Jim Lafferty shows off his artwork with the artist, Jan Wilkinson purchased at the COCA event on 9/5/14. COCA donated proceeds from the event to MHA.

Corinne O’Connor thanks John Hawkins from AB&C for donating Eagles tickets to MHA which she won at a raffle at an October 2nd Buckley’s Tavern event.

Jim Lafferty and Crystal Rush, Ms. United States promote our race. Ms. Rush has chosen mental health as a part of her platform during her reign.

Executive Director Jim Lafferty and Assistant Director Emily Vera speak with Dr. Karyl Rattay, Director of the Delaware Division of Public Health, who was one of the speakers at the 4th Annual Medical Symposium-The Face of Addiction: Across the Ages.

Inside:
• Q & A with Don Keister
• E-Racing the Blues® is 10/26!

Learn how you can get involved!
(302) 654-6833
(800) 287-6423
www.mhainde.org
A message from Jim Lafferty

Executive Director, Mental Health Association in Delaware

You will read an article in this issue written by Lauren Golt, who is helping MHA with several of our fundraising events. She writes about the MHA’s E-Racing the Blues Race. In it she quotes actress Glenn Close who said “The mentally ill frighten and embarrass us. And so we marginalize the people who most need our acceptance. What mental health needs is more sunlight, more candor, more unashamed conversation.”

In 2012, there were an estimated 43.7 million adults aged 18 or older in the U.S. who experienced a mental illness in the past 12 months. This represented 18.6 percent of all U.S. adults.

An estimated 16 million adults aged 18 or older in the U.S. had at least one major depressive episode in the past year. This represented 6.9 percent of all U.S. adults, 2.6% experienced bipolar disorder and 1.1 percent experienced schizophrenia.

According to the latest statistics from the National Institute of Mental Health (NIMH), 40 to 50 percent of all people with bipolar disorder or schizophrenia go untreated each year. The number of untreated people suffering from some other disorders, such as anxiety or depression, is even greater.

The study concluded that the main types of stigma facing those with a mental illness included the stigma associated with using mental health services, and shame or embarrassment. Other barriers included fear of disclosing their mental condition, concerns about confidentiality, wanting to handle their problems on their own, and not believing they need help.

Those most affected by the stigma included young people, men, minorities, people in the military and, perhaps surprisingly, those working in the health field.

“We found that the fear of disclosing a mental health condition was a particularly common barrier,” lead study author Dr. Sarah Clement said. “Supporting people to talk about their mental health problems, for example through anti-stigma campaigns, may mean they are more likely to seek help.”

We all play a role in eliminating stigma. MHA programs plays a role in reducing stigma by educating people that mental health conditions are medically treatable conditions.

Now back to Glenn Close, “What mental health needs is more sunlight, more candor, more unashamed conversation.”

Thanks to everyone for your support of the Mental Health Association in Delaware.

Jim
In December 2012, Don and Jeanne Keister lost their youngest child, Tyler, to a heroin overdose. He was 24 years old.

Tyler did not fit the “Hollywood” stereotype of an addict. At Caravel Academy, where Don Keister is the headmaster, Tyler was voted homecoming “Prince” for three years. He played football for Caravel, which earned the state championship in 2005, when Tyler was a senior, and he was recruited to play football for Wesley College.

Like many students, he experimented with alcohol and marijuana in middle school. But at some point, Tyler began taking prescription pain pills. At Wesley, partying eclipsed studying; he left after one semester. Tyler got clean at a sober living house in Colorado, but by 2011, back in Delaware, he was snorting heroin, which is less expensive than pain pills.

A methadone program helped for a time. But by summer 2012, he was injecting heroin. Six weeks of detox and rehab followed. A few days of drug use in fall culminated in an overdose. He spent four days in a coma before passing away.

In Delaware, there are too many young people like Tyler, and the problem is only escalating. Between January and August of this year, Delaware had 132 suspected overdose deaths, many of which involved prescription painkillers or heroin. That’s up from 99 people in all of 2013. They come from all walks of life and all income levels.

To raise awareness for the problem and help others, the Keisters in February 2013 cofounded atTAcK Addiction, whose capital letters represent the initials of their son’s name: Tyler Armstrong Keister.

“We want to educate students and assist families who are seeking information about addiction,” Don Keister said. “We’re trying to break the stigma.”

Is there still a stigma attached to addiction?

No one wants to admit that they have a problem. Society looks down on it at this point. Because of that stigma, only one in 10 people might get help. One of our friends said: “It’s not about bad people getting good. It’s about sick people getting well.”

atTAcK Addiction actively lobbied for the 911 Good Samaritan Law, which passed in July 2013. What is this about?

If someone calls 911 to save a life due to an overdose, the caller can’t be prosecuted or arrested if they’re in possession of drugs or have used them.

Do people know about this law?

I’m amazed that when I ask people if they know what it is, they say, “No.” We’ve purchased a billboard on Kirkwood Highway and we’ve placed advertisements. We pass out cards with the information on it when we go out to speak to groups. We advertise at the vehicle inspection lanes.

atTAcK Addiction was also an active advocate for expanded Naloxone access. What does this mean?

The brand name of the drug is Narcan, and it counteracts an overdose. It’s been used to save lives in a number of states. It can be delivered through the nostrils or injected. [The Department of Health and Social Services announced on Oct. 9 that classes that teach how to administer Naloxone would be available to community members, thereby expanding its use beyond medical providers and first-response teams.]

Do many people with addictions also have a mental health condition?

Very often they do go together. Some people who get into drugs have depression or other mental health issues.

What are other factors?

We know of people in recovery who were in an auto accident or had surgery and were given pain pills. The prescription was for too many pills, which they took for too long. Or, these pills are kept in the house and kids find them and take them to parties. We feel there needs to be better monitoring by the physician and more education about how addictive these pills can be.

Awareness is an important part of your mission. Was there much discussion in the family when you decided to put the cause of Tyler’s death in his obituary?

No, we all agreed that the reason should be listed. When Tyler was in the hospital, friends and family came to us and said, “If we had known we would have tried to help.” And, you know, we should have told them. We realized that if we’re going to break the stigma, we needed to put it in the obituary. We felt people should know.

Although atTAcK Addiction is young, do you feel it’s had an impact?

We get positive feedback. The people who work with us share the same passion; we’re trying to make a difference in others’ lives. We have people in recovery working for us and want to support them in any way that we can. And it’s been a form of healing for us. We hope we’ve experienced something that no one else will have to experience.
The 12th Annual E-Racing the Blues© Race

By Lauren Golt

The 12th annual E-Racing the Blues© 5K Run/Walk and 10K Run is Sunday, October 26 at the Riverfront in Wilmington. With over 61,000 Delawareans suffering from mood disorders, such as depression and bi-polar disorder, the MHA is an imperative organization in our community. Please consider running, walking or donating to show your support!

Day of registration begins at 7:30 a.m., followed by the 10K run at 8:30 a.m., the 5K run at 9:45 a.m. and the 5K competitive and recreational walks shortly after. E-Racing the Blues© is one of the few races in the area that offers competitive walking. All events are chip-timed, one of the most accurate timing devices used today. Awards are given to individuals with the best time in their age group. Prizes are given to the team who raises the most money and the team with the highest number of members. Each participant receives a free long-sleeve t-shirt and enjoys a wide selection of refreshments at the conclusion of the race. Registration is underway and we offer a $5 pre-registration discount until 10/21. Visit www.eracingtheblues.org to download a registration form.

In July actress Glenn Close spoke openly about mental health. She said, “The mentally ill frighten and embarrass us. And so we marginalize the people who most need our acceptance. What mental health needs is more sunlight, more candor, more unashamed conversation.” The mission of the Mental Health Association in Delaware is to do exactly what Glenn Close references;

- to “e-race” the stigma surrounding mental illness.
- to promote improved mental well-being for all.
- to provide education and opportunities for individuals to identify early warning signs of mental illness and subsequently provide programs and an environment that supports recovery and improves resilience for these individuals.

E-Racing The Blues© is the MHA’s primary fundraising event. Your support helps to improve the community’s understanding of mental health and funds the comprehensive programming that the MHA provides to thousands of Delawareans each year.

Thank you to the following businesses for sponsoring this year’s race (list as of 10/01/14):

Gold Sponsors: Aloysius Butler & Clark, Christiana Care Health System

Silver Sponsors: Ashland, Bayhealth, Hatzel & Buehler Inc., KT&D, M&T Bank

Bronze Sponsors: Delaware Attorney Services, Delaware City Refining Company, Delaware Today, Dover Behavioral Health, Dukart Management, Highmark, Janssen Pharmaceutical, Pettinaro Residential, Rockford Center, WSFS Bank, WSTW


E-Racing the Blues© Committee members are: Co-chair’s Lauren Golt and Niki Hawkins, Marcia Cloud, Patty Daniels, Mary DuPont, Roberta Fishgold, Jane Gibson, Bill Green, Jessica Hill, Gail Keller, Rachel Lee, Carol Shepherd Long, Laurie McArthur, Carol Osbun, Deenie Reeves, Jan Wilkinson and Wendy Wise.

If you’re interested in sponsoring E-Racing the Blues©, would like to start a team or register to participate, please visit www.eracingtheblues.org or contact the office at (302) 654-6833.

13th Annual Community Mental Health Conference

Back to Basics

By Alexandra “Ally” Gawel

On Thursday, November 13, 2014, the Mental Health Association in Delaware will be hosting our 13th annual Community Mental Health Conference. CMH is more than a conference; it is a one of a kind event that started off at Grace United Methodist Church in Wilmington, Delaware on October 12, 2002. Originally coined, People of Color Mental Health Conference, this gem began to shed light on the topic of mental illness, as reported by the Surgeon General, as a public health concern and to end the stigma associated with it in our communities.

This year, the conference will take place at the Chase Center on the Riverfront from 8:00am-3:30pm. Our conference theme, “Back to Basics” will focus on preventative efforts our communities can take to enhance the overall mental well being of Wilmington at large. We will walk you through a day filled with enriching and interactive workshops that will educate you and motivate you to make a difference. You will participate in workshops that will show you how to decrease the rates of violence, substance use and other issues pertaining to mental wellness.

A major highlight of our conference will be keynote speaker, Dr. Yasser Payne, Associate Professor, Black American Studies at the University of Delaware. Dr. Payne will be presenting his keynote address “Walk With Me” which will take a look at Dr. Payne’s research in inner city Wilmington, as well as his publications on how to take this data and use it in a clinical setting with the black and brown communities.

Attended by all walks of life from social workers, students, educators, community advocates, nurses, faith based communities and those with lived experience, we hope that you may find the time to come join us for this event. Admission is $20 and includes a continental breakfast, hot lunch and full day of workshops and networking. Limited scholarships will be available for individuals unable to afford the fee for the conference as funding for this event is pending.

Thank you to this year’s sponsors: Astra Zeneca, Division of Substance Abuse and Mental Health, Division of Prevention and Behavioral Health Services, Janssen Pharmaceutical, Attention Deficit Disorder Association, Division of Vocational Rehabilitation, The Keystone Center and Wilmington VA Medical Center.

Thank you to this year’s planning committee members: Co-chairs: Alexandra Gawel (MHA) and Frank Hawkins (AIDS Delaware), Cereza Hansley (Delaware Psychiatric Center), Dona Mesko (MHA) Janet Kramer (ADDA), LaVaida Owens-White (Delaware Regional Health Ministry Network), Lonnie Edwards (Family Resource Coalition), Meedra Suratte (Parent Information Center of Delaware), Olga Matias (Henrietta Johnson Medical Center), Patricia Evans (SODAT DE, Inc) and Roberta Fishgold (MHA).

Space is limited and last year registration closed early, so be sure to either register online at www.mhainde.org or call the Mental Health Association in Delaware at (302) 654-6833.
When a traumatic event happens in your school or community, you can be a Lifeline.

45 minutes to one hour of general awareness presentations are available through the Mental Health Association in Delaware (MHA). There are workshops for parents & families, clergy, educators, and others. During the presentation, participants will learn about the problem of suicide in Delaware and on a national level with basic warning signs of suicide and practical ways to help someone with thoughts of suicide. The presentations can be customized to address the needs of a specific community or organization.

- More than 90% of those who die by suicide have a diagnosable illness.
- Suicide deaths also outnumber homicide deaths worldwide by each year.
- All MHA Suicide Prevention Gatekeeper Trainings are offered at no cost! Minimum number of participants for each training is 10 people.

To schedule a training, contact:
Mental Health Association in Delaware:
Phone: (302) 654-6833 or (800) 287-6423
Email: jseo@mhainde.org

Statewide Suicide Prevention Gatekeeper Trainings
Year 2014 (January-August)

Type of Training
- **ASIST (Living Works - Applied Suicide Intervention Skills Training, two-day intensive skills training)**
- **SafeTALK (Living Works suicide alertness training with intervention skills 3hrs.)**
- **Lifelines Training (comprehensive suicide awareness and responsiveness program for middle/high schools, individuals who work with middle/high school aged children and/or individuals in the community)**

ASIST Trained Participants
NCC: Appoquinimink School District Crisis Team, Christiana Care, ContactLifeline DE, Crisis Intervention Services, DE Family Voices, Education Percepts, Lifeline Coaching & Empowerment, Mental Health Association in DE, Mid-Atlantic Behavioral Health, Nemours, New Castle Easter Seals, Odyssey Charter School, Salvation Army

SUSSEX: Beacon Middle School, Crisis Intervention Services, Delaware Ecumenical Council on Children & Families, Delaware Helpline 211, Division of Public Health, Fellowship Health Resources, G.W. Carver Academy, La Esperanza, Supportive Services for Veteran Families, Georgetown Owens Delaware Technical Community College, Zarraga & Zarraga Internal Medicine

ASIST (Applied Suicide Intervention Skills Training) is a two-day training for anyone who wants to feel more comfortable, confident and competent in helping to prevent the immediate risk of suicide. Over one million caregivers have participated in this evidence-based two-day, highly interactive, practical, practice-oriented workshop. ASIST is the most researched suicide prevention skills training world-wide, and evaluations have shown that interventions skills learned at ASIST are retained over time and put to use to save lives.

The Outcome
The emphasis of the ASIST workshop is on suicide first aid, on helping a person at risk stay safe and seek further help. Attendance at the full two days is essential.

Learn how to:
- recognize invitations for help
- reach out and offer support
- review the risk of suicide
- apply a suicide intervention model
- link people with community resources

Who to Contact:
Mental Health Association in Delaware:
(302) 654-6833 or (800) 287-6423

safeTALK: a 3 hour training that prepares anyone over the age of 15 to identify persons with thoughts of suicide and connect them to suicide first aid resources. As a safeTALK-trained suicide alert helper, you will be better able to: move beyond common tendencies to miss, dismiss or avoid suicide; identify people who have thoughts of suicide; apply the TALK steps (Tell, Ask, Listen and Keep Safe) to connect a person with suicide thoughts to suicide first aid, intervention caregivers.

Why should I come to safeTALK?
In only a few hours, you will learn how to provide practical help to persons with thoughts of suicide. Expect to leave safeTALK more willing and able to perform an important helping role for persons with thoughts of suicide.

Why is safeTALK for everyone?
Most persons with thoughts of suicide go unrecognized—even though most all are, directly or indirectly, requesting help. Without safeTALK training, these invitations to help are too rarely accepted, or even noticed. With more suicide alert helpers, more people with thoughts of suicide will get connected to the intervention help they need.
National Depression Screening Day

Thursday, October 9, 2014
Statewide Event New Castle, Kent and Sussex Counties

By Alexandra “Ally” Gawel

Can you imagine for a moment that you had an illness that was causing you to be sick all of the time, but you weren’t sure what it was and you didn’t want to talk to anyone about it? After a while you just got used to walking around being sick and it became a way of life? The sickness then started to affect you in ways that you could not imagine; missing work, missing birthday parties, and being unable to enjoy things? What if you had been walking around with no idea what this was for weeks, months, years and then one day you talked to someone and found out EXACTLY what was causing this illness?

What if someone shared with you that there was a way to manage it and you could feel better? It would seem too good to be true for some, but you are so desperate to feel better that you trust them. Often times, this is what people with depression, anxiety, bipolar disorder and other mental health concerns face; they are sick for a very long time and have no idea why they are having these symptoms.

When someone is diagnosed or referred to treatment for a mental health concern, often it can bring a sense of relief. “FINALLY! Someone can tell me why I’m feeling this way!” When these people hear from a mental health professional that one day they can feel better, why wouldn’t they want to get the help they need? Education is power and National Depression Screening Day is often the first time a person with a mental health concern may recognize that their symptoms are diagnosable and better yet, treatable.

Each year, Delaware participates in an event called National Depression Screening Day (NDSD) which is designed to call attention to the illness of depression on a national level. This event is designed to educate the public about symptoms and effective treatment, to offer individuals the opportunity to be screened for depression and to connect those in need to the mental health care system in Delaware. Depression screenings are not a professional evaluation, but are a quick and easy way to spot some of the early signs of trouble and make a referral to a professional from there.

This year, National Depression Screening Day will take place on Thursday October 9, 2014 at multiple locations throughout the state. Since we know that over 61,000 adult Delawareans suffer from a mood disorder including major depression or bipolar disorder and over 51,000 Delawareans reported experiencing at least one major depressive episode in the past year, we want to get people in our communities the help that they need. We do this through the prevention and early intervention that this initiative provides. National Depression Screening Day works to give Delawareans options if they are reluctant, scared or uncertain, and to encourage them to seek the help that can make a positive difference in their lives.

Please feel free to stop by one of the following locations to receive a FREE screening. Appointments are not necessary.

AIDS Delaware
100 W. 10th St., Suite 315 Wilmington, DE 19801
Screening Hours: 9:00am-4:00pm

Beautiful Gate Outreach
604 Walnut Street Wilmington, DE 19801
Screening Hours: 10:00am-1:00pm

Career Team/Psychotherapeutic Services
964 Justison Street Wilmington, Delaware 19801
Screening Hours: 9:00am-3:00pm

Christ Our King Parish Health Ministry
2810 N. Monroe St. Wilmington, DE 19802
Screening Hours: 10:00am-2:00pm

Claymont Community Center
3301 Green St. Claymont, DE 19703
Screening Hours: 9:00am-1:00pm

Delaware Technical Community College - Dover
100 Campus Drive Dover, Delaware 19904
Screening Hours: 11:00am-1:30pm

Delaware Technical Community College - Stanton
400 Stanton Christiana Road
Screening Hours: 11:00am-2:00pm

Delaware Technical Community College -Wilmington
333 N. Shipley Street Wilmington, DE 19801
Screening Hours: 10:00am-3:00pm

Dover Behavioral Health
725 Horsepond Rd. Dover, DE 19901
Screening Hours: 9:00 am–2:00 pm

Easter Seals New Castle
61 Corporate Circle, New Castle, DE
Screening Hours: 9:00am-1:00pm

Henrietta Johnson Medical Center
601 New Castle Ave. Wilmington, DE 19801
Screening Hours: 9:00am-12:30pm & 1:30pm-3:30pm

Latin American Community Center
403 N. Van Buren St. Wilmington, DE 19805
Screening Hours: 9:00am-6:00pm

Lifeline Coaching and Empowerment LLC
2900 Concord Pike, Suite F Wilmington, DE 19810
Screening Hours: 2:00pm-5:00 pm

Mobile Crisis Intervention Services
700 Main Street Ellendale, DE 19941
Screening Hours: All day 24 hours anytime

Neighborhood House INC
1218 B Street Wilmington, DE 19801
Screening Hours: 10:00am-2:00pm

Newark Senior Center
200 White Chapel Dr. Newark, DE 19713
Screening Hours: 10:00am-12:00noon

SODAT – DE
625 N. Orange St. Wilmington, DE 19801
Screening Hours: 10:00am-6:00pm

Let’s screen more people than last year’s 185! Spread the word, find us on facebook and twitter! #NDSD2014 A huge thank you to all of those who were involved in this effort!
The 6th Annual Remembrance Picnic for Survivors of Suicide

The 6th Annual Remembrance Picnic for Survivors of Suicide was held June 21, 2014 at Will White Field, Archmere Academy in Claymont, Delaware. We had a good turnout of friends and family of loved ones who have died by suicide. This event is held annually to provide survivors with an opportunity to remember their loved ones in a supportive environment which also celebrates life. We start with a brief non-denominational remembrance ceremony, and then we eat and enjoy each other’s company. We complete the day by playing games, including a spirited game of kickball on the baseball field. Will White Field is an appropriate venue for the Remembrance Picnic because it is named for William A. D. White (Archmere Class of 2004) who died by suicide in 2006. Hamburgers, hot dogs and drinks are provided. Participants are asked to bring a salad, casserole, or dessert to share. Watch for the announcement for next year’s picnic. All ages are welcome.
Nicotine and Mental Health

By Emily Vera

Research shows a correlation between smoking and the development of depression and anxiety, as well as a worsening of symptoms of mental health disorders. Nicotine is known to be one of the leading causes of illness, disability and death in the United States, but these problems are preventable, and there are resources that can be used to fight nicotine addiction.

According to the Center for Disease Control, more than 1 in 3 adults (36%) with a mental illness smoke cigarettes, compared to 1 in 5 adults (21%) with no mental illness. Three out of every 10 cigarettes smoked by adults in the United States are smoked by those with mental illness. Studies indicate that teens who smoke are four times more likely to develop depression than those who do not smoke. Tobacco related deaths in the United States are at 430,000 annually, with nearly half of those deaths occurring in people with mental illness.

Nicotine is absorbed quickly into the bloodstream, reaching the brain within 10 seconds, and causing the release of adrenaline, dopamine and serotonin. This creates a pleasant but short lived sense of well being and energy. However, when this sensation subsides it leaves a feeling of mild fatigue, low mood and craving for another buzz.

Those who suffer from depression and anxiety may use smoking and other forms of nicotine to cope with symptoms, but unfortunately over time, this may exacerbate symptoms instead. Individuals who smoke will develop a tolerance to the nicotine and it will take more nicotine to achieve the same effects. Smoking also increases the breakdown of medicines in the body, requiring higher doses for medications to work.

Studies show that while people with mental health disorders may be more prone to use nicotine, and may need support in order to quit, they also want to and are able to quit. There are many resources available to those who want help to quit smoking and using other forms of tobacco.

The Mental Health Association in DE has published a Nicotine and Mental Health brochure that is made possible through the DE Division of Public Health’s Tobacco Prevention Community Outreach Contract. Funding for the Contract is provided by the Delaware Health Fund and managed by the American Lung Association in Delaware. The brochure highlights the correlation between mental health and nicotine and provides information about quitting and available resources.

Nicotine increases the risk of depression, along with its many other negative effects including heart disease, cancer and other life threatening illnesses. Take control of your life by quitting. Call 800-287-6423 to request a brochure to be sent to you free of charge.

NIMH Clinical Research

By Jennifer Seo

Is clinical research for me? Choosing to take part in clinical research is an important personal decision. Your decision to participate will depend on your interests, needs, and expectations about research. The National Institute of Mental Health (NIMH) is a part of the National Institutes of Health (NIH), the primary federal agency for conducting and supporting medical research.

What exactly is clinical research? It refers to studies in which people participate as patients or volunteers. Different terms are used to describe clinical research, including clinical studies, clinical trials, studies, research, trials, and protocols. Clinical research may have a number of goals, such as developing new treatments or medications, identifying causes of illness, studying trends, or evaluating ways in which genetics may be related to an illness. There are strict rules for clinical studies that have been put in place by NIH and the U.S. Food and Drug Administration (FDA).

Will my confidentiality be compromised? Confidentiality is an important part of clinical research and ensures that personal information is seen only by those authorized to have access. It also means that the personal identity to all medical information of clinical trial participants is known only to the individual patient and researchers. Results from a study will usually be presented only in terms of trends or overall findings and will not mention specific participants.

Why do people participate? People participate in research for several reasons. Some hope to get the most advanced treatment available for mental and behavioral illnesses. Others participate because they want to assist scientists in developing better ways to help people. Research is the best hope for understanding and treating mental illnesses. Thanks to help from volunteers, medical researchers are learning more and more about the causes of mental and behavioral disorders, and are finding new ways to treat and prevent illnesses.

How do I enroll? You can visit the NIMH website at http://www.nimh.nih.gov/health/trials/index.shtml for information on NIMH research studies. NIMH also maintains a database that includes information on clinical trials. The website address is http://www.clinicaltrials.gov. On clinicaltrials.gov, a contact person and phone number or e-mail address is usually listed with each study description. Contact the study coordinator for more information.

Gearing up for Marketplace Open Enrollment

Choose Health Delaware is the state’s official program for health care reform and the Health Insurance Marketplace and is focused on reaching the uninsured and underinsured to increase their access to high-quality, affordable health care.

Through August, more than 22,000 Delawareans had enrolled in health care coverage either through private coverage purchased on the Marketplace or through the state’s expanded Medicaid program. The Marketplace’s next open-enrollment period, for coverage in 2015, starts November 15 and ends February 15, 2015. If you’ve recently moved, gotten married, had a child or experienced a similar life-changing event, you might qualify to enroll in coverage before November 15. And qualified applicants can enroll in coverage through Medicaid and the Children’s Health Insurance Program (CHIP) throughout the year.

There are many reasons to get covered through the Health Insurance Marketplace:

• Free checkups. Annual checkups and preventive care, including mammograms, vaccinations and screenings, are all covered — without a co-pay. That means free.

• Prescription drugs, emergency services, maternity and newborn care, mental health and substance abuse services are all covered, too.

• Health insurance companies compete for business, so consumers can compare offers and choose the best plan for them.

• You are prepared if a crisis hits. Having health insurance means you’re prepared for any health crisis – from a car-accident injury to a sudden illness or unexpected health condition. Health insurance can also help you avoid health issues before they become major problems.

• Financial help. People with moderate and low incomes can get financial help to offset the cost of premiums and out-of-pocket expenses.

• It’s the law. If you or your dependents don’t have insurance that qualifies as minimum essential coverage you’ll pay a penalty. The penalty for being uninsured in 2015 will be whichever of these amounts is higher: 2% of your yearly household income (only the amount of income above the tax filing threshold, $10,150 for an individual, is used to calculate the penalty) or $325 per person ($162.50 per child under 18). You’ll pay the fee on your 2015 federal income tax return. Most people will file this return in 2016.

All 2014 Marketplace health plans will come up for renewal in 2015. Those who signed up for coverage in 2014 will receive notices from the Marketplace shortly before November 15, explaining the automatic enrollment process and how they can return to the Marketplace to see if they qualify for additional financial assistance and shop for plans. Consumers will also receive notices from their insurance company about their new 2015 premium and the amount they may save on their monthly bill with a premium tax credit.

Generally, if consumers do nothing, they will be automatically enrolled in the same plan with the same premium tax credit and other financial assistance, if applicable, as their 2014 plan.

Getting covered has already made a difference for many Delawareans. “My life has improved a lot,” says Felipe Hernandez, a 25-year-old machine operator from Wilmington and a married father of a toddler. He’s used his new coverage to help pay for a prescription and get a physical exam and other preventive care. “I feel less stress and more hopeful about the future for me and my family,” Felipe says. “I want to buy a house, and having health insurance will help keep me out of debt.”

The state’s Marketplace Guides, who are trained and certified to educate residents about their health insurance options and to help them enroll, are available to provide free in-person assistance throughout the state. Visit www. ChooseHealthDE.com for a list of where Marketplace Guides will be available and for more information on the Health Insurance Marketplace and Delaware’s expanded Medicaid program.