credit goes up to 50% (up to 35% for non-profits) for qualifying businesses.

2. The Affordable Care Act does not include an employer mandate. The law specifically exempts all firms that have fewer than 50 employees – 96 percent of all firms in the United States – from any employer responsibility requirements. They don’t have to pay an assessment if their employees get tax credits through an Exchange.

3. In 2014, small businesses with generally fewer than 100 employees can shop the Health Insurance Marketplace. It will offer a choice of plans that meet certain benefits and cost standards and gives small businesses purchasing power similar to what large businesses have to get better choices and lower prices. Open enrollment begins Oct. 1, 2013.

4. Under the health care law, employer-based plans that provide health insurance to retirees ages 55-64 can now get financial help through the Early Retiree Reinsurance Program.

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St, 9th Floor, Chicago, IL 60601. Call 877.527.9431, or visit insurance.illinois.gov to learn more.

**Other helpful resources:** advocatehealth.com, Campaign for Better Health Care (cbhconline.org), learn more about the Early Retiree Reinsurance Program (errp.gov), see if you qualify for the small business tax credit at irs.gov, and for suburban Cook County, AgeOptions (ageoptions.org).

Kaiser Family Foundation (kff.org) and Healthcare.gov are the sources for the above information. Please refer to those sites for further explanation and clarification.

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**August focus: ACA and pregnant women**

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