

# Medicaid fills health insurance gap in the U.S.

Continued from page 1B

tions who have monthly income up to 300 percent of the SSI income standard.

#### Medical need:

- Pregnant women who cannot afford private insurance (coverage in extended until 60 days after the birth of the child).
- Newborns (coverage extends until age 1 year).
- Children under the age of 18 years.
- Certain blind persons (as determined using SSI pro-

gram standards).

- Children under the age of 21 years who are full-time students.
- Relatives or legal guardians who live with and take care of children.
- Individuals age 65 years and older.
- Disabled persons (as determined using SSI program standards).

Medicaid is a federal insurance program that provides health insurance coverage for the elderly. In certain cases,

Medicaid may pay for Medicare co-payments, deductibles and co-insurance for elderly beneficiaries whose income is at or below the federal poverty level (\$9,570 per year for an individual) and whose resources are at or below twice the standard allowed by SSI. Also, if you are a disabled person who lost Medicare benefits because of work, yet have income at or below 200% of the federal poverty level (\$19,140 per year for an individual), and

resources at or below twice the standard allowed by SSI, Medicaid may cover the cost of your Medicare premiums.

Proper medical care is important for everyone, regardless of your income or whether or not you are employed. Medicaid is a 'safety net' that provides health insurance coverage for those who cannot afford it. The only way to know for sure if you are eligible for Medicaid is to submit an application. To apply, contact your local

Department of Social Services. You can find them listed in the phone book under government agencies. If you are unable to go to Social Services, you may request a home visit. If you cannot locate the phone number for your local DSS or if you have further questions regarding Medicaid eligibility after contacting the local department, call the Office of Citizen Services CARE-LINE Information and Referral

Service toll-free at 1-800-662-7030 to get assistance. Remember, knowledge is power, but it is what you do with it that makes all the difference!

Contribution by Aisha Bobcombe, BA and Kristy F. Woods, MD, MPH  
For more information about the Maya Angelou Research Center on Minority Health, visit our website at <http://www.wfubmc.edu/minorityhealth>. Or, call (336) 713-7578.

# Resolutions for a new year

Continued from page 1B

#### 9) Help others

A popular, non-selfish New Year's resolution, volunteerism can take many forms. Whether you choose to spend time helping out at your local library, mentoring a child, or building a house, there are many nonprofit volunteer organizations that could really use your help.

#### 10) Get organized

On just about every New Year's resolution top ten list, organization can be a very reasonable goal. Whether you want your home organized enough that you can invite someone over on a whim, or your office organized enough that you can find the stapler when you need it, these tips

and resources should get you started on the way to a more organized life.

But as many people that make resolutions there are a vast number who don't keep them.

According to ehow.com writer Bob Strauss, there are five things you can do to keep them.

"It goes without saying that most New Year's resolutions are easier announced than done," he writes on the site.

- Aim low. If you set the bar too high, you're doomed from the start. Instead of a sweeping declaration like "I will lose 30 pounds by April and finally fit into that dress," target a goal that's more attainable, like losing 10 or 15

pounds.

- Don't overload yourself. It's difficult enough for the average person to follow through on one ambitious New Year's resolution, why on earth would you saddle yourself with three or four? Choose the most pressing issue at hand—losing weight, finding a girlfriend, improving your relationship with your parents—and concentrate on that. Trying to do everything simultaneously practically guarantees failure across the board.

- Tell everyone you know. One school of thought says that New Year's resolutions are best kept to oneself, but look at it this way: the more people to whom you

announce your resolution (say, to get out of your dead-end job by spring), the more people there'll be to prod you along if you fall behind. There's no shame in seeking help if you can't accomplish your resolution on your own.

- Reward yourself. Following through on a New Year's resolution is rarely easy, so a little Pavlovian conditioning goes along way. If you've resolved to shop less, stroke yourself for not buying those shoes by spring for a steaming hot cappuccino at the mall. If you've resolved to be nicer to people, buy yourself a nice jacket after enduring that tedious cocktail party without delivering any insults.

# New year means wardrobe tweaks

Continued from page 1B

organizer, would make a case to discard anything you're not going to wear for years. But, if you insist, he'd start by storing those garments on the upper shelves of your closet in either clear plastic or pretty fabric boxes. These shelves aren't good for day-to-day

items but they're the best for what Iszak calls "rainy-day items."

What? Those shelves are already taken?

"Move the photo albums, old papers, financial records. That's all stuff that doesn't need to be there. Keep your closet a closet," he said.

In other words, go clutter up

somewhere else.

Under the bed can serve the same purpose as those closet shelves, notes Iszak, and if your bed isn't high enough you can buy bed risers to raise the frame 6 or 8 inches, plenty of room to slide (and hide) something underneath.

Some closets have two bars—known in the organiz-

ing biz as a "double hang"—but if the ceilings are high enough, you might want to add a third. You'd have to either have a ladder or get one with moveable arms that pulls down, suggests Iszak, president of the National Association of Professional Organizers.

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Terrell L. Murphy, Senior Pastor

**Tuesday Mid-Week Empowerment (Bible Study): 7:00 PM**

Please send any correspondence to:

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Cornelius, NC 28031

We would love to hear from you!

Phone: 704.895.2607, Fax: 704.895.2608

Email: [info@newbirthcharlotte.org](mailto:info@newbirthcharlotte.org)

**We are temporarily worshipping in the University area:**

New Birth-Charlotte at University Place (next to Sam's Club)  
604 Doug Mayes Place  
Charlotte, NC 28262

**Directions to temporary worship location:**

Take I-85 to Exit 45A (Harris Blvd); turn right onto Harris Blvd.

From Harris Blvd - turn left onto JW Clay Blvd.

From JW Clay Blvd - turn left onto Doug Mayes Place

[www.newbirthcharlotte.org](http://www.newbirthcharlotte.org)

