The Affordable Care Act
By Wendi A. Williams, Editor & Extension Communications Specialist  (Excerpt of publication UNP-2035: The Affordable Care Act)

One of the hottest topics in the news today is health care reform. But if you’re like many Americans, you just want to know what health care reform means for you and your family. So, here are some basic facts for you to consider!

Health care is the law!
On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act. Popular terms for the legislation are “Obamacare” or just the Affordable Care Act (ACA). It is by far the most comprehensive health care legislation since Medicare and Medicaid. According to the Department of Health and Human Services, the Affordable Care Act attempts to:

■ Improve the quality and affordability of health insurance for all Americans, particularly among populations where there are major health disparities
■ Lower the rate of insurance for the uninsured by expanding public and private insurance coverage
■ Reduce the cost of healthcare for individuals and government
■ Strengthen preventive care
■ Promote the use of health information technology

On June 28, 2012, the United States Supreme Court upheld the constitutionality of the law, with the exception that states cannot be forced to participate in the expansion of Medicaid for disabled and poor people under the penalty of losing current Medicaid funding. Alabama is one of the states that opted not to expand Medicaid services under the ACA.

Will I need health insurance?
Most Americans are required to have health insurance by 2014 or run the risk of being penalized. Either you will be covered by your employer, obtain health care at your own expense, or be provided health care through Medicare, Medicaid, Children’s Health Insurance Program (CHIP), TRICARE (military health care system), or another qualifying plan. However, you are exempt from the health care requirement if you meet the following criteria:

■ You have to pay more than 8% of your income for health insurance
■ If your income is below the threshold required for filing taxes (check tax tables)
■ If you would have qualified for Medicaid under the ACA; however, your state, like the state of Alabama, did not expand Medicaid services under the ACA
■ If health care conflicts with religious beliefs
■ You are a member of an Indian Tribe, an undocumented immigrant, or incarcerated

If you do not obtain health care insurance, then you will have to pay a penalty or a fee as part of your federal income taxes. The annual penalty is not expected to exceed the national average cost of a Bronze health insurance plan that is offered through Health Insurance Marketplaces. The penalty rate will start at $95 for adults (up to $285 for families) or 1% of your total income in 2014, whichever amount is greater, then climb to $695 or 2.5% of income by the year 2016. The fee for children is half the amount of adults. Families have a maximum penalty of $2,085. Waivers may apply if you meet exempt criteria (HealthCare.gov, 2013).
Statistics and media stories are waving red flags at a proverbial raging bull pervading throughout the nation. Wreaking havoc on youth as well as families and communities, the issue of bullying has evolved in perplexity with potential damaging and sometimes fatal consequences. Parents and the public alike have a stake in understanding and seeking positive solutions before this growing crisis runs rampant.

The Running of the Bulls

October is National Bullying Prevention Month. The United States Department of Justice says that 1 out 4 kids will be abused by another youth this month. Twenty-three percent of elementary students have reported being bullied 1-3 times in the last month. Thirty percent or more than 5.7 million of students in the United States in grades 6-10 are involved in moderate or frequent bullying either as bullies, as victims, or both. These among other statistics suggest that bullying is not a bottled issue, but one that has the propensity to run or progress and perpetuate into other issues.

Bullying is often viewed as an indicator that children and teens are prone to future delinquent behaviors, including risk for serious violence. Reportedly, teens who bully are more likely to engage in other antisocial behavior such as vandalism, shoplifting, truancy, and drug use into adulthood. Statistically, they are four times more likely than non-bullies to be convicted of crimes by age 24, with 60 percent of bullies having at least one criminal conviction.

Bullying is no longer confined to school hallways and neighborhood playgrounds. This abuse and harassment encompasses physical and verbal abuse, and due to technological advancements have expanded to e-mail and social networks via the Internet. Equally venomous, all forms of bullying have been associated with not only physical and psychological bruises, but recently have been linked to hate crimes, suicides and homicides, thus, catapulting its national alert status. As families and communities began to tackle this issue, it is imperative to recognize its often vivid as well as inconspicuous signs.

Know/NO Red Flags

Dissecting a bully is no easy feat since a universal prototype does not exist. Similarly, a youth that is being bullied may not be forthcoming, but instead might remain quiet out of fear, shame, or embarrassment. Research does offer parents some potential red flags to watch out for regarding their child.

The Bullied: Is my child being bullied? Parents, be aware of the following commonly associated signs:

- Damaged or missing clothing, or other personal belongings
- Unexplained bruises or other injuries
- Few friends or close contacts
- Reluctance to go to school or ride the school bus
- Poor school performance
- Headaches, stomachaches, or other physical complaints
- Trouble sleeping or eating
- Becoming withdrawn or lacking confidence
- Beginning to bully other children, siblings
- Giving improbable excuses for any of the above

The Bully: Could my child be a bully? Parents, beware of these red flags:

- Positive views towards violence
- Frequent aggression towards adults – including teachers or parents
- Marked need to control and dominate others and situations
- Boy bullies tend to be physically stronger than their peers
- Hot tempered, impulsive, easily frustrated
- Often test limits or break rules
- Good at talking their way out of difficult situations
- Show little sympathy toward others who are bullied
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What is a Health Insurance Marketplace?
Health Insurance Marketplaces or Exchanges are online enrollment websites that have been established solely to offer federally-approved health insurance plans that fit your budget and health coverage needs. States had the option of setting up their own Exchanges or allowing the federal government to do so as with the state of Alabama. You can obtain health insurance through a Marketplace if you live in the United States (US), are a US citizen or national, and are not incarcerated. You are not required to get health care if you are a US citizen living in another country.

Remember, health care enrollment through Health Insurance Marketplaces began on October 1, 2013, but ends on March 31, 2014. Therefore, you only have a short window to obtain health care through a Marketplace unless special enrollment options become available.

Where can I get health insurance in Alabama?
If you are not being offered health care through your employer or another qualifying plan, then in the state of Alabama, you may seek to obtain health care through a Health Insurance Marketplace. The Health Insurance Marketplace offered at HealthCare.gov will allow you to apply for coverage, to compare plans, and to enroll in a health care plan. Specific plans and prices became available on October 1, 2013, and health care coverage could start as early as January 1, 2014.

You are considered covered if you have Medicare, Medicaid, CHIP, health coverage from your job, a health plan you purchased yourself, coverage under the Consolidated Omnibus Budget Reconciliation Act better known as COBRA, retiree coverage, TRICARE, health coverage from the Veterans Administration, or another plan approved by the federal government (HealthCare.gov, 2013).

There are four ways to apply for health care in Alabama through the Health Insurance Marketplace at HealthCare.gov: paper application, online, by phone, or in person with a certified assistant.

How does the ACA impact businesses?
Presently, some employers do not have to offer health insurance. However, in 2015, the ACA will require certain employers with at least 50 full-time employees or equivalent employees to offer health insurance coverage to full-time employees and dependents that meet the minimum standards or to make a tax payment called the Employee Shared Responsibility Payment. For additional information, visit www.irs.gov/uac.

Employers with 50 or more employees are classified as large businesses under the ACA. On October 1, 2013, these businesses must notify current employees or any new hires regardless of full-time or part-time status about the new Health Insurance Marketplace and that they may be eligible for a premium tax credit if health coverage is purchased through the Marketplace. However, they may lose employer contribution and other stipulations may apply. Visit www.sba.gov/healthcare# for further details on how the ACA will impact your business and employees.

If you are self-employed, you are not considered an employer and are therefore required to visit a Health Insurance Marketplace for approved insurance options starting October 1, 2013.

Conclusion
Regardless of how you feel about health care reform, the bottom line is that the Patient Protection and Affordable Care Act is a federal mandate and all Americans are required to obtain health care in 2014 either through an employer, Medicare, Medicaid, Children’s Health Insurance Program, TRICARE, or another federal government-approved health plan, unless you fall into an exempt category. At least 65% of Americans will obtain health care through their employers. However, if you are one of the Americans that must find a health insurance on your own, then you are encouraged to visit http://finder.healthcare.gov/. This site will walk you through the process step by step and ensure that you find a suitable health care plan for you and/or your family. As a consumer, you owe it to yourself and/or your family to do your own research on how the Affordable Care Act impacts you.

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Taking the Bull by the Horns
If you suspect that your child is either a bully or is being bullied, it is imperative to take the situation seriously. Parents, if your child is being bullied, the Mayo Clinic recommends:

- Encouraging your child to share his or her concerns.
- Learning as much as you can about the situation.
- Teaching your child how to respond to the bullying, i.e., maintain composure or suggest pairing with a friend or group in places where the bullying typically occurs. Remind your child that he can ask teachers or other school officials for help.
- Contacting school officials. Talk to your child’s teacher, the school counselor, and the school principal. If your child has been physically attacked or otherwise threatened with harm, talk to school officials immediately to determine if the police should be involved. Don’t contact the bully’s parents yourself. You might also want to encourage school officials to address bullying, including cyber bullying, as part of the curriculum.
- Following up. Keep in contact with school officials. If the bullying seems to continue, be persistent.
- Boosting your child’s self-confidence. Help your child to get involved in activities that can raise self-esteem. Encourage your child to build friendships and develop his social skills.
- Knowing when to seek professional help. Consider professional or school counseling for your child if his or her fear or anxiety becomes overwhelming. If your child is being bullied, remember that early intervention can help prevent lasting problems such as depression, anxiety, and low self-esteem.

If your child is being a bully, it’s important to communicate that this bad behavior will not be tolerated and to engage them in solution finding and redirection. Parents may consider the following:

- Try to figure out the reason your child has turned to bullying in social situations.
- Be mindful that listening carefully to the explanation leads to understanding and change.
Good Management Basics:
The Essence of Financial Success
By Dr. Jannie Carter, Extension Assistant Director

Basic money management has been identified by financial experts as one of the essential skills needed by everyone in order to succeed in life. This comes as no surprise since accomplishing life's goals generally involves some form of financial commitment. Getting a college education, growing a family, socially enjoying friends and loved ones, or building the dream home, all imply having access to funds. But, financial success doesn't come with just having funds. Good financial management is crucial.

Effectively managing financial resources requires displaying a sense of self control when it comes to spending. Making impulsive and unnecessary purchases are counterproductive to being a good steward of one's finances. Just as important, the would-be successful financial manager must be aware that a key component to financial contentment lies with understanding that you can't have it all, and you don’t have to have it right now. Good money management skills are rooted in logical thinking that requires us to prioritize. This involves making decisions about what we must have (needs) and what can wait until we are more financially ready (wants). Keeping a record or following a plan is highly encouraged as a way to stay on track with spending. Frivolous spending can add up quickly and if such behavior is not kept in check it may ultimately promote habits that are not conducive to good resource management. Such behavior could possibly lead to indebtedness, bankruptcy, and poor financial standing.

Financial savvy consumers already know that you should put some money away for a rainy day. If 10% of your household income is not realistic then start where you can. Try to increase the amount of money you save over time as your finances will allow. Having a small percentage of your monthly salary deposited automatically into a savings account can help make saving easier. Small weekly or monthly goals for saving for most families and individuals are more realistic and more doable than larger long-term projections.

Whenever possible, avoid loans and excessive use of credit cards. Think before you buy and set goals for spending. Stay within those goals based on your available financial resources. Also, think before you borrow and refrain from borrowing what you don’t need. Keep in mind that a good credit standing is vital to building a credit history or credit score. The credit score is used by lenders to assess an individual's credit worthiness including his or her habits for regular and timely repayment of a debt. Consumers with good credit scores are perceived as less of a credit risk for loans and rentals and generally receive lower interest rates. So, it pays to keep that score as high as possible.

Sometimes things happen that are not in our control. It’s always wise to set aside funds for emergency situations. Financial planners vary on their recommendations with respect to how much is considered adequate for an emergency set-aside. Some suggest having an emergency fund that equals about what it would require you and your family to function for 3 to 6 months. If this is not realistic, do have some kind of financial plan in place to help manage emergencies that will come.

For more information on how to enhance your money and credit management skills visit http://www.aces.edu/urban/cic/Index.php.
Rabbits Care 101
By Robert Spencer, Extension Urban Regional Specialist

People raise rabbits for various reasons including as pets, show animals, and livestock. Logic for choosing rabbits will vary but might include: they are cute, quiet, clean; they don't require much space or maintenance; rabbits are easily litter-box-trained; they come in a variety of colors and sizes; and rabbits tend to be very sociable when frequently handled.

Rabbits can be housed indoors or outdoors, but it is important to remember they cope best in a cooler environment (<80 degrees F) versus a warmer climate (>85 degrees F).

Whatever the reason for choosing rabbits, they have the same basic needs as any other pet that includes:

- **Shelter**: Rabbits need to be protected from extreme elements such as sun, heat, rain, wind, or freezing temperatures.
- **Food**: Rabbits need proper nutrition and continuous access to water.
- **Veterinary care**: Rabbits may need occasional veterinary care.

**Note**: Rabbits can thrive in cool or cold climates better than in direct sun and heat. The use of ceiling fans or box fans to stimulate air movement may become necessary during summer months. However, do not allow fans to blow directly on rabbits since it annoys them.

**Housing**

Rabbit housing comes in many forms. In most cases rabbits are housed in cages with a semi-enclosed containment within the cage for occasional privacy. A typical rabbit cage would measure 30” deep x 24” wide x 18” high. Cage size requirements will vary depending on rabbit breed. For a medium breed that is 6-8 pounds, such as the Californian rabbit, five cubic feet of space is sufficient. Smaller breeds that are 5 pounds or less, such as the Mini-Rex require less space, and larger breeds that are 10 pounds or more, such as the Checkered Giant, will require more space. Do not use rusty cages or cages with holes in the wire unless you are willing to make necessary repairs. Basically they need sufficient room to move about in their facilities, including semi-enclosed housing that is dark and allows them to retreat from external stressors such as predators and excessive noise.

Infant animals will also likely require special attention such as enclosed housing that helps to maintain body temperature. They also have slightly higher nutrient requirements. Whether you choose to raise rabbits in cages up off the ground, in the house, or on the ground keep in mind they need protection from potential predators such as dogs, cats, foxes, coyotes, and birds of prey. Rabbits are also susceptible to diseases and parasites, including coccidia and external pests such as lice.

**Feed**

Nutrient requirements can easily be satisfied with commercially formulated pelleted rabbit feed, water, and supplemental mixed-grass hay. As long as this dietary plan is implemented there should be no need for alfalfa hay or cubes, mineral wheels, or other forms of nutrients. Too often people tend to over-speculate the need for additional protein and minerals. Occasional mixed grass hay provides the fiber needed to aid with digestion and movement of internally processed feeds. During initial stages of lactation, does with young may benefit from increased nutrition in some form of alfalfa. Keep in mind that adult rabbits can overeat, so it is important to avoid over feeding.

**Health and Biosecurity Concerns**

The most common health issue with rabbits is ear mites. Visible signs include frequent scratching. Rabbits usually use their feet to scratch their ears that could result in raw ears and possible inner-ear hair loss. An organic way to treat for ear mites is to generously rub mineral oil so it coats the inside of the ear. There are other medicines for treating ear mites that may be prescribed by a veterinarian.

Coccidiosis is a common problem among young rabbits, but is generally caused by excessive protein such as pelleted feed and alfalfa. This disease can be easily remedied by replacing protein with mixed grass hay as the primary diet. Again, there are medicines available that are generally prescribed by a veterinarian.
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■ If your child is physically violent towards other children, try to figure out where your child learned that violence is acceptable behavior. Consider whether violence is exhibited or exists in your home (i.e., sibling violence, inappropriate violent television programs, movies, video games, and/or music). Violence in the home can be a major problem to be addressed appropriately by the family unit.

■ Tell your child to reflect on his or her actions, including being on the receiving end of bullying and possible redemption behaviors for actions.

■ Try to nurture your child’s talents and dreams and expose or encourage them in activities that build social skills. This tactic is especially important since some bullies suffer from low self-esteem or lack self-confidence.

■ Communicate to your child that you are available at any time to discuss issues. Ensuring that you are a person who will listen and offer sound advice and support is important to building healthy parent-child relationships and behaviors.

In the long term, the consequences of bullying may be even more severe. Parental awareness coupled with early intervention can reduce many of the negative ills associated with bullying; thus, potentially cutting the power of rage before it begins to charge.

For more information on this or related topics, contact your county Extension office or Regional Extension Agent Synithia Flowers at (205) 329-1148 or willisl@aces.edu. Or you can visit the stopbullying.gov website.

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Cleaning the inside of cages and water and feed vessels will help to eliminate other biosecurity issues. Also, remove manure and wet trash that accumulates under cages to improve sanitary conditions. Sanitation is essential to reducing odors and problems from respiratory distress, as well as problems with annoying insects like mites and flies. Applying hydrated lime under cages also helps.

Rabbits make great pets and are relatively stress free with proper care.
Metro News… We’ve made a few changes!

Extension is making greater attempts to brand the organization...
So, Metro News now has newly designed pages, but the same great articles for you to enjoy!

Contributors
Dr. Jannie Carter, Extension Assistant Director, Alabama A&M University
Synithia W. Flowers, Regional Extension Agent, St. Claire County Extension Office
Robert Spencer, Urban Regional Extension Specialist, Lauderdale County Extension Office
Wendi A. Williams, Editor & Extension Communications Specialist, Alabama A&M University

Metro News Editorial Team - Alabama A&M University
Jannie Carter, PhD, Extension Assistant Director, Urban Affairs
Julio Correa, PhD, Associate Professor & Extension Animal Scientist
Jean Dwyer, MS, Extension Communications Specialist (Website Design)
Wendi A. Williams, MS, Editor & Extension Communications Specialist (Newsletter Design)

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