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# Allegany County Education Association

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*A full color electronic version of this newsletter can be found on our website.*

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The



# Advocate

**President's Message >>>**

## Welcome new ACEA Member!

### Unit 1

**Kimberly Mullaney BL**



"OK, who put the 'Y' in 'team'?!"

## "Let's Work Together"

Let's Work Together is a song from 1970 - and yes, I am a boomer. While I seem to naturally gravitate to songs of my formative years, I couldn't quite find a contemporary one that encapsulated the essence of my message as well as this one does.

As you know, ACEA is a representative democratic organization that relies on member involvement and leadership to fully function. However, for several years, our number of representatives have declined. While our bylaws allow one building representative for every ten building members, some buildings don't have even one to attend our monthly representative assemblies (RAs) and be a voice for the members in that building regarding the business and activities of our association. Hence, our ACEA RA decided to see if we could stimulate interest through an election.

When you consider that our current membership is at 863 members, and we only have 15-20 who actively participate and guide our organization, then true representation is not being achieved. Now, as an optimist, I could conclude that we must be doing a marvelous job! However, the pessimist in me knows otherwise, and questions why our members don't take full advantage of this privilege? In the infamous words of Franklin Roosevelt "The only thing to fear is fear itself."

I get that we are all very busy. But if each building had a team of representatives who could take turns attending the monthly representative assemblies and share in the collection and distribution of information, then the burden is lessened for all while representation is increased.

Thank you to those of you who have already answered the call and submitted nominations, but more are needed. Even if you are transferring to another building, there is no building with too many representatives and you can still serve. If you have considered doing this then please do as it is not too late. If you haven't, then please consider the impact of your work on your life and that this is an opportunity to tap into the power of positive change. Let's Work Together to make things better. In solidarity and service,

*Kim*

ksloane@mseanea.org

## ESP Members!

If you are a Unit 4 ACEA Member, plan to join us at the ACEA office from 4-5 pm on Thursday, May 16. This time is for ACEA to focus exclusively on your needs and concerns and to update you on the latest information. Light refreshments will be available as well.

**Health Insurance Update:** As you know, ACEA was part of a joint union presentation regarding health insurance cost increases for next year. If you missed those presentations, we have shared an abridged version on our [website](#) and can be accessed by clicking the link found on the Home page. Be ready for open enrollment which is scheduled for May 24 – June 7 through ACPS.

## Contemplations by Cresta

Cresta Kowalski, UniServ Director

### What to do when insurance doesn't work for you...

We have all faced issues with insurance. What looks to be a simple process on the surface-just present your insurance card at the point of service-can turn into a battle over coverage, in-network or out-of-network providers, and total cost for services. And when you or someone you love needs medical care, the last thing you want to do is fight with insurance.

Here are some helpful tips to help you navigate the confusing world of insurance:

- Know your plan. Use the open enrollment time to become familiar with your plan, plan options, and what services are available to you.
- Talk with your healthcare provider to be sure they accept your insurance, and their treatments are billed in-network. Some providers accept insurance but some of the services, such as labs or testing, are billed out-of-network which incurs additional costs to you.
- Know what services cost on your plan so you can make sound medical decisions. No one likes surprise medical bills, and costs increase as the care intensifies.
- If you have a claim that is denied by the insurance company, follow these steps:
  - Find out why your claim was denied. Review the denial letter and determine what the reasoning was.
  - Call the insurance provider to ask more questions about the denial and review your appeal options.
  - Once you have your appeal options, follow through and collect the right paperwork. It may be that the doctor's office needs to complete a pre-authorization or provide additional information- follow through to get the information needed.
  - Submit the internal appeal including an appeal letter that includes: what service was denied and why, the claim number, why it should be paid with supporting documentation from the plan policy, an overview of your health condition and details why it is medically necessary with supporting evidence from your medical provider.
- If you need additional help or guidance, give a call to the HR department at ACPS. They can help with support in understanding your insurance benefits with CIGNA and help with appeals.

Insurance is a benefit that you work for, and we want it to work for you. Feel free to call ACEA if you have questions about your health insurance and benefits-the health of our members is a top priority!



### ACEA May Events

May 13 ACEA RA

May 16 ESP Council at ACEA

May 23 ACEA Recognition Dinner

May 28 ACEA Social and Member Meeting at *The Toasted Goat* from 3:30-5pm

May 29 ACEA Social and Member Meeting at *Puccini's* 4:30-6pm

