Affordable Care Act

Major provisions of the Patient Protection and Affordable Care Act were implemented on January 1, 2014. Under the new law, most U.S. citizens and lawfully present individuals are required to purchase health coverage and be insured. Those who do not carry government-approved health coverage—Minimum Essential Coverage—and do not qualify for a coverage exemption will be required to pay a fee. The fee is $95 per adult and $47.50 per child (up to $285 for a family) or 1% of family income; whichever is higher when filing your 2014 Federal tax return in 2015. If you have coverage such as Medicare, you are covered and do not have to do anything. If you have foreign commercial health coverage, please ask your insurance company if the plan they offer qualifies as Minimum Essential Coverage. The deadline to sign up for coverage to avoid penalties is March 31st. If you need help enrolling in a health plan through the Health Insurance Marketplace, please seek in-person application assistance provided by certified Navigators/Brokers or enrollment counselors.

オバマケア

2014年1月1日（水）、オバマ政権が進める包括的な医療保険制度改革（通称オバマケア）の主要条項が施行されました。この法律の下、永住権保有者やビザ保有者などの非移民含むは医療保険への加入が義務付けられます。保険加入義務のある非移民は、国内親入処によって、確定申告義務のある在留外国人であると認められている方々です。政府によって認められた医療保険（ミディアム・エッセンシャル・カバー）に加入せず、免除にも該当しない方は、罰金を支払わなければいけません。大人一人につき$95、子ども一人につき$47.50（世帯で$285まで）、または世帯所得の1%どちらか多い金額が、2015年に2014年度分の確定申告をする際に徴収されます。メディケアなどの医療保険に加入している方は、特に何もする必要はありません。また、海外旅行傷害保険に加入している方は、お持ちのプランがミディアム・エッセンシャル・カバーとして認定されているかご自身の保険会社のご確認ください。罰金の支払いを避けるために保険に加入しなければならない締切日は3月31日です。医療保険マーケットプレイスを通じて保険に申請する際にアシスタントが必要な方は、ナビゲーター／ブローカーやエンボローメント・カウンセラーをご利用ください。

Important Insurance Terms

Co-payment: A fixed amount (e.g., $15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible: The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. 

Coinsurance: Your share of the costs of a covered health care service, calculated as a percent (e.g., 20%) of the allowed amount for the service.

Out-of-Pocket Maximum: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount.

知っておきたい保険用語

コペーパイ（Copayment）：被保険者が実際に医療機関に対し支払う金額。各プランにより一定に定められている（例$15）

ディダクティブ（Deductible）：保険適用前に被保険者が負担する金額。しかし、これは毎回毎の治療に対する自己負担額ではなく、通常一年毎で、ディダクティブに達するまでの自己負担額は全て加算される。

コインシュランス（Coinsurance）：保険適用時に自分の負担する割合。各プランのサービスの種類や医療機関によって一定の割合に定められている（例：20%）

自己負担限度額（Out-Of-Pocket Maximum）：保険会社が医療サービスを全額補償する前に、年間に自己負担する最高額
One Day Benefit Sale チャリティー・セール

On Sunday, September 15, 2013, with the help of Ms. Dava Weinstein, a social worker and a good friend of Frank Morihiko Taira, the second benefit sale was held at the Japanese American United Church. The proceeds of his artwork, $500, were donated to JASSI. This donation enabled us to serve members of our community without any charge.

JASSI 32nd Anniversary Benefit Dinner ジャシー 32 周年記念 チャリティー・ディナー

On Thursday, October 10, 2013, JASSI hosted its 32nd Anniversary Benefit Dinner at the Yale Club of New York City. This event featured a silent auction, fundraising raffles, and a special performance by the Nippon Club Women's Chorus and a harpist, Ms. Tomoko Sugawara. Mrs. Miyoko Morton won the grand prize of the fundraising raffles, which is a round-trip business class ticket to Japan, donated by American Airlines. In addition, Japanese Medical Society of America, Ms. Mariko Noguchi (JASSI volunteer), and Hiroshi Aoki (JASSI's Board Chair) were honored with JASSI's Community Leadership Awards for their dedication to improving the lives of people in need in the Japanese community. The 32nd Benefit Dinner was a tremendous success, drawing over 125 guests, including Ambassador Sumio Kusaka of the Consulate-General of Japan in New York. We deeply appreciate our generous sponsors, supporters, and attendees. All proceeds from the Benefit Dinner will be used to fund JASSI's many social services to serve our community.

Silent Auction Sponsors サイレント・オークション・スポンサー


JCOP Grant Award Reception JCOP 助成金授与式

On Friday, December 13, 2013, JASSI attended the award reception held by Japanese Medical Society of America (JMSA) and received their JMSA Community Outreach Program 2013 Grants. This fund will enable us to provide public education about the Affordable Care Act (ACA) to uninsured and underinsured Japanese individuals with limited English proficiency in order for them to gain information about the ACA and available health coverage options.

JASSI REPORTS イベント

2013年9月15日（日）、日系アーティストのフラック・モリヒコ・タイラとお知り合いのソニーワールダー、デイバ・ウェインストーンさんの協力のもと、日米合同教会で第2回チャリティー・セールが開催され、絵画の収益金$500がジャシーに寄付されました。この寄付金により、一人でも多くの方に無料で福祉サービスを提供することができます。
JASSI REPORTS JASSI'S ACCOMPLISHMENTS IN 2013 ジャシーの 2013 年の活動

JASSI provides Hotline Services, an Immigration Hotline, a Senior Program, a Caregiver Support Program, and a Community Outreach Program in order to improve the quality of life of people who face problems resulting from language barriers, cultural differences, and disparities in service systems. Through these programs, we handle a wide range of cases, including low-income issues, consumer issues, employment issues, immigration issues, housing issues, health-related issues, senior-related issues, and caregiving-related issues and provide appropriate information and referrals, intensive case management, and advocacy. Last year, we experienced a high volume of calls regarding the Affordable Care Act, so we held four seminars in order for Japanese-speaking individuals with limited English proficiency to make informed decisions about their health and health coverage. Some case examples from our programs include:

**Hotline – Mr. A (30s)**

Mr. A failed to pay his rent because he had had a gastric ulcer from stress and had to take off work a while. After 3 months of rental arrears, he received a notice of eviction. Although Mr. A started working again at the time of receiving the notice and had ability to pay the rent each month, he was unable to pay the total rental arrears at once and did not know how to avoid the eviction. JASSI's Social Worker referred him to NYC HRA One Shot Deal, a rental arrears grant which HRA pays directly to the landlord. His application was approved, and he was able to remain in his apartment. Mr. A is currently paying back the grant to HRA by installments without any financial burden.

**Senior Program – Mr. B (70s)**

Mr. B, who suffers from dementia, resides alone in his apartment. His family members live in Japan, whom Mr. B became estranged from. He received a letter to submit a present annuity situation notification from Japan Pension Service in order to continue receiving benefits; however, both he and his power of attorney (POA) who does not understand Japanese were incapable of doing so. As a result, Mr. B's payment was stopped. JASSI's staff explained about the letter in English to the POA and also assisted him with the process of reclaiming his benefits. Mr. B was able to receive his benefits again.

**Immigration Hotline – Ms. C (50s)**

Ms. C, who had completed her biometrics for her Green Card renewal, received a notice to redo the fingerprint as it was rejected due to “poor” quality. As ordered, she had it redone; however, she received a notice again to submit a Certificate of No Criminal Convictions due to unreadable fingerprints. Ms. C had never had such certificate issued and did not know how to have one issued, so she called JASSI. A paralegal volunteer instructed Ms. C how to obtain that certificate at a local police department. As a result, she was able to obtain the certificate, submit it to USCIS, and renew her Green Card.

*JASSI dealt with many similar cases at the end of last year. It takes an extra 2-3 months and $50 for additional fingerprints to renew a Green Card. In order to avoid this problem, please insist USCIS officers to take your fingerprints clearly during your first biometrics appointment.*

**Case Studies**

- **JASSI Deals with Manysimilar Cases at the End of Last Year.**

- **JASSI'S ACCOMPLISHMENTS IN 2013 ジャシーの 2013年の活動**
More than one in three Japanese senior citizens live alone in New York City, and JASSI's senior members are no exception to this number. So, JASSI holds events for seniors to socialize with other senior members and prevent them from isolation.

On Monday September 9, 2013, Ms. Junko Hasegawa, and a harpist, Ms. Tomoko Sugawara, attended our monthly tea party. While listening to the beautiful sound of kugo harp, JASSI seniors enjoyed delicious maccha tea prepared by Ms. Hasegawa.

On Thursday, September 19, 2013, JASSI participated in the 7th Senior Week held by the Japanese American Association of New York, Inc. and held a free seminar regarding “Homecare with Medicaid & Medicare.” Mizue Katayama, who is in charge of the Caregiver Support Program, discussed homecare services and Medicaid eligibility criteria for obtaining long-term care benefits. 68 participants provided positive feedback that they were pleased to receive such useful information in order to prepare to receive long-term homecare in the future.

On Tuesday, December 17, 2013, Mr. Yagi— the owner of Shabu-Tatsu restaurant—invited 39 JASSI seniors to Shabu-Shabu luncheon. Many seniors were looking forward to this luncheon. They had a wonderful time, sharing the heart-warming lunch with other senior members in the cold weather. We deeply appreciate Mr. Yagi who provides JASSI seniors the opportunity to experience such a wonderful event every year.

On Friday, January 17, 2014, East Restaurant invited 40 JASSI seniors to Osechi luncheon and provided traditional Osechi and Zoni. JASSI senior members were able to welcome the New Year with traditional Japanese dishes and Karaoke as if they were in Japan. We greatly appreciate the generosity of East Restaurant staff.

2013年9月19日（木）、ジャシーは日系人会主催の第7回シニア・ウィークに参加し、「メディケイド・メディケアでの在宅ケア～元気なうちに計画を立てましょう」と題した無料セミナーを開講しました。ジャシーのケアギバー・サポート・プログラム担当片山により、在宅ケアを受けるための方法やメディケイドの受給条件などが説明され、68名の参加者からは将来介護サービスを受けるために役立つ情報を得られて良かったという感想をいただきました。

2013年12月17日（火）、しゃぶしゃぶレストランのオーナー八木氏のご厚意でしゃぶしゃぶランチ会が開かれ、39名のジャシー・シニアが招待されました。寒い季節に皆で和らぎ満ちと熱々のしゃぶしゃぶを囲み、身も心も温まる楽しい時間を過ごすことができました。毎年シニアの皆様に無料しゃぶしゃぶランチ会を開催してくださる八木氏に厚くお礼申し上げます。

On Thursday, September 19, 2013, JASSI participated in the 7th Senior Week held by the Japanese American Association of New York, Inc. and held a free seminar regarding “Homecare with Medicaid & Medicare.” Mizue Katayama, who is in charge of the Caregiver Support Program, discussed homecare services and Medicaid eligibility criteria for obtaining long-term care benefits. 68 participants provided positive feedback that they were pleased to receive such useful information in order to prepare to receive long-term homecare in the future.

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Seminar “ObamaCare” 無料セミナー「オバマケア」

JASSI collaborated with the Japanese American Association of New York (JAA) and The Korean Community Services of Metropolitan New York, Inc. (KCS) and held free seminars regarding the ACA on November 9th, 13th, and 14th and December 7th. More than 310 participants attended these seminars, and a number of questions from participants were answered during the Q & A sessions. Through the numerous enquiries from seminar participants, we have recognized need for access to information in their native language.

Health Coverage Enrollment Assistance オバマケア加入手続き支援

With JAA and a New York State certified Navigator organization—KCS, JASSI helped Japanese-speaking people living in New York enroll in health coverage through the New York State of Health. We provided in-person assistance on November 9th and 14th and December 7th. They were happy to find health coverage suitable for their specific situations.

JASSI Explained about the ACA on FCI ジャシーがFCIでオバマケアについて解説

On November 27, 2013, Yoko Naka, Director/ Social Worker in charge of Hotline services of JASSI explained about the ACA on a Japanese TV channel, Today’s EYE of Fujisankei Communications International (FCI). If you wish to watch the show to learn about the major provisions of the ACA, please go to http://jassi.org.

Upcoming Seminar! セミナーのお知らせ

“Affordable Care Act & Health Insurance Marketplace” 「オバマケアと医療保険マーケットプレイス」

In order to meet our community’s needs, JASSI will hold a free seminar regarding the “Affordable Care Act & Health Insurance Marketplace” in only Japanese on Saturday, February 22, 2014 at 1PM. We will invite KCS for Q&A sessions to answer your questions. The venue will be at JASSI (Address: 100 Gold Street, Lower Level, New York, NY 10038). To attend the seminar, please email us at event@jassi.org with your name, phone number, Zip Code, and a brief question. Please bring your ID for a security check as well as a pen and a notepad and come around 12:30PM for registration.
FREE Mammography Screening
無料のマンモグラフィー・スクリーニング
Breast cancer kills about 1,260 women in New York City every year, and still 23% of women 40 and older have not had a recent mammogram (The New York City Department of Health and Mental Hygiene). Women ages 40 and older are recommended to receive a mammogram every 1 or 2 years. Thus, collaborating with Scan Van and the Korean Community Services of Metropolitan New York, Inc. (KCS), JASSI is accepting free mammography screening appointments for eligible women. Screenings will be conducted at New Providence Health Center (Address: 225 East 45th Street, NYC 10017) on Saturday, March 8, 2014 between 9:30AM and 4PM and Friday, March 14, 2014 from 1:30PM. Eligible women are 40 and older, who have not had a mammogram in the past year. It is free for both insured and uninsured women 40 and older. *However, if you are under the age of 50 and live in Queens, Providence Health Care is accepting free mammography screening appointments for eligible women. Screenings will be conducted at New Providence Health Center (Address: 225 East 45th Street, NYC 10017), on Saturday, March 8, 2014 between 9:30AM and 4PM and Friday, March 14, 2014 from 1:30PM. Eligible women are 40 and older, who have not had a mammogram in the past year. It is free for both insured and uninsured women 40 and older.

Breast Cancer Fundraising Event
乳がんチャリティー・イベント
Collaborating with KCS and Breast Treatment Task Force, JASSI will host a Breast Cancer Fundraising Event on Thursday, March 13, 2014 at EVR Lounge. Cost is $30 per person, and proceeds will be used to fund health programs. For tickets and information, call JASSI at 347-482-1541.

JASSI’s NEW Board Member 新理事の紹介
MORI MACHIKO
森真千子
My name is Mori, and last summer I joined JASSI as a Board Member. While listening about JASSI and its services from one of JASSI’s Board Members, I was very impressed about the various services and activities that JASSI has been providing to the Japanese community free of charge. Their efforts made me want to join JASSI and help people in need, so I accepted the offer to be a board member. It has been 26 years since I left Japan. During that time, I have lived in four cities in North America. I was always interested in community services, so I was involved in various volunteer activities and learned the volunteerism rooted in this country. However, Japanese communities in cities where I lived were overlooked, and I always felt that it would be great if there were a program offered in the Japanese language. Therefore, I clearly came to feel that JASSI’s programs are one of the important programs in the society. Although I am new as a board member and still need to learn a lot, I am determined to increase supporters by spreading the word of JASSI’s far-reaching programs. I am planning to attend regular programs as much as I can, so please do not hesitate and come say a word if you have any opinions about JASSI.
JASSI REPORTS

THANKS TO OUR TOMO NO KAI MEMBERS
友の会会員の皆様にお礼申し上げます

We would like to express our sincere appreciation to the following corporation for renewing their membership in Tomo no Kai (Friends of JASSI).
以下の企業・団体に、ジャシー友の会を更新いただきました。この場を借りて厚くお礼申し上げます。

Actus Consulting Group, Inc.
Eisai USA Foundation, Inc.
Kajima U.S.A. Inc./Kajima Foundation, Inc.
Law Office of Ryoko Mochizuki and Associates, LLC-RORMA HR Advisory Service
Mitsubishi Gas Chemical America, Inc.
Mitsubishi Heavy Industries America, Inc.
Bank of Tokyo-Mitsubishi UFJ Ltd.
Mitsui & Co. (U.S.A.), Inc./Mitsui U.S.A. Foundation
Mizuho Bank, Ltd.
Nippon Steel & Sumitomo Metal U.S.A., Inc.
Relo Redac, Inc.
Sony USA Foundation, Inc.
Sumitomo Corporation of America Foundation
Toyota Motor North America, Inc.
TOP New York
Wacoal America, Inc.

WE THANK FOR THE GENEROUS SUPPORT FROM:
ジャシーの活動をサポートしてくださっている以下の団体にお礼申し上げます

Daiwa Capital Markets America Inc.
East Restaurant
Hokuto International, Inc.
Kaneka Americas Holding, Inc.
Little Tokyo Service Center
Shabu-Tatsu Restaurant
Sunrise Mart
Taylor & Taylor Associates, Inc.

THANKS TO TICKET DONORS
チケットの寄付ありがとうございました

We thank for following donors for free tickets that enabled seniors to attend various cultural events: Ito Sachiyō Dance Company, Nippon Club, Project “S,” and Ms. Setsuko Shirata.
ジャシー・シニアを様々な文化イベントへご招待くださいました方々に心よりお礼申し上げます。伊藤さちよ舞踊団体様、日本クラブ様、プロジェクト‘S’様、白田せつ子様。お陰をもちまして、シニアの皆様は有意な時間を過ごすことができました

WE THANK ALL INDIVIDUALS FOR THEIR GENEROUS SUPPORT OF JASSI
ジャシーの活動をサポートしてくださっている多くの方々に感謝申し上げます

Due to limited space, not all donors are listed. We thank you to all our generous donors!
紙面の都合上、一定額以上の寄付を頂いた方のみ掲載させていただきましたが、ご寄付を下さった皆様に心より感謝致します。

Alan Sukoenig
Motoatsu Sakurai
Paul Kim
Shigeo Kida
The Tomoko Trust
Shinjirō Tsutsui
Jonathan Boyles
Dominik Purpra
Gail Inaba
Maya M. Deangelis
Shinya Wako
Shinzo Yonezawa
Riki Ito
Shiori Takahashi
Darin Arita
Kumiko Hasegawa
M. S. Park Sonoda
Toshiko Mori
Ray Park
Aiko Imura
Yoichi Asakawa
Junko Noguchi
Yasuo Okamoto
Kunio Iyoda
Aiko Cascio Takeo
Akiko Akiyama
Eido Shimano
Tomoko Masur
Sherman Sussma
Susumu Okhawa
Robert Kay
Marvin Hoshino
Warner Wada
Fumihiro Hara
Hitoshi Temma
Hitoie Hayashida
Masako Hoshi
Shoji Hoshino
Hitoshi Tanaka
Katsuyuki Udo
Kingo Yamanashi
M & H Kojima
Kieko McKeon
Asako Sakoh
Kumiko Baumann
Yuka Wakin
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Penny Willgerodt
Hiromu Imaeda
Tetsuji Namba Mari
Matsumoto
Shojo Iso
Chizuku Korn
Safumi Walter
Asako Kaneda
Yusuke Katsuki
Eisaku Hiromura
Hisao Takahashi
Yoshiiro Amao
Jan Hagiwara
Linda Kabumoto Gras
Tomoko Sasaki Grant
Hisako Glicksmann
Junpe Furuya
Ryuzu Yamasaki
Dai Miyazaki
Masako Gibeault
Naomi Takafuchi
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Teruko Neuwaldner
Mitsuko Crawford
Keiko Bretherick
Cyril Nishimoto
Kaoru Blomberg
Roy Ashikari
Yuiko Yampolsky
Kazuko Aoki
Kuniko Petersen
Yoshino Fukushima
Atsuko Sato
Gisuke Sato
Midori Sato
Hideko Paragon
Junko Pecht
Taeko Nishikawa
Yoshio Takeda
Naoki Achiwa
Kanji Tomizawa
Sohei Holri
Takashi Takei
Tomoko Sato
Michiko Kukita
Saeko Nakao
Your tax-deductible donation will help JASSI continue to provide social services free of charge. Please make your check payable to “JASSI” and mail it to 100 Gold Street, Lower Level, New York, NY 10038. You can also make your gift online at www.jassi.org. Thank you for your support!

Name:

Street Address:

City, State, Zip:

Enclosed is my gift of: ☐ $30 ☐ $50 ☐ $100 ☐ $500 ☐ Other

About JASSI Reports
This Newsletter is published by Japanese American Social Services, Inc. (JASSI), an accredited nonprofit organization, which was established in 1981 in order to address social needs of persons in the Greater New York City area. JASSI acts as a culturally sensitive source of support and information. Its services include help applying for government benefits and entitlements. This newsletter is intended to provide Japanese-American community members with information on social services and resources available in the Greater New York City area. The newsletter also includes articles on cultural issues and events of interest to our community.