

# Health Care Consumer

Newsletter of the Champaign County Health Care Consumers

## Task Force Files New Complaints

### *MBTF Asks Carle Executives for Meeting*

On July 7, 1998, the Medical Billing Task Force (MBTF) held a press conference at the Champaign County Health Care Consumers offices to announce the filing of new consumer complaints against Carle Clinic with state and federal agencies. In January of this year, the MBTF filed a series of complaints with the Federal Trade

Commission (FTC) against Carle for violations of the Truth in Lending Act (TILA). These new complaints are being filed with the Consumer Fraud Division of the Illinois State Attorney General's Office as well as with the Chicago and Washington DC Offices of the FTC.

The current filings with the FTC and the State Attorney General's Office include the following problems:

- Failure to properly file insurance
- Refusing requests for information or clarification of bills
- Excessive rates for services/fees above usual and customary
- Interest charged on billing mistakes
- Charges for services never received
- Harassing collections practices
- Denial of services due to outstanding balances

The complaints filed with the Federal Trade Commission

*continued on page 4*



Medical Billing Task Force volunteers Donn Barber, William Mueller, and Tracee Peebles-Palmer speak at July Press Conference. CCHCC received over 70 new complaints from news coverage.

## Support CCHCC Through Payroll Deduction This Fall

### *Public Interest Fund Available at Even More Workplaces*

Many of our members can support CCHCC through payroll deduction this fall during your workplace campaign. Just look for

CCHCC listed as a part of the Public Interest Fund of Illinois (PIFI). PIFI represents more than 30 organizations working for solutions to some of our community's most pressing problems. If you wish to use this convenient payment method to renew your CCHCC membership, make sure you select the Public Interest Fund of Illinois and designate your contribution to CCHCC. Thank you.

Area Worksites that let you support CCHCC through payroll deduction are:

AFSCME  
American Dairy Science Association

Champaign County  
Champaign County Forest Preserve  
Champaign County Health Care Consumers  
Champaign County Housing Authority  
Champaign Park District  
Champaign Schools  
Champaign Telephone  
City of Champaign

*continued on page 7*



## Fall 1998

Public Health Dept.	2
Advocates Advise	4
Senior Page	6



## Health Care Consumer

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44 E. Main St., Suite 208  
Champaign, IL 61820  
(217) 352-6533  
fax 352-9745  
cchcc@prairienet.org  
<http://www.prairienet.org/cchcc>

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## Public Health Services About to Begin *County Board Must Pass Ordinances*

Champaign County residents are one small step away from finally receiving the most basic public health services that most of the state and the nation already have. As soon as the Champaign County Board passes the necessary food, water, and sewage ordinances, public health services for county residents can begin.

The ordinances that are needed regulate the food, water, and sewage inspections, licensing, and fees. The county must pass ordinances that, at the very least, adopt minimum state standards for environmental health. These standards are already in effect — for example, new wells must be constructed by a state licensed contractor and the wells must meet minimum state standards. "The purpose of having county ordinances," says Clint Mudgett of the Illinois Department of Public Health, "is that the county gets to have local control of inspections and licensing, and gets the revenues from the fees."

The ordinances that need to be passed will not impose any new standards on county residents and contractors. The County Board will merely adopt the minimum state standards already in effect. The ordinances that the County Board will be asked to pass are the same ones already in effect for Champaign-Urbana residents.

The process for passing the ordinances begins with the Board of Health's approval of the ordinances, which are reviewed by the Illinois Department of Public Health to make sure they comply with state law. Then, the Board of Health forwards the ordinances to its parent committee of the County Board, the Human Services Committee. That committee then sends the ordinances to the County Board and recommends approval. It takes a 2/3 majority vote (18 yes votes) of the County Board to pass ordinances.

In June, the Board of Health met and approved the ordinances, which had already been okayed by the Illinois Department of Public Health. "The Board of Health has already done its job by passing the necessary ordinances. Now, the County Board needs to follow through and pass the ordinances without delay," said Jan Thom, a Savoy resident.

The County Board will have an opportunity to approve the ordinances at either their September meeting. "Until the County Board approves the ordinances, these basic public health services cannot begin" said Gale Fella, Administrator for the Champaign-Urbana Public Health District.

In April, after tremendous public pressure from county residents, the County Board finally voted to sign a three-way contract between the County

*continued on page 5*



*Members of the Friends of Public Health met for a planning retreat earlier this summer.*



# CCHCC Receives Governor's Home Town Award

by Vicki Stewart, Director  
Retired Senior Volunteer Prog.

The Champaign office of RSVP has nominated one of their stations each of the last eight years for this award. Seven of those nominations have been finalists and of those seven, five have been selected as winners. Our nominee this year is a popular RSVP station that happens to be a sister program within the Corporation for National Service.

On June 17th, the Champaign County Health Care Consumers won the 1998 Governor's Hometown Award.

Every RSVP station is seeking programs where a group of community volunteers have identified a community need and gone to work and solved the problem.

CCHCC's Senior Task Force has been instrumental in establishing the local Medicare 100 program, the Prescription Drug Alert, the Friends of Public

Health campaign, and even saving a rural health clinic in the county. Volunteers assist in all of those projects and our bulk mailing team handles many enormous mailing for CCHCC as well.

CCHCC was selected for senior citizen volunteerism, one of the four categories in each of eight population groups or sizes. Champaign County nominees are generally included in the next to largest population group.



*CCHCC and RSVP Board and Staff receive CCHCC's Award presented by Norm Simms, Director of Illinois Department of Commerce and Community Affairs, from left: Katharine Flessner, Lilia Peters, Belinda Summers, Nancy Greenwalt, Norm Simms, Jo Hopkins, Vicki Stewart, Alan Scott, and Linda Turnbull.*



## Volunteers to Begin Calling for Phone-a-thon September 28

*CCHCC will talk to members about current campaign through October 8*

Volunteers will be calling CCHCC members about the medical billing campaign and renewing their support. "This is the biggest event for the organization each year," said Nancy Greenwalt, Executive Director. "It is our largest single fundraiser and for a group that relies as heavily as we do on membership dues and donations that says a lot."

CCHCC hopes to raise \$20,000 in contributions and workplace pledges through this campaign. For this phone-a-thon, volunteers will be encouraging

members to contribute to CCHCC a number of ways. People can write a one time contribution, pledge to break up a contribution into quarterly payments, or by giving through a payroll deduction at your workplace. If you want to save CCHCC a call, mail your support or workplace pledge in today.

Although it is a huge fundraiser, the phone-a-thon does more than just raise money for CCHCC. "The phone-a-thon is a unique opportunity to talk to our members about our issue work. We

plan to talk to a thousand members about our medical billing and insurance organizing. It is a huge effort that affects nearly everyone in the county," said Greenwalt. See cover story for more on medical billing.

Most of the work of the phone-a-thon is done by volunteers. So CCHCC could use your time to make this event a success. If you can't volunteer, Greenwalt adds, "you can help by greeting our callers warmly and supporting CCHCC generously."



## Advocates' Advice: Medical Billing and Medicaid

The CCHCC Consumer Health Hotline has recently received many calls from consumers who are Medicaid beneficiaries and who are getting billed for services that should have been covered by their IDPA Medical Card. **Attempting to collect payment for medical services from someone on Medicaid, when Medicaid assignment was accepted, is against the law.**

Unfortunately, not many consumers know this, and become frustrated as they try to either figure out a way to pay a medical bill that they cannot afford, or correct the mistake. The consumers who have reported this problem to the CCHCC advocates have also reported that they have notified both the health care providers and the Department of Public Aid, and that both have told the consumers that the bills are their responsibility. It appears that neither the providers nor the Public Aid workers are alerted to this form of Medicaid Fraud.

This is very simple. If a provider accepts Medicaid assignment by photocopying the person's Medical Card, the provider is not allowed to try to collect payment from the consumer for the services for which Medicaid assignment was accepted. Attempting to collect payment from a Medicaid beneficiary is a form of Medicaid Fraud. The provider might even be billing both the consumer and the Illinois Department of Public Aid (IDPA pays the Medicaid bills). But even if the provider says that they are not billing IDPA, or that they have tried, but IDPA is too slow, it is still against the law to attempt to collect payment from a Medicaid beneficiary.

If a provider is trying to collect payment from a consumer who is a Medicaid beneficiary, the consumer should immediately notify both the provider and IDPA and let

## Medical Billing Complaints continued from front cover

in January included:

- Delays in crediting payments and failure to properly credit accounts
- Inappropriate interest charges on bills pre-dating 1997 and failure to provide meaningful disclosure of credit terms
- Failure to honor and provide meaningful disclosure of grace periods and billing cycles.

At the July 7th press conference, Task Force members Tracee Peeples-Palmer and Donn Barber spoke about their own problems with Carle's billing practices. Both Tracee and her husband Fred have been denied services at Carle Clinics in Champaign-Urbana based on outstanding charges, most of which they do not owe,

even though they are both currently covered by Health Alliance HMO. Tracee said, "Fred has a serious heart condition and regularly sees a cardiologist and takes medication every day. After all this took place it was time for him to get a refill on his heart medication. Fred was told that they could not refill his medication until he had a physical by his cardiologist. Well, Carle would not allow him to see his cardiologist because of this outstanding balance, even though Fred is covered by Health Alliance."

Donn and Susan Barber's billing problems stem from Carle's practice of charging fees for services that are well above insurance companies' "usual and customary" rates for this geographic area. After several months of adjusting the Barber's bills to reflect the amount paid by their insurance company, Carle reversed this policy without notice and began charging them for the excess amount. Donn said, "Although we have insurance that covers usual and customary expenses, our insurance company claims that Carle Clinic charges considerably higher than the usual and customary fees for our area. Because of this, and because Carle Clinic no longer seems to accept assignment from my insurance company, my wife and I now have billing problems with Carle

*Advocates' Advise continued*  
them know what is happening and request that the provider immediately cease billing the consumer. If someone on Medicaid gets a notice to go to court over medical bills, go to court, do not agree you owe the money, find legal assistance.

If you or someone you know is being billed for medical services that are covered by Medicaid, please contact Claudia or Lisa at the Consumer Health Hotline at 352-6533.



*Tracee Peeples-Palmer and Fred Palmer discuss their complaints with CCHCC Staff, Claudia Lennhoff. Tracee and Fred are both being denied access to providers at Carle Clinic even though both are covered by Carle's Health Alliance HMO.*



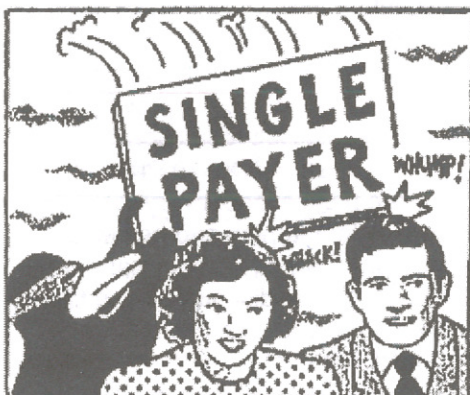
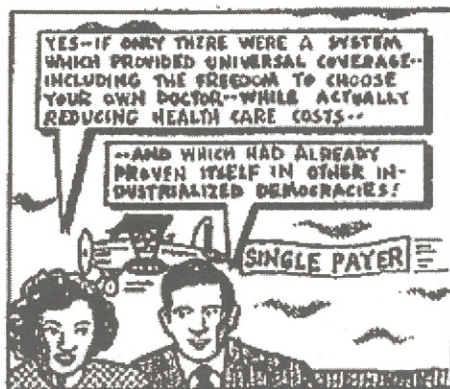
Clinic which threaten her relationship with them and put her health care future in question."

MBTF volunteer Bill Mueller spoke as moderator of the press conference, "As for Carle Clinic Association and Health Alliance, someone in a position of authority there needs to reassess their billing and collection policies. Carle Clinic can bring many positive things to communities. It is a shame to see the efforts of its health care professionals diminished by the practices of its Patients Accounts Department. Until Carle makes the needed changes, it is not an institution that the people of East Central Illinois can trust."

Following the press conference, the Task Force sent a letter to Carle Clinic asking for an open meeting between the Clinic and consumers. The letter was sent to Carle's Board of Directors, CEO, Chief Administrative Officer, Chief Financial Officer and Manager of Patients Accounts. Recently, Carle Patients Accounts Representatives have told consumers that Carle has temporarily halted all interest charges while they are working on improving their billing system. However, Carle has not made any public statement to this effect, and spokespeople for Carle still deny that there are any systemic problems with their billing system.

In their letter, the MBTF commended Carle for taking the first step in improving their billing system and requested that they hold one or more meetings with the Task Force, Carle Clients and members of the larger community. They stated, "By engaging in such an open dialog, Carle can make sure that its new billing system will reflect the needs and priorities of families in Champaign County and in other areas served by the Clinic." Previous attempts to meet with Carle Clinic have been rejected; however, MBTF members remain hopeful.

If you have had billing or insurance problems please let CCHCC know at 352-6533.



### Public Health Department continued from page 2

Board of Health and the Champaign-Urbana Public Health District (C-U PHD) for the C-U PHD to provide public health services to county residents. The contract specifies that the County Board should pass the ordinances without delay. "The County Board has a duty pass these ordinances. Not only is it in the contract with the C-U PHD, but it's their duty because when the voters passed the 1996 public health referendum, state law required the County Board to take this step," says Jan Anderson with the League of Women Voters of Champaign County.

"Passing the ordinances should not be a problem, and many steps have been taken to make it as easy as possible for the County Board to do its job", says Liz Mazur, a Friends of Public Health member. "For example, the Illinois Department of Public Health sent two representatives to a special County Board and Board of Health study session in May to answer questions about public health and the ordinances" said Mazur.

During that session, the IDPH officials assured the County Board that the ordinances would

provide local control over environmental health standards and practices. George Rudis of the IDPH stated that "This isn't about tearing down a community, it's about building a healthier community." County Board members were also reminded that it is their legal duty to pass the ordinances, and that the ordinances could be as strict as they wanted, but that at the very least, the ordinances must adopt the minimum state codes already in effect.

"The ordinances that the Board of Health is forwarding to the County Board have already been reviewed and approved by the IDPH," says Jackie Fothergill, Rantoul resident and nurse. "The County Board should hasten the approval of the ordinances so that the C-U PHD can provide these badly needed public health services to the residents of Champaign County," says Fothergill.

"Even though this should be simple and quick, we shouldn't be surprised if the County Board tries to drag its feet on these ordinances. They've dragged their feet on every single responsibility they've had in helping set up the County Health

*continued on page 6*



## 100 and Plus Programs Open to New Members

CCHCC is seeking new members in their continued effort to assist seniors in managing their out of pocket health care expenses. You may be qualified for the Medicare 100 or the Medicare Plus programs.

### Who qualifies?

1. Do you receive **Medicare Part A and Part B** Insurance?
2. Are you disabled?
3. Are you 65 years old and over?

If you answered yes to **any** of the above questions and meet income guidelines, you qualify.

### Income Guidelines

\*Single persons annual income may not exceed \$16,100.

\*Married couple's annual income may not exceed \$21,700.

\*Whether you are single or married, your total assets (excluding your home) may not exceed \$25,000.

\*You can **not** be receiving Illinois Public Aid.

We have two programs based on agreements signed by CCHCC, Provena Covenant Medical Center, Pro Ambulance Service and over 80 physicians. We offer discounts on prescriptions at participating Pharmacies, on eye glasses, meals at Provena Covenant Cafeteria and free parking at the Provena Covenant Medical Center.

Medicare 100 and Medicare Plus make quality health care affordable at only \$20 a year, but they do not replace insurance or health maintenance organizations.

Sarah March from St.

Joseph has been a member since 1985. "This program has helped me a lot with my prescriptions. I have saved a lot of money because I am on a fixed income." Dorothy Utley from Champaign stated that she has been a member for 19 years every since it was at Burnham hospital.

If you need help filing out your application, we will be glad to assist you. So don't hesitate call Belinda at 352-6533 for more information.

## Medicare HMOs

There is a new kind of insurance for members of Medicare, the Medicare Risk HMO. Premier Choice, Health Alliance and Carle's product, is the first Medicare Risk HMO for this area. This is very different from regular Medicare.

It, like most HMO's, locks you into a network of providers (predominantly Carle for Premier Choice). If you travel a lot or are used to more choice of provider, this may be a difficult restriction.

Risk HMOs like Premier Choice must accept everyone who applies for the plan and has Medicare parts A and B. They cannot refuse or even discourage you from using their plan due to your health condition.

Risk HMOs are highly regulated, so if you feel you've been discouraged from joining, had other problems with Premier Choice or other Medicare HMO, or other questions, please call CCHCC at 352-6533.

## Thank You

*CCHCC would like to Thank all Medicare 100/Plus members, seniors and everyone who made a donation for our 4th Summer Bakeless Bake Sale. We reached our goal \$1250. Hooray! Hooray! If you would still like to make a contribution, you can send your check to ATTN: CCHCC Medicare 100/Plus Bake Sale. This money will help seniors that cannot afford the \$20.00 per year. Thank you all again for your donation!*

—Belinda Summers

*Public Health from page 5*

Department — it's been a real betrayal and disrespect to the residents of Champaign County who voted to create the County Health Department almost two years ago," says Jan Thom.

Ms. Thom and the Friends of Public Health ask that county residents contact their County Board members and urge them to pass all the necessary ordinances so that public health services can begin. "We've already waited too long. Now we're just one step away, and we will make sure the County Board follows through," says Thom.

## Prescription Drug Alert

**ELAVIL, 25 mg capsule, 100 capsules**

Also known as AMITRIPTYLINE

**CARLE RX EXPRESS - \$47.87, 10.35 generic**

602 W University Ave, Urbana, 383-3250

**CHRISTIE CLINIC PHARMACY - \$6.98 generic**

1801 W Windsor Rd, Champaign, 366-1278

**COVENANT PHARMACY - \$12.30 generic**

1400 W Park St., Urbana, 337-4545

VIP discount only

**DOCTORS BLDG PHARMACY - \$5.15 generic**

301 E Springfield Ave., Champaign, 356-1819

**JERRY'S IGA PHARMACY - \$7.79 generic**

2010 S Philo Rd Urbana, 367-4390

with Medicare 100/+ discount - free delivery

**KMART PHARMACY - \$44.99, 10.59 generic**

800 W Bloomington Rd., Champaign, 356-2839

**THE MEDICINE SHOPPE - \$39.81, 7.10 generic**

1607 S Prospect Ave., Champaign, 352-7070

with Medicare 100/Plus discount - free delivery

**MEIJERS PHARMACY - \$45.97, 5.37 generic**

2401 N Prospect Ave., Champaign, 353-4000

**OSCO DRUG PHARMACY - \$47.69, 9.69 generic**

Champaign Market Place Mall, 352-4272

**REVCO PHARMACY - \$66.59, 11.99 generic**

Eastwood Shopping Center Mahomet, 586-4914

60 or over 10% discount

**ST. JOSEPH APOTHECARY - \$48.12, 8.53 generic**

218 Lincoln St. Joseph, 469-2232

**SCHNUCKS PHARMACY - \$44.36, 8.54 generic**

109 N Mattis Ave., Champaign, 351-8497

200 N. Vine St., Urbana, 337-6551

with Medicare 100/Plus discount

**TARGET STORES - \$43.99, 7.99 generic**

2102 N Prospect Ave., Champaign, 355-3345

**WAL-MART DISCOUNT CITIES - \$8.78 generic**

913 W Marketview Dr., Champaign, 352-1490

pledges to beat other pharmacy prices

**WALGREEN DRUGS - \$45.99, 9.99 generic**

1813 W Kirby Champaign, 356-0521

Elavil, also known as Amitriptyline, is often used to relieve symptoms of depression and to decrease bed-wetting. It is important to develop a relationship with your pharmacist. It may be dangerous to pick up different prescription drugs at different places. Always make sure your doctors and pharmacist know all the drugs you are taking to protect you from dangerous interactions and side effects. Contact your pharmacist or CCHCC for more information. Priced August 24, 1998.



Workplaces continued from front cover

City of Urbana  
C-U MTD  
C-U Public Health District  
C-U Sanitary District  
Cunningham Township  
East Central Illinois Area Agency on Aging  
Federal Employees  
Illini Media Company  
Illinois Center for Citizen Involvement  
Mental Health Board  
Mental Health Center/Centerpoint  
NovaNet  
Parkland College  
Prairie Skies  
Severns, Reid, and Associates  
State of Illinois Employees  
University of Illinois  
University of Illinois Retirees/SURS  
Urbana Free Library  
Urbana Park District  
Urbana Schools  
Wolfram Research  
Worklink

## Illinois Kid Care Cost Sharing

Services	Up to 133% of Federal Poverty Level	133-150% of Federal Poverty Level	150-185% of Federal Poverty Level
Monthly premiums	No Premiums	No Premiums	\$15 for one child, \$25 for two, \$30 for three or more children
Well-baby/well-child visit, immunizations	No Fees	No Fees	No Fees
Medical visits	No Fees	\$2 per visit	\$5 per visit
Prescriptions	No Fees	\$2 per prescription	\$3 for generic drugs \$5 for brand drugs
Emergency room in non-emergencies	No Fees	\$2 per visit	\$25 per visit
Annual Family Cost Sharing Limit	Does Not Apply	\$100	\$100 plus premiums

*Kid Care Annual Income Standards for a family of four is 133% of FPL is \$21,879; 150% of FPL is \$24,675; and 185% of FPL is \$32,904.*

*Participants in the KidCare Health Insurance Rebate Program follow the cost sharing requirements of their employer-sponsored or private plans.*



Telecommunications with a purpose.

**Save at least 10% over and above your current long distance plan and earn money for CCHCC.** Affinity has the calling plan for you.

Affinity is a long distance provider which guarantees savings of at least 10% over your current provider's plan, with a double money-back guarantee. AT&T and MCI bills calls by rounding up to the next minute. Affinity uses incremental billing, which bills calls in six second increments, so you only pay for what you use. Incremental billing can save you between 4% and 12% on your entire bill, depending on the length of your calls. Affinity also provides three different calling plans, so you can pick the one that best fits your needs.

Besides being a great offer by itself, if you designate CCHCC as a recipient, Affinity will donate 5% of your monthly long distance bill to us, at no cost to you. If you would like more information about this program, please contact Nanda at 352-6533 or call the Affinity Corporation at 1-800-670-0008.

### Kid Care continued from back cover

have a co-pay ranging from none to \$5 for brand name medications. Services to be covered include doctor and nursing care, hospital and clinic care, lab tests and x-rays, prescription drugs medical equipment and supplies, medical transportation, dental care, eye care, psychiatric care, podiatry, chiropractic care and physical therapy.

Families with incomes up to 185 percent of FPL employer-sponsored or private insurance can receive help from KidCare to pay their premiums, but will continue to receive services provided by the original plan.

If you think you may be eligible to get this coverage for your children, call 1-800-226-0768 for

information or 1-800-323-4769 for more information.

Netta Gillespie, CCHCC Hotline Volunteer Advocate, asks that you call the Hotline (352-6533) to let us know about your experiences in applying for and participating in the program. The benefits of your experience will be shared with others. "We also hope you will let us know if you feel you should be eligible but are turned down or if you have any difficulty in finding out how to apply or to get other information you need with respect to this program.

"Meanwhile, we congratulate our Legislature, and the Governor for passage of this much-needed legislation," said Gillespie.

## CCHCC Membership Renewal Form

☐ \$120 - Patron ☐ \$60 - Sponsor ☐ \$40 - Family  
☐ \$25 - Individual ☐ \$20 Low-income/Senior ☐ \_\_\_\_ Other

**Change of Address/Phone:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Contributions to CCHCC are tax-deductible.**

**Please return to: CCHCC, 44 Main, Suite, 208, Champaign, IL 61820**



# Kid Care is Now State Law

## The Illinois Children's Health Insurance Program

Kidcare, The Illinois Children's Health Insurance program, was passed by the State Legislature and signed by the Governor in August. This legislation will provide affordable insurance coverage to Illinois children under 19

whose family income is below 185% of the federal poverty level, or 200% in the case of pregnant women who are not otherwise insured. For example, for a family of four, 133% of the FLP for 1998 is \$21,879; 185% of the FPL is \$32,904.

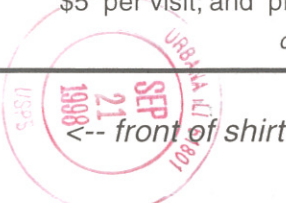
deductibles will be assessed according to income level, with an annual family cost limit of none to \$100 (or \$100 plus premiums to those with other coverage). Well-baby and well-child visits will be free to all in the program. Depending on income, per visit fees will range from none to \$5 per visit; and prescriptions will

*continued on page 7*

## CCHCC T-shirts \$12

CCHCC T-shirts are in! Show your support for the Champaign County Health Care Consumers by wearing one of these handsome high quality shirts. T-shirts are available in white, natural, navy, green, black and red, in a variety of sizes. Shirts are \$12 (\$13.50 for XXL) and are available at the office. All proceeds go to CCHCC.

Stop in and talk to Nanda or Amanda between 8:30 AM-5 PM Monday through Friday, call 352-6533 to place an order, or mail a check to our office. Add \$2 for S & H if you want your shirt mailed to you.



**"Power concedes nothing without a demand."**

**Frederick Douglass  
Abolitionist**

*back of shirt*



Champaign County Health Care Consumers  
44 East Main Street, Suite 208  
Champaign, IL 61820

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