Vote in Local Elections

As the 2018 election cycle approaches, we take the opportunity to announce our Election Page, where our readers can find frequently updated election information.  
https://www.commonsenseeasternshore.org/elections

We're Looking for Interns

Work with very experienced journalists, editors and authors! Learn the trade - telecommute.

Online newspaper Common Sense: Straight Talk for the Eastern Shore is looking for part-time, volunteer interns. The U.S., Maryland, and the 9 counties are our beat, including the 2018 election.

Contact Tom at info@CommonSenseEasternShore.org and check out recent editions at https://www.CommonSenseEasternShore.org.

Health Insurance - IT'S ALIVE!

The Affordable Care Act (aka ‘Obamacare’) is still the law of the land. That means anyone in need of health insurance can still obtain an affordable policy with comprehensive benefits at MarylandHealthConnection.gov.

Don’t be confused by all the negative spin - enrollment is open through December 15.

If you were eligible for a subsidy that reduced your monthly premium last year, you will probably be eligible for that reduced rate again this year.

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Insurance, continued

Thus even though premium costs may be going up this year, your premiums probably will not be much – if any! – higher. Don’t assume you can’t afford it this year. Go find out.

Go to “You May Qualify for Financial Help” at https://www.marylandhealthconnection.gov/shop-and-compare/financial-help/. If there are two people in your household and your total income is less than $23,000, you may qualify for Medicaid which covers almost all costs and has no monthly premiums. If the two of you earn under $64,000 you may be eligible for significantly reduced premiums. For four people, it’s under $34,000 for Medicaid and $98,000 for reduced premiums. See the online chart for other household sizes.

Enroll now for 2018 health and dental plans. Sign up or change plans by December 15. You can enroll year-round if you’ve had a significant recent life change or if you qualify for Medicaid. But don’t put it off! 2018 may be the year you really need it.

When Mom Can No Longer Write a Check

In the State of MD in 2016, the population aged 65 and older is around 12%. The population aged 65 or older on the Eastern Shore, within the largest cities where data exists, averages 20%. An ageing population means more need for medical, home health, social, and mental health services. There are many facilities on the Eastern Shore such as Continuous Care Communities, Independent Living, Assisted Living, and Memory Care facilities offering a wide range of services. One of the most difficult things a family must face is sorting out when an aging family member just needs extra help or when is it time to encourage them to live in a facility. It may be subtle, but the ability to care for oneself begins to degrade when handling financial matters becomes a challenge. Recognizing this sign is important. Family members can be the key to offering help in the smallest, yet meaningful ways. Here is one story:

One thing that my Mother and I never talked about in any detail was what would happen when she was no longer able to care for herself and how she

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Mom, continued would pay for that care. Even as her accountant son, I knew virtually nothing about her finances, health insurance, social security, taxes, and retirement accounts. Maybe one time she asked me to help her reconcile her bank statement, but that was it. I knew nothing about her monthly bills, her business, her Will, or her health except when she would self-report. She was proud that she was in good health, looked young for her age, took very few medicines, and even had a 90-year-old boyfriend. It all seemed great before it came tumbling down in the last 9 months of her life. It was not possible to precisely define the moment my Mother’s mental health declined but one of the first clear signs was her inability to pay her bills on time. It was a bit of shock since just a few months earlier she had been doing fine.

The impact of not paying bills can have terrible consequences to daily life. Unfortunately, there is very little compassion for not paying bills in our society regardless of your health and mental condition. As Betty Davis reportedly said, “getting old is not for sissies”. But getting the attention and help needed doesn’t mean you are a sissy. It is also very hard to ask for help for something that was never required in the past. All the more reason to step up and help your aging parent, even if it’s only just to help process the monthly bills. It’s just paperwork but adds much more than one might imagine. You become a team and create a new relationship not previously imagined.

Bob Miller, CPA
Official US Budget Timeline and Due Dates – The Regular Order for a Budget

1. Oct 1 – Sept 30 is the fiscal year for the US federal government.
2. By the end of the first week of February every year, the president is supposed to send the Budget Request to congress, including the specific funding requests for all government agencies and activities.
3. By April 15 each year, the House and Senate Budget Committees are to vote to bring a budget, with any revisions, to the full House and Senate for debate, revisions, and amendments.
5. By September, Conference Committees resolve differences between Senate/Houses versions of a budget.
6. No later than Sept. 30, Conference Budget Bill sent to president to sign or veto.

That’s the way it’s officially, legally supposed to happen - a carefully researched and thoughtfully debated budget each year. What John McCain refers to as “regular order”. For more, see http://www.npr.org/2017/07/26/539358654/what-is-the-regular-order-john-mccain-longsto-return-to-on-health-care

Budget “Process”:
I was surprised to learn that it was way back in 1921 that Congress passed the Budget and Accounting Act, later refined in 1974 as the Budget Act. The latter aimed at creating an efficient formal process for the President and the Congress to formulate and create a US annual budget. The 1974 Act assigned tasks to the Executive Branch and to House and Senate committees, set due dates and benchmarks. Its track record is muted; since 1974, it has delivered the intended results on schedule only four times (1977, 1989, 1995 and 1997). Politics got in the way.

The huge sums of money required to support the Federal Government and its thousands of activities and programs makes deciding winners and losers very political. Compromise on funding priorities has proven extremely difficult to reach. So difficult, the Treasury ran out of money

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Budget, continued
twice, closing the US Government in 1995 and 2017 (short periods). More telling, is Congress’s inability to pass a budget for 14 years since 2001. However, in these instances, it chose a temporary option called a Continuing Resolution to avoid closing the government, which funds the Government at last fiscal year levels.

To be fair, the Budget Act of 1974 did create an entity that continues to provide an extremely valuable service to Americans: the Congressional Budget Office (CBO). Its principal duty is to tell Congress and the public, the estimated impact of budget-related legislative proposals on revenue, expenses, the deficit and us.

**Tax Reform:**

In 2017, the Congress decided to make a dysfunctional budget process worse when it chose to pursue a “must-pass” major tax bill simultaneously, thus, setting up a legal hurdle. A budget document must first be approved before the fast track mechanism can be used to speed a tax bill to a vote. The reason is basic: the budget sets the US Government spending levels for FY18 based on estimated revenues and expenditures. Tax reductions or increases could seriously affect the revenue side of the equation and ultimately the impact on the deficit.