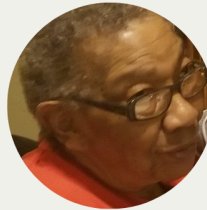




July 2026



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



In This Issue 🌟

As we reach the halfway point of 2026, the national healthcare landscape continues to change in ways that shape the daily experiences of families, seniors, students, caregivers, and community leaders across the country. July is not only the month we celebrate the birth of our nation 🇺🇸 it is also a moment that invites a deep, reflective pause. This is the time to breathe, reset, and begin planning how to end this year on a strong note of affirmation, stability, and good health. Across America, mid-year updates in Medicaid, Medicare, Marketplace coverage, pharmacy access, and healthcare technology are influencing how people navigate care, manage costs, and advocate for themselves. These shifts highlight the importance of staying informed, understanding your rights, and preparing for the next six months with clarity and confidence 💡.

This is the time to ask yourself: What do I need to secure for myself, my family, and my community before December arrives? Whether it's renewing coverage, reviewing benefits, preparing for fall enrollment cycles, managing medications, supporting aging loved ones, or helping students plan for their futures this month offers a chance to get ahead rather than catch up 📅.

Now is the moment to strengthen your self-advocacy skills, organize your healthcare priorities, and map out the personal, family, and community goals you want to accomplish by year end. The second half of 2026 is full of opportunity, and with the right information and support, you can move forward with confidence, protection, and purpose 💙.

📢 How OBBA's Medicare & Medicaid Changes Will Shape the Rest of 2026

As we move into the second half of 2026, Medicare and Medicaid changes written into the One Big Beautiful Bill Act (OBBA) are reshaping how families, seniors, caregivers, and community leaders

experience healthcare across America. These mid-year shifts are more than policy updates — they're signals that the next six months will require stronger self-advocacy, clearer planning, and deeper community support 💙.

Peer-reviewed research is already showing the impact:

- A 2026 JAMA Network Open study found that OBBA-related Medicaid disenrollment could lead to 95,800 additional cases of dental caries and \$86.5 million in added healthcare costs over the next decade .
- A 2026 RAND Corporation analysis projects OBBA will reduce state Medicaid funding by \$665 billion between 2025–2034, affecting coverage stability, provider access, and care continuity nationwide .💎✨.

Marketplace Snapshot: 2026 Mid-Year Check-In

The first half of 2026 revealed key challenges in the Affordable Care Act (ACA) Marketplace:

- 🕒 **Delays & documentation:** More income and residency verification, causing enrollment slowdowns and coverage gaps
- 📈 **Rising costs:** Premium increases and higher cost-sharing in many states
- 🏥 **Narrower networks:** Fewer in-network hospitals and specialists
These trends will continue to shape how families, seniors, students, caregivers, and small business owners navigate coverage in the second half of 2026.

States with Full State-Based Marketplaces (SBMs)

These states run their own enrollment platforms and Marketplace operations: California, Colorado, Connecticut, DC, Idaho, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Pennsylvania, Rhode Island, Vermont, Washington

States with SBM-FP (State-Based Marketplace on the Federal Platform)

These states manage Marketplace operations but still use HealthCare.gov for enrollment: Illinois, Arkansas, Delaware, Michigan, Montana, New Hampshire, Oregon, South Dakota, Virginia, West Virginia, Wyoming

States Transitioning to Full SBMs (2026–2027)

Illinois, Georgia, Oregon, Virginia, Oklahoma, Texas, Florida These transitions bring both opportunities (local control, tailored outreach) and risks (system changes, consumer confusion).

💡 Often Overlooked: Private Coverage Options

Many entrepreneurs, solopreneurs, gig workers, and small business owners can also explore:

- Private PPO plans (non-Marketplace, national networks)
- Association Health Plans (through chambers, trade groups, professional associations)
- Short-term medical plans (temporary coverage, limited protections)
- Fixed indemnity plans (cash per service, supplemental use)
- Health care sharing ministries (faith-based cost-sharing, not insurance)

🔍 Where to Verify Marketplace Status

For the most current information: CMS Marketplace Types • KFF Marketplace Map • NASHP Marketplace Tracker

Pharmacy Benefit Managers (PBMs): What Consumers Need to Know

What Is a Pharmacy Benefit Manager (PBM)?

Pharmacy Benefit Managers (PBMs) are third-party companies that manage prescription drug benefits for health insurers, employers, unions, and government programs. PBMs influence:

- 📋 Medication coverage
- 💰 Drug pricing
- 🏪 Pharmacy access
- 🛒 Rebates and discounts
- 🛑 Prior authorization and step-therapy rules

PBMs sit at the center of the prescription drug supply chain, shaping access and affordability for nearly every American who uses prescription medication.

Why PBMs Matter for Families and Communities

PBMs directly affect:

- 💰 Medication affordability
- 📋 Formulary availability
- 🕒 Timeliness of medication access
- 🔄 Requirements to try lower-cost drugs first
- 🏠 Pharmacy access in rural and underserved areas

Their decisions impact seniors, caregivers, students, entrepreneurs, and individuals managing chronic conditions.

Key PBM Policy Changes in Early 2026

Peer-reviewed research and federal oversight highlight several major shifts from January–June 2026:

1. Greater Transparency 🔍

New federal rules require PBMs to disclose more information about drug pricing, rebates, and spread pricing practices.

2. Restrictions on Spread Pricing 🏥

States limiting spread pricing saw Medicaid pharmacy spending drop by 6–12%.

3. Updated Rebate Structures ↺

New reporting rules reduce incentives to favor high-rebate drugs over lower-cost alternatives.

4. Stronger Prior Authorization Standards ⌚

Federal guidelines reduced delays for chronic disease medications, improving access for diabetes, asthma, and cardiovascular patients.

5. Oversight of Pharmacy Networks 🏢

States increased monitoring of PBM-controlled pharmacy networks, especially in rural and low-income communities.

What These Changes Mean for the Rest of 2026

1. Clearer Drug Pricing Information

Patients may see more transparent explanations of costs and formulary updates.

2. Shifts in Formularies

Changes in rebate structures may alter which medications are preferred or require prior authorization.

3. Faster Access for Chronic Disease Patients

Reduced prior authorization delays may help patients receive medications sooner.

4. Continued Regulatory Scrutiny

Expect more audits, reporting requirements, and enforcement actions.

5. Possible Premium Adjustments

PBM pricing changes may influence insurance premiums during fall enrollment.

PBMs and Health Equity 🦊

Research shows PBM policies can either support or undermine equitable access:

Formularies Can Reinforce Inequities

High-rebate drug favoritism may exclude lower-cost or culturally relevant medications.

Prior Authorization Delays Harm Vulnerable Groups

Black, Latino, and rural patients experience disproportionate delays.

Pharmacy Closures Reduce Access

PBM reimbursement practices contribute to independent pharmacy closures.

Cost-Sharing Burdens Low-Income Families

Higher out-of-pocket costs worsen financial strain and medication non-adherence.

Transparency Supports Equity

New rules may reduce hidden pricing practices that harm marginalized communities.

Conclusion

PBM policies have undergone significant changes in 2026, with more transparency, tighter regulation, and increased oversight shaping how medications are priced and accessed. These shifts will continue to influence affordability, access, and equity throughout the year.

Understanding PBM policies empowers families, seniors, caregivers, students, entrepreneurs, and small business owners to navigate medication access and advocate for fair, equitable healthcare.

The Future of Healthcare Technology: Plain Language Tools for 2026

🌟 Healthcare Technology in 2026: A Year of Acceleration & Access

The first half of 2026 marked a major leap forward in healthcare technology adoption across the United States. From generative AI tools to patient-facing digital platforms, technology is reshaping how families, seniors, caregivers, students, and providers access information, make decisions, and navigate complex systems.

Peer-reviewed research consistently shows that digital tools improve patient comprehension, reduce administrative burden, and strengthen health equity — especially when designed with Plain Language principles.

The Vashti Learning Lab stands at the center of this movement, offering culturally grounded, generative-AI-powered health education built to reduce confusion, increase confidence, and empower communities. ✨

🌐 What Healthcare Technology Looks Like in 2026

1. Generative AI for Patient Education

A 2026 Journal of Medical Internet Research review found that generative AI tools significantly improve patient comprehension when paired with Plain Language frameworks. Patients using AI-supported education platforms demonstrated 22–35% higher understanding of medical instructions compared to traditional materials.

2. Digital Navigation Tools

Families and caregivers increasingly rely on digital tools to understand insurance, benefits, and care pathways. Platforms that simplify enrollment, medication access, and provider selection are becoming essential.

3. Culturally Responsive Digital Health

Research shows that culturally tailored digital tools improve engagement and reduce disparities in chronic disease management, preventive care, and health literacy.

💡 The Vashti Learning Lab: Plain Language + Generative AI

The Vashti Learning Lab is a 14-course digital health education platform designed to help patients, caregivers, providers, spiritual leaders, and financial advisors navigate healthcare with clarity and confidence. Built on a Plain Language generative AI model, the Lab transforms complex healthcare concepts into accessible, culturally relevant lessons.

⚙️ How Vashti Uses Generative AI

- Breaks down medical terminology into everyday language
- Provides step-by-step guidance for real-world healthcare tasks
- Adapts explanations to different learning styles
- Supports families facing systemic barriers
- Reduces confusion around insurance, benefits, and care coordination

📘 Why Plain Language Matters

Peer-reviewed evidence shows that Plain Language improves:

- Medication adherence
- Appointment follow-through
- Chronic disease management
- Patient-provider communication
- Health equity outcomes

The Vashti Learning Lab was intentionally built on this model to ensure every learner — regardless of age, background, or literacy level — can understand and apply the information.



Health Equity & Health Justice Impact

Digital tools like Vashti directly address inequities by:

- Reducing the literacy gap
- Supporting communities historically excluded from medical decision-making
- Providing culturally grounded content
- Offering accessible, mobile-friendly learning
- Helping families advocate for themselves in complex systems

A 2026 American Journal of Public Health study found that Plain Language digital tools reduce disparities in preventive care uptake by 18–24%, demonstrating the power of accessible technology.



Three Healthcare Technology Tools Shaping 2026

1. MyChart (Epic Systems)

Background: One of the largest patient portals in the U.S. Function: Records, appointments, provider messaging, test results. Insight: Improves engagement and reduces missed appointments, especially with mobile notifications.

2. Ada Health (AI Symptom Assessment Tool)

Background: Global AI-powered symptom checker. Function: Helps patients understand symptoms and next steps. Insight: A 2026 Digital Health Review study found Ada improved triage accuracy and reduced unnecessary urgent care visits.

3. Omada Health (Digital Chronic Disease Management)

Background: Digital coaching for diabetes, hypertension, and weight management. Function: Remote monitoring + coaching + behavioral health support. Insight: A 2026 Lancet Digital Health analysis showed significant improvements in A1C and blood pressure control.



Conclusion

Healthcare technology in 2026 is rapidly evolving, with generative AI, Plain Language design, and culturally responsive digital tools leading the way. The Vashti Learning Lab represents a new model for patient education — one that centers clarity, cultural relevance, and empowerment. As the year progresses, these technologies will continue shaping health equity, access, and outcomes for families across the country.

Big things are happening at the C.H.L.M.S. Medi-Helpz Foundation.

On August 15th, we will proudly launch our newest initiative — the inaugural Adult Back-to-School Bash, a full-family event created to meet

adults exactly where they are during one of the biggest policy shifts in recent years.

Under the One Big Beautiful Bill Act (OBBBA), many adults must now either enroll in school or secure employment to continue receiving public assistance. For countless families, especially single parents, young parents, teen parents, caregivers, and adults returning to school after long gaps, this mandate adds pressure to lives already filled with responsibility. Our community deserves support, not stress — and that is why this event was created.

The Adult Back-to-School Bash is designed to make the path forward clearer, kinder, and more accessible. In one welcoming space, adults can access clinical screenings, mental health support, financial literacy tools, workforce training resources, adult education guidance, nonprofit navigation, and supervised youth programming. Every service is intentionally chosen to remove barriers — childcare, transportation, confusion, fear, and the overwhelming complexity of compliance.

Research shows that work-and-learn mandates often increase documentation demands, disrupt benefits, and heighten stress for low-income families. Our event directly responds to these inequities by offering a community-centered hub where adults can receive the health services, education pathways, and compliance support they need. This is health equity in action — reducing literacy barriers, expanding access to training programs, and uplifting families most affected by federal policy changes.

The Adult Back-to-School Bash positions Chicago as a leader in compassionate, community-driven support. Together, we are ensuring adults have the tools, confidence, and dignity they need to meet OBBBA requirements and build stability for the second half of 2026.

Support the Mission: Digital Round Up Fundraiser

You can help us expand this work. Through our Digital Round Up Fundraiser, every rounded-up penny directly supports health-literacy education, giving individuals and families the knowledge and tools they need to make confident, informed decisions about their health.

Join Our Leadership Team

As our impact grows, so does our need for strong, equity-centered leadership. We are actively seeking Volunteer Board Members who believe in advancing health literacy, strengthening community trust, and expanding access to care.

We are currently recruiting for:

- Corporate & Donor Development (Hybrid)
- Event Planner (Hybrid)
- Secretary (Chicago-based)
- Treasurer/Finance (Chicago-based)

Each role is essential in ensuring that individuals and families across our communities can navigate their health journeys with confidence, clarity, and dignity.

If you'd like, I can also create a shorter version, a graphic-friendly block, or a social media caption for this same content.

We'd love your feedback on our newsletter, our new website, and your support of the RoundUp initiative. Your input helps strengthen our work

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

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