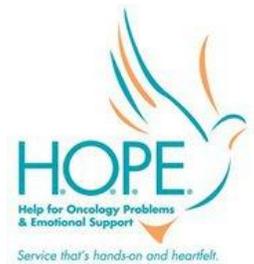


# H.O.P.E. LIFELINE



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H.O.P.E.'s Office Hours are Monday through Friday, 9:30—3.

**Please call in advance** to set up an appointment for:

- Intake
- Wigs/hats/scarves
- Pantry

Please direct all calls to the H.O.P.E. office at **717-244-2174**.

## Support Group Mtg.

Date: Wednesday, August 10

Time: 7:00 p.m.

Location: H.O.P.E. Haven

Speaker: Everyone

H.O.P.E. (Help for Oncology Problems & Emotional Support) is an all volunteer cancer support network that provides free assistance to cancer patients and their families facing the challenges of cancer. H.O.P.E. is a 501 (C)(3) non-profit funded through donations. Our office is located at 13275 Blymire Hollow Road, Stewartstown, PA. The official registration and financial information of Help for Oncology Problems and Emotional Support may be obtained from the Pennsylvania Department of State by calling toll free, within Pennsylvania, 1 (800) 732-0999. Registration does not imply endorsement.

H.O.P.E. does not receive funding and is not affiliated with the American Cancer Society. Funding comes from donations made by private individuals and the civic/business community.

Phone: 717-244-2174 or 717-244-2161.

(E-mail: [barb@hopeforcancerfamilies.org](mailto:barb@hopeforcancerfamilies.org) [www.hopeforcancerfamilies.org](http://www.hopeforcancerfamilies.org))

## Take a Swing at Cancer!

### 14th Annual Golf Classic Tournament

Saturday, August 20

Hickory Heights Golf  
Course



Spring Grove, PA

Continental Breakfast,  
Lunch, Lots of Prizes

Hole-In-One on #17 Wins  
\$5,000 for you/\$5,000 for  
H.O.P.E.

Call 717-244-2174 for  
information.

## Shrimp and Bull Roast

Saturday, October 8  
7—11 p.m.

Jarrettsville Gardens,  
Jarrettsville Fire Hall

3825 Federal Hill Road  
Jarrettsville, MD 21084

All You Can Eat Buffet

Shrimp, Pit Beef, Pit  
Turkey, Sides  
Beer and Wine



Silent Auction \* Door Prizes

Sponsored by *W. Dale  
Brougner Foundation*

## H.O.P.E.'S NEW ADDRESS

**Mailing Address:**

**P.O. Box 279,  
Stewartstown, PA 17363**

**Physical Address:**

**13275 Blymire Hollow Rd.,  
Stewartstown, PA 17363**

**Phone: 717-244-2174**

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*"The difference between school and life? In school you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson."*

- Tom Bodett

If you would prefer to receive our newsletter by email (and help us save postage), please send a note to our Assistant Director Carol Nelson, at [assistant@hopeforcancerfamilies.org](mailto:assistant@hopeforcancerfamilies.org), and she'll put you on our list. (And it will have color!)  
Thanks!

## FROM THE EDITOR'S DESK

August already? In some ways it feels as if summer has been going on for many months, because the heat has certainly been going on that long. But wait, it's back-to-school time?! I can only imagine kids' heads are spinning in this crazy new world.

July was a bit calmer for Barb and Carol and their office helpers. Our first Saturday in June at the **Markets at Shrewsbury** was a rainout, so we were granted a 'do-over' two weeks later and made \$1,000 that day. Thank you as always to the generosity of The Markets for including us as one of their yard-sale recipients, and thank you to the shoppers who also contributed!

At the end of July the **Hope Haven** will welcome its first family. A couple (one of whom is a nurse) will enjoy a shortened stay from Friday through Sunday. Barb is counting on this 'soft opening' to show us what works and what may need to be tweaked for families to come. (And who better to offer expertise than a medical person.) A grand opening for the Haven is scheduled for Saturday, September 24; watch for more information on that. We are also accepting applicants for future stays. Call the office and we will send you an application.

August is **appendix cancer month**. This is a fairly recent addition as this is a very rare cancer, although like a few others, it is being diagnosed in more people than before. See page five for a brief explanation of this cancer.

I use many sources for this newsletter, and one of my main sources is *The New York Times*. For specific cancer information I use such sites as Cancer.net, Centers for Disease Control, National Cancer Institute, MD Anderson, Johns Hopkins, ASCO, WebMD, and more, as well as sites for specific cancers. The *NYT* articles most often serve as jumping off points. In this newsletter, however, a *New York Times* article titled "**How to Dispute Surprise Medical Bills,**" by Melinda Wenner Moyer, although not specifically a 'cancer article,' is beneficial to every American who has ever been part of the health-care system. Ms. Moyer introduces her article by telling about the \$21,500 bill she got for the 10 stitches a doctor put in her daughter's one-inch cut on her forehead. This despite receiving the treatment in a hospital that was in her insurance company's network. She goes on to give excellent information and advice about how to contest surprise medical bills. (The article has a 'happy ending': the situation was resolved after she did a lot of what she writes about.) Read the article in the next two pages.

Page five in the newsletter usually has notifications about upcoming events and lighter information. Sure enough, you'll find an FYI of upcoming events, but the articles are anything but light. The first has to do with a phenomenon called 'dry drowning,' or secondary drowning, that usually occurs with children. The second is an FYI of a different nature: the York County Solid Waste Authority is talking about reopening the former landfill on Plank Road, which will require getting rid of the recreational facilities and nature trails. Please take a couple minutes to read both of these important articles.

## H.O.P.E.'S ANGEL CORNER

BY BARB TITANISH, PRESIDENT & CO-FOUNDER H.O.P.E.



Our wonderful **Twin Rose Lady Riders** had a benefit ride in May in which they raised over \$5,000 for H.O.P.E., and the bonus from that was a fun lunch and some of the riders a couple of weeks ago where they presented H.O.P.E. with the check from the ride.

A check from the **Mid-Atlantic Women's Motorcycle Rally**, the 3-day event that was held in June was also presented to H.O.P.E.. The rally donated over \$12,000 to our organization. These lady bikers have been some of our strongest, longest supports. GIRL POWER!

# In Our Increasingly Complicated, Bureaucratic Society, Knowledge is Power

According to The Commonwealth Fund\*, the United States ranks last in 11 high-income countries when it comes to medical care, despite outspending all the other countries. (The three top-performing countries are Norway, the Netherlands, and Australia.) The U.S. ranks last on access to care, administrative efficiency, equity, and health care outcomes. It ranks second on measure of care process (this includes preventive care, such as screening tests; safe care which includes computerized alerts and routine review of medications; coordinated care, i.e., communication between primary care doctors and specialists; and engagement and patient preferences).

It is unlikely these findings are surprising to anyone who has had to deal with our health care system – which is just about everybody. But those with catastrophic or chronic illness are particularly vulnerable to the failings of the system and can even suffer setbacks from their ‘medical care.’ One of these problems is surprise medical bills. These bills occur even when the patient receives treatment at a hospital that is in their insurance company’s network.

According to a 2020 report from the Kaiser Family Foundation, a nonprofit organization that focuses on national health issues, nearly one in five emergency room visits and up to one in six in-network hospital stays prompted an unexpected out-of-network medical bill. These bills arise because the patient may be treated by an out-of-network physician, who may work in the hospital but doesn’t work for it, and thus bills independently.

In January, a new federal law called the **No Surprises Act** went into effect, aiming to prevent health care providers from sending surprise bills to people with private insurance. (Protections like this were already in place for people with Medicare, Medicaid, and Tricare.) With this new law in place, many unexpected medical bills can more easily be fought or lowered to a reasonable amount. Here’s what you should know.

## 1. Determine whether your bill is covered by the No Surprises Act, and dispute it if so.

If you receive a surprise medical bill, first figure out whether that bill is illegal under the new federal law. The law covers people who receive insurance through their employers or a health insurance marketplace or who have individual plans they purchased directly from an insurance company. The law says that insurance companies have to cover, as if they were in-network, any out-of-network services incurred after receiving emergency or routine medical care at in-network medical facilities, as well as all air ambulance services.

If you receive a bill that you think violates the new law, you can challenge it in a handful of ways. The Centers for Medicare and Medicaid Services has a new help desk (<https://www.cms.gov/nosurprises/consumers/complaints-about-medical-billing>) and hotline (1-800-985-3059) that anyone can use to ask questions and file complaints. If a medical provider does send an illegal, surprise medical bill, that provider can be fined up to \$10,000. Your state may also have a consumer assistance program you can contact (<https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>). You might also be able to make the bill go away without a formal complaint. One woman was advised to contact the hospital’s billing department in writing and tell them that the bill was in violation of the No Surprises Act and they needed to contact her insurance company to resolve the charges. Within 24 hours the hospital called her and apologized.

## 2. Even if a bill is legitimate, you can still fight it.

Some surprise medical bills aren’t covered by the No Surprises Act. These include bills for ground ambulance services, bills for medical care provided by out-of-network urgent care centers that are not licensed to provide emergency services, and bills for some tests processed by out-of-network labs. But you can still contest these bills, or in many cases, at least reduce what you owe.

First ask the medical provider for an itemized bill that includes billing codes describing the care you received. If the provider is hesitant to give it to you, explain that the Health Insurance Portability and Accountability Act (HIPAA – so that’s what those initials stand for!) requires medical providers to share this information with patients.

Once you have itemized the bill, check whether the billing codes the provider used, which are usually strings of numbers, accurately describe the care you received. You can learn about the codes by Googling the code numbers along with the phrase ‘medical billing code.’ Often, medical providers bill for services they didn’t actually provide, or they bill for care that is more complex than what was delivered. If that’s the case, contest those charges and ask for a corrected bill by contacting the medical provider or the physician’s office directly.

*[Continued on next page]*

## How To Deal With 'Surprise Medical Bills'

*[Continued from previous page]*

You can also compare the amount of money the medical provider charged for each billing code with what insurance companies say is a reasonable amount to charge by looking up the codes on hospital websites or on the website of the nonprofit Fair Health Consumer (<https://www.fairhealthconsumer.org>). If you find that the charges were far more than the average out-of-network price, you can contest them as being unfair and even take the provider to small-claims court.

Another smart thing to do is to track down your insurance company's explanation of benefits – the statement that summarizes the medical services billed to the company – because your medical provider should have tried billing your insurance company before billing you. You can call your insurance company to get your statement, or you may be able to access it online on the company's website. If your medical provider didn't bill your insurance company first – meaning there's no explanation of benefits at all – don't pay the bill you received. Instead, call and ask the provider to bill your insurance.

### 3. Don't give up the fight.

It's unfair, of course that these burdens are placed on the consumer, especially when so many billing issues reflect mistakes made by the medical providers or insurance companies. But it's important to fight unfair medical bills in order to send a message to the broader health care industry. Hopefully these steps will provide encouragement and ammunition to eliminate one huge headache on your path to improved health.

**\*The Commonwealth Fund** is a private foundation whose mission is to “promote a high-performing health care system that achieves better access, improved quality, and greater efficiency, particularly for society's most vulnerable, including low-income people, the uninsured, and people of color.”



*"Faith is a knowledge within the heart, beyond the reach of proof."*

- Kahlil Gibran

## Appendix Cancer is Becoming Less Rare

August is appendix cancer awareness month. Appendix, or appendiceal cancer, is very rare; in the U.S. it has been thought to affect about one or two people per one million per year. However, recent studies show that it is becoming more common, particularly in people between the ages of 50 and 55, and affects men and women about equally. It is not known to run in families.

Appendiceal cancer grows from cells that make up the appendix, a small pouch of tissue in the abdomen. It is part of the intestines and colon, which absorb nutrients and remove waste from the body. We do not know what the appendix does, but it may help the immune system.

There are two main types of appendiceal cancer: epithelial and neuroendocrine. The first type grows from cells that make the lining of the appendix. This type of cancer is extremely rare. Neuroendocrine tumors of the appendix grow from cells that are involved in digestion and movement in the intestines. Neuroendocrine tumors are the more common type of appendiceal cancer. They are also called carcinoid tumors.

There is no known cause of appendiceal cancer and no known risk factors. Many people do not have symptoms when the cancer first starts. Later, when the tumor gets larger, symptoms can include pain, feeling bloated or growing abdominal size, a mass in the abdomen, nausea and vomiting and feeling full soon after eating. Many people are diagnosed after the appendix is removed when it is believed they have appendicitis. Treatment options include surgery and chemotherapy.

## Dry, or Secondary Drowning— Something Every Parent Should Know About

Summer may be a little less carefree but a lot safer for kids and parents when they are aware of the possibility of dry drowning, which occurs not in the water but hours later on dry land.

According to Dr. Danelle Fisher, vice chair of pediatrics at Providence Saint John's Health Center in Santa Monica, California, "dry drowning is drowning from fluid in the lungs that occurs not during submersion in water but up to 24 hours after swimming or bathing. Warning signs include distressful breathing, consistent coughing vomiting, unusual behavior, or extreme sleepiness."

if a child does have an event in water that requires help from a lifeguard and possible lifesaving measures, the parents are advised to seek further observation in a medical facility. This can include a chest x-ray, having an IV, and being monitored for signs of respiratory distress or compromise. Dry drowning can occur while the child is napping or down for the night because water in the lungs can induce vomiting, followed by choking.

Prevention suggestions include making sure children over the age of four have swimming lessons and that they are supervised by at least one adult at all times while near a body of water, even a bathtub. It is also advisable that parents and caregivers know CPR. Proper fencing around swimming pools is an important safeguard, too, as well as making sure all passengers on a boat wear life jackets. Bottom line: Keep an eye on that precious child at all times.



### Saubel's Stamps

Save Saubel's stamps! If you've been conscientiously collecting these stamps for H.O.P.E., please turn them in to us no later than **Wednesday, August 24**. Thank you.

### 50/50 Raffle

H.O.P.E. is having a 50/50 raffle and the drawing will occur at the **golf tournament on Saturday, August 20**, at Hickory Heights. You do not need to be present to win the raffle. Tickets are \$1.00 a piece or six for \$5.00. Call the office today to order your ticket(s). 717-244-2174.

### Fall Bingo

We're on for **November** in our same location—the **New Freedom Community Center**. Definite date is still being finalized. We will let all our bingo buddies know asap.

## As If Things Couldn't Get Any Worse...

York County Solid Waste Authority is attempting to reopen the old Hopewell landfill on Plank road. They've stated that their goal is to reprocess old ash from the site, then begin bringing down ash from York. This landfill was an EPA Superfund site from 1987-2005 due to groundwater contamination, and was ultimately shut down due to the contamination. The new proposal states that the site life is expected to be 27 years. Additionally, their proposal indicates the current elevation is 970 feet, the proposed new peak of the landfill will be 1050 feet. This would create an 80-foot mountain of waste. The recreation areas would be removed and rebuilt once the landfill is full in approximately the year 2050.

Residents in the immediate area say that their water is still regularly tested by YCSWA and that it periodically fails tests for high levels of **Trichloroethane**.\* The water company provides bottled water to affected residents until it tests clean again. From the current landfill site there are four creeks. One flows north into Spring Valley park; one flows east into Felton; the southern and western creeks flow into Stewartstown, which relies on a mix of county and well water, well water that is likely at least partially fed by these creeks.

Two meetings for concerned residents and citizens are scheduled. The first is Wednesday, August 4, at 7 p.m. in the Hopewell Township Building on Bridgeview Road. The second is Wednesday, August 10, at 7 p.m. in the Eureka Fire Hall. This meeting will include representatives from the York County Solid Waste Authority.

\*When inhaled or ingested **Trichloroethane** acts as a central nervous system depressant and can cause effects similar to those of ethanol intoxication, including dizziness, confusion, and, in sufficiently high concentrations, unconsciousness and death. The EPA has classified it as a Group C, **possible human carcinogen**.

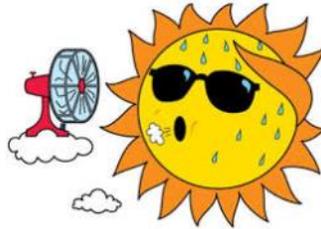
### Holiday Craft and Vendor Show

Join us on **Saturday, October 15**, from 8:30 a.m. to 2 p.m. for the Holiday Craft and Vendor Show in its new venue at the Stewartstown Presbyterian Church, on 14 College Avenue. In addition to fun holiday shopping in one place, there will also be a Chinese auction, a raffle, and delicious food from Tasteful Occasions Catering. We are still accepting vendors so if you're interested give us a call.

### Firewood

Our lumberjacks have been working hard cutting, splitting, and stacking wood for the cold temps around the corner. (Sure wish they'd arrive soon.) It's only \$200 a cord with free delivery within 20 miles of Stewartstown.

Visit Us on the Web  
Www.hopelifeline.org  
<http://www.hopelifeline.org>  
"Like" Us on Facebook:



*"Of all the forces that make for a better world, none is so powerful as hope. With hope, one can think, one can work, one can dream. If you have hope, you have everything."*

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RETURN SERVICE REQUESTED

H.O.P.E.  
Help for Oncology Problems & Emotional Support  
P.O. Box 279  
Stewartstown, PA 17363  
(717) 244-2174

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