

Medi-Helpz, LLC

September 2025



Christomer Louise



Mary Pearl

Women of C.H.L.M.S

"If you know whence you came, there is really no limit to where you can go."
—James Baldwin, 20th-century poet, novelist, playwright and activist



Sandra Louise



Henrietta Louise

"To be an activist is to speak. To be an advocate is to listen. Society can't move forward without both." _ Eva Marie Lewis

Welcome to our September newsletter! This month, we will continue taking a look at the healthcare changes written into the "[One Big Beautiful Bill](#)" legislation. We will also highlight some important health diseases that often go unnoticed but significantly affect marginalized communities.

One Beautiful Bill!

The One Big Beautiful Bill Act, signed into law on July 4, 2025, introduces

sweeping changes to federal healthcare programs, especially Medicaid, Medicare, and the Affordable Care Act (ACA). Here's is additional information regarding the key factors and when they take effect:

Medicaid Changes:

- **Medicaid renewals and applications will become more complex**
 - **This includes for Medicaid, Medicare Savings Programs, the Children's Health Insurance Program, and Basic Health Programs, which took effect on July 4th, 2025**
- **Those who are eligible may find that they need to comply with other new rules or that they need to complete additional paperwork in order to renew or enroll in coverage**
- **Make sure that the state Medicaid agency has your correct contact information & respond promptly to any administrative communications related to your coverage renewal or eligibility.**

Subsidy Recipients May Have To Fully Repay Excess APTC:

- **If an Affordable Care Act Marketplace enrollee's income is higher than expected, subsidy recipients may have to repay excess advance premium tax credits (APTC)**
- **This makes it essential to project income as accurately as possible, which may include double-checking your income projection mid-way through 2026 & updating if necessary to avoid having to repay excess APTC.**

Planned Parenthood and Medicaid Reimbursements:

- **The OBBBA (One Big Beautiful Bill Act) would have prohibited Medicaid payments for any health care provided at Planned Parenthood or other essential community providers that offer abortion care**
- **This was intended to take effect on July 4th, 2025, however a U.S. District Court injunction has temporarily blocked this change**

Low-Income Individuals Who Have Immigrated To The U.S. Will Lose

Subsidy Eligibility:

- **Previously, low-income individuals who have lawfully immigrated to the U.S. under 5 years ago qualified for ACA Marketplace subsidies**
- **However, the OBBBA ends this provision beginning January 1st, 2026**
- **To qualify for Marketplace subsidies, individuals who have lawfully immigrated to the U.S. within this time will need a household income for 2026 that is equal to or below the 2025 federal poverty level**
 - **Except for Hawaii and Alaska, this would be \$15,650 for one person and \$32,150 for a four person household**

More Marketplace Enrollees Will Be Eligible To Contribute To Health

Savings Accounts (HSAs):

- **Marketplace enrollees with Catastrophic or Bronze plans will be eligible to contribute to HSAs starting January 2026**
- **Additionally, the direct primary care (DPC) membership fee will also be considered a qualified medical expense that can be paid with pre-tax HSA funds starting January 2026.**

For more information visit: <https://www.healthinsurance.org/blog/one-big->

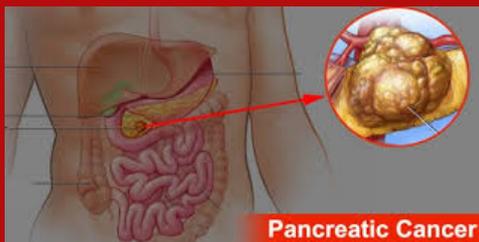
Hidden Health Conditions

Pancreatic Cancer

Pediculosis

Antiphospholipid Antibody Syndrome

Sepsis



Pancreatic Cancer

Health Literacy

There is no prefix for
Pancreatic

Root word = Pancreat =
Pancreas

Suffix = ic = pertaining to

- According to an article published by the National Institutes of Health, pancreatic cancer refers to tumors that start in the cells of the pancreas. It is the 4th most common cause of cancer deaths in the US with a 5-year survival rate ranging from 5% to 15%.



Health Literacy

There is no Prefix for
Pediculous

Root word = Pedicul =
meaning louse (a parasitic
insect)

Suffix = osis = condition or
state of

- According to an article published by the National Institutes of Health, pediculosis is a parasitic disease involving lice.

Symptoms of pancreatic cancer can include stomach pain, unintentional weight loss, and jaundice (yellowing of the skin)

- In 2021, pancreatic cancer was the 11th leading cancer in women globally and the 12th leading cancer in men, and it is estimated that 90% of all pancreatic cancer cases are among people over 55 years of age
- According to the article, modifiable risk factors for pancreatic cancer include obesity, physical inactivity, poor diet, heavy alcohol consumption, work exposures (such as in the metalworking and dry cleaning industry), and smoking, among other modifiable risk factors.

For more information on Pancreatic cancer visit:

<https://www.ncbi.nlm.nih.gov/books/NBK518996/>

[https://www.cghjournal.org/article/S1542-3565\(20\)30276-7/pdf](https://www.cghjournal.org/article/S1542-3565(20)30276-7/pdf)



The Centers for Disease Control and Prevention estimate that every year, up to 12 million lice infestations occur in the US.

- Pediculosis can happen to anyone, but school-age children can be at greater risk, such as children who live in crowded conditions. The adult lice are about the size of a sesame seed and generally feed on blood four to five times a day
- A way that head lice can spread is by direct head-to-head contact, such as when children put their heads together to look at a picture or when children hug. A second way is by sharing scarves, hats, hair ties, or personal items like brushes or combs
- Body lice can be spread by lice living on unwashed clothing and sharing clothes with others
- The most common treatment product for lice involves pediculicide shampoo. A comb called a “nit comb” can also be used to remove the eggs from the hair shaft.

For more information on Pediculosis visit:

<https://pmc.ncbi.nlm.nih.gov/articles/PMC6953927/>

<https://www.healthline.com/health/lice-what-are-lice#prevention>



Sepsis

Antiphospholipid

Antibody Syndrome

Health Literacy

Antiphospholipid

Prefix = Anti = against or opposite

Root word = phospholipid = phospholipid substances

—

Antibody

Prefix = Anti = against or opposite

Root word = body = a substance or structure

—

Syndrome

Prefix = Syn = together or with

Root word = drome = meaning racecourse or running

- **According to articles published by the National Institutes of Health, antiphospholipid antibody syndrome is an autoimmune disorder that causes blood clots that are abnormal to form**
- **The antibodies in antiphospholipid syndrome (APS) are called antiphospholipids, according to the article, because they attack and damage parts of cells called phospholipids, increasing the chance that blood clots will form in both arteries and veins**
- **This syndrome is a rare, multisystem autoimmune disorder estimated to affect 17 to 50 people per 100,000 population**
- **Symptoms of APS include redness, pain, warmth, and swelling in the arms or legs, chest pain and shortness of breath, nausea, speech changes,**

Health Literacy

There is no prefix or suffix

Root word = Sepsis = meaning decay or putrefaction

- **Sepsis is life-threatening and is an immune response to an infection that has entered the bloodstream. The Centers for Disease Control and Prevention estimate that each year, more than 1.7 million Americans get sepsis and that 350,000 people die annually from sepsis**
- **According to the Sepsis Alliance, in adults, the early symptoms of sepsis can be remembered with the TIME acronym:**
 - **Temperature: either lower or higher than normal.**
 - **Infection: including a bacterial infection that is not treated and spreads.**
 - **Mental decline: including confusion, sleepiness, sudden changes.**
 - **Extremely Ill: including shortness of breath, severe pain, or discomfort.**
- **Risk factors for sepsis include diabetes, urinary diseases, urinary catheter use, use of steroid medications, immune system diseases, intestinal diseases, lymphoma, among other**

and upper body discomfort, among others

- APS is more common in women than in men and having a diagnosis of another autoimmune disorder can increase the risk, with APS, for example, being most common in people who have lupus. Having bacterial or viral infections such as HIV, hepatitis C, and the bacteria that causes Lyme disease can also increase the risk.

For more information on Antiphospholipid Antibody Syndrome visit:

<https://www.nhlbi.nih.gov/health/antiphospholipid-syndrome>
<https://pmc.ncbi.nlm.nih.gov/articles/PMC11703567/#sec2>
<https://pmc.ncbi.nlm.nih.gov/articles/PMC11818257/#sec6-jcm-14-00733>

risk factors.

- Sepsis cannot be treated at home and requires specialized medical treatment in a hospital as soon as possible.

Did you know:

New Medicare Appeal Rules for Hospital Patients Effective October 11, 2024

(1) If you're on Original Medicare (Parts A & B) and your hospital changes your status from inpatient to outpatient observation, you now have the right to appeal that decision — even while you're still in the hospital.

2. You Can Appeal Past Hospital Stays (2009–2024)

If you were affected by a status change in the past, you may qualify for a retrospective review. These appeals are usually resolved within 48 hours.

Visit this link if you want to know more:

<https://www.federalregister.gov/documents/2024/10/15/2024-23195/medicare-program-appeal-rights-for-certain-changes-in-patient-status>

Introducing the C.H.L.M.S Medi-Helpz Foundation's New Initiative
Empowering Health Literacy in Marginalized Communities**

The C.H.L.M.S Medi-Helpz Foundation is excited to announce a

- groundbreaking initiative aimed at improving health literacy rates in marginalized communities. Recognizing the critical need for accessible health education, we are committed to bridging the knowledge gap that often exists in rural and underserved populations.

In our efforts to empower individuals and enhance their understanding of health-related issues, we have identified a state-of-the-art digital learning platform that will serve as a vital resource for our communities. This innovative tool is designed to provide education, empowerment, and engagement methods tailored specifically for those who may face barriers to accessing traditional health information.

Project Timeline

We are thrilled to share that the development of this digital learning platform will commence in late Q2 2025, with the goal of having it fully operational and available for use by Q2 2026. Our dedicated team will work diligently to create an interactive and user-friendly experience that caters to the unique needs of our target audience.

What to Expect

The platform will feature:

- **Educational Resources**: Interactive modules covering a wide range of health topics, including nutrition, preventive care, and mental health, aimed at enhancing understanding and awareness.
- **Empowerment Tools**: Resources designed to help individuals navigate the healthcare system, empowering them to make informed decisions about their health.
- **Engagement Methods**: Community forums, live Q&A sessions with healthcare professionals, and learning experiences to foster participation and support.

Stay Tuned

We will keep you updated on our progress and look forward to sharing more details as we move closer to the platform's launch. Together, we can make a meaningful impact on health literacy and promote healthier communities.

Don't forget to visit our website at www.medihelpz.com & our YouTube channel at Medi-Helpz

[Click here to Donate](#)

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