

Stateline

A Newsletter For West Virginia State Government Employees

October 2002

Volume 13 Number 10

Insuring Our Kids, Health Providers is Top Priority

For some time now, insurance and medical needs have been at the forefront of West Virginia concerns. Two major issues confronting our citizens are insurance coverage for our children, and the decline in the number of available physicians due largely to high medical malpractice insurance rates. Governor Bob Wise and State leaders have been aggressively addressing both issues.

West Virginia's Children's Health Insurance Program (CHIP) has made great strides in ensuring that all children in the State have access to quality health care. Since it began, more than 55,000 children have been served by the program, with a steady enrollment of over 20,000 during the past year. In fact, enrollment was 20,209 at the end of the last school year, and after a successful Back to School Campaign conducted by the program and its community partners and participants, the number climbed to 20,958! And there's more good news. CHIP received a federal grant of \$18.5 million for the new fiscal year, up \$1.9 million from last year.

In a recent press release, Governor Wise said, "I am going to continue our efforts to reach the families who need health care coverage for their kids."

CHIP covers children in families where the income level is below 200% of the federal poverty line, but above the level at which they would qualify for Medicaid coverage. A West Virginia family of four with an income of less than \$3,017 per month (\$36,200 annually) should call to see if they qualify for the

program. There are no application fees and if approved, no premiums to pay. The telephone number is 1-877-WVA-CHIP.

In an effort to combat the medical malpractice insurance crisis that has hit West Virginia doctors, House Bill 601 was introduced last year. The bill allowed medical providers the opportunity to purchase coverage when they were unable to obtain coverage in the private market. Although the cost of

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West Virginia Governor Bob Wise

this insurance was set higher than the cost in the private market, a provision exists to allow the Board of Risk and Insurance Management (BRIM) to disregard the requirement if only one carrier provides 5% or more of the market. Medical Assurance is the only company offering coverage to State doctors; therefore, BRIM is permitted to offer insurance to them at a competitive private market rate.

In late October, Governor Wise asked BRIM to reduce its rate for medical malpractice insurance. "I am, and have always been, dedicated to keeping our doctors in West Virginia," he said.

Forecasting research indicates that more than 750 doctors may have their coverage cancelled or not renewed by early 2003. An independent actuarial study of the State's program, which covers 1200+ health care providers, found that it is financially sound and will not result in a burden to the taxpayers.

It's Autumn



ABCC, Colleges/Universities Hold Successful Planning Meeting

Contributed by Kim Aaron of the Alcohol Beverage Control Administration.

West Virginia Alcohol Beverage Control (ABCA) Commissioner Thomas A. Keeley has announced that representatives from the ABCA, the Governor's Highway Safety Program, and several State colleges and universities met at a planning summit on October 10, 2002 to discuss innovative approaches to address alcohol abuse by college students. Participating West Virginia institutions of higher education included Fairmont State College, Marshall University, Salem International University, Shepherd College, South WV Community and Technical College, West Liberty College, West Virginia State College, West Vir-

ginia University, and West Virginia Wesleyan College.

Jerry Anderson, representing the Higher Education Center for Alcohol and Other Drug Prevention, stressed the importance of working together to develop a clear message and course of action to combat irresponsible and underage drinking on campuses.

After consideration of all the information and ideas presented, the group agreed upon language outlining a mission statement to be signed by college and university presidents.

Supporting the group's efforts, Motivational Speaker Oree Banks of West Virginia State College ad-

"Debit or Credit?"

Edited/reprinted from The State Credit Union Newsletter (Fall 2002 Edition).

It's time to pay for groceries at the supermarket. You tell the cashier that you're paying with your check card (debit card). You then hear, "Debit or credit?"

Ever wonder why you're asked this question? The merchant is simply asking how you want your transaction processed. No matter how you reply - debit or credit - the purchase will NOT get billed to a credit card.

WHAT'S THE DIFFERENCE?

If you say 'debit,' the transaction is processed through the ATM network and you must use a personal identification number (PIN) to complete it. Saying 'credit' causes the transaction to be processed through the VISA network. Which you choose depends on your personal preference - but here's something to consider: Merchants are generally charged a 2-4% fee for credit transactions; however, when you choose the credit option and sign for the purchase, it actually helps your banking institution because credit transactions are more efficient and less costly than ATM transactions.

MORE CREDIT UNION NEWS ...

Effective January 1, 2003, a \$2.00 fee will be applied for each instance of the following phone requests:

- ✿ Share balance inquiry
- ✿ Checking balance inquiry
- ✿ Transfer funds between accounts
- ✿ Inquiries on cleared checks
- ✿ NSF transfers from savings to cover checking accounts

This is due to the time and resources that are required for these tasks. Avoid these fees by using either their FeeFree 24-hour automated phone service or online banking. Contact The State Credit Union at 558-0566 or www.wvpecu.org to sign up or for more information.

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Public hearings for the Public Employees Insurance Agency (PEIA) Finance Board will take place at 7 locations across West Virginia in late November/early December. At those times, PEIA will also conduct face-to-face customer service sessions during which members can get answers to questions from customer services specialists. These sessions will be held from 4-6 P.M. in each public hearing location listed below.

PEIA FINANCE BOARD HEARINGS SET

MON., NOV. 25
Civic Arena Dogwood Room
Huntington

TUE., NOV. 26
Civic Center Little Theater
Charleston

MON., DEC. 2
James Ramsey Vo-Tech Center
Martinsburg

TUE., DEC. 3
Erickson Alumni Center
Morgantown

WED., DEC. 4
City Council Chambers
Wheeling

THU., DEC. 5
WVU Parkersburg BIDS Bldg.
Rooms 100 A&B, Parkersburg

MON., DEC. 9
Park Junior High School Cafeteria
Beckley

All hearings will begin at 6 P.M.; however, anyone wishing to speak must pre-register on the day of the hearing beginning at 5:30 P.M. More information about proposed changes for Plan Year 2004 will be distributed by PEIA in mid-November.

Read To Me! Day is Nov. 14

Contributed by Shawn Patterson of West Virginia Public Broadcasting.

Thursday, November 14, is West Virginia Read To Me! Day, a special day focusing on the importance of reading aloud to children.

By sharing the joy of reading aloud, volunteer readers model posi-



First Lady Sandra Wise reads to a group of students at the kickoff of Read To Me! Day 2001.

tive attitudes toward reading and books. In the process, they help children increase listening skills, learn new vocabulary, and explore a vari-

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America Recycles Day to be Observed Nov. 15

Contributed by Hoy Murphy of the Division of Natural Resources.

The West Virginia celebration of America Recycles Day will be observed on November 15, 2002 from 10 A.M. until 2 P.M. in the Lower Rotunda of the Capitol Building.

This year's theme, *America Recycles Day – Make Every Day America Recycles Day*, emphasizes the importance of continued effort towards recycling and the purchase of recycled products to conserve resources.

Exhibitors from State agencies as well as private business will be on hand with educational displays to answer questions about recycling. West Virginians showing their support of America Recycles Day by signing cards pledging to increase their own efforts to recycle and buy recycled products will be registered to win both State and national prizes. Nationally, 6 prizes will be awarded. The drawing for the prizes will be held on or about December 10, 2002.

Five aluminum Trek 24-speed bicycles will be awarded as 3 youth prizes and 2 adult prizes. Alcan Aluminum Corporation, a leader in aluminum recycling, providing innovative aluminum and packaging solutions worldwide, is the proud sponsor of the aluminum bicycle awards.

One national winner will be awarded a \$250 gift certificate from Staples, Inc. Staples offers consumers and businesses a wide selection of recycled content office supplies. The certificate can be used to purchase office or school supplies at any of Staples 1,200 U.S. stores.

Essay, logo, and poster contests are also being held statewide for all school age children. Winners of these contests will receive prizes through the America Recycles Day Steering Committee and the Environmental Resources Section of the WV Division of Natural Resources.

For more about America Recycles Day, please call the Environmental Resources Section of the Division of Natural Resources at 558-3370.



Is this
YOUR year
to quit?



**The American Cancer Society's
Great American Smokeout Day is
November 21**

Rehab Library Receives Special Collection

The West Virginia Library Commission reports that in June 2002, the West Virginia Rehabilitation Center Library was awarded a special collection valued at \$20,000 from the West Virginia Commission for the Deaf and Hard of Hearing. The Commission had purchased this collection to support their mission: To serve as a communication bridge linking the hearing population with the Deaf and Hard of Hearing. Commission staff found that the location of the collection "was proving difficult to 'get the word out' and circulate this material throughout West Virginia." The collection was awarded to the Rehab Library after they expressed an interest in it to further their goal of teaching and counseling the deaf throughout the State. The collection should be now available to the Rehab Family and the public.

About one-third of all cancer deaths are attributable to diets low in fruits and



vegetables and high in fat content. The American Cancer Society estimates that less than 25% of Americans eat 5 or more fruits and vegetables per day.

Increase your chances of remaining healthy - add fruits and veggies to your diet beginning **TODAY!**

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ety of topics. Our goal is to read to every West Virginia child up to age 12 for at least 20 minutes on that day.

To volunteer to read, contact your school, early learning center, library, after-school program, etc. to arrange a convenient time, or call Carolyn Meadows of West Virginia Public Broadcasting at 1-888-596-9729.

Read To Me! Day is sponsored by: West Virginia Public Broadcasting, The Education Alliance, Let's Read WV, WV Library Commission, WV Department of Education, WV Reading Association, and with the generous support of Ronald McDonald House Charities of Southern WV and City National Bank.

Here are some tips and ideas created by Jim St. Clair, advisor for the popular children's television program *Between the Lions*, for making reading aloud exciting and engaging.



- **Ham it up!** Practice those voices of foxes and giants so that characters come alive.
- **Create the context for a book.** Talk about it ahead of time, look at the pictures together, and predict – or ask children to help you predict – what might happen.
- **Make it personal.** Tell a story from your own experience that relates to the book. Children love to hear about events that actually happened to real people.
- **Choose books with rich vocabulary, plot, characters, and illustrations.** Children can understand more complex books than they can read themselves.
- **Read nonfiction.** There are great children's books on almost every topic, from science to history to biography. Use a book to find the answer to a question that has come up or to tell a factual story.
- **Read poems, songs or nursery rhymes.** Remember, those who enjoy reading ... read!

West Virginia Public Broadcasting advances education, culture, and citizenship through high-quality programming and services. West Virginia Public Radio, West Virginia PBS, wvpubcast.org and Ready To Learn are all services of West Virginia Public Broadcasting.

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dressed the group stating, "I am here because I feel this summit can enhance our opportunity to reach students. We have a serious problem in West Virginia with drinking on college campuses."

Given the support and participation of a diverse field of collegiate staff, along with the leadership of the ABCA and the Governor's Highway Safety Program, the coalition has decided to schedule a summit in the spring of 2003. An open invita-

tion will be issued to college and university representatives, law enforcement, faculty members, resident life advisors, senior administrators, and college presidents to further discuss the initiative of reducing irresponsible and underage drinking statewide. The Spring Summit will include nationally-known speakers, workshops, and training tools to also address the dilemma of unlawful/irresponsible alcohol use on campuses on the national level.

Pencil In ...



Joyful Night, the event at which the official Christmas tree lighting takes place, will be held Wednesday, December 4 at the State Capitol. More information will be provided in the November issue of *Stateline*.

American Electric Power advises these simple **holiday safety precautions**:

- Check each light string before using it.
- Use the correct lights for the job.
- Use only UL approved lights and extension cords.
- Remind children never to touch lights or outlets.
- Unplug lights when you leave your home or go to bed.



Look to the sky beginning at 6:32 P.M. EST on November 19 to view the **Penumbral Lunar Eclipse**. It will be visible in North America except in the west.



is a publication of the West Virginia Department of Administration, Division of Personnel

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