

Conexiones Latinas
Cuatro Condados Unidos
Jefferson-Walworth-Rock-Dodge

The mission of Conexiones Latinas is to inform and educate the Hispanic community of the services available in the counties of Dodge, Jefferson, Rock & Walworth.

For those of you who don't read Spanish, but have an interest in what *Conexiones Latinas* is all about, we will be including a brief summary in English of the articles included in the newsletter. If your organization would like to submit an article or other information for publication in future editions of *Conexiones Latinas* feel free to do so. Information that is time specific should be submitted at the beginning of the quarter **PRIOR** to the quarter in which your event will take place. Publication dates for the year are January, April, July, and October. We want *Conexiones Latinas* to work for you, so let us hear about your organization, upcoming events and information of interest to our community.

Information should be written and ready for publication when it is submitted. If possible, submit the information in Spanish. If this is not possible, you may send it in English and it will be translated by a *Conexiones Latinas* volunteer. Submit information to:

Conexiones Latinas
c/o Jodi Roberts
520 Handeyside Lane, Suite 3
Fort Atkinson, WI 53538 or fax to (920) 568-5023

January/February/March 2016

Las Multas por no Comprar...Penalties for not buying health insurance

Under the Affordable Care Act, the majority of people are required to have health insurance. If you have health insurance through your employment, Medicaid or Medicare, this meets the requirement. It is mandatory that most other people buy insurance. Low income households can qualify for subsidies to make the insurance cheaper. However, there are fines that have to be paid if you are required to have insurance and you don't buy it.

The fine goes up each year under ACA. For 2015 it is \$325 per adult and \$162.50 per child under 18 years old, with the maximum per family at \$975. Alternatively, a fine of 2% of household income can be imposed if it is more than the limits of \$325 or \$975.

In 2016 the fines will go up to \$695 per adult, \$347.50 per child, and a maximum of \$2,085 per household. The alternative fine is 2.5% of household income.

There are a few exemptions for people that don't purchase health insurance. There is no penalty if:

- A person is not insured for less than three months out of the year.
- A lower price plan is more than 8% of household income.
- Income is less than the amount needed to file a tax return (\$10,000 for a single person or \$20,000 for a couple).
- A person belongs to a known religious group that doesn't allow its members to have health insurance.
- A person is incarcerated.
- Certain exemptions apply for difficult life situations (for example, if a person has nowhere to live, has been evicted in the past six months or has gotten a notice that their utilities are being shut off).

The fines are determined when a person files their income taxes, and if they are not paid they will be held from future tax refunds. If you don't qualify for one of these exemptions, to avoid paying a fine, be sure to buy health insurance.

Los Beneficios de Seguro Social... Social Security benefits for 2016

Because consumer prices have stayed low during the past year, the amount of Social Security benefits and SSI benefits that 65 million people receive will not automatically increase in 2016. In following the Social Security law, the increase in benefits for Social Security and SSI happen automatically if the US economy experiences a rise in prices based on the Consumer Price Index for Urban Wage Earners and Clerical Workers. Because there was not an increase in prices between the third quarter of 2014 and the third quarter of 2015, for 2016 there will not be an automatic increase in benefits. More information about Medicare premiums and the Social Security and SSI benefits can be found at <http://es.medicare.gov>.

Reclamaciones de Compensacion...Reporting a Worker's Comp injury

A person who is injured at work can be eligible for certain benefits that are paid for by worker's compensation insurance. Except for employers who have fewer than three workers, or in the case of farms that have fewer than six workers for less than 20 days per year. Employers should provide insurance that covers injuries and illnesses related to the job. This insurance pays for medical bills, weekly benefits (2/3 of lost wages) while a person can't work, and a one-time payment for any permanent injury. To claim worker's compensation benefits, a worker has to report any injury or illness related to their job to a manager or supervisor within 30 days of when the injury occurred or when the worker realized that an injury or illness was related to their job. It is better to report any problems, including if the worker doesn't believe that an injury or illness will interfere with their job in the future. At times an injury or illness becomes more severe over time, so it is better to report even injuries that seem less serious so that you are protected if it turns into a problem in the future. For more information contact the Worker's Compensation Offices in Madison (608) 266-1340 or Milwaukee (414) 227-4381.

Como Presentar una Demanda... How to file a lawsuit with DOL

The Wage and Hour Division of the US Department of Labor is responsible for administering and enforcing some of the most important laws for the protection of workers. WHD is committed to ensure that workers in this country receive appropriate pay and that they are paid for the hours that they work, regardless of their immigration status.

If you have questions or concerns, you can contact them at 866-487-9243 or visit www.dol.gov/whd. They will direct you to the WHD office closest to you for assistance. There are more than 200 WHD offices in the country with professionals who are able to help you. The following information is useful for filing a suit with WHD:

- Your name
- Your address and telephone number (how can we get in contact with you?)
- The name of the company where you work or worked
- Location of the company (this can be different than where you worked)
- Phone number of the company
- Name of the manager or owner (Who should we ask to speak to?)
- The type of work that you did

Any other additional information that you can provide, such as copies of pay stubs, personal records of hours worked, or any other information about the payment practices of your employer would be useful. All services are free and confidential, whether you are documented or not. Remember that your employer cannot fire you, or in any way discriminate against you, for have filed a suit with WHD.

If WHD can't help you, every effort will be made to refer you to the appropriate agency or organization.

Sistema de Salarios...Workers Owed Wages

The Wage and Hour Division of the US Department of Labor enforces some of the most comprehensive labor laws of our nation. When we find violations, often we recover unpaid wages on behalf of employees. The agency does everything possible to locate and notify all employees of their owed back wages. Because of the transient nature of many people in the workforce, finding the workers can be complicated. If we can't find the employee immediately we keep their owed wages for three years while we continue to look for them. After three years, if we have not located the worker, we are required to send the money to the Treasury of the US. Do you believe that you may be owed back wages that have been recovered by the WHD as the result of an investigation? If so, you can search our worker database for those whom we have back wages waiting to be claimed. This application, available in English and Spanish lets workers or their advocates respond to a series of simple questions to check if WHD is holding recovered wages in their

name. If you are owed wages, then WOW will put you in contact with the office of WHD, which can verify your information and send you a check. The WOW system will help WHD with the critical task of ensuring that the money is legitimate and it is quickly paid to the worker who earned it.

The key elements include:

- Simple questions
- WOW search, easy to use
- Ability for advanced search, including from your smart phone
- All the information is supplied in Spanish

The phone number is 886-487-9243. Website www.dol.gov.whd

VAWA – Violence Against Women Act

This law was passed by Congress in 1994 and provides special protection to victims of domestic violence within the country and gives them the possibility of obtaining legal status without needing or depending on their abuser. To apply it is not necessary to inform the spouse of the process and they don't need to sign the application. If you are a victim of domestic violence you could benefit from VAWA. You could qualify for a self-petition for legal permanent resident status in the US if you were abused by:

- Your spouse who is a US citizen or a legal permanent resident
- Your parent or step-parent who is a US citizen or legal permanent resident
- Your adult child who is a citizen
- If your spouse (citizen or legal permanent resident) has abused your child.

It should be mentioned that if you are in the middle of a removal process (previously known as deportation) it might be possible to cancel the removal process under the VAWA law.

If the abuser is your spouse, it is important to prove that this was a legal marriage and in good faith. This means that you will need the marriage certificate and living proof of the marriage to show that this was a real marriage and not a marriage arranged to get immigration benefits. Also, you should prove that the victim is of good moral character.

The victim will have to provide a letter or sworn declaration that gives details of the relationship with the abuser from courtship, marriage and the abuse that happened while the relationship lasted.

To prove the abuse it is not necessary to have a pending criminal case or a conviction for the crime, you simply need to have credible evidence of the abuse or if you were a victim of cruelty. For a VAWA Visa you can prove the abuse in different ways.

1. Police report
2. Restraining order
3. Documentation/letter from a therapist or psychologist
4. Documentation/letter from a shelter or program that assists victims of domestic violence
5. Medical records
6. Records from a shelter
7. Other

In some circumstances where the victim wants to divorce the abuser you should present your application within the first two years after finalizing the divorce. If this is not done in time, the application will not be valid. The same happens if the victim remarries. The application will not be valid. They must wait to remarry until the VAWA request is approved in order not to affect the case.

If for some reason you do not qualify under the VAWA law, it might be possible to find other legal avenues such as the U Visa. If you need more information or have questions, you can call MMG Law at 608-819-6540.

Como Tomar el Medicamento... How to take medicines

It is important to consult a health care professional before taking any medications. This is especially important when it comes to prescription medicines. When you take a medicine that was not prescribed for you it is not only dangerous, it can also be illegal. Still, with all the risks many people take medicines that were not prescribed for them. There are different dangers associated with this and some of those our outlined here.

When a professional prescribes a medicine it is with the intention of treating or preventing a specific illness. Not all illnesses are equal and medical treatments vary. So, while your friend/cousin/neighbor has

an illness that is being treated with antibiotics, you don't necessarily have the same illness even though you might have similar symptoms. For example, viruses like those that cause the flu are not treated with antibiotics.

Medicines can be very complicated, and at times they interact with one another in ways that are not obvious. When a health care professional gives you a prescription, when they write it they are taking into consideration all the other medicines that you take, including those you take that aren't prescription medicines. This is a very important step when they are acting with caution so that your medicines are safe. Allergies present a very serious problem. For example, you might know that you are allergic to a specific medicine and you avoid it, but you might be allergic to a whole class of medicines. The health care professional that prescribes you the medicine will take all of this into consideration when prescribing something specific.

The point is; Medicine can be very beneficial, but only take what is prescribed for you is a matter of safety and to avoid risks.