

SBE TODAY

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FEBRUARY 21, 2013

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Too Young for Medicare, Couple Gets Coverage Under Obamacare

As a child growing up in Guadalajara Mexico, **Salvador Gomez** started working at age ten to support his family, which included two younger brothers and three younger sisters. Both his father and grandfather had fallen sick and eventually had their legs amputated, which meant they could no longer work. So Gomez took on two jobs to pay the bills. At the age of twenty, a friend helped Gomez move to California in hopes of finding a better paying job.

"I just worked one job and it was, man, a lot of help," Gomez said. "In one year, I buy the house for my mom."

For forty years, Salvador, now 62, worked hard in the U.S. and supported his family back home in Mexico, as well as the three boys he was raising in the United States. Over the last decade of his career he worked as a maintenance man at a local hotel, painting, repairing things and doing a little plumbing and electrical work as well.

During that time, he and his wife received health care from Kaiser Permanente, which was paid for by his employer. Having good coverage was a necessity -- Maria had a painful stomach condition, Diverticulitis, which caused episodes of pain so severe she often required hospitalization.

"It was a pain, like, from one to ten, I think it was a ten," Maria said.

But when the hotel's lease expired two years ago, they shuttered their doors and let Salvador go -- which meant that he, in turn, had to let his insurance go. He and his Maria worried about what would happen the next time her stomach problems flared up.

"I was scared, because where am I gonna go?" she said.

Maria's stomach condition wasn't the couple's only health concern. Both also require medication to keep their cholesterol levels down. When Salvador went to pick up their prescriptions after his insurance ran out, the pharmacist said Kaiser would no longer cover the bill, and asked if Gomez had the

money to cover the cost out of pocket -- the total was nearly \$160 a month.

"He said, 'I can't afford it but I need it,'" Maria recalled.

There was, they discovered, another option: The pharmacist told Salvador he could go to LifeLong Medical Care, a network of community clinics, to see whether or not they were eligible to enroll in a special program that would cover the cost of their medications. So the couple made their way to the LifeLong Over 60 Health Center in Berkeley, California, to explore their options.

"I went there and, for me, it was hard to believe," Salvador said. "I'm so happy -- I discovered a lot of things that I never knew."

What Maria, 60, and Salvador, 62, discovered was that they are too young for Medicare -- eligibility begins at age 65 -- but they do qualify for the HealthPac program, which is run by the County of Alameda. HealthPac is a combines of the previously-existing County Medical Service Program with an influx of new federal dollars from the state Low Income Health Program (LIHP), also known as the "bridge to healthcare reform."

In order to enroll for benefits through LIHP, patients must qualify for either the Medi-Cal (California's Medicaid program) expansion or the Health Benefits Exchange, both of which are set to roll out on January 1, 2014 as part of the Affordable Care Act. The goal of the bridge program is to get as many people as possible enrolled now so it will be easier to transfer them into the new program in 2014, at which time all U.S. citizens will be required to have health insurance.

There are already approximately 90,000 people enrolled in HealthPac in Alameda County. A majority of those, 42 percent, are Hispanic. Another 14 percent are Black, 15 percent are Asian and nine percent are white.

HealthPac covers comprehensive health-care services at a select network of providers

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REQUESTS FOR BIDS & SUB-BIDS

Sub Bids Requested From Qualified
DBE Subcontractors & Suppliers for

**San Francisco Bay Area Rapid Transit -
Ashby & North Berkeley Stations Sidewalks
and Wayfinding Improvements**

Project No. 15NX-110

Location: Berkeley, CA

Bid Date: March 5, 2013 @ 2:00 PM

McGuire and Hester is seeking qualified subcontractors for the referenced project in the following trades: signage & striping, trucking, waterproofing, and handrails.

We will pay up to and including one and one-half percent (1-1/2%) of your bonding cost. Certification assistance is available, as well as viewing plans and specs.

McGuire and Hester

9009 Railroad Avenue • Oakland, CA 94603

Phone: 510-632-7676 • Fax: 510-562-5209

Contact: Kevin Exberger

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REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Construction of Runway Safety Area Improvements

South Field, Oakland International Airport

Port of Oakland

BID DATE: February 27, 2013 @ 2:00 PM

We are soliciting quotes for (including but not limited to): We are soliciting quotes for (including but not limited to): Trucking, Air Operations Area Construction Traffic Control, Air Operations Area FOD Control, Traffic Control, Temporary Barricades, Temporary Erosion Control, Survey, Blast Fence, Clearing & Grubbing, Furnish & Install Geogrid, Furnish & Install Geotextiles, Furnish & Install Gabion Rock, Gabion Rock Baskets, Seed & Mulch, Underground, Concrete, Concrete Head/Wing Walls, Media Filter, Rejuvenate AC Pavement, Striping & Marking, Signs, Electrical, Airfield Lighting, Wick Drains, Transverse Grooving and Construction Materials.

O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710 • Phone: 510-526-3424 • FAX: 510-526-0990

Contact: Jean Sicard

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE participation. Plans & Specs are available for viewing at our office.

**1100 Ocean Avenue - Request for Bid
(San Francisco)**

Cahill Contractors, Inc. is requesting bids for the 1100 Ocean Ave Multi-Family Housing project from **ALL TRADES** except for the following (which have already been bid out):

**Geo Piers, Exterior Building Maintenance System, Elevator, Fire Sprinkler,
Solar Hot Water System**

The project consists of 5 stories of wood framing on a concrete podium. The area of the building is approximately 85,000 sf. The ground floor includes a community room, commercial shell space, offices and parking. The upper levels will contain 71 units (studios, 1, 2 and 3 bedroom units). There is 1 three-bedroom manager's unit on the ground floor. The 2nd floor podium includes an outdoor courtyard space.

The project is slated to break ground in May/June 2013 and be complete by October / November 2014 (18 Month Schedule).

This project is funded in part by the MOH/HRC. As such, the HRC's LBE, Construction Workforce and Prevailing Wage Policies apply.

Voluntary Pre-Bid Meeting

Date: 02/20/13 @ 10 AM

Location: Cahill SF Office

425 California Street, Suite 2200

1100 Ocean Avenue Bids

Due Date: 03/08/13 @ 2 PM

Plans and Specs can be downloaded from Cahill's FTP site by going to the link below:

<https://cahillcontractors.box.com/s/o1astc5fp0wf0oc53gwz>

CAHILL CONTRACTORS, INC.

Contact: Julie Park (jpark@cahill-sf.com) • Phone: 415-986-0600

Requesting sub-bids from SBE/MBE/WBE/
OBE subcontractors/vendors for:

**Project Name: Vegetation Management
Services for Power Line Clearance,
Specification 466,**

Los Angeles Department of Water and Power

Our Bid due date: February 28, 2013 2 PM

Subcontracting opportunities include: full line clearance trimming and removal services, mobile fueling, supplying hand tools, chain saws, personal protective safety equipment, uniform purchase and cleaning, mobile equipment maintenance, advertising, debris handling, site cleanup, equipment rental.

For information on the availability of plans and specifications and the bidder's policy concerning assistance to subcontractors in obtaining bonds, lines of credit, and/or insurance, please contact our office prior to **February 25, 2013, 2PM.**

Davey Tree Surgery Company

Contact: Rick Edson

Email: Rick.edson@davey.com

PO Box 5015 • Livermore, CA 94551

Phone: 925-443-1723 • Fax 925-443-1751

SKANSKA
in association with **AECOM**

**I-805 North Improvement
Design Build Project
Caltrans Contract No: 11-2T2004**

Current and ongoing procurement opportunities for the I-805 North project are available through the project procurement website: www.usa.skanska.com/I805North

**Bid Packages available are: Construction Survey, Rebar, Structure Concrete,
CIDH, Electrical, and Drainage Pipe**

Bid packages will be posted to the site on a continual basis. Plans, Specs and additional information are also available on the site. If you need assistance, please contact **Dave Sharpnack** at 951-684-5360. UDBE and Non-UDBE subs are encourage to participate.

Skanska is an Equal Opportunity Employer



REQUESTS FOR BIDS & SUB-BIDS

PA Consulting Group, Inc. (PA) is seeking certified and qualified SBE and DVBE subcontractors to provide support on the Marginal Cost Study and Rate Consulting to the Los Angeles Department of Water and Power.

Solicitation Number: RFP 90110
Bid Due date: 03/13/2013 at 2:00pm

Description of Work: Provide consulting services and assist the Los Angeles Department of Water and Power with marginal cost studies and rate consulting services for both the Water and Power Systems.

PA intends to subcontract all or part of the following tasks requested in the RFP, as appropriate:

- An analysis on the impacts that energy efficiency will have on revenues;
- An analysis that water conservation measures will have on revenues;
- Rate design approaches utilized in the water and utility industry; and/or
- Rate design approaches utilized in the power utility industry.

Preferred Competencies include one or more of the following areas:

- Knowledge of power and water utility industry operations, regulation and finance;
- Specialized expertise with rate structures for municipal and investor owned electricity utilities;
- Specialized expertise with rate structures for municipal and investor owned water utilities;
- Costs and financing opportunities for energy efficiency programs; and/or
- Costs and financing opportunities for water conservation programs.

If your firm would like a copy of the RFP or other information related to this opportunity, please contact PA. We are also willing to provide assistance to interested SBE/DVBE subcontractors in obtaining bonds, lines of credit, and/or insurance.

If interested, please respond with qualifications by Friday, March 1, 2013 to the following address, fax or email.

Wayne Lafferty • Email: wayne.lafferty@paconsulting.com

PA Consulting Group, Inc.

One California Plaza

300 S. Grand Avenue, Suite 3840, Los Angeles, CA 90071

Phone: 972-548-6993 • Fax: 213-621-3082

RGW Construction Inc. is seeking all qualified Disadvantaged Business Enterprises (DBE's) for the following project:

**Construction of Runway Safety Area Improvements South Field
 Oakland International Airport**

Owner: City of Oakland

AIP 3-06-0170-63, AIP 3-06-0170-64, AIP 3-06-0170-(Future)

Engineer Estimate: \$28,000,000 - 600 Calendar days

DBE Goal: 20.07%

Bids: February 27th, 2013 @ 2:00 PM

Requesting Sub-quotes for (including but not limited to): Electrical, Fencing, Grinding, Striping/Markers, Surveying, Trucking, Erosion Control, Clear & Grub, Signs-Roadside, Underground, Gabion Basket and Security Services.

Scope of Work: Temporary barricades, clear & grub, excavation, remove existing pavement, prepare subgrade, grind pavement, drainage culverts, place new & recycled AB, new AC, electrical and striping of new pavement surface.

RGW is willing to breakout any portion of work to encourage DBE participation. Contact us for a specific item list.

Plans and Specs are available to view and copy at our office. Contact **Karim Massoud at 925-606-2400** for any questions, including bonding, lines of credit, insurance or equipment and material suppliers. Subcontractors should be prepared to submit payment and performance bonds equal to 100% of their quotation.

RGW Construction, Inc.

Contractors License A/B 591940

550 Greenville Road • Livermore, CA 94550 • Phone: 925-606-2400 • Fax: 925-961-192

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REQUESTING BIDS FROM QUALIFIED
 SBE/V/SBE/WBE/MBE/DVBE SUBCON-
 TRACTORS AND SUPPLIERS
 FOR THE FOLLOWING PROJECT:

**Glen Helen Parkway Grade Separation
 W.O. No. 14 H14057**

**The County of San Bernardino Department of
 Public Works**

Bids: February 28, 2013 @ 10 a.m.

This is a highway project with the typical items of work associated, but not limited to: Aggregate, CIDH Pile, Clear and Grubbing, Concrete Barrier, Concrete Crack Sealing, Construction Area Signs, Consult - Enviro Compliance, Core and Saw, Demo Bridge, Demo Minor, Earthwork and Base, Imported Borrow, Electrical H'Way, Fence & MBGR, Minor Flat Concrete, Joint Seals, K-Rail, Landscape, Erosion Control, Metal Bridge Rail, Minor Concrete Structure, Pavement Grinding, Paving PCC, Plane A C, Paving ASPH Concrete, A C Dike and Misc, Pile Drive, Pipe - Coor Steel, Precast Concrete Pipe, Prestress Concrete, Ready Mix Concrete, Rebar, Rock Slope Protect, Sign Structures, Signs Roadside, Stripe and Mark, Structure Excavate Bridge, Structure Excavate Site, Traffic Control, Trucking.

C.C. Myers, Inc. is willing to break down items of work into economically feasible units to encourage SBE/V/SBE/WBE/MBE/DVBE participation. If you are interested in any of this work, please provide us with a scope letter or contact us immediately. Please contact C.C. Myers, Inc. for assistance with viewing plans and specifications for this project.

Conditions or exceptions in Subcontractor's quote are expressly rejected unless expressly accepted in writing. Subcontractor and Supplier quotes are required 24 hours prior to the bid date to enable thorough evaluation.



C.C. Myers, Inc.

3286 Fitzgerald Rd. • Rancho Cordova, CA 95742 • 916-635-9370 • Fax 916-635-1527

Each Subcontractor shall be prepared to submit faithful performance and payment bonds equal to 100% of their quotation. The Contractor will pay standard industry rates for these bonds.

Contact C. C. Myers, Inc. for assistance with bonds, insurance, lines of credit, equipment, supplies or project plans and specifications.

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PUBLIC LEGAL ADVERTISEMENTS

UC SAN FRANCISCO MEDICAL CENTER

ADVERTISEMENT FOR BIDS

Subject to conditions prescribed by the University of California, San Francisco Medical Center, sealed bids for a lump-sum contract are invited for the following work:

**1701 Divisadero 3rd & 4th Floor
Dermatology Clinic Space Expansion
Project Number: 13-755
Contract Number: L00153**

Description of Work: Expansion of the Dermatology Clinic on the 3rd and 4th floors at 1701 Divisadero Street. Work includes Conversion of the existing 4th floor offices into exam rooms, addition of fire alarm strobes to new exam rooms, reconfigure and upgrade the 4th floor waiting room and reception areas, reconfigure the 3rd floor office area to new office and exam room.

Estimated construction cost: \$250,000 - \$350,000

BIDDER QUALIFICATIONS: To be allowed to submit a bid, Bidders must have the minimum experience and certify their firm has not been cited by the Medical Center for health, safety, infection control or interim life safety violations, set forth in the Supplementary Instructions To Bidders.

Bidders must submit qualification documents in a sealed envelope at **2:00 PM, Friday, March 1,**

2013, at: Office of Design and Construction, University of California, San Francisco, Medical Center, 3333 California Street, Suite 115, San Francisco, CA 94118. Phone: (415) 885-7257. Bidders will be notified whether or not they are allowed to submit a bid for this project **within five (5) business days** of the due date of the Contractor's Statement of Experience (Exhibit 13).

Procedures: Bidding documents will be available at 10:00 AM, Thursday February 14, 2013, and will be issued only at:

**UCSF Documents, Media & Mail (UCSF-DMM)
1855 Folsom Street, Room 135
San Francisco, CA 94103**

Contact Persons:

**Ben La (415) 476-5030 (9AM - 5PM)
Lisa Gee (415) 502-4523 • Fax No. (415) 476-8278**

Bidding Documents and complete advertisement can be viewed and may be ordered on line at the following website address: <http://www.ucsfplans.com/>

Bidders must attend a **mandatory** pre-bid conference at **10:00 AM, Monday, February 25, 2013.** For details, see above website address.

Bids will be received only at Office of Design and Construction, University of California, San Francisco, Medical Center, 3333 California Street, Suite 115, San Francisco, CA 94118. Phone:

(415) 885-7257. **Bid Deadline:** Sealed bids must be received on or before **2:00 PM, Wednesday March 13, 2013.** And Bids will be opened after **2:05 P.M.**

Every effort will be made to ensure that all persons have equal access to contracts and other business opportunities with the University within the limits imposed by law or University policy. Each Bidder may be required to show evidence of its equal employment opportunity policy. The successful Bidder and its subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents and to pay prevailing wage at the location of the work.

The work described in the contract is a public work subject to section 1771 of the California Labor Code.

The successful Bidder will be required to have the following California current and active contractor's license at the time of submission of the Bid: **GENERAL BUILDING CONTRACTOR, B**

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA

University of California,
San Francisco Medical Center
February 2013

Too Young for Medicare

■ Continued from page 1
in Alameda County.

Through HealthPac, Salvador and Maria Gomez were once again able to afford their medication payments.

"I had to pay in the beginning, I think, \$5 (co-pay) for each time," said Salvador. "That's nothing."

Furthermore, one year before he lost his employer-paid insurance, Salvador's doctors at Kaiser diagnosed him as pre-diabetic.

Having been a relatively healthy man for most of his life, Salvador had a difficult time understanding how he could have a chronic health condition.

"When they told me I feel so bad, so down," Gomez said.

"It's because of the way we eat," Maria said. "We grew up eating pork -- a lot of things you're not supposed to eat."

At first the couple found it difficult to change their lifestyle, but eventually they switched to a primary diet of fish and chicken. They stopped frying everything, and now either boil or steam their food.

Salvador still regularly goes to the Lifelong clinic for eye exams and other tests. Twice

a year he consults with nutritionists there -- they've told him he must continue to eat healthy and exercise, to avoid full-scale diabetes.

"I try to do whatever they told me because I want to live, I don't want to die," Gomez said. "And if I don't do something (they tell me), I feel it."

Maria helps her husband maintain a healthy lifestyle, and she appreciates what the changes have done for her own health -- she's lost weight and the new diet helps with her stomach problems.

Nevertheless, since their switch to HealthPac, she's had to go to the emergency room at Highland Hospital in Oakland twice for her stomach problems. She had heard horror stories of people waiting long hours there to be seen in the emergency room.

"The first time that I went it was kind of scary," Maria said, "Are they going to take me or not?"

She was pleasantly surprised when they saw her after only a half-hour. She was thrilled when they asked her if she preferred a doctor who spoke Spanish.

"I speak English but when I'm in pain, I forget everything," Maria said.

Maria spoke with the doctors at Highland about how to avoid hospitalization in the future.

"Because I don't want to abuse the system, I want to go only if I need it," Maria said. "I know there's a lot of people that need it (emergency services) maybe more than me."

The doctor advised her to switch to a liquid diet when she's experiencing pain, and he also prescribed her painkillers.

"I'm blessed with this program," Maria said. "It's really scary not to have it (insurance) with this sickness."

Now that Salvador is retired and Maria only works three days a week cleaning houses, they struggle to make ends meet.

"We don't live a fancy life," Maria said.

They only eat out on special occasions, and their children pay their cell phone bills and often buy their groceries. Just as Salvador once supported his family, so his children help him now.

"When you support your parents the blessings (are) going to come back to you," he said.

This article was written as part of a New America Media reporting fellowship, made possible by The California Endowment.

Source: New America Media