

NHA Resident Review



A NEWSLETTER FOR THE RESIDENTS OF
NORTHWEST HOUSING ALTERNATIVES

Volume 10, Issue 1

First Quarter, 2017

Tax Time!

Tax season is just around the corner and NHA would like to help you file quickly and easily. There are many places that provide online and in person help to file your state and federal taxes.

CASH Oregon is a non-profit that supports free tax preparation and tax credit outreach in 32 counties in the State of Oregon at over 140 tax sites. Both CASH Oregon's online tax help and walk-in hours have yet to open. Fear not, as they will be available to the public starting in late January. Check out their website for locations: <http://cashoregon.org>

If you live in the Portland area, several local agencies are assisting people around town. You can call Friendly House, at (503) 224-2640 if you live in the **NW** neighborhood. In the **NE** there is the Salvation Army Rose Center, call (503) 239-1221. For the **inner SE**, call Impact Northwest at (503) 988-6300. A little **further out in SE**, Mt. Scott Community Center at 5530 SE 72nd Ave, is helping people on Saturdays, 9am - 1pm.

If you are in need of tax help geared directly for elderly individuals anywhere in Oregon you can contact the Volunteer Income Tax Assistance (VITA) program. VITA offers free tax help to people who generally make \$54,000 or less, persons with disabilities, the elderly, and limited English speaking taxpayers who need assistance in preparing their own tax returns. In addition to VITA, the Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. To locate the nearest VITA or TCE site near you call 800-906-9887. Good luck and happy filing!

Cold Weather - Protect your pipes and pets

Frozen pipes can lead to a big mess and cost you a bundle. Here are a few tips on avoiding weather-related disasters at home:

- Allow a small trickle of water to run overnight, preferably through a faucet on an outside wall.
- Open kitchen and bathroom cabinets so warmer air can circulate below the sinks.
- Know the locations of your shut-off valves, in case a pipe bursts.

Pet owners should take special precautions with their animals during freezing temperatures. It's best to keep all pets indoors. Cats will curl up against almost anything to stay warm, including car engines. Before you turn your engine on, check beneath the car or make plenty of noise by honking the horn.

Some animals can safely remain outside longer in the winter than others. Long-haired breeds like huskies will do better in cold weather than short-haired breeds like dachshunds. Your pet's health also will affect how long the pet can stay out.

Conditions such as diabetes, heart disease, kidney disease and hormonal imbalances can compromise a pet's ability to regulate body heat. Consider dog sweaters during walks. When outside with your pets, watch them for signs of discomfort. If they whine, shiver, seem anxious, slow down or stop moving, or start to look for warm places to burrow, they're saying they want to get back someplace warm.

NHA Resident Review

Spot and Fix Medical Billing Mistakes

To help you get a grip on your medical bills and check for errors, you need to familiarize yourself with what your insurance does and doesn't cover. Always carefully review the explanation of benefits from your insurer, and the invoices you receive from your doctor, hospital and/or outpatient facility providers.

These invoices need to be itemized bills detailing the charges for every procedure, test, service and supply you received. If you didn't receive an itemized invoice, request it from your health care providers. And if the invoices contain any confusing billing codes or abbreviations that you don't understand, ask them for an explanation. If you find errors or have questions about charges, contact your insurer and your health care provider's billing office. When you call, be sure you write down the date, time and name of the person you speak to and a summary of the conversation, in case you need to refer back to it at a later time.

If you aren't able to resolve the dispute on your own, you may want to consider hiring a medical billing advocate to work on your behalf. To find someone, try sites like billadvocates.com or claims.org.

2017 Obamacare subsidy calculator

If you're worried about the cost of health insurance premiums in the exchanges, it might help to know that – thanks to the law's generous subsidies – your premiums could end up a lot lower than you expect.

More than half of the uninsured don't know that financial assistance in the form of subsidies is available in the exchanges. A few more quick facts about Obamacare subsidies:

The subsidies are tax credits, which means you can opt to pay full price for your coverage (purchased through the exchange) each month, and then get your tax credit when you file your tax return. But unlike other tax credits, the subsidies can be taken throughout the year, paid directly to your health insurer to offset the cost of your coverage.

Nearly 85 percent of people enrolled in exchange plans in 2016 are receiving subsidies that average \$291 per month.

Subsidies can lower your premium significantly, but the law also provides subsidies that can reduce your cost sharing.

Go to the subsidy calculator at <https://www.healthinsurance.org/obamacare/subsidy-calculator/>, or call 1-855-367-0132 to learn more.

It pays to calculate your subsidy!

A THANK YOU TO OUR PARTNER:



PORTLAND YOUTH BUILDERS

NHA would like to thank the students and staff at Portland Youth Builders (PYB) for offering technology classes to residents in the Portland Metro area. The students visited each property 4-6 weeks to teach about devices, apps, safety, updates and answered questions.

PYB also has computers to purchase for \$50! These are refurbished desktop computers. The set comes with a monitor, tower, keyboard, mouse and a wireless card to connect to the internet. Speakers have to be purchased separately.

If you are interested in buying a refurbished computer, or have any questions on how to order a computer through PYB, please contact your Resident Services Coordinator (RSC).

