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Mr. Timothy "Tim" Everett Watts

Mr. Timothy "Tim" Everett Watts died Wednesday, November 16, 2016, at Carolinas Healthcare System Anson.

Funeral services were held on Saturday, November 19, 2016, at Cathedral Baptist Church with Rev. Randy Swaringen officiating. Interment followed in Anson Memorial Park.

Tim was born November 10, 1962, in Anson County, a son of June Starling Meland and the late James Everett Watts. When Tim was five years

Obituaries

old his mother met and married Harold Meland, and after that Tim lovingly called Harold his Daddy. Harold preceded him in death also.

Surviving are his wife of 32 years, Rhonda Barbour Watts of the home; his son and daughter-in-law, Ryan and Kristina Watts of Wadesboro; his mother June Meland of Wadesboro; his sisters and brother, Dawn Meland (Tim) Cook of English, IN, Kevin (Kristie) Meland of Rincon, GA; Donna Meland (Doug) Paul of Wadesboro and Sharon Meland (Bret) Boyer of Unionville; his father and mother-in-law, J. W. and Mary Anne Barbour of Gladys, VA; his brother-in-law Anthony (Natalie) Barbour of Wadesboro; and his nieces and nephews and their families.

Tim will be remembered for being a true Pittsburgh Steelers and Carolina Tarheels fan. He enjoyed spending time at the beach, playing corn hole, firepits and especially, his man cave. He, his wife, son and daughter-in-law just enjoyed a weekend at the beach and they are

brothers, Darwin (Pat) Ratliff of Chattanooga, Mike (Shirley) Ratliff of Ansonville and Anthony (Patty) Ratliff of Wadesboro; his sister Andrea (Ken) Miller of Wadesboro; his nieces and nephews

The arrangements were in care of Leavitt Funeral Home. Online condolences may be made at www.leavittfh.com.

Mr. Hoyt M. Ratliff

Mr. Hoyt M. Ratliff, 62, died Sunday, November 20, 2016, at his home.

Services will be held at 11 a.m. on Wednesday, November 23, 2016, by the graveside in Morven Cemetery with the Honorable Weaver Thomas officiating.

Hoyt was born April 25, 1954, in Anson County, a son of Annie Sellers Ratliff and the late Floyd Alexander Ratliff. He was the owner and operator of Hoyt Ratliff Home Improvement.

Surviving are his wife Susan Diggs Ratliff of the home; his son Alex Ratliff of Oak Island; his stepsons, Bruce Johnson and Jimmy (Jennifer) Johnson, all of Wadesboro; his grandson Ryan Ratliff of Darlington, SC; three step-grandchildren; one step-great-grandchild; his mother Annie Ratliff of Chattanooga, TN; his

and their families; and his faithful canine companion, Roscoe.

In lieu of flowers, memorials may be made to Levine Cancer Institute, 4525 Cameron Valley Parkway, Suite 3500, Charlotte, NC 28211.

The arrangements are in care of Leavitt Funeral Home. Online condolences may be made at www.leavittfh.com.

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NC Navigator Consortium Awarded \$2.44 Million to Help Enroll Consumers in Health Insurance Under the Affordable Care Act

The NC Navigator Consortium, a group of 13 health care, legal aid and social service organizations, has been awarded a \$2,444,703 federal grant to help North Carolina consumers enroll in health insurance plans under the Affordable Care Act. The grant will fund the consortium's outreach and enrollment activities through September 2017.

The Centers for Medicare and Medicaid Services, a part of the U.S. Department of Health and Human Services, announced the 2016-2017 navigator grants on September 6. The full list of grantees is available on the Centers' website, www.cms.gov.

Legal Aid of North Carolina, a nonprofit civil legal aid organization, is the leader of the consortium and will administer the grant.

The funding will support a corps of about 200 navigators, who are trained to help consumers understand the details of plans available on the Health Insurance Marketplace, determine which plan will best meet their needs, apply for financial assistance, and complete the enrollment process. Navigators meet with consumers in free, in-person, one-on-one, confidential sessions at convenient locations throughout the state. Strict security and privacy standards are in place to ensure that consumers' personally identifiable information is protected.

The 2016-2017 open-enrollment period is the fourth since the Health Insurance Marketplace launched in 2013. The period runs from Nov. 1, 2016, to Jan. 31, 2017. Plans must be selected by Dec. 15, 2016, for coverage to begin Jan. 1, 2017. Navigators are available to answer consumers' questions throughout the year.

Consumers can call North Carolina's toll-free navigator hotline at 1-855-733-3711 or visit gcaconnector.org to schedule an in-person appointment with a navigator.

This year, in addition to providing general enrollment assistance, the Consortium will focus on conducting outreach to hard-to-reach populations, helping consumers re-enroll in coverage, and providing post-enrollment assistance by helping consumers understand, use and troubleshoot their new coverage.

Consumers currently enrolled in a Marketplace plan will be automatically re-enrolled unless they choose a new plan. The NC Navigator Consortium urges consumers to seek in-person assistance before automatically re-enrolling. Prices and options change each year, and a navigator can help consumers feel confident they are in the best plan for their family and are receiving the right financial help.

Consumers without health insurance at the end of the open-enrollment period may be subject to a fine on their 2016 tax return. The fine will be at least \$695 per person, or 2.5 percent of the consumer's income, whichever is greater. Some consumers may be eligible to have the fine waived. Navigators can help consumers apply for waivers.

The latest enrollment numbers from the U.S. Centers for Medicare and Medicaid Services show that, as of March 31, there were 545,354 North Carolinians enrolled in health insurance plans purchased on the Health Insurance Marketplace. Only California, Florida and Texas have more residents enrolled. Of the roughly half-million enrolled North Carolinians, 499,178 of them - 91.5 percent - are receiving financial assistance. Only five other states have higher rates of enrollees receiving financial assistance.

Members of the consortium are Access East, Capital Care Collaborative, Care Ring, Council on Aging of Buncombe County, Cumberland HealthNet, HealthCare Access, HealthNet Gaston, Legal Aid of North Carolina, Legal Services of Southern Piedmont, MDC, Partnership for Community Care, Pisgah Legal Services and United Way of Greater Greensboro.

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