



June - August 2015

INFORMATION FOR CLIENTS WITH MEDICARE OR MEDI-CAL

The State of California is planning on enrolling all persons who have Medicare and Medi-Cal, also known as “dual eligibles”, into a Cal-Optima (HMO) managed care plan. This is called the Duals Demonstration Project, or **Cal MediConnect**. The program is optional, so you do not have to enroll.

Here are the projected start dates:

- Active enrollment, meaning you initiate/decline enrollment into Cal MediConnect, is planned to begin no sooner than July 1, 2015.
- Passive enrollment, which means you will automatically be enrolled if you do nothing, is planned to begin no sooner than August 1, 2015.

Passive enrollment will be phased in according to birth month. Notices will be sent 3 months prior to your birth month: e.g. if you are born in August, you will begin receiving enrollment notices in May; if you were born in September, you will receive the 1st notice in June, etc.

When enrolled in the Cal MediConnect managed health care plan, you will receive all your medical care, including prescription drugs, through the Cal MediConnect plan providers. Besides all Medicare/Medi-Cal (Part A, B, D) benefits, other available benefits to the program include long-term care support services, vision and transportation benefits.

You will be assigned a primary care physician who will refer you to your HIV specialist. You may only see physicians that are Cal MediConnect medical providers. If you plan to enroll in the Cal MediConnect managed care plan, you may want to speak with your current doctor(s) to see if you will be able to continue to see him/her.

If you decline to enroll in Cal MediConnect and stay with regular Medicare, you must still enroll in Cal-Optima managed care plan(s).

REMEMBER: If you do nothing, you will be “passively” enrolled into Cal MediConnect. If you do not want to be enrolled Cal MediConnect, you must “actively” opt out / decline enrollment.

Please carefully read your mail in the upcoming months. ASF will keep you informed of any changes as they are learned.

For more information, call Cal-Optima Cal MediConnect at 855-705-8823 or Health Insurance Counseling Advocacy Program (HICAP) at 714-560-0424."

You may also call your case manager or Rob Natsuhara, ASF benefits counselor, at 949-809-5715.

Say No to Payday Loans, Cash Advances, Car Loans, or any other “Fast Cash” Advertisements!

The fact is that there’s no easy and inexpensive way to get money fast. Payday loans, cash advances, check advance loans, deferred deposit check loans – none of these are a good option for getting money fast because you will pay A LOT of money in interest.

According to Consumers Union, Non-Profit Publisher of Consumer Reports, “Payday’ loans are small, short-term loans made by check cashers or similar businesses at extremely high interest rates. Typically, a borrower writes a personal check for \$100-\$300, plus a fee, payable to the lender. The lender agrees to hold onto the check until the borrower’s next payday, usually one week to one month later, and only *then* will the check be deposited. In return, the borrower gets cash immediately.

The fees for payday loans are extremely high: up to \$17.50 for every \$100 borrowed, up to a maximum of \$300. The interest rates for such transactions are staggering: 911% for a one-week loan; 456% for a two-week loan, 212% for a one-month loan.”

Some loans require you pay it back on the upcoming payday, and some allow you to make payments. For most people, Payday Loans become a trap and are rarely used on a one-time basis. The people who use Payday Loans are often unable to pay back the loan and end up taking out another loan to pay the previous loan, creating an endless cycle – a perpetual debt treadmill.



See the chart below, presented by Consumer Credit Counseling Service of Orange County:

	Personal Loan From a Bank	Credit Card	Quick Cash TV Offers	Payday loan Store on the corner
\$ Borrowed	\$1,000	\$1,000	\$1,000	\$1,000
Interest	15%	24%	89%	533%
One Year Repayment	\$1,150	\$1,240	\$1,890	\$6,330

Please do NOT get a Payday Loan! The best way to stay out of a mess like this is to not get started. Don’t do it in the first place.

But if you’ve gotten yourself stuck in the seemingly endless cycle of Payday Loans and can’t seem to get out of it, talk to your case manager or call Consumer Credit Counseling Service of Orange County or another credit counseling service.

You can call 211 for a referral but following are some other programs that can help with emergency rental assistance or other financial needs:

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Payday Loans, *Continued from pg. 2*

- ASF's Emergency Financial Assistance for Rent (if you are HIV disabled and not on a housing voucher – Section 8, Shelter Plus Care, HUD)
- Homeless Prevention and Rapid Rehousing Program (HPRP) – call 211 for information on any agencies who assist with HPRP
- SOS (Share Our Selves) at 949-642-3451
- Serving People In Need (SPIN) at 714-751-1101
- SouthWest Community Center / SMEDA/SWCC at 714-547-4073
- Community Action Partnership at 714-839-6199
- Salvation Army Emergency Family Services
 - * 1515 W. North St., Anaheim **714-783-2344**
 - * 17261 Oak Lane, Huntington Beach **714-841-0150**
 - * 1710 W. Edinger Ave., Santa Ana **714-384-0481**
 - * 7261 Garden Grove Blvd., #A, Garden Grove **714-892-0176**
 - * 616 S. El Camino Real, Suite B, San Clemente **949-366-6652**
- Consumer Credit Counseling Service of Orange County at 714-547-2227



Annual ASF Family Camp
Friday, August 21 - Sunday, August 23

Join us at the annual ASF Family Camp for a fun, 3-day vacation for you and your family to enjoy the outdoors while horseback riding, canoeing, sitting by the camp fire, and playing camping games.

If you are a client and have children under the age of 17, you might qualify. For more information, contact Ana Mora at 949-809-5710.

Groups/Workshops Calendar At-A-Glance

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<p>1st Monday of the month: 11:30am-1:00pm: Client Advisory Committee Meeting</p> <p>Every Monday of the month: 11:30am-1:00pm: Mindful Living</p>	<p>1st and 3rd Tuesday of the month: 10:00am-12:00pm: Spanish Language Women's Support Group</p>	<p>Every Wednesday of the month: 10:30am-12:00pm: Positive "U"</p>	<p>Every Thursday of the month: 10:30am-12:00pm: Viviendo Positivamente</p> <p>12:30pm-2:00pm: Spanish Mental Health Support Group</p> <p>Kid's Club resumes in Septmber</p>		

What's In It For You?

Support Groups	Workshops / Life Skills
<p>Mindful Living Support Group <i>Mondays, 11:30am-1:00pm</i> A support group for people living with HIV. For more information, contact Maggie Decker at (949) 809-5790.</p> <p>Spanish Language Women's Support Groups <i>1st and 3rd Tuesdays of the month, 10:00am -12:00pm</i> Open to HIV+ women and other women affected by HIV/AIDS. For more information, contact Armida Acosta at (949) 809-5798.</p> <p>Spanish Mental Health Support Group <i>Thursdays, 12:30pm - 2:00pm</i> Open to HIV+ Spanish-speaking clients covering a range of mental health issues with a new topic discussed each week. For more information, contact Armida Acosta at (949) 809-5798.</p> <p>Kids Club - Thursdays, 4:00pm-7:00pm A closed support group for kids 6-17 with a parent or family member with HIV/AIDS. For more information, contact Ana Mora at (949) 809-5710.</p> <p>Positive Youth Support Group (Ages 6-20) Support group for HIV positive youth ages 6-20 ONLY, providing new and exciting outings every other month that may include transportation. Give your child an opportunity to socialize and have fun with other HIV positive children!</p>	<p>Positive "U" - Wednesdays, 10:30am-12:00pm A different topic presented in English each session. <u>No admittance after 10:45am.</u> For more information, please contact Evelia Saucedo at (949) 809-5781. Lunch provided.</p> <p><i>For a complete list of dates and topics, please see the Life Skills flyer at reception in the ASF Lobby.</i></p> <p>Viviendo Positivamente - Thursdays, 10:30am-12:00pm A different topic presented in Spanish each session. <u>No admittance after 10:45am.</u> For more information, please contact Evelia Saucedo at (949) 809-5781. Lunch provided.</p> <p><i>For a complete list of dates and topics, please see the Life Skills flyer at reception in the ASF Lobby.</i></p>
	<h3>Social Activities</h3> <p>HEALTHY RELATIONSHIPS</p> <p>Small group intervention for <i>men living with HIV/AIDS</i> focusing on developing the skills necessary to make decisions about disclosure.</p> <p>Each cycle consists of five sessions with a new session beginning every month. Receive a \$50 incentive for participating. Free refreshments.</p> <p>For more information, please contact Jonathan Ramirez at 949-809-8770 or Mario Casas at 949-809-5727.</p>