

## Making Sense of Health-Care Reform

KARA WEST

**MAYBE YOU'RE A WRITER** who would like to strike out on your own as a freelancer, but your child has juvenile diabetes. Because of her pre-existing condition, it would be impossible to get new insurance to cover her. So you stay at the corporate job you hate because you can't afford to lose your company health insurance, stuck in a situation called "job lock."

Or maybe you face a situation even more common these days to those in the publishing industry: You recently lost your job. Too often, that means losing health insurance, too.

In any event, if you're out of a job, self-employed, or hoping to strike out on your own, the health-care issue is a big one for you.

In fact, most Americans want health-care reform. However, 56 percent of Americans oppose the health-care reform bills recently passed, but not yet reconciled, by the House and the Senate. You can hardly blame them: The Senate bill is 2,074 pages! The length alone is intimidating, and in light of Republican Scott Brown's revolutionary capture of the Massachusetts

Senate seat, the future of health-care reform is now an open question.

I was grateful to find a detailed summary of the House and Senate health-care bills on the New York Times Web site ("Comparing the House and Senate Health Care Proposals," updated late December), because trying to read a 2,074-page bill would

definitely not be good for my health. Reading through the Patient Protection and Affordable Care Act, I tried to keep an open mind while I searched

for an honest answer to a very specific question: How would this bill affect the self-employed?

Here are the facts:

The Democrats' health-care bill prohibits insurers from denying coverage or charging higher premiums because of pre-existing medical conditions. The House bill would also strip health-insurance companies of their current antitrust exemption; the Senate bill does

not remove the antitrust exemption, but it does require health-insurance companies to spend a higher percentage of their premiums on customer claims. Measures would also be taken to try to limit out-of-pocket medical expenses for those already insured; the federal government would also dictate the minimum services insurance companies must cover.

Most Americans would be required to buy health insurance or pay a penalty.

Most large employers (defined in the Senate bill as those having 50 or more employees; in the House version, it is companies earning over \$500,000 per year) would be required

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### SAVE THE DATE

FEB. 9, 2010 | 6:00–7:30 P.M.

#### Improve Your Speaking Ability and Promote Your Business with Toastmasters

Editing and writing are solitary endeavors, and many of us like it that way! However, running a business usually means putting yourself out there. Networking, presenting project proposals, approaching new clients—all these business activities call for comfort with public speaking. Since 1924, Toastmasters International has been helping people become more competent and comfortable in front of an audience.

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MAP: Go to the library's site at <http://tinyurl.com/db8q6k> and click on the link under the image.



*Kara West is a freelance editor in Maple Grove.*

## Our Newest Members

The Professional Editors Network extends a warm welcome to its newest members, all of whom joined between September and December 2009:

Rhonda Calloway	Emily A. King	Suzanne Moriarity
Rebecca Dalrymple	Mary Ann Knox	Colleen Sexton
Sheri Engstrom	Laura Malm	Jeffrey Sjerven
Maureen Fischer	Kimerly Miller	Sarah Stai
Michael Kelberer	Deborah Mink	

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to contribute to their employees' health insurance or pay a penalty.

For people who don't have coverage from their employer, a health-insurance exchange would be created for comparing prices and benefits. In a speech to the Senate, Senator Al Franken (D-Minnesota) explained: "This exchange will be like Travelocity for health insurance. All the plans have to meet basic standards, and you can match them up and compare them, side by side, so you can pick the best one for you and your family." The exchange would gradually be expanded until all employers could participate.

The House bill includes plans for a government insurance option, basically an expansion of Medicare, that would compete on the exchange. The Senate bill does not include a publicly administered plan, but it does require the federal government to work with private insurers to offer some nonprofit, government-subsidized plans.

Tax credits would be granted to

small businesses and families of four earning less than \$88,200 to help buy insurance.

Medicaid would be expanded to families of four with annual incomes below \$33,074 (House) or \$29,327 (Senate). In a controversial deal, Nebraska would be the only state to have 100 percent of its Medicaid expenses covered by the federal government.

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"This [bill is] going to help small businesses too . . ."

Of course, the question of how to pay for new benefits is always less pleasant to address. The Senate plan would increase taxes on the wealthy, defined as those with an annual household income greater than \$500,000 per year. The House bill would levy a tax on expensive "Cadillac" health plans; however, in another controversial deal, union members were granted an exemption from this tax. Both houses of Congress propose cutting Medicare reimbursements. Other methods for funding proposed by the House and Senate include a medical device tax, fees on health-care companies, an increased

## Bulletin BOARD



### Is Your Membership Current?

The month before your membership will expire, Amy Rea will send you an e-mail reminder. If you don't renew within 30 days, your membership is "past due." At that point, a coordinator will send a second reminder. If you don't renew within 30 days of the second notice, your membership expires. You will lose access to all members-only benefits, including the discussion list, the online directory, and this newsletter. Once your information is removed from the online directory, we have no way of recovering it, so even if you renew, you'll have to fill it out all over again! To avoid that happening, please renew on time. If you decide not to renew, please send an e-mail to Amy at [amycrea@comcast.net](mailto:amycrea@comcast.net).

### Don't Miss Opportunities

If you don't have a listing in the online directory, it's likely you're missing opportunities. One member received a \$40,000 contract. Another was chosen to write for a start-up magazine. You can post a listing easily by using your password to log in to the Members section. If you've forgotten your password, retrieve it with the handy recovery feature on the site.

### New to Freelancing?

New to freelancing and want to talk with someone with a bit more experience? Talk to a PEN mentor by phone or in person. Editing mentors are: Beth Wright, [beth@triobookworks.com](mailto:beth@triobookworks.com); Amy Farrar, [amyfarrar@mchsi.com](mailto:amyfarrar@mchsi.com); and Voncille Meyer, [vmeyer@earthlink.net](mailto:vmeyer@earthlink.net). Writing mentor is: Kate Havelin, [khavelin@aol.com](mailto:khavelin@aol.com).

### Bloomington Writers' Festival

The 7th Annual Bloomington Writers' Festival and Book Fair will be held Saturday, February 27, from 9:30 a.m. to 4:30 p.m. at the Bloomington Theatre and Art Center. For more information and to register, visit [www.bloomingtonartcenter.com](http://www.bloomingtonartcenter.com).

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## JAN HENRY

### How long have you been an editor and writer?

I have been a writer and editor in the marketing field since 1989. I became self-employed in 2006 and currently work as a freelance proofreader in the print and advertising industries.

### How would you describe what you do?

I like to describe proofreading as similar to finding objects in the hidden pictures in the *Highlights* children's magazine. The thrill of the hunt stays with you until you find every last object or error.

### What do you enjoy most about your work?

I enjoy making things come to life through words. I also appreciate the lack of daily meetings.

### What is the best advice you ever received?

Someone once told me that an imperfect solution can go a long way, meaning, don't try to do it perfectly—just get going and do something. This has helped me seek out new business.

### How would you describe your workspace?

I keep things pretty tidy. Everything has its place so my mind can get to work and focus on the job at hand.

### What is one thing people don't know about you?

I am currently in school with the Master Gardener program through the University of Minnesota Extension Office. I'm looking forward to serving Hennepin County in my favorite workspace...the garden!

*Jan is a freelance writer and editor who happily resides amongst a bevy of plants and friendly felines in her fairy cottage on Medicine Lake.*

## IF YOU MISSED IT

MINDY KESKINEN

**"I REBUILT MY VW BUG** in my own garage. Twice." With those words, an administrative assistant at Tetra Pak convinced her interviewer she could handle a promotion to technical writer.

That's one way to enter the field, said technical writer Ken Eitel during PEN's January panel discussion. (He gave her that promotion.) But if you have a degree or direct experience in, say, engineering or computer science, on top of your wordsmithing skills, you're in a better position. Or maybe your background is in finance, medicine, or marketing: There are many niches. A technical or communications degree or certificate is a plus but not crucial in this crossover-rich field. And "if you don't have the tools, you're not a carpenter," said Eitel: Expand your Microsoft and Adobe repertoire. For engineering, learn Pro/E or SolidWorks.

What does a technical writer or editor produce? You might think first of user manuals and how-to guides, or in-house materials such as reports and protocols. But much of the product is now Web-based: online help systems, e-learning modules, and Web content for a global marketplace.

Now working independently, Eitel has close ties with the staffing agency JPG, whose founder, Jerry Grohovsky, couldn't attend the panel—Eitel was his stand-in, using the presentation text now on JPG's Web site (see below). Other key agencies for technical writers in Minnesota are Entegee and GKA. Entegee's Phyllis Wright told us she places freelancers mostly in the software, medical device, semiconductor, and defense industries, and Tom Goettl offered tips for interviewing with GKA's varied clients (90 percent of its business is contract-based).

What about pay? It varies widely, the panelists agreed, but \$45 per hour is typical for agency work, and stimulus money has generated some new projects. Outsourcing to India? Yes, that's happening, but some companies are learning the cost of writing that may not "speak to our culture."

For more details, visit

- JPG: at [www.jpgassoc.com](http://www.jpgassoc.com), click on "How to Get Started in Technical Writing" for a link to the PEN presentation in PowerPoint (use a browser other than Firefox)
- Entegee: [www.entegee.com](http://www.entegee.com)
- GKA: [www.georgekonik.com](http://www.georgekonik.com)



*Freelance editor Mindy Keskinen just earned an MS in technical communication at Metropolitan State University.*



## Just for FUN

### WHAT'S LOVE GOT TO DO WITH IT?

About 1 billion Valentine's Day cards are exchanged each year. That's the largest seasonal card-sending occasion of the year, behind Christmas.



Hallmark has over 1330 different cards specifically for Valentine's Day.



Teachers receive the most Valentine's Day cards, followed by children, mothers, wives, and then, sweethearts. Children ages 6 to 10 exchange more than 650 million Valentine's cards with teachers, classmates, and family members.



The first American publisher of valentines was printer and artist Esther Howland. During the 1870s, her elaborate lace cards were purchased by the wealthy, as they cost a minimum of 5 dollars—some sold for as much as 35 dollars. Mass production eventually brought prices down, and the affordable “penny valentine” became popular with the lower classes.

Source: [www.corsinet.com/braincandy/valtrivia](http://www.corsinet.com/braincandy/valtrivia)

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payroll tax rate on Medicare for individuals earning more than \$200,000 per year, and a tax on indoor tanning services.

Cosmetic surgeons must have better lobbyists than the tanning booth people, as a proposed “bo-tax” cosmetic surgery tax was not included in the final version of the Senate bill.

Congressman Erik Paulsen (R-Minnesota) responded to the passage of the House health-care bill in a press release in November: “The U.S. unemployment rate currently sits at a 26-year high of 10.2 percent, and one of every 10 Americans is currently out of work. Congress should focus on putting Americans back to work, but this bill takes the opposite approach by raising taxes on small businesses and medical technology companies—the engine of job growth in this country. Moreover, this bill continues a disturbing pattern of runaway spending and a massive expansion of government.”

Senator Franken had a more-optimistic perspective of the Democrats' health-care reform plan. In a November statement, he wrote: “This bill guarantees secure coverage that will be there for Americans, and stay there when they need it. This isn't going to help just individual Americans; it's going to help small businesses too. . . . [Minnesotans] want to know they can start a small business without worrying about the cost of health insurance. They want to know that they'll have health care when they need it most. And they want insurance companies to prioritize health services over profits.”

## PEN

PROFESSIONAL  
EDITORS NETWORK

The Twin Cities Professional Editors Network publishes *Networking News* (no issues in January, June, July, and August). Annual dues are \$35. Send checks to Professional Editors Network, P.O. Box 19265, Minneapolis, MN, 55419-0265. Please include your phone number and e-mail address.

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