

MONTHLY NEWSLETTER

MARCH/APRIL 2010

ALTERNATIVE SPRING BREAK REFLECTION

The alarm rang at 3:30 AM. It was time to get up, to start a 12 hour journey to the south, to go to unfamiliar territory, to meet people from across the world with very different experiences.

After picking up all seven YHO members, we left our comfort zone of Ann Arbor at 5:00 AM and headed down to Atlanta. There was some apprehension leaving. What would it be like going on this trip with six other people we didn't know too well? What would the church be like? We've never met the people who ran the church before. The only communication we had was through email. In a way, we will be putting full trust in complete strangers. What will the refugees be like? Will they be too traumatized to talk? Will there be cultural barriers? All of these questions lingered as we drove to Atlanta.

But upon coming to a small sign that read "Westminster Presbyterian Church," some of these questions were answered. We got out of the van we sat in for 12 hours. Every-

one was jolly as they got a chance to stretch and saw the sun for the first time in two weeks. The local church members greeted us, showed us to our rooms, and invited us over to a talent show they were having that night. Various youths of the church showcased their talents from playing a piano and playing a harmonica at the same time to some young ladies singing gospel music. While we watched the brilliant talent on stage, we enjoyed delicious chili and hotdogs all given to us for free by the church members, and, being the poor college students we are, we gratefully accepted – aww true Southern hospitality!

Waking up at 7 AM the next morning, we went to the IRC, the true reason why we made the 12 hour journey to Atlanta. We did not know what to expect from these people, these refugees. Climbing out of the van, we spotted a woman wearing hijabs and abayas – probably from Africa. We went up the stairs to be greeted by a line of refugees waiting outside of the IRC office. Cutting

through the line and going to the front of the line, so we could meet with Amber, the volunteer director, we heard noises foreign to us. Could they be saying, "How dare these kids cut in front of us?" As we tried to ponder the foreign words that approached our ears, a door opened on the side and the front office clerk ushered us into the room. Inside, it looked like any other office filled with cubicles! Where were the refugees? Amber greeted us, but didn't really want to bother with small talk until later that day. She led us to a classroom. Inside, there were about 40 different refugees sitting and staring at us. Some were from Africa, others from the Middle East, and the remaining from Asia. What a diversity of people! She smiled and told us to lead the class. For some of us, the word "What!?!?" was going through our heads as we processed her words. For most of us, we weren't even awake at that time – 9 AM – when we were back in school. Being thrown into the fire, we tried our best to teach.

All the re- (cont.)

SPECIAL POINTS OF INTEREST:

- *Alternative Spring Break Reflection—Melvin Chan: Read about how it was for the YHO members who went to Georgia for ASB (p. 1-2)*
- *Thoughts on Around the World—Jamie Ma: Missed the event? Find out what it was all about! (p. 3)*
- *Issue of the Month: The Healthcare Reform Bill—Gabby Park: Learn about how it affects us (p. 3)*

DATES TO LOOK OUT FOR:

END OF THE YEAR 4/21 DINNER!

Good luck on exams!!!

**SEE YOU IN
THE FALL! :)**

ASB REFLECTION (CONT.)

fugees had different levels of education. Some went to college back in their native countries. Others did not even know how to write – not even in their native language! But we still tried to teach them the very basics, “man, woman, father, mother, husband, wife, son, daughter, brother, sister.” We played charades. We drew family trees.



We asked the more educated who understood to translate for us. All this was an exhausting endeavor. For me, it was an accomplishment at the end of the day to teach them how to differentiate between man and woman. Ironically, the next day we were trying to teach them past, present and future tense even though they never learned the English alphabet. But we still tried. We could see the frustration in their faces because they knew it was crucial for them to succeed in the place they could finally call home after decades of living in a refugee camp. One person I met never had a place to call home. He was born and raised in a refugee camp in Malaysia. Nevertheless, they tried hard, and that was all that mattered despite the slow progress. But it wasn't all work. All of us had some comical moments with our respective groups. A few Iraqi adults viewed the Chinese people as primitive. They took

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out a book filled with pictures and pointed to bugs, saying “You eat this.” One girl from Thailand answered the question that asked for more information about herself by writing, “I have no boyfriend.” No doubt, it elicited a glare from the YHO member mentoring her.

After the ESL class, we had multiple opportunities to help around the IRC. Some of us went downstairs to help with the resettlement shop. The resettlement shop contained many donations, and refugees in their first two months in the U.S. could pick up as many items as they want from the shop for free – now who wouldn't be the happiest person alive if they had the same opportunity? It was also this time that we could see

major differences between cultures. Some of the refugees after looking at a clothing item would just drop it on the floor without putting it back on the hangers. Other refugees would try to fight to get in front of the line since being in the front would give them first dibs at the various items like Black Friday! By the time all the refugees left the shop, the shop, once clean and organized, appeared to have been devastated by a tornado. We, as volunteers, taught the refugees correct shopping etiquettes and reorganized the shop after the refugees left, at times finding some very interesting clothing articles (remember different cultures)! If YHO members weren't working in the resettlement shop, then they would be teaching the refugees how to drive – basically reading the DMV manual and explaining the concept in plain language. Many of the refugees were quite advanced in English, unlike the ESL class, to be able to understand everything. Some knew the in and

out's of driving as they drove back in their native country.

When the clock struck 2:00, we were done with the adult refugees. Our next focus was to help with the IRC's after school program at a local high school with a large population of youth refugees. For many of us, we found it much easier to communicate with them as they have been in the U.S. for a few years, so they had practice with English. Our goal was to tutor them. Walking around the room, we went to any kid who needed help. Interestingly, not all of them were kids. One was 21 years old and was a sophomore in high school. So she was older than all the YHO members except two. Over the length of a week, we built lasting friendships with them. One YHO member got the email addresses of his kids and has been emailing them ever since ASB. When the clock finally struck 5:30, our day was over. We could do anything we wanted, and we did. But they are too adult for some readers to read.

Leaving Atlanta, many of had the same thought: we felt good about the IRC and glad that we came. While many organizations help people in one area of their lives, the IRC was different – they focused on a more integrative approach. They wanted to help each refugee in all aspects of their lives from education to economics to careers to transportation. It was all there. Though the IRC had some flaws in the programs they ran, such as jumping quickly from learning the names of family members to learning about past, present, and future tense, at least they were trying. And there is no doubt in our minds that the IRC will slowly adjust and make the ESL program better. ■

THOUGHTS ON AROUND THE WORLD [03/18/10]

When one hears the phrase “Around the World” across campus, probably the first thing that pops into his head is the movie with Jackie Chan, *Around the World in 80 Days*. Though there was no movie showing or actual traveling involved, the Youth Hope Organization hosted a community building event on Thursday, March 18th, in the East Hall Atrium. This event, known as “Around the World,” was organized to bring people from all over campus together through service and community involvement.

As one enters East Hall from Church Street, one is greeted with a passport-like piece of paper with eight squares. When all the squares were stamped at the various booths, one could redeem free pizza and pop. Inside on the floor lay what appeared to be a gigantic world map. However, this was not an ordinary world map. It was taller and wider than any dorm room. The sizes of each of the continents and countries were proportional to wealth. North America and Asia were blatantly obese, while Africa was reduced to what looked like a shriveled raisin.

YHO also hosted a projector screen with a slideshow presentation addressing some issues around the world. Circling this map were

over a dozen booths, hosting different community service organizations across campus. These included Provides, Circle K, One Campaign, UM Polish Club, Human Rights through Education, ATRAVES, K-Grams, Will Work for Food, ASB, AIESEC, and Globemed. Each of these organizations offered a wealth of information about issues affecting people around the world and revealed what they are doing to help, raising community awareness. ■

“...bring people from all over campus together...”

ISSUE OF THE MONTH: HEALTHCARE REFORM BILL

When Congress passed the new health-care bill on March 21, 2010, it was hailed as the **second Civil Rights Act**. Though many acknowledged this momentous occasion as being noteworthy, the fact was that most Americans did not even know what was on the bill and how it would affect their own personal health plans, both positively and negatively. Luckily, Reuters provides a fast and easy breakdown of the new bill and how it affects the American population, as Congress made the historic move to join Canada, France, South Korea and others in a universal health-care system:

WITHIN THE FIRST YEAR OF ENACTMENT:

- *Insurance companies will be barred from dropping people from coverage when they get sick. Lifetime coverage limits will be eliminated and annual limits are to be restricted.
- *Insurers will be barred from excluding children for coverage because of pre-

existing conditions.

*Young adults will be able to stay on their parents' health plans until the age of 26. Many health plans currently drop dependents from coverage when they turn 19 or finish college.

*Uninsured adults with a pre-existing conditions will be able to obtain health coverage through a new program that will expire once new insurance exchanges begin operating in 2014.

*A temporary reinsurance program is created to help companies maintain health coverage for early retirees between the ages of 55 and 64. This also expires in 2014.

*Medicare drug beneficiaries who fall into the "doughnut hole" coverage gap will get a \$250 rebate. The bill eventually closes that gap which currently begins after \$2,700 is spent on drugs. Coverage starts again after \$6,154 is spent.

*A tax credit becomes available for

some small businesses to help provide coverage for workers.

*A 10 percent tax on indoor tanning services that use ultraviolet lamps goes into effect on July 1.

WHAT HAPPENS IN 2011

*Medicare provides 10 percent bonus payments to primary care physicians and general surgeons.

*Medicare beneficiaries will be able to get a free annual wellness visit and personalized prevention plan service. New health plans will be required to cover preventive services with little or no cost to patients.

*A new program under the Medicaid plan for the poor goes into effect in October that allows states to offer home and community based care for the disabled that might otherwise require institutional care.

*Payments to insurers offering Medicare Advantage services are frozen at 2010 levels. These payments are (cont.)

HEALTHCARE REFORM BILL (CONT.)

to be gradually reduced to bring them more in line with traditional Medicare.

*Employers are required to disclose the value of health benefits on employees' W-2 tax forms.

*An annual fee is imposed on pharmaceutical companies according to market share. The fee does not apply to companies with sales of \$5 million or less.

WHAT HAPPENS IN 2012

*Physician payment reforms are implemented in Medicare to enhance primary care services and encourage doctors to form "accountable care organizations" to improve quality and efficiency of care.

*An incentive program is established in Medicare for acute care hospitals to improve quality outcomes.

*The Centers for Medicare and Medicaid Services, which oversees the government

programs, begin tracking hospital readmission rates and puts in place financial incentives to reduce preventable readmissions.

WHAT HAPPENS IN 2013

*A national pilot program is established for Medicare on payment bundling to encourage doctors, hospitals and other care providers to better coordinate patient care.

*The threshold for claiming medical expenses on itemized tax returns is raised to 10 percent from 7.5 percent of income. The threshold remains at 7.5 percent for the elderly through 2016.

*The Medicare payroll tax is raised to 2.35 percent from 1.45 percent for individuals earning more than \$200,000 and married couples with incomes over \$250,000. The tax is imposed on some investment income for that income group.

*A 2.9 percent excise tax is imposed on the sale of medical devices. Anything generally purchased at the retail level by the public is excluded from the tax.

WHAT HAPPENS IN 2014

*State health insurance exchanges for small businesses and individuals open.

*Most people will be required to obtain health insurance coverage or pay a fine if they don't. Healthcare tax credits become available to help people with incomes up to 400 percent of poverty purchase coverage on the exchange.

*Health plans no longer can exclude people from coverage due to pre-existing conditions.

*Employers with 50 or more workers who do not offer coverage face a fine of \$2,000 for each employee if any worker receives subsidi-

dized insurance on the exchange. The first 30 employees aren't counted for the fine.

*Health insurance companies begin paying a fee based on their market share.

WHAT HAPPENS IN 2015

*Medicare creates a physician payment program aimed at rewarding quality of care rather than volume of services.

WHAT HAPPENS IN 2018

*An excise tax on high cost employer-provided plans is imposed. The first \$27,500 of a family plan and \$10,200 for individual coverage is exempt from the tax. Higher levels are set for plans covering retirees and people in high risk professions. ■

A WORD FROM CHRISTINA, OUR GRADUATING SENIOR

YHO was first introduced to me at a one day volunteering service while clearing a park of poison ivy and invasive tree species. Not the normal way of being introduced to anything, but if fate hadn't made me sign up for such a random service I would never have bumped into Gabe and MeiLing and this YHO story of mine would never have happened.

In the two years and 7 months since then YHO has become such an integral part of my college life, not only in terms of volunteering but also in terms of the connections that I've made with the people in it. We've gone through thick and thin, travelled across half the globe, raised money for causes, had laughs, had arguments, but above all had fun while making a difference.

I want to thank all the YHO members past, present and especially future (since this little club that started with 4 people will be going places). I thank you all for sharing your visions, your passions and ultimately our actions. It's been an amazing experience and one which I shall definitely miss when I leave.

CONGRATULATIONS TO...

*Xinyi Lim, our new *Events Coordinator*

*Ping Liu, our new *Fundraising Coordinator!*

YHO looks forward to your leadership and collaboration!



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