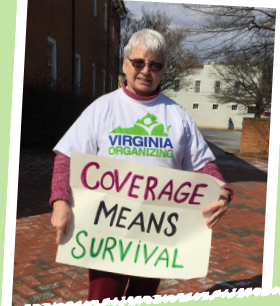


Bruce Smith and Jesse Killings attended the Consumer Financial Protection Bureau field hearing on predatory lending. Virginia Organizing leaders testified at the hearing.



Virginia Organizing supported Governor Terry McAuliffe's state employment "ban the box" executive action announcement on Friday, April 3 in Richmond.



Connie Birch of the Augusta/Staunton/Waynesboro Chapter stood in support of the Affordable Care Act and Medicaid expansion at a rally in Waynesboro.

News From the Grassroots

Celebrating the ACA, Looking to the Future

By Sahar Jawadi

On March 23, Virginia Organizing celebrated the 5th anniversary of the passage of the Patient Protection and Affordable Care Act (ACA). Since the ACA's passage, the number of uninsured Americans has dropped by 16.4 million. The percentage of uninsured Americans has decreased by 35 percent from the start of open enrollment in October 2013, making it the biggest improvement in the health care system in 40 years. Virginia Organizing Chapters across the state held events to honor the ACA and call for Medicaid expansion.

After five short years of the ACA, 30 million adults can no longer be denied coverage for a pre-existing condition, 105 million Americans no longer have a lifetime limit on their health coverage, and 76 million Americans are benefiting from preventive care coverage. Americans who have seen the biggest gains from the law have been minorities and young adults. More specifically, 2.3 million young adults gained health insurance coverage due to the ACA provision allowing young adults to remain on a parent's plan until age 26. Among African-Americans, the uninsured rate declined by 9.2 percent, resulting in 2.3 million adults gaining coverage. Moreover, the uninsured rate among Latinos has dropped by 12.3 percent, leading to 4.2 million adults

gaining coverage. It is safe to say by any measure that the Affordable Care Act has been a success!

There is, however, a potential threat to the ACA—the current U.S. Supreme Court case, *King v. Burwell*. If the Supreme Court rules that using federal tax credits to purchase insurance is illegal, an estimated 8 million Americans will lose their health insurance.

The ACA encourages states to set up health exchanges, or marketplaces, where people can shop for insurance. Since every American must have health insurance, the law provides subsidies to people who are enrolled "through an exchange established by the state." The federal government, however, does not have the power to make states create exchanges.

In the event that a state does not set up an exchange, people in that state can use the federal exchange instead. This is where the issue arises; under the current system, the government provides subsidies to people who earn between 100 and 400 percent of the federal poverty level in both federal and state-run marketplaces.

The argument raised by the plaintiffs, David King and three other Virginians, is that when the law stipulates giving subsidies, it only means people who qualify in state marketplaces. Since the federal government is not a state, the plaintiffs assert it is not allowed to provide a tax credit. Congress, the President, the Congressional Budget Office, and everyone else intended for those who use

the state-based marketplaces or the federal Health Insurance Marketplace to qualify for subsidies—this has never been a contested part of the law before the *King* case.

If the ACA subsidy provision is overturned, this will mean that tax credits and subsidies will not be available in 36 states that use the federal Health Insurance Marketplace. About 8.4 million Americans would lose their subsidies at an average of \$263 per individual per month, causing their insurance costs to go up. Without a tax break or subsidy, some people will be exempt from the mandate due to affordability. As a result, the price of premiums would rise because only those who felt they absolutely needed insurance would buy in, destabilizing the risk pool. The U.S. Supreme Court heard arguments regarding the case on March 4, 2015, and the court's ruling is expected in the summer.

If the Court undermines the ACA, it will be up to Congress to fix the wording in the law to ensure the 317,000 Virginians who benefitted from subsidies this year won't lose their health insurance. If the Court recognizes that the intent of the law was to provide subsidies for all those who qualify, no matter where they happen to live, there is greater hope that we can move forward and work on securing health insurance for even more Americans by closing the Medicaid coverage gap in Virginia.

Stay connected to Virginia Organizing as we wait for the Court's decision and share ways to take action to protect the ACA and expand Medicaid!

Real people. Real change.

Governor McAuliffe "Bans the Box" for State Employment Applications

On Friday, April 3, at Goodwill headquarters in Richmond, Governor Terry McAuliffe issued an executive order to ban the criminal history question ("ban the box") on state job applications. This historic moment was witnessed by Virginia Organizing supporters and leaders from Danville and Charlottesville who have experienced incarceration firsthand or have loved ones who are affected by policies for returning citizens.

"Virginia Organizing applauds Governor McAuliffe's bold action to let returning citizens know that they will not be defined by the past," said Danville Chapter leader Catherine Fitzgerald. "We are thankful that our Governor takes these issues seriously and believes in rehabilitation and second chances. When someone serves their time, it's important that person get a second chance."

Virginia Organizing Chapters celebrated this victory in addition to work done at the local level to "ban the box" on city and county job applications.

South Hampton Roads Chapter Tells Congressman Rigell: We're Not Fooled!

The South Hampton Roads Chapter gathered for the final "Light the Way" vigil outside of U.S. Representative Scott Rigell's Virginia Beach office on April 1. The leaders' message to Representative Rigell was, "we're not fooled by your lack of action on immigration reform." The action happened after Representative Rigell broke a promise to the Chapter leaders that he would ask U.S.

House of Representatives leadership for a vote on immigration reform. After the action, as he promised, Representative Rigell sent a letter to Majority Leader Kevin McCarthy asking for a vote on several proposed immigration reform measures. Great work, South Hampton Roads Chapter!

20th Anniversary Marked with Proclamations, Statewide Celebration in October

The Wytheville Town Council and the City Councils of Bristol, Charlottesville and Harrisonburg all issued proclamations in honor of Virginia Organizing's 20th anniversary in 2015!

In addition to local celebrations happening across the state, Virginia Organizing will hold a big statewide celebration at the annual Grassroots Gathering in Blackstone, Va. This year, we will meet Friday, October 9 to Sunday, October 11 at the Blackstone Conference and Retreat Center. Registration is now open! Visit gg2015.eventbrite.com or contact your local organizer to register.

You can also help us celebrate this year by getting sponsors for our Grassroots Gathering program book. To help, ask business owners, friends, family members, or others in your community to sponsor our 2015 Grassroots Gathering work. The sponsor will just need to fill out the form found at http://bit.ly/VAOrg_2015adform and follow the instructions to submit a camera-ready ad. For questions about the ad form, please contact Laura Ramirez at qramirez@virginia-organizing.org or 434-984-4655 ext. 221. Ads must be turned in no later than September 1, 2015.

Leader of the Month Kay Meyer

Kay Meyer has been a leader with Virginia Organizing for two years. In that time, she has shown a commitment to leadership development and working on the issues important to her local Chapter and community. She spearheaded efforts to communicate with new members and create a monthly Chapter calendar.



"When our local organizer, Teresa, called me, I didn't anticipate getting involved," said Kay. "But we just clicked and the issues were all things that resonated with me! I'm excited to be a part of such a diverse organization that tackles important issues."

Kay strongly values diversity within Virginia Organizing. "All voices are important," she said. "There is a challenge working on so many things, but we can't give up! We have to keep working to make the world a better place, even if it's just for one person."

Kay has attended almost every Light the Way to Immigration Reform event in South Hampton Roads and works hard to fundraise for her Chapter. She hosts and plans yard sales and other fundraising events to support the work of Virginia Organizing.

"I see people with so little give so much--it's inspiring," said Kay.

Thank you, Kay, for your dedication to a more just Virginia for all people!

VIRGINIA ORGANIZING

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Local Chapters and Areas Served

Augusta/Staunton/Waynesboro
Charlottesville/Albemarle County
Danville
Harrisonburg/Rockingham County
Fredericksburg
Lee County
Louisa County
Lynchburg
Martinsville/Henry County
Richmond
Roanoke
South Hampton Roads
Tri-Cities/Petersburg
Washington County
On Campus: UMW, VSU, CNU, UVA, E&H,
U of R, ODU, NSU, RU, TCC, VCU, JMU

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 @VAOrganizing

News in Brief

- Did you know that you can make a planned gift to Virginia Organizing to help continue grassroots organizing in the future? Contact Michele Mattioli at mattioli@virginia-organizing.org or 434-984-4655 ext. 223 for more information on estate planning gifts.
- The Fredericksburg Chapter held a Salsa Night fundraiser to celebrate Virginia Organizing's 20th anniversary!
- The Charlottesville Chapter rallied to support Medicaid expansion outside of a town hall meeting with Virginia Delegates David Toscano and Rob Bell. Delegate Bell opposes Medicaid expansion.
- In Staunton, Chapter leaders asked the City Council to consider banning the criminal history question from city applications. The City Council plans to review this practice and consider the ban.
- The South Hampton Roads Chapter hosted students from the UACT program at the University of Massachusetts for a week of canvassing on sea level rise and climate change in the area. The students also helped with "A Flood of Voices" where local people shared their personal stories of flooding and loss due to climate change.

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