

# World & Local News

## An Update on Obama's Health Care

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The Affordable Care Act of 2011, most commonly known as Obamacare, has been a point of contention from the day the 2008 Presidential candidate Barack Obama proposed it. Many critics said that the Act would kill jobs and destroy the Medicare system. But not only Barack Obama, but the three presidents who preceded him, all made pledges to reform health care, and make it affordable to the average American. President Obama has been the only one to fulfill that promise.

One of the main issues plaguing the American health care system is the 30 million-plus citizens who walk through life uninsured; scared to go to the doctor or hospital in fear of the high cost that goes along with it. America is one of the only developed countries in the world that do not have government funded health care systems. The "personal choice" health care came about to give citizens their own choice of health care providers and doctors. Overlooked at the time were the millions who could not afford health care, let alone care about who will help them.

Many have heard of Obamacare, but not so many know what the fine print means and the new law stipulates. As a student who will be on the job market soon, health care is something that you need to educate yourself about before accepting a job. You may have an accident, or ten years from now have a child, so your health care benefits are as important as your pay.

The brass tacks of Obamacare shift the health care system towards the consumer. Instead of being told who, when and where, the consumer now has the right to dictate those answers. So what does Obamacare mean to you? Do you even know? All of the stipulations in Obamacare vary from state-to-state until 2014, when states are legally bound to institute the changes outlined by the Affordable Care Act.

The first and most argued change is that everyone in America has to have health care. Those who fail to purchase health care coverage are subject to a federal fine. Those who cannot afford health care are eligible for government assistance. On January 1, 2012 all new health insurance plans fell under the stipulations in the Act. Those who were already covered under health insurance, the rights do not kick into effect until their insurance company starts their new base/billing year. Some plans are grandfathered into the Act, where the new stipulations took effect on January 1, 2012 (check with your provider). The age limit of students covered by their parent's health insurance is raised from 21 to 26 year old.

Consumers now have a streamlined appeal process. Up until 2012, if an insurance company refused to cover certain health services, the consumer could appeal for an in-company appeal. If the appeal was denied, the consumer's options were limited to a lawsuit (which the insurance company has more money, time and legal counsel to draw the suit out over a long period of time than a typical consumer could tolerate). Or eat the cost and pay out of pocket. Under the Act, the appeal process remains the same except that after the second denial, the consumer has the right to appeal to an outside organization. If that appeal is in judgment of the consumer, the insurance company is bound by law to cover all costs.

The Affordable Care Act also implements a new Patients Bill of Rights, under which pre-existing conditions are no longer grounds for denial of coverage or payment. Preventative health care, such as immunizations, mammograms, etc... is now fully covered, with no co-payment or deductible due. Somewhat like today's HMO's, the consumer has the right to pick their own doctor from a list provided by the insurance companies. Another right, that many elderly wish they had, is that it is illegal for insurance companies to limit, or cap the yearly and lifetime health cost ceilings. Consumers can no longer be dropped from plans for honest mistakes; such as going to a doctor outside the network, missing a payment or not paying a co-payment.

All insurance companies must now notify their consumers in writing of any and all premium increases, and the reason behind the increase. Emergency services like ambulance and/or ER charges are now streamlined. Whereas before it would take months, multiple phone calls and a deductible to settle such charges, the process is now streamlined, with a limited time-span for action from the insurance company. It also lowers the percentage that an insurance company can charge the consumer for emergency visits to hospitals and doctors outside of the provider's network.

## Tensions Remain High in Afghanistan

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Ten years after the United States invaded Afghanistan in search of Osama bin Laden and his terrorist network Al-Qaeda, our troops still remain deployed halfway across the world. President Barack Obama has stayed the course in Iraq; with a calculated plan of withdrawing American troops as more Iraqi's take on the roles those troops leave behind. The same cannot be said in Afghanistan.

The tensions in Afghanistan remain almost as high as the day American troops entered the country. In light of these tensions, surprisingly Obama and Secretary of Defense Leon Panetta have actually advanced their proposed end-date of American military presence inside the country. The early 2014 withdraw date may now actually be a year ahead of schedule, beginning in early 2013. But who knows what will happen between now and then.

President George W. Bush's hunt for the man responsible for the deadliest criminal act on American soil remained open as his presidency ended. That search lasted two years into President Barack Obama's administration until this past summer when he ordered America's Seal Team Six into Afghanistan's neighbor Pakistan to pluck Osama bin Laden, dead or alive, from a rural compound located on the Afghanistan – Pakistan border.

A covert act that only a handful of men, and women, in the world knew about was not disclosed to the Pakistani government, in fear that the news would leak and bin Laden would be gone (a decision that makes sense when the CIA believes that most of the anti-American and anti-Afghan supporters remain in Pakistan, protected by the Pakistani military). Pakistan is the base for the majority of the attacks launched in Afghanistan. Be it from those that supply the money to the foot soldiers that carry out the attacks, Pakistan is a safe haven. America got their man, and in the years leading up to bin Laden's capture, were able to decimate his terror network. So why are American forces still deployed in Afghanistan?

Although al-Qaeda has been turned into a few fragmented cells across Europe, Asia and Africa (hopefully not in the United States), the alert level among American and Afghan troops remain high. A war that was thought over still claims American lives weekly. The ousted government, the Taliban, still has a presence in Northern Afghanistan, where tribal leaders, and the remote access to the region, hide those members that are left. Between the remaining forces of the Taliban and al-Qaeda, and a sympathetic Pakistani government and military, fire fights and terrorist acts are daily occurrences in Afghanistan.

What is left of the opposition forces seems to be using three tactics in their never-ending war against American and the new Afghan soldiers. Their first, and most well-known tactic is the use of Improvised Explosive Devices (IED's), that they litter across the roads of Afghanistan. The oppositions use of the IED's show that they are well trained in the ways to create and hide IED's and/or bombs. At any given time, there are groups of American and Afghan forces that drive the roads of Afghanistan in search of IED's; known as bomb-hunters. These soldiers have seen the sophistication of IED's increase week by week. The opposition, which probably watches these crews from afar, observes how the IED's are found and destroyed. They take that knowledge and create new IED's to foil detection. Any more, a metal-detector might not even beep when it goes over one.

Another tactic is controlled attacks on remote outposts. They swoop in, guns blazing, destroying/killing what they can and then retreat back across the border to Pakistan where American forces cannot enter. Diplomatic attempts to allow American (or Afghan) forces to chase such groups across the border have made no ground. Pakistan is a puppet government where terrorist organizations bribe government officials.

Their last tactic is the human bomb. Most attacks that occur in populated areas are attempted by suicide bombers or "martyrs" as they see themselves. There is no protection from someone strapping a bomb to themselves and walk into a crowd. I think a better term for these men is "coward."

Let's hope that both Obama and Panetta are correct and things do not change for the worse in Afghanistan in the upcoming months. Although the tension is still high, the newly U.S. trained Afghanistan police and military should be able to take control of their country back from us and from their own infidels. America has done what they set out to do and it is time to bring our forces home, safe and alive.

## Costa Concordia Cruise Ship Disaster Update

By Dave Serpentine - Lion's Eye  
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The Costa Concordia, an Italian cruise ship, partially sank or capsized on January 13 after striking a reef off the coast of Isola del Giglio near Tuscany. There were approximately 4,000 people (passengers and crew) on board, 17 people died, 15 remain missing and 64 people were injured.

This incident was notable for a few reasons: one, since 2005 there have been 16 cruise ship disasters, and two, Captain Francesco Schettino received flack for his abandonment of the ship, which resulted in his arrest on the charges of preliminary manslaughter.

The incident occurred on the evening of January 13 at around 10:30 local time. The ship struck the most exposed portion of the reef which caused a 160 foot gash in the ship's left side (port). Shortly after, the impact left the hull (the body of the boat) with a 230 foot tear triggering the submersion of the generators and engines.

Since state-of-the-art cruise ships are built to support and sustain anything, this accident certainly made many wonder how could have this happen in modern times. Experts said one probable reason why the ship partially sank is because the gash may have exposed three watertight compartments and this allowed the ship to flood. Typically if two compartments are exposed the ship could stay afloat. Experts also hinted at the idea that if the gash did not directly cause the flooding, then it was negligence on the crew for not properly sealing the compartments.

Maritime experts state that further questions and answers will be revealed once

the voyage data, i.e., the black box, is inspected. However, the black box will first be used against Schettino on the grounds of criminal charges; following that would be an accident investigation. The recorders on the black box would determine what orders were given, especially relating to those water-tight compartments.

In a later development, the cruise ship company, Costa Crociere (or Costa Cruises) said they would offer \$14,460 plus reimbursement for the cost of cruise tickets and extra travel expenses to all passengers but not crew members. Also included in this compensation is lost luggage and psychological treatment. Uninjured passengers would receive full costs of their cruise, travel expenses, and any medical expenses they may have sustained. One of the most known consumer groups, Codacons has teamed with two US law firms to create a class-action lawsuit against Costa and Carnival, to be filed in Miami. It is believed that passengers could receive anywhere from \$164,000 to \$1.3 million.

When the incident occurred, many residents of Isola del Giglio provided food and shelter to the unfortunate passengers until a proper rescue crew arrived.

As a result of this incident, Costa reported that this greatly affected their business as well as cruise ship business in general. Early estimates say this accident would cost \$85 to \$95 million with an additional \$30 to \$40 million in related damage. It could take weeks to clean up the wreckage, but years to clean up the economic impact all cruise lines will endure.