|ANUARY-MARCH

TENANT FOCUS

NOTICE:

Sacramento Resident Advisory Board Quarterly Meeting is scheduled for January 27, 2012 at 1:30 pm In the VIBE Community Room — 1725 K Street, Sacramento, CA 95811

FIVE SURPRISING REASONS TO KEEP TRYING TO QUIT SMOKING



We're on the path to smoke-free living at all SHRA communities!

Project WIN will be starting FREE quit smoking support groups at selected SHRA communities

starting in January 2012. This is thanks to generous support from your SacRAB!

If you would like to have a stop smoking group at your building, or join a group at a nearby SHRA community, call Crystal or Theresa at WIN: 739-0322.

If you are a "do-it-yourself" person, call the California Smokers' Helpline any time at 1-800-662-8887 (1-800-NO-BUTTS).

(Continued on page 3)



Congratulations to the 23 winners of \$50.00 for perfect REAC scores—See page 4

INTERNET ESSENTIALS FROM COMCAST www.internetessentials.com

"We want to bring the power of the Internet to more students and families across the country. That's why we created Internet Essentials to offer home Internet service for only \$9.95 a month."

Four ways Internet Essentials gets you connected — for less.

While participating in Internet Essentials:

- You get fast home Internet service for only \$9.95 a month, plus tax.
- 2. You never have any price increases or pay any activation or equipment rental fees
- 3. You can buy a computer at initial enrollment for the low price of just \$149.99 + tax.
- You can get free Internet training — online, in print and in person.

You also get these benefits:

Top-rated Norton[™] Security

Suite (\$160 value) for comprehensive online security, at no additional charge.

 Parental controls to help protect kids while they're online.

HOW TO OUALIFY

To qualify your household must meet all these criteria:

- Be in Comcast Internet area
- Have a child enrolled in the National School Lunch Program
- Have not subscribed to Comcast Internet service within the last 90 days

No overdue Comcast bill or unreturned equipment Sign up today: Call 1-855-8-INTERNET (1-855-846-8376)

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TENANT FOCUS

HELPING OMB CLIENTS INFORMATION FOR NEW APPLICANTS AND ENROLLEES

What is the QMB program?

The Qualified Medicare Beneficiary (QMB) program entitles you to full relief from Medicare cost-sharing charges, including premiums, deductibles, and coinsurance charges.

Medi-Cal, our state Medicaid agency, administers the program under federal rules. You may qualify because your financial resources and income appear to meet the eligibility tests. The state Medi-Cal agency makes all decisions about who is eligible.

What will I save in Medicare premiums?

The QMB program covers your monthly Medicare Part B premiums. If the Social Security Administration has been deducting the Part B premium from your Social Security checks, your monthly Social Security benefit will increase by either \$96.40 or \$110 for 2011. The increase will probably start with your check in about 2 months. If you do not see an increase by then, please contact us, and we will follow up with the Medicaid office to make sure that your application reached them.

How much will I save in the Medicare cost-sharing charges?

The QMB program covers Medicare's cost-sharing amounts.

For people with Original Medicare, QMB covers your inpatient hospital deductible and daily inpatient hospital and skilled nursing facility coinsurance charges. It also

covers the annual Part B deductible \$162 and coinsurance charges (usually 20 percent of Medicare's approved amount) for physician visits, outpatient hospital services, and medical equipment.

For people in Medicare Advantage (MA) plans, the program covers your deductible and copayments for inpatient hospital stays, outpatient hospital services, physician office visits, and medical equipment.

In our state, doctors and others can not charge a copayment for any services.

If you have Medigap insurance, you may be able to save the money for its premiums.

How does the law protect me?

The Medicare law says that you shall not have any legal liability to make payment to a provider or to a Medicare Advantage (MA) plan. In other words, you do not owe hospitals, doctors, and other providers for Medicare's costsharing charges. If providers bill you for them, they owe you a refund.

Helping QMB Clients:

Information for New Applicants and Enrollees

Inform your providers.

Tell your doctors and other health care providers about your QMB status. Show them your card/award letter. Some health care providers may not know how the QMB program works. Information about the program's rules and claim procedures is available from

the Centers for Medicare & Medicaid Services (CMS) and the state Medi-Cal agency.

Problems or questions? Call us!

When health care providers are not familiar with the QMB program, billing problems sometimes occur. If a provider bills you for Medicare deductibles and copayments, get in touch with HICAP right away. We will work with the provider and you to resolve the problem.

Call us at 1-800-434-0222.

 That's California Health Insurance Counseling and Advocacy Program (HICAP).

ARTICLE BY: GERALD BOOTH

IF YOU WOULD LIKE A REVIEW OF YOUR QMB ELIGIBILITY, MEDICARE ADVANTAGE PLANS, LOW COST DENTAL PLANS, OR CAL FRESH (FORMERLY CALLED FOOD STAMPS) APPLICATIONS, CALL GERALD BOOTH OF

Hunter Johnson Insurance Associates For a no obligation review. (916) 289-4093

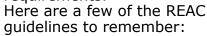
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MAINTENANCE CORNER

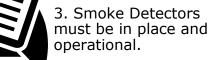
The Real Estate Assessment Center's (REAC) mission is to provide and promote the effective use of accurate, timely and reliable information assessing the condition of HUD's portfolio; to provide information to help ensure safe, decent and affordable housing; and to restore the public trust by identifying fraud, abuse and waste of HUD resources. SHRA has over 3000 families that live in rental housing that is owned, insured or subsidized by HUD and to ensure that families have housing that is decent, safe, sanitary, and in good repair REAC conducts physical inspections on these properties each year.

Refer to the HUD REAC

inspection letter for complete guidelines to follow to meet the health and safety requirements.



- 1. Television cable wires, telephone and electrical cords must be routed around pathways and secured. Stair treads must be free of personal possessions and debris.
- 2. Remove any item that blocks the opening side of a window or blocks opening a door. Do not place any furniture, air conditioner or any other item in or blocking the window in any bedroom.



- 4. The unit must be clean and free of trash and infestation, inside and outside.
- 5. You must **not** install unauthorized locks on **any** doors on the interior or exterior of the unit. We must have access to all rooms.

See Page 4 for information on winning \$50.00 for a perfect REAC score.

SMOKE-FREE LIVING AT SHRA COMMUNITIES

(Continued from page 1)
Until you make that call, don't forget there are lots of reasons to quit smoking. Here are five great ones.

- 1. Your cigarettes are radioactive!
 Polonium 210 the same poison that killed a past Soviet spy high levels are in cigarettes!
- 2. If smokers were cars, they wouldn't pass a smog inspection. Just ask Christopher Delo, an Orange County mechanic, who took a drag and then blew into his auto shop's smog tester pipe. Huge hydrocarbon numbers make him a "gross polluter" according to tailpipe emission



standards. He's quitting cigs now!

3. Smokers' pets get cancer more often. Dogs living with smokers had a 60 percent bigger risk of lung cancer. Smokers' cats are three times as likely to develop feline cancer. Pets also

can have asthma and allergies from secondhand smoke.

- **4. Got tar?** If you're a pack-aday smoker, you'll collect about a quart in one year ... inside your body.
- **5. Now with more nicotine!** Since 1998, cigarette makers have been caught "spiking" cigarettes with more addictive nicotine.

Bonus points: plenty of health problems go away or get better when you quit:

- Snoring
- Heartburn
- Vision problems
- Arthritis and joint pain

ARTICLE BY: THERESA BOSCHERT WIN - WELLNESS INITIATIVES NOW

A PROJECT OF THE PUBLIC HEALTH INSTITUTE 5495 CARLSON DRIVE, SUITE D SACRAMENTO, CA 95819 916-739-0322



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We're on the Web! www.sacrab.com

Tenant Advocates

GROCERY BUS

The grocery bus has a new schedule this vear. In an effort to control costs, our vender has moved all the bus trips to Wednesdays. The Wal*Mart bus will begin picking up at 8:45am at the Gibson Oaks stop. We will also pick up the folks from the Ping Yuen Apts. on our way to Wal*Mart. After 75 minutes, the bus will return our shoppers then return for those from the Ping Yuen. As soon as they are dropped off, the bus will begin picking up for Winco.

These trips will be on the first Wednesday after the 2nd of each month.

ARTICLE BY:
GALE MORGAN



The grocery bus has a new schedule and route

WINNERS

Last issue we told you about the \$50.00 prizes to be awarded to tenants who get a perfect score on their REAC inspections. Two of the communities were inspected since that time; Buena Vista and Midtown Manor.

They both ranked in the 'High Performer' category, with 90% for Midtown Manor having 8 winners and Buena Vista got 98% and had 15 tenants who received the \$50.00 prize.

Congratulations!

