

The

Harmonizer



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Monthly Newsletter for Music City Couples

August 2008

Serving Nashville & All Of Middle Tennessee and Surrounding Communities

Health Insurance Getting Skimpier



Health insurance premiums rose 5% this year for coverage that's getting skimpier, researchers say.

The 5% increase was comparable to last year's uptick. Overall, premiums for family coverage increased to \$12,680 and premiums for single coverage increased to \$4,704, according to the Kaiser Family Foundation and the Health Research and Educational Trust. Employers pick up, on average, about three quarters of that cost.

Over the past decade insurance premiums have grown much more quickly than wages and inflation. That wasn't the case this year. But to help slow the rise of health insurance costs, companies are increasingly offering coverage that requires their workers to pay more of their medical expenses before the insurance will kick in.

In just one year the percentage of workers enrolled in high-deductible insurance of \$1,000 or more jumped from 12% to 18%.

"We may be seeing the tip of the iceberg of a trend toward less comprehensive, skimpier health insurance coverage for many working people," said Drew

Altman, president and CEO of the Kaiser Family Foundation, which conducts health research.

The shift toward high-deductible insurance was most dramatic for workers in small businesses, where more than one in three covered workers must pay at least \$1,000 out of pocket before their plan will start to pay a share of their health care bills. Generally, the more liability customers assume for their health expenses, the less insurers will charge them.

Often, high-deductible plans are coupled with health savings accounts. Consumers who enroll in such plans can set aside money on a pretax basis and then use the savings to help pay for some of their medical expenses. Also, the accounts can be used to help pay for retirement.

The Bush administration has aggressively pushed the accounts as a way to lower health care inflation and make consumers smarter shoppers. Altman said the Kaiser survey released Wednesday shows more companies opting for health savings accounts. But a bigger trend was the movement toward high-deductible plans with no savings component.

Northtowns Orthopedics of Buffalo, N.Y., made the transition to a high-deductible plan with a health savings account about three years ago. The company also contributes to an employee's savings account -- enough to cover 70% of the insurance plan's deductible.

"We were in double-digit increases every year leading up to the decision to move," said Joel Farwell, Northtowns' administrative executive. "The costs for our local HMOs was basically a runaway train."

Many workers didn't like the move, particularly those with higher medical expenses, but Farwell said he's certain most of them have saved from the move and get better health care. The company saved about \$4,000 per family as a result of the change to high-deductible insurance.

Birthdays

- Aug 02 – Ed (of Bob)
- Aug 04 – Jim (of Gary)
- Aug 04 – Geoff (of Gene)
- Aug 11 – Gerald (of Randy)
- Aug 12 – Joseph (of Steven)
- Aug 18 – Tanya (of Chris)
- Aug 20 – Steven (of Randall)
- Aug 22 – Jon (of Cliff)
- Aug 28 – Noel (of David)
- Aug 29 – Bob (of Ed)

Anniversaries

- Aug 01 – Angie & Debbie (1-Year)
- Aug 03 – David & Brian (27-Years)
- Aug 08 – Eldon & Tim (6-Years)
- Aug 19 – Steve & Joe (10-Years)
- Aug 23 – Joe & Garry (12-Years)
- Aug 24 – Holly & June (7-Years)

COUPLES

SPOTLIGHT

Randall & Steven
Nashville, Tennessee



Joined December 31, 2007

About Our New Couple:
Randall's Birthday: 06/19
Steven's Birthday: 08/20
Anniversary: 03/23/06

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The vast majority of the nation's 46 million uninsured work for small businesses. This year's survey showed about 62% of firms with fewer than 200 workers offer a health insurance benefit. Meanwhile, 99% of large businesses offer coverage, a number that has barely budged over the past decade.

"We're just seeing two very different stories, one for small employers, one for larger ones, with smaller employers increasingly offering benefits that look more and more like the benefits people get in the individual marketplace," Altman said.

In the individual marketplace, consumers purchase coverage directly from a company. Such plans are regulated by the states, and many people with pre-existing conditions have a hard time buying coverage on the individual market.

Over the long haul, premiums have increased 119% since 1999. Workers' earnings increased 34% during the same period and overall inflation increased 29%.

Altman said the 5% increase is unusually low, but it's not going to last.

"The one thing that's very clear is we haven't done anything to change the fundamental drivers behind increases in health care costs," Altman said. "So at some point the rates of increases in health care costs will rise again to levels we've seen in the past."

In a separate report released Wednesday, a survey of leading employers indicates that their health care expenses are expected to increase about 6% next year - to \$9,660 per employee, according to Towers Perrin, a firm that specializes in improving company performance.

The survey indicates that more firms are having success in holding health care costs below general inflation, a rarity just a few years ago. Those firms are placing more emphasis on managing the health of their workforce by paying for such things as smoking cessation and subsidizing gym memberships. They're also helping workers better manage diabetes and other chronic conditions so that they can avoid hospitalizations and other expensive treatments. (AP)

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August Dinner Night Out "The Original" Monell's Dining & Catering circa 1880



1235 6th Ave North
Nashville, TN 37208
(615) 248-4747
Catering: (615) 726-4938

Great southern food served family style in a historic setting

Since the fall of 1995, we have been serving Nashville's community with great southern fare. Our passion for quality food and service as well as flexibility and professionalism makes us a leader in the Nashville restaurant and catering scene. Whether you are looking for a place for your rehearsal dinner, wedding reception or company event, we will make it happen!

At Monell's, the table service is communal. All items are passed around the table and the excellent staff at Monell's soon replenishes an empty bowl. Each day's menu includes 2-3 meats, 3-4 salads, 4-5 hot vegetables, drink and dessert.



How you met:

"We met at Karaoke at our local bar, Randall asked Steven to dance and the rest is history...:""

How you found Music City Couples:

We found Music City Couples thru my cousin's (Lloyd) MySpace page

If you wish to be featured in next month's issue, please send in your information with a current photo to webmaster@musiccitycouples.org

Monell's Dining Photos



Favorite Recipe**Butterscotch Bars**

¼ Cup – Oleo
1 Cup – Brown Sugar
1 – Egg
1 Cup – Flour
¼ Tsp - Salt
1 Tsp – Vanilla
¾ Cup – Nuts

Directions:

Cream Butter, Sugar and Eggs
Add Dry Ingredients, & Nuts, & Flavoring
Spread in well oiled pan
Bake 300-Degrees for 30-Minutes

Email Your Favorite Recipe

info@musiccitycouples.org

Share Your Family Recipe

And we will post it here

A New Recipe
Every Month

Compliments of:
Music City Couples

Events Calendar**Grand Ole Opry**

Package: Main floor seats, Hotel,
Tours at an affordable price.
800-251-1864

www.musiccitytours.com

Stirrup Nashville

1529 4th Ave. South
Nashville, TN, 37210
615-782-0043

Your New Favorite Neighborhood Bar

Info@StirrupNashville.com

Lipstick Lounge

1400 Woodland St, Nashville, TN, 37206
This relaxed east Nashville dance club also
features live music and theme nights.

Tribe

1517A Church St, Nashville, TN, 37203
Sophisticated, straight-friendly gay nightclub
fills a niche in Nashville.

Play Dance Bar

1519 Church St, Nashville, TN, 37203
Gay-friendly dance club boasts DJs, karaoke,
female impersonation, theme nights, snack bar
and a private lounge overlooking the stage

COUPLES

The Music City Couples Network, an organization of hundreds of loving and committed gay and lesbian couples believes that the Federal Marriage Amendment is an unconscionable assault on the rights of millions of American citizens, and is joining other organizations seeking its defeat.

According to the Human Rights Campaign (HRC), the amendment "would not only deny marriage to same-sex couples but could also deny any state legislature or electorate from ever voting to pass their own state's domestic partnership, civil union or marriage laws. Under the Federal Marriage Amendment, courts could be barred from enforcing the legal protections

that a legislature provides through civil union or domestic partnership laws."

Civil marriage, other forms of relationship recognition, and basic civil rights protections are essential components that make all families, including families headed by same-sex couples, safer and more secure. Civil marriage and religious marriage are two separate things.

Religious institutions will never be forced to bless relationships with which they disagree, just as today religious institutions can refuse to marry couples of different faiths or individuals who have been divorced.

*****COMING EVENTS*****

Jun: Pride Weekend Jun/1st.
Jul: 4th. Annual Festivities
Jul: Movie Event "Sordid Lives"
Aug: Dinner Night Out – Monell's
Sep: Dinner Night Out – Red Restaurant
Oct: Wiener Roast & Bonfire
Nov: Waiting On A Host
Dec: Waiting On A Host

Newsletter Submissions

Send us your Current News, Favorite Recipe, and Announcements that you would like to have added to our Monthly Newsletter. Send all submissions to, Webmaster@musiccitycouples.org no later than the First Friday of Every Month. Anything received after that Friday will be included in the next month's issue

Hosts Needed

Music City Couples is in search of couples willing to Host a Party in their home, back yard, or even a Park. If you have the desire to be a Host, please contact:

Larry and Bobby.

info@musiccitycouples.org

615-824-9966 – Home

Movie Night Out

Several of our couples have been asking if we plan to re-instate the monthly movie night out. We need your help. If you would like to take charge of our Monthly Movie Night Out, please drop us an email:

info@musiccitycouples.org

Dinner Night Out

Everyone loves to eat. Certainly you have a favorite Restaurant. If you would like to see us have a Monthly Dinner Night Out, please forward your Restaurant Choices and help us plan the monthly event. Simply send us an email:

info@musiccitycouples.org

Camping

Contact Barb & Jane
Kingston, Springs, TN

info@musiccitycouples.org



Music City Couples is an organization of committed gay and lesbian couples in the Greater Nashville and Middle Tennessee area. The organization serves to provide a forum for gay/lesbian committed couples to strengthen their own relationships while also providing a social and supportive structure for their fellow committed couples. Music City Couples holds no religious affiliations and makes every attempt to respect the privacy of its couples.