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Despite Trump, ACA Open Enrollment Has Begun Here

By Cash Michaels
NCBPA

No, President Trump and the Republican Congress haven't "repealed and replaced" Pres. Obama's Affordable Care Act (ACA), the federal health care law, yet. But yes, as Open Enrollment began on Nov. 1st this week, there are significant changes than in previous years.

Here in North Carolina, the enrollment period, now underway, ends on Dec. 15th for coverage through the 2018 Federal Health Insurance Exchange to begin January 1, 2018. This is the shortest enrollment period (45 days) in recent years, so those without health care coverage elsewhere to act immediately.

And in order to qualify for federal tax subsidies to offset the rising cost of health insurance premiums, those seeking to apply should go online to www.healthcare.gov. An estimated - 496,420 residents - 85% of those insured by Blue Cross Blue Shield of North Carolina (BCBS) through the ACA are eligible for what are known as Advanced Premium Tax Subsidies (APT).

The average ACA health insurance premium is calculated at \$662 per month, but after the APT subsidy tax credit kicks in, comes down to just \$129 per month, and in some cases, as low as \$87 a month.

BCBS is the only ACA health insurer in all 100 North Carolina counties, insuring 502,000 residents. It has been given the green light by the NC Dept. of Insurance to raise ACA insurance rates by an average of 14.1 percent for 2018 coverage (the insurer originally asked for 22.9 percent). Federal premium subsidies, however, would also increase to cover.

Reportedly, 549,158 North Carolinians signed up for the ACA last year for 2017 coverage, a decrease of over 64,000 more who signed up the year before. Observers say one of the reasons for the decrease was uncertainty about the future of the ACA, especially after Pres. Trump won the 2016 presidential election, vowing to mothball the federal law, which he and the Republican Congress have repeatedly failed to do.

The Trump Administration has significantly cut the advertising budget to make more Americans aware of the ACA Open Enrollment period, in addition to shortening it to just 45 days, hoping to slowly phase it out in the future. It has also cut federal funding to nonprofit groups that traditionally helped low-income residents navigate the process of signing up and qualifying.

The White House has also discontinued the cost sharing reimbursements to insurance companies to help offset rising premiums to consumers. As a result, premiums across the nation have gone up anywhere from 15 to 21 percent, according to published reports.

North Carolina residents "are guaranteed to be insurable and are encouraged to sign up for health insurance..." through the ACA if they currently have ACA coverage, but want to change their plan for 2018; they don't have health insurance through their employer or spouse's employer; they don't have government coverage (veterans, Medicaid or Medicare); or they're older than 26 and are no longer on their parents' policy.

Failure in having health insurance in 2018 will result in a sizable tax penalty, official warn. For the past two years, that fee has been \$695.00 per uninsured adult, and \$347.00 per uninsured child, or 2.5 percent of household income, whichever is higher.

Underground Railroad site now part of historic Kansas trail

TOPEKA, Kan. (AP) - A house that was part of the Underground Railroad has been dedicated as an official site along a new Kansas trail linking historical places related to African-American history.

The Kansas African American History Trail officially opened last month as a partnership of 18 historic sites across Kansas, including Topeka's Brown v. Board of Education historic site.

On Oct. 29, the Shawnee County Historical Society officially added the Ritchie House during a dedication in Topeka, the Topeka Capital-Journal reported. The event allowed visitors to explore the historic home where John and Mary Jane Ritchie helped escaped slaves flee to Nebraska.

The local historian's president, George Bernheimer, noted during the event that visitors come to learn about the Ritchies' courage, but also about the bravery of those who fled captivity.

"It took a great deal of courage for someone in bondage, somewhere to make that conscious decision that they were going to change their situation, and to take that first step and move toward making that become a reality," he said. "So this site not only honors the Ritchies, but actually honors all of those people."

Other sites along the trail include Nicodemus, a community in northern Kansas established by African Americans following the Civil War, and the Negro Leagues Baseball Museum in Kansas City, Missouri.

"If you start down in south Kansas and work your way up, Fort Scott, for example, is the location for the raising of one of the first African-American regiments that were a part of the Civil War," Bernheimer said. "It's not all focused on one era."

Also keep in mind, per new rules that are now in effect, insurance companies can now deny you coverage if you owe them money on current coverage. You must settle any outstanding balances before you will be re-enrolled.

And you can also be denied the premium tax credit to lower your bill in 2018 if you're behind in your taxes. To correct this, fill out the federal tax reconciliation IRS form 8962 to determine your 2016 taxable income.

For more information, call the NC Dept. of insurance to speak to a consumer specialist at 1-855-408-1212.



NCCU ALUMNUS SWORN IN AS ALAMANCE COUNTY JUDGE LARRY BROWN JR. - Alumnus Larry Brown Jr. has been sworn in as Alamance County District Court judge. Brown is the first African-American to serve in this position. Prior to his appointment, Brown served as an assistant district attorney in Alamance County and worked as an adjunct professor at Elon University School of Law. Brown opened a general law practice in 2013, specializing in a variety of areas including criminal defense. Brown volunteers his time to several civic organizations, including Alamance Citizens for a Drug Free Community, CareNet of Alamance County and the Alamance County Teen Court Program. Previously he served as NCCU School of Law Alumni Association president. Brown obtained his Juris Doctor degree from NCCU School of Law in 2008.

Under pressure, social media giants acknowledge meddling

By Mary Clare Jalonick and Eric Tucker

WASHINGTON (AP) - In three exhaustive hearings this week, executives from Facebook, Twitter and Google acknowledged that their platforms were used by Russia to try and create division over such disparate issues as immigration, gun control and politics. House investigators released a trove of Facebook and Twitter ads that showed just how extraordinary the cyber intrusion was.

The companies' admissions and disclosures over the last several months have given congressional investigators one of their first real wins in the Russia probes. The committees have been frustrated by delays - and overshadowed by special counsel Robert Mueller - since they launched probes into Russian interference in the 2016 election earlier this year. Initially dismissive of Russia's threat, all three companies have pledged improvements since lawmakers ramped up pressure and called them to testify.

It's unclear what next steps Congress will take. The top Democrat on the Senate intelligence panel, Virginia Sen. Mark Warner, has co-sponsored legislation that would bring political ad rules from TV, radio and print to the internet. Warner calls it "the lightest touch possible," but many Republicans have been lukewarm.

California Rep. Adam Schiff, the senior Democrat on the House intelligence panel, said he thinks such advertising regulations for social media are "inevitable," but noted that many of the fixes will come down to the companies' own social responsibility.

"Congress isn't going to prescribe an algorithm, so there are limits to what we can feasibly do," Schiff said after his committee's hearing recently.

The few dozen ads are a sampling from more than 3,000 Russia-linked ads Facebook had turned over to the committee. Seen by millions of people, they encouraged street demonstrations against Donald Trump and Hillary Clinton and fostered support and opposition to Bernie Sanders, Muslims, gays, blacks and the icons of the Civil Rights movement.

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Vietnam Veterans Memorial - Jerod belton

Veterans Day Recognition Luncheon and Celebration

November 09, Durham County Human Services Complex, 414 E Main St, 11a.m. -1pm.

Durham County recognizes former active duty military service members during a celebration of service each year on or near Veterans Day. Secretary of the North Carolina Department of Military and Veterans Affairs Larry D. Hall, a former United States Marine Corp Officer, is the keynote speaker for the event.

Chief of Staff of Durham Department of Veteran Affairs Healthcare System Kenneth C. Goldberg, M.D. will also be a special guest speaker at the upcoming celebration of those who served.

The community is invited to join in honoring service members and their families.

Parking is available across from the site in the Human Services Parking lot located on the corner of Main and Dillard Street.

Judge won't dismiss discrimination suit by slave descendants

By Russ Bynum

SAVANNAH, Ga. (AP) - A federal judge in Georgia has refused to dismiss a lawsuit that claims racial discrimination is eroding one of the last Gullah-Geechee communities of slave descendants on the Southeast U.S. coast.

Residents and landowners from the tiny Hogg Hummock community on remote Sapelo Island sued the state and McIntosh County in December 2015. The lawsuit in U.S. District Court says the enclave of about 50 black residents is shrinking rapidly as landowners pay high property taxes yet receive few basic services, pressuring them to sell their property.

Attorneys for the state and county asked the court last year to dismiss the lawsuit, arguing slave descendants wrongly claimed discrimination compared to whites living on the mainland rather than whites on Sapelo Island. But Judge Dudley H. Bowen Jr. ruled Oct. 30 there is enough merit in the case to move forward with claims that agencies violated black landowners' constitutional rights.

Those claims, "if supported by proof, may indicate that discriminatory intent exists or is at least plausible," Bowen wrote in his order. He concluded the black landowners "also allege a very specific motive for this conduct - to force Plaintiffs from Sapelo Island to make way for more commercially beneficial development and wealthy white residents."

Descendants of enslaved people known as Gullah, or Geechee in Georgia, live in small island communities scattered over 425 miles (684 kilometers) of the Southern Atlantic U.S. coast, from North Carolina to Florida, where their ancestors worked on plantations until freed by the Civil War. Hogg Hummock, also known as Hog Hammock, on Sapelo Island is one of the last such communities.

Reachable only by boat from the mainland, the largely undeveloped barrier island about 60 miles (97 kilometers) south of Savannah has no schools, police, fire department or trash collection - though island property owners pay taxes used to fund those services elsewhere in the county.

The judge dismissed several counts in the lawsuit, ruling some discrimination claims were improperly made under the federal Fair Housing Act and provisions of the Civil Rights Act prohibiting discrimination by programs receiving federal funds. He also dropped county tax assessors from the lawsuit, saying civil claims against them belong in state court.

Bowen ultimately ruled the lawsuit's broad race discrimination claims alleging violations of the Equal Protection Clause of the Constitution could move forward. So can civil counts accusing the state of operating ferry boats and docks that fail to meet federal accessibility standards for people with disabilities.