African American Health Program
Asian American Health Initiative

Health Promoter ACA Info Session
Wednesday, November 12th, 2014
Executive Office Building, 101 Monroe Street
Rockville, MD 20850
6:30pm-8:30pm

AGENDA

- Welcome & Dinner (15 min)
- Introductions (5 min)
- The Affordable Care Act Basics in the Capital Region (45 min)
  - Presented by Ben Turner from the Primary Care Coalition
- Walkthrough of Websites (10 min)
  - Maryland Health Connection
  - Capital Region Health Connector
- Handouts (10 min)
  - ACA Informational Flyer for MoCo & PG Counties
  - Montgomery County Health Programs for the Uninsured
- Q & A (15 min)
- Breakout Sessions (15 min)
  - AAHP – Msache
  - AAHI – Jasmine
- Wrap-up

CAPITAL REGION CONNECTOR ENTITY

maryland health connection™

Maryland Health Connection:

Get Covered!

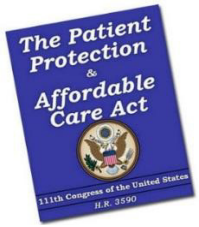
What is the Capital Region Connector Entity?

The Capital Region Connector Entity (CRCE) is administered by the Montgomery County Department of Health and Human Services, in partnership with the Prince George's County Department of Social Services and the Health Department.

The Connector Entity is one of six organizations across Maryland responsible for outreach and enrollment efforts under the federal Affordable Care Act (ACA).

Affordable Care Act

- Patient Protection and Affordable Care Act
- Key Elements of Health Care Reform



Patient Protection and Affordable Care Act (ACA)

On March 23, 2010, President Obama signed The Patient Protection and Affordable Care Act (ACA).

The ACA expands the affordability, quality, and availability of private and public health insurance through consumer protections, regulations, subsidies, taxes, insurance exchanges, and other reforms.

Consumer Protections

- Insurance companies cannot deny or cancel coverage
- Insurance companies cannot raise premiums due to gender or pre-existing conditions (like cancer or diabetes)
- Insurance companies cannot put any caps on total benefits
- Consumers are given a Summary of Benefits & Coverage
- Preventive care is covered by **ALL PLANS**: annual check-ups, well-visits, cancer screenings, and family planning.
- All individuals and employers have the right to appeal an eligibility determination

Ten Essential Health Benefits

Qualified Health Plans cover Essential Health Benefits which include at least these 10 categories	
Ambulatory patient services	Prescription drugs
Emergency services	Rehabilitative and habilitative services and devices
Hospitalization	Laboratory services
Maternity and newborn care	Preventive and wellness services and chronic disease management
Mental health and substance use disorder services, including behavioral health treatment	Pediatric services, including oral and vision care

Individual Mandate

The ACA includes a mandate that individuals MUST have health insurance that provides Minimum Essential Coverage (MEC): insurance plans that meet all of the rules described on the previous slide.

Consumers without coverage will be required to pay a tax penalty: 2% of income OR $395/person, whichever is greater

- **Some people may be exempt from having coverage:**
  - Religious objections
  - Financial Hardship
  - Members of a federally recognized Indian tribe
  - Those without coverage for less than 3 months
  - Incarcerated individuals
  - Consumers with incomes below the tax filing threshold
  - Undocumented individuals

Medicaid Expansion

Maryland expanded Medicaid (also known as Medical Assistance) coverage to low-income adults, effective January 1, 2014.

People qualify for Medicaid based on income, family size, and immigration status. **If you are eligible, you can get free or low-cost care through an approved Medicaid plan.**

Medicaid is not subject to an open enrollment period. Individuals can apply for Medicaid at any time.

Qualified Health Plan

A Qualified Health Plan (QHP) is a private health insurance plan that meets requirements for certification under the ACA and Maryland law.

The ACA offers financial assistance to those who qualify based on their income and immigration status:

- Advance Premium Tax Credits (APTC)
- Cost Sharing Reductions (CSR), only for "Silver" plans

Maryland residents can buy QHPs through the Maryland Health Connection: www.MarylandHealthConnection.gov:

Nov 15, 2014 to Feb 15, 2015

Qualified Dental Plan

In the Maryland Health Connection, www.MarylandHealthConnection.gov you can get dental coverage as part of a health plan or by itself through a separate, stand-alone dental plan.

No financial assistance is available directly for Qualified Dental Plans

Who is Eligible?

Eligibility for health coverage is obtained through the Maryland Health Connection (MHC):

www.MarylandHealthConnection.gov

To be eligible for health coverage through MHC, applicants must:

- Live in the state of Maryland
- Be a U.S. citizen, national or be lawfully present
- Not currently incarcerated.

A QUICK GUIDE TO IMMIGRANT ELIGIBILITY FOR ACA

PROGRAM	LAWFUL PERMANENT RESIDENTS (age 18 and over)	LAWFUL PERMANENT RESIDENTS (under age 18)	LAWFUL PERMANENT RESIDENTS (pregnant women)	REFUGEES, ASYLEES, VICTIMS OF TRAFFICKING, OTHERS1	LAWFULLY PRESENT INDIVIDUALS	UNDOCUMENTED IMMIGRANTS (including children and pregnant women)
	If entered the U.S. on or after August 22, 1996:					
ACA – Health Care Reform Subsidies (Tax credits and cost-sharing reductions)	**Eligible**	**Eligible**	**Eligible**	**Eligible**	**Eligible**	**Not eligible** Also not eligible for full-priced health insurance in the Exchange marketplace
MEDICAID	**Not eligible** until after 5-year waiting period	**Eligible**	**Eligible**	**Eligible**4	Eligible for children under 21 and pregnant women only	**Eligible only for emergency Medicaid**
MCHIP	**Not eligible** until after 5-year waiting period	**Eligible**	**Eligible**	**Eligible**	Eligible for children under 21 and pregnant women only	**Not eligible**

Source: National Immigration Law Center (NILC)

Health Insurance Coverage

- Importance of having health insurance coverage
- Types of health insurance plans
- What to consider when choosing a plan category?

Importance of Health Insurance Coverage

Health insurance **protects you and your family** from large debts due to unexpected medical costs (i.e., medical emergencies, cancer, surgeries, etc.).

An **unexpected illness or injury can happen to anyone**, even to someone who is young and healthy.

Without health coverage, or without enough coverage, an **illness or injury can drain savings**.

High medical bills are a **leading cause of personal bankruptcy** in the U.S.

How Does Health Insurance Work?

- Every month, you will pay a 'premium' whether or not you use medical services. This is essentially the cost of having insurance
- When you use medical services, you will pay a 'co-pay' or 'coinsurance', which is either a flat fee or a percentage of the cost of services incurred
- Your medical expenses will add up to what is called a 'deductible'. This is the amount you must pay before your insurance fully kicks in. (You may also have an 'out-of-pocket maximum', which may or may not include the deductible)

Insurance Terms to Know

TERM	WHAT IT IS
Advanced Premium Tax Credit (APTC)	A tax credit that can help you afford coverage bought through the Marketplace. Sometimes known as APTC, "advance payments of the premium tax credit," or premium tax credit.
Broker	Insurance agents or brokers who have been certified by Maryland Health Connection can help you select and purchase health coverage.
Carrier	A company that provides health insurance plans.
Cost Sharing Reductions	The share of costs covered by your insurance that you pay out of your own pocket. For ex. deductibles, coinsurance and copayments, or similar charges, but it doesn't include premiums, balance billing amounts for non-network providers or the cost of non-covered services.

Insurance Terms to Know (continued)

TERM	WHAT IT IS
Co-insurance	Percentage of each health care service that the applicant pays and their plan pays the rest. Example: They pay 20%; the plan pays 80%
Co-payment	Fixed amount paid for each routine health care service. Example: $25 for an office visit or $10 for a prescription refill
Deductible	How much the applicant must pay for care before their plan starts to pay
Enrollment Period	The period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan in the Marketplace. For coverage starting in 2015, the Open Enrollment Period is **November 15, 2014–February 15, 2015**. Medicaid or MCHP application is year round.

Insurance Terms to Know (continued)

TERM	WHAT IT IS
Generic vs. Brand	A **prescription** drug that has the same active-ingredient formula as a brand-name drug. **Generic** drugs usually cost less than brand-name drugs. The FDA rates these drugs to be as safe and effective as brand-name drugs.
Habilitative Services	Health care services that help you keep, learn, or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age.
In network vs. out of network Providers and facilities	In-network: Providers with whom your plan has an agreement to provide care for its members. Usually, you will pay less out from your own pocket when you receive treatment from in-network providers. Out-of network: Providers that do not have an agreement with your health insurer.

Insurance Terms to Know (continued)

TERM	WHAT IT IS
Metal Levels	The health plan category you choose determines how you and your plan share the costs of care. These categories have nothing to do with the quality or amount of care you get.
Network	A network is a list of doctors, hospitals, and other health care providers that provide medical care to members of a specific health plan.
Out-of-pocket maximum	Maximum amount the applicant will pay per year, based on co-pays, deductibles and co-insurance
Pre-Existing Conditions	Essential health benefits for pre-existing conditions are covered under all Marketplace plans. No insurer can reject you, charge you more, or refuse to pay for essential health benefits for a pre-existing condition
Premium	The monthly fee the applicant pays the insurance company for their insurance

Insurance Terms to Know (continued)

TERM	WHAT IT IS
Prescription Drugs	Drugs and medications that, by law, require a prescription.
Primary Care Physician (PCP)	A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.
Producers	Insurance brokers who are licensed by the Maryland Insurance Administration. They can make specific recommendations about plans and make decisions on behalf of the consumer. Their services are free to the consumer. Producers receive payment, or commission, from health insurers for enrolling consumers. Check the http://marylandhbe.com/exchange-partners/brokers/ for complete information

Insurance Terms to Know (continued)

TERM	WHAT IT IS
Provider	A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified or accredited as required by state law.
Rehabilitative Services	Health care services that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services.
Specialist	A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care

What To Consider When Choosing a Plan Category

Think about your health care needs when choosing a plan:

- If you expect **a lot of doctor visits** or need **regular prescriptions** you may want a plan with a **lower deductible**. These plans likely have higher monthly premiums but pay more of your costs when you need care.

- If you **do not expect regular medical services** and **do not take regular prescriptions** you may want a plan with a **lower premium**. These plans cost you less per month, but pay less of your costs when you need care.

What To Consider When Choosing a Plan Category (continued)

- **If you qualify to save on out-of-pocket costs:** Silver plans may offer the best value. You may qualify for lower out-of-pocket costs based on your household size and income.
- **You can get these out-of-pocket savings only if you enroll in a Silver plan.** If you make this choice you will get the lower out-of-pocket costs of a Gold or Platinum plan while paying a Silver plan premium.

Qualified Health Plans Metal Levels

Plan Levels:

- Group of plans that have similar value.
- Plan levels include bronze, silver, gold and platinum.
- The premiums are based on age, and geographic location.
- Cost Sharing Subsidies only apply to Silver Plans.

Enrollment Process

- **Critical Enrollment Dates**
- **Renewals**
- **What information do you need to apply?**
- **Options to Apply**
- **How to Enroll**
- **Enrollment Cut-Off Dates**
- **In-person Assistance Sign-up locations**

Critical Enrollment Dates

Sun, Nov 9, 2014: Anonymous Browsing Available

Consumers can use www.MarylandHealthConnection.gov to learn about available plans, get an estimate of financial assistance and compare insurance options without entering personal information.

Sun, Nov 16, 2014: Call Center Open: 1-855-642-8572

Mon, Nov 17, 2014: In-person assistance available

Brokers (Producers), Navigators, and Assisters can enroll consumers:

Find Assistance: www.CapitalHealthConnection.org

Tues, Nov 18, 2014: More in-person assistance available

Case Workers can enroll consumers.

Wed, Nov 19, 2014: Self-Service enrollment available

Consumers can enroll directly at MarylandHealthConnection.gov

HealthConnect Now!

The Capital Region will host two *HealthConnect Now!* enrollment events on

Saturday December 6, 2014:

Silver Spring Civic Center
1 Veterans Place
Silver Spring, MD 20910
9am-4pm

Southern Reg Tech & Rec Complex
7007 Bock Road
Fort Washington, MD 20744
10am-2pm

Enrollment assistance will be available at these events!

Visit www.CapitalHealthConnection.org for more details

What information do you need to apply?

Applicant Identity:

- Social Security Numbers for each member of applicant household
  - If no Soc. Security, appropriate immigration document
- Birth dates for each member of applicant household
- Proof of identity: social security card, green card, passport, etc.

Applicant Income:

- Employer information & income details for each member of applicant household:
  - W2 wage & tax statements; disability paperwork; pay stubs; etc.

Other:

- Policy numbers for any current health insurance for each member of applicant household
- Information on employer-sponsored coverage available to each member of applicant household

Options to Apply

Online: www.MarylandHealthConnection.gov

Phone: 855-642-8572. TTY line: 855-642-8573

In-Person Assistance: You can get free assistance from certified navigators or assisters.

FIND ASSISTANCE: www.CapitalHealthConnection.org

Certified Insurance agents or private brokers: You can get free assistance to help you understand health plan options available and enroll in a QHP.

Directory: www.marylandhealthconnection.gov/get-help-enrolling/ or call 1-877-304-9934 (or 410-268-6877) to get the contact information of a local broker who can assist you.

Health Coverage Renewals

All Marylanders covered by QHPs through the Maryland Health Connection in 2014 **MUST RE-ENROLL** to receive financial assistance in 2015.

If you do not re-enroll your coverage will continue, but **financial assistance will end**.

Renewals must complete their application and choose a plan by **December 18th** to have financial assistance in January 2015.

Prince George's County
In-Person Assistance Sign-up Locations

Prince George's County Government Offices:

Monday-Friday 8am-4pm; Tuesday 8am-7pm

425 Brightseat Road, Landover, MD

Saturday, Dec 13; Jan 10; and Feb 14

6505 Belcrest Road, Hyattsville, MD

Saturday, Dec 6; Jan 3; Jan 17; Jan 31; Feb 7; and Feb 21

4235 28th Avenue, Temple Hills, MD

Saturday, Dec 13; Jan 10; Jan 24; and Feb 14

Suitland Community Center

5600 Regent Lane, District Heights, MD

Mondays 3pm-7pm (until Feb 16); Saturdays Dec 13, Jan 10, & Feb 14

Prince George's County
In-Person Assistance Sign-up Locations

Community Clinic, Inc.: **240-839-5810**

9220 Springhill La, Greenbelt, MD

Mon-Fri : 8am-4:30pm

7676 New Hampshire Ave., Suite 220, Takoma Park, MD

Mon-Fri: 8:30am-4:30pm; Saturday: 9am-3pm

Family Services, Inc.: **301-549-3602**

8643 Cherry Lane, Laurel, MD

Mon, Wed, Fri: 8am-4:30pm; Tues and Thurs: 9am-6:30pm;

Saturday: 10am-3pm

Mary's Center Family Care/Judy Hoyer Learning Center:

8908 Riggs Rd., Adelphi, MD

Monday-Friday: 9am-5pm **BY APPT ONLY (301-422-5930)**

Korean Community Services Center:

6410 Kenliworth Ave, Riverdale, MD

Thursdays: 9am-5pm **APPT PREFERRED (301-927-1601)**

Prince George's County
In-Person Assistance Sign-up Locations

Prince George's Community College:

301 Largo Rd, Kettering, MD 20774

Saturdays: 10am-3pm

Saturday, Nov 15 - Marlboro Hall, room 1098

Saturday, Nov 22 – Chesapeake Hall, room 109

Saturday, Dec 6 and Dec 13 – Marlboro Hall, room 1104

Saturdays in Jan & Feb – Marlboro Hall, room 1098 (**closed Jan 3**)

Saturday, Mar 7 – Largo Student Center, Conference Room #2

Saturday, Mar 14 – Marlboro Hall, room 1098

Prince George's County Libraries:

Self-Directed Enrollment at computers with free, high speed wi-fi

Check online –www.pgcmls.info/LibraryBranches – for locations and hours

Montgomery County
In-Person Assistance Sign-up Locations

Up County

Germantown Regional Services Center

12900 Middlebrook Road, Second Floor

Germantown, MD

Monday, Wednesday, Thursday and Friday: 9 a.m. - 4:30 p.m.

Tuesday: 8:30 a.m. – 7 p.m.

Saturday: 10 a.m. – 4 p.m.

Korean Community Service Center of Greater Washington

847-J Quince Orchard Blvd.

Gaithersburg, MD

240-683-6663

Monday through Friday: 9 a.m. to 5 p.m.

Family Services, Inc

200 Girard Street, Suite 203

Gaithersburg, MD

Monday, Wednesday, Friday: 9am-5pm

Tuesday, Thursday: 9am - 6:30pm

Montgomery County
In-Person Assistance Sign-up Locations

Mid County

Piccard Drive Health Center

1335 Piccard Drive
Rockville, MD
Monday, Wednesday, Thursday and Friday: 9 a.m. - 4:30 p.m.
Tuesday: 8:30 a.m. – 7 p.m.
Saturday: 10 a.m. – 4 p.m.

Interfaith Works

Hughes United Methodist Church
10700 Georgia Avenue
Wheaton, MD Use "Church Office" entrance from the parking lot
Monday, Tuesday, Wednesday: 9 a.m. to 3 p.m.
Thursday: 1 to 5 p.m.

Montgomery Works

11002 Veirs Mill Road
Wheaton, MD
Monday, Tuesday, Thursday: 10am-5pm

Montgomery County
In-Person Assistance Sign-up Locations

Down County

Silver Spring Services Center

8818 Georgia Avenue
Silver Spring, MD
Monday, Wednesday, Thursday and Friday: 9 a.m. - 4:30 p.m.
Tuesday: 8:30 a.m. – 7 p.m.
Saturday: 10 a.m. – 4 p.m.

Silver Spring Health Center

8630 Fenton Street
Silver Spring, MD
Monday to Friday: 8:30 a.m. to 4 p.m.

Interfaith Works

Holy Cross Hospital
1500 Forest Glen Road
Silver Spring, MD
Saturdays: 10 a.m. to 4 p.m.

Montgomery County
In-Person Assistance Sign-up Locations

Down County (cont'd.)

CASA Silver Spring Welcome Center

734 University Blvd East
Silver Spring, MD 20903
(By appointment-301-270-8432

CASA Pine Ridge Community Center

8615 Piney Branch Road
Silver Spring, MD
Tuesday to Saturday: 9 a.m. to 5 p.m.

Capital Connector
Language Capacity

The Capital Connector has enrollment workers that speak the following languages:

- English
- Spanish
- French
- Korean
- Mandarin
- Cantonese
- Vietnamese
- Amharic
- Arabic
- Hindi
- Swahili
- Langala
- Yoruba
- Kreo
- Ebo

Details on where these workers will be placed and how to make appointments with them will be available at:
www.CapitalHealthConnection.org

Programs for Ineligible

There are three safety-net programs in Montgomery County for people ineligible for ACA Coverage:

Montgomery Cares: Adults not eligible for Medicaid or subsidized health plans with incomes ≤ 250% of federal poverty level. *Enroll at clinics.*

Care for Kids: Children who are not eligible for MCHIP and whose families have incomes ≤ 250% of the federal poverty level. *Enroll at OESS/SEU.*

Maternity Partnership: Pregnant women not eligible for Medicaid with household incomes below 185% of the federal poverty level. *Enroll at OESS/SEU.*

250% of Federal Poverty Level for a family of four is $57, 625.

Key Telephone Numbers

Capital Region Health Connector Call Center

240-773-8250

Maryland Health Connection Call Center

1-855-642-8572 TTY line: 855-642-8573

Montgomery Cares Clinics

Care For Your Health
Silver Spring……..(240) 844-2552

Community Clinic, Inc.
Silver Spring, Takoma Park, Gaithersburg
Appointment Line……..……1 (866) 877-7258

CCACC Pan Asian Volunteer Health Clinic
Gaithersburg……..…(240) 599-6858

Community Ministries of Rockville Mansfield Kaseman Health Clinic
Rockville……(301) 917-6800

Holy Cross Health Centers
Aspen Hill, Gaithersburg, and
Silver Spring ……..……..(301) 557-1940

Mary's Center for Maternal and Child Care
Silver Spring……(240) 485-3160

Mercy Health Clinic
Gaithersburg
New Patients……..…..(240) 773-0300
Existing Patients…… (240) 773-0322

Mobile Medical Care (multiple locations)
Appointment Line……..(301) 493-2400
Germantown……..(301) 634-9600

Muslim Community Center Medical Clinic
Silver Spring……...(301) 384-2166

Proyecto Salud
Wheaton……(301) 962-6173
Olney……...(301) 260-1073

Spanish Catholic Center Medical Clinic
Appointment Line……(301) 434-8985
Silver Spring……..……(301) 434-3999

The People's Community Wellness Center
Silver Spring……..(301) 847-1172

FOR MORE INFORMATION CALL
311 OR (240) 777 - 0311

Office of Eligibility and Support Services

Formerly Service Eligibility Units (SEUs)

To apply for **Care For Kids** or the **Maternity Partnership** you must fill in an application at a Montgomery County Eligibility and Support Services Office.

12900 Middlebrook Road, 2nd Floor
Germantown, MD 20874
(240) 777-3591

1335 Piccard Drive, Upper Level
Rockville, MD 20850
(240) 777-3120

8630 Fenton Street, 10th Floor
Silver Spring, MD 20910
(240) 777-3066

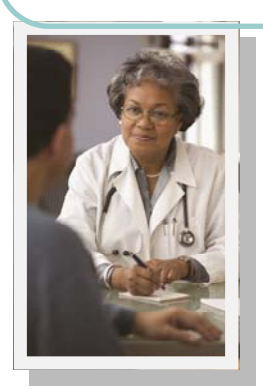
Office Hours:
Monday through Friday
8:30 AM — 5:00 PM

Documents to bring:

- ◊ Proof of income (pay stubs, tax returns, etc.)
- ◊ Proof of identity (driver's license, employment ID, etc.)
- ◊ Proof of Montgomery County residence (lease, utility bill, etc.)
- ◊ Proof of pregnancy (for Maternity Partnership only)
- ◊ Call in advance to find out if you need to bring anything else

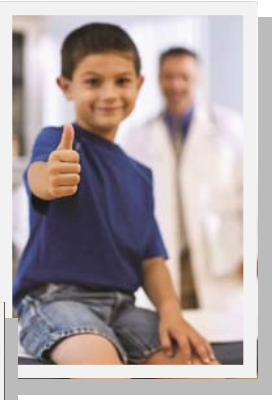
FOR MORE INFORMATION CALL
311 OR (240) 777 - 0311

NEED HEALTH CARE?
DON'T HAVE INSURANCE?
Montgomery County Department of Health and Human Services can help.



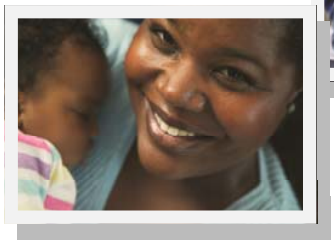
Montgomery Cares

For low-income adults (age 18+) who do not have health insurance.



Care for Kids

For the children of low-income Montgomery County families without health insurance.



Maternity Partnership

For low-income, uninsured pregnant women.

MONTGOMERY COUNTY • 17 76 • MARYLAND
GARDEZ BIEN

FOR MORE INFORMATION CALL
311 OR (240) 777 - 0311

About Montgomery Cares

A network of 12 clinics at multiple sites throughout Montgomery County that provide primary and preventive care to low-income, uninsured County residents age 18+.

Services:

- ◊ Medical check-ups
- ◊ Medicine
- ◊ Lab tests
- ◊ Cancer screenings
- ◊ Access to specialists

You may be eligible if:

- ◊ You live in Montgomery County
- ◊ You are 18 or older
- ◊ You do not have health insurance and are not eligible for any state or federal insurance programs
- ◊ Your income is at or below 250% of the Federal Poverty Level

Call the Montgomery Cares clinic closest to you to make an appointment.

Ask the clinic what you should bring.

About Care For Kids

Provides affordable primary and specialty care to the children of low-income families in Montgomery County who are not eligible for other state or federal health insurance programs.

Services:

- ◊ Well child visit
- ◊ Medical check-ups
- ◊ Dental care
- ◊ Vision care
- ◊ Medicine
- ◊ Access to specialists
- ◊ And more…

Your child may be eligible if:

- ◊ He or she is between the ages of 0 and 19
- ◊ He or she is not eligible for any state or federal insurance programs
- ◊ Your family lives in Montgomery County
- ◊ Your family income is at or below 250% of the Federal Poverty Level

About Maternity Partnership

Provides prenatal care for pregnant women and teens who do not have health insurance.

Services:

- ◊ Prenatal care
- ◊ Routine lab tests
- ◊ Prenatal classes
- ◊ Dental screening (if referred)

You may be eligible if:

- ◊ You are pregnant
- ◊ You live in Montgomery County
- ◊ You are not eligible for medical assistance through any other state or federal programs
- ◊ Your income is at or below 185% of the Federal Poverty Level

MONTGOMERY COUNTY 17 76 MARYLAND CARDEZ BIEN

HOW TO APPLY? To apply for Care for Kids or the Maternity Partnership please contact the Montgomery County Office of Eligibility and Support Services (SEU) nearest your home. See the back of this brochure for details.