



THE NASHVILLE VOTER

The League of Women Voters of Nashville

PO Box 158369, Nashville TN 37215 | 629-777-5650

<http://www.LWVnashville.org>

Volume 73, No. 6

November 2019

CALENDAR OF EVENTS

November 21, 2019, 8:00 pm. "By One Vote: Woman Suffrage in the South". On WNPT
An original documentary produced by NPT.

December 6, 2019, 12 Noon. Hot Topics: Redistricting: State and National Perspective.
Presented by Professor Bruce Oppenheimer, Vanderbilt University. Lentz Public Health Center,
2500 Charlotte Ave., Nashville, 37209.

December 4, 2019, 7:00-8:30 pm. "Read the Transcript... Then Read the Constitution" Gordon
Jewish Community Center, 801 Percy Warner Blvd.

**December 11, 2019, 6:00 to 7:00 p.m. Hot Topics: Redistricting: State and National
Perspective.** Presented by Professor Bruce Oppenheimer, Vanderbilt University. Green Hills
Library, 3701 Benham Ave., Nashville, 37215.

President's Message



Thank you to Cindee and Michael Gold for hosting our annual fundraiser on October 20th. The High Tea and Conversation with **Harry T. Burn**, the legislator who gave women the right to vote, was well attended. **Tyler Boyd**, descendant of Harry Burn, spoke about his illustrious relative and his book, [Tennessee Statesman Harry T. Burn: Woman Suffrage, Free Elections, and a Life of Service](#). Everyone enjoyed this engaging and educational event and we appreciate those who came to help the **League of Women Voters** to continue to register and educate citizens to participate in our government.

A **REAL ID** will soon be required to board an airplane if you do **not** have a valid passport. The REAL ID will **NOT** be required to vote. Several documents are necessary to obtain your REAL ID. All these required documents **MUST** be originals or certified. Photocopies will **not** be accepted. Please see below:

Proof of Citizenship or Legal Presence

These documents must show the applicant's legal name and full date of birth. Applicant must present one (1) of the following documents:

- Birth certificate from State Office of Vital Statistics or equivalent with a raised and/or color seal
- Valid, unexpired U.S. passport or passport card;
- U.S. certificate or consular report of birth abroad FS-240, DS-1350 or FS-545;
- Valid, unexpired Permanent Resident Card issued by DHS or INS (I-551);
- Unexpired Employment Authorization Document issued by DHS (I-766 or I-688B);
- Unexpired foreign passport with valid U.S. visa and approved I-94 form;
- Certificate of Naturalization issued by DHS (N-550, N-570, or N-578);
- Certificate of Citizenship issued by DHS (N-560 or N-561);
- Marriage certificate.

If there has been a name change from the Proof of Citizenship or Legal Presence presented, certified legal document supporting name change must be presented. This may require presentation of multiple documents. Examples of supporting documents:

- Marriage certificate;
- Divorce decree.

Proof of Social Security Number

Applicant must present one (1) of the following approved documents showing applicant's name and full Social Security Number:

- Social Security Card;
- W-2 (within last twelve (12) months);
- Payroll check stub;
- 1099 (within last twelve (12) months).

Proof of Tennessee Residency

These documents must show the applicant's name and physical address. Applicant must present two (2) of the following documents:

- Home utility bill (within past four (4) months) i.e. Gas, electric, water from different providers;
- Online bills must have URL address displayed. Wireless phone plans cannot be accepted;
- Current Tennessee vehicle registration or certificate of title (may use one, not both);
- Current Tennessee Voter Registration card;
- IRS tax return (within last twelve (12) months);
- Bank statement (within past four (4) months);
- Payroll check stub (within past four (4) months);
- Current rental/mortgage contract or receipt, including deed of sale for property; handwritten rental contracts or agreements must be notarized;
- Current homeowner or renter insurance policy;
- Current automobile, life or health insurance policy;
- Receipt for personal property or real estate taxes paid within the previous year;
- Installment loans, such as automobile, student loan, bank loans;
- Current employer verification of resident address or letter from employer as long as it is on company letterhead with original signature; if employer does not have letterhead, then signature of employer must be notarized;
- Current Driver License or ID or Handgun Carry Permit issued by the Tennessee Department of Safety to a parent, legal guardian or spouse of the applicant;
- Applicant's Driver License or ID or Handgun Carry Permit issued by the Tennessee Department of Safety.

Barbara Gay



State Advocacy Update

By State Advocacy Chair Debby Gould

This month has certainly been a time when we are all either learning or “re-learning” the lessons of high school civics as Congress plunges into the impeachment process. **LWVN** is co-sponsor of an event featuring **Dr. Mary Evins**, Associate Professor of Political Science and Director of the American Democracy Project at MTSU, that will focus on what the Constitution says about the process. We will be joining the **Jewish Federation of Nashville** and **Better Angels** in sponsoring this event. What’s more, **every** attendee will receive a pocket copy of the Constitution.

“Read the Transcript...Then Read the Constitution”

Wednesday, December 4, 7-8:30 pm

Gordon Jewish Community Center

801 Percy Warner Blvd.

Very soon we will be turning **our** attention to the state’s legislative process. The **State Advocacy Committee** will begin meeting bi-weekly in **January 2020** when the state legislature reconvenes. Our priority areas will be:

- Elections and the voting process

- Open and transparent government
- Public education
- Healthcare Reform
- Environment
- Judicial Selection
- Responsible Budget

You will be receiving more information next month about how you can be an active committee participant regardless of whether you come in person or attend our meetings virtually. I am always amazed at the capacity of our collective voices to move public policy. I hope I can count on you to be one of them.



LWVNashville Quarterly Financial Report By Treasurer Susan Mattson

LWVN remains in good financial condition to support our planned programs and services. As of October 31, 2019, the **LWVN** accounts totaled \$46,866. Our operating fund balance was \$37,442. The Education Fund balance held by the State League, which is restricted to educational efforts of LWVN, was \$9,424.

Income for the 2019-20 fiscal year that began in July totals \$15,284, about half from membership renewals. Expenses were \$16,440, about half of which were for our annual per-member payments to the state and national **LWV**. About \$4,000 was spent from the Education Fund for billboards and bookmarks to promote our **VOTE411** on-line voter guide and to encourage voting in the Metro Nashville elections.



November 2019 Membership and the Holidays By Membership Co-Chairs Reba Holmes and Tracy Smith

It is with great delight that we announce and welcome our new and returning members that joined the Nashville League of Women Voters.

It is our privilege to welcome these individuals to the organization: **Burkley Allen, Carol Bucy, Susan Cheatham, Jennifer Corwin, Barbara Devaney, Karen Edwards, Anne Craig Heflinger, Kay Hancock, Trinita Jennings, Mina Johnson, Lynda J. Miller, George and Ophelia Paine, Jo Ann Scalf, Karen Weichert.**

Many thanks to these members and all our members for their support of the League's activities, programs and underwriting support.

Great Holiday Gift Idea

As we prepare to celebrate the **100th** anniversary of the right of women to vote and the **100th** anniversary of the **League of Women Voters**, please consider gifting a **LWVN membership** as a holiday gift celebrating both historical events all year long. Membership allows you to share a year's worth of experiences promoting democracy, educating others in the community, participating in political discourse, registering new voters, just to name a few. Plus, the annual membership includes membership to the national, state, and local **LWV organizations**. Details regarding the various support levels may be found on our website [<http://lwvnashville.org/join/>](http://lwvnashville.org/join/)

Comments from members as to why they joined the League

I look forward to Stewart Clifton's annual presentation of the Legislative review and landscape changes in the General Assembly of Tennessee. The League is about promoting democracy and keeping it safe.



Notes from November Hot Topics: Sycamore Institute Policy Director Speaks on Medical Debt

By Co-Vice President Ethel Detch

Did you know that **one in four** Tennesseans has some kind of medical debt? Our state is the **10th highest** in the nation on this measure and **93** of our counties rank worse than the national average. When people have medical debt, it crowds out spending for basic life necessities, may cause them not to seek needed medical care, and may lead to overuse of credit cards, leading to cycles of debt.

November's *Hot Topic* speaker, **Mandy Pellegrin** of the Sycamore Institute, discussed her recent research about medical debt, which tends to disproportionately affect people with lower incomes, although it can affect anyone.

What makes medical debt unique? It is frequently unexpected and even people with medical insurance may have high out-of-pocket costs. Comparison shopping for medical services is difficult, and, unlike other kinds of purchases, patients may not be able to control who provides treatment. Even if consumers choose an in-network provider, other non-network providers may be involved in treatment for the same medical event. And medical debt can only hurt credit scores—paying off bills doesn't help credit ratings in the same way that other kinds of payments might. Many Tennesseans have no "**rainy day**" savings and may not even have bank accounts, making it more difficult to save.

Although there is **no** "silver bullet" to alleviate medical debt, the Sycamore Institute identified **three** general concepts to keep medical bills from turning into debt burden: **Prevent, Manage, and Mitigate**. Medical debt might be prevented by **requiring** providers to give more cost information ahead of procedures to avoid surprise bills, **expanding** health insurance coverage to more people, and **considering** ways to reduce out-of-pocket costs. **Changing** certain provider billing practices, **encouraging** systems that help people to save, and **having** special low-cost loans specifically for

medical debt are some ways that such debt might be better managed. And finally, the medical debt could be handled differently after it has been sent for collection and to the courts.

The Sycamore Institute is an independent, **non-partisan** public policy research organization. For more information about this report as well as other topics, please visit the Institute's website at <https://www.sycamoreinstitute.org/>



December Hot Topics: **By Co-Vice President Carole Kenner**

Our **Hot Topic** for December will be **redistricting**, a process that occurs the year after a census. This is an area that the **LWV** has chosen for national focus in 2020-2021. Earlier in the fall, **League** leaders from around the country gathered to discuss their state's role in advancing redistricting reform. In order to stay in front of this issue, our speaker for **December** is **Professor Bruce Oppenheimer**, who will discuss redistricting from both a national and state level perspective. He is a well-respected scholar from the **Department of Political Science at Vanderbilt**, having served as an American Political Science Association Congressional Fellow, a Brookings Institution Fellow and Guest Scholar. He has written extensively about Congressional issues. He obtained his graduate training at the University of Wisconsin.

The League of Women Voters of Nashville

Presents

Redistricting: State and National Perspective

Professor Bruce Oppenheimer, Department of Political Science, Vanderbilt University

First Friday Hot Topics at Lunchtime

Friday, December 6, 2019

Noon to 1:00 pm

Lentz Public Health Center

2500 Charlotte Ave., Nashville, TN 37209

&

Second Wednesday Evening Encore

Wednesday, December 11, 2019

6:00 to 7:00 pm

Green Hills Public Library Community Room

3701 Benham Avenue, Nashville 37215

**Free and open to the public. No reservations needed.
Parking at both locations is Easy & Free!**

For additional information, contact LWVNash@gmail.com



News from the Metro Council

By Metro Government Co-Chair Mina Johnson

The Metro Council met November 5. The agenda of the meeting and the actions taken on the agenda are below.

Elections and Confirmations

Board of Education, District 7 Representative

Election to fill a vacancy expiring upon the next general election.

Council voted Freda Player-Peters as District 7 school board representative to fill the seat vacated by Will Pinkston until next school board election in August 2020. Freda Player-Peters was elected by 26 – 14.

Bills on Public Hearing

[Bill BL2019-6](#)

An ordinance to amend Title 17 of the Metropolitan Code of Laws regarding the waiting period revocation of a short-term rental property permit (Proposal No. 2019Z-016TX-001).

This bill will require mandatory one year waiting period to obtain short term rental permit if a short-term rental property has operated without a permit. Passed second reading on Nov. 5th.

[Bill BL2019-7](#)

An Ordinance to amend Section 17.16.250 of the Metropolitan Code of Laws regarding the existence of a Short-Term Rental Property – Owner-Occupied in a two-family zoning district (Proposal No. 2019Z-017TX-001).

Current STR regulation allows only one permit in two-family zoning districts. This bill will allow each unit owner to obtain STR permit if the two-family dwelling units are owned by different persons. – The public hearing was deferred to the first meeting in March 2020.

Resolutions

[Resolution RS2019-86](#)

A resolution requesting that the President of the United States and Congress of the United States enact comprehensive immigration reform and give Nashville's qualified undocumented neighbors a path to citizenship and an opportunity to fully participate in the life of our community without fear.

This is a non-binding resolution and currently has 12 co-sponsors. It will be interesting to see if this one passes unanimously or spark some opposition. 3 abstention (Glover, Hall, Rosenberg) and 3 not voting (Swope, Pulley, Johnston).

[Resolution RS2019-87](#)

A Resolution recognizing November 20, 2019 as Transgender Day of Remembrance in Nashville and Davidson County, Tennessee.

This is a non-binding, symbolic resolution. There was no floor discussion. 2 abstentions (Glover, Hager) and 4 not voting (Swope, Pulley, Johnston, Style)

Bills on Introduction and First Reading

Bill BL2019-45

An ordinance amending sections 15.20.030, 15.20.045, 15.20.110, 15.32.010, 15.32.020, 15.36.020, 15.36.030, 15.36.040, 15.44.010, 15.44.020, 15.48.220, 15.48.300, and 15.52.040 of the Metropolitan Code of Laws.

This bill will increase the rate of water and sewer fee.

Bill BL2019-47

An ordinance to amend Title 17 of the Metropolitan Code, the Zoning Ordinance of The Metropolitan Government of Nashville and Davidson County, by amending Section 17.12.040 to establish minimum setbacks for stadium, arena and racetrack uses (Proposal No. 2019Z-021TX-001).

This bill will require major revision to the approved MLS stadium design and location. The similar bill was disapproved by the previous Council.

Bill BL2019-48

An ordinance amending Section 17.16.250 of Title 17 of the Metropolitan Code of Laws relative to home occupation (Proposal No. 2019Z-020TX-001).

Currently, home occupation does not allow client visit to the home. This bill will allow home business to have client visit up to three trips per day by appointment. CM Rosenberg moved to pass the bill on first reading and defer the bill to the January 7, 2020 public hearing.

Bills on Second Reading

Bill BL2019-4 (as amended)

An ordinance amending Chapter 6.04 of the Metropolitan Code of laws to prohibit aerial advertising.

This bill will prohibit advertisement of sign or banner utilizing airplane or other flying object. The bill was deferred one meeting.

Bills on Third Reading

Bill BL2019-1 (as amended)

An ordinance to amend Sections 1.01.030 and 12.08.170 of the Metropolitan Code of Laws relative to parking fines.

This bill will increase parking violation fee from \$11 to \$25. Passed unanimously 40-0.



Reducing Medical Debt in Tennessee

By Health Care Co-Chair Clare Sullivan

Many members of the **LWVNashville** and the wider Nashville community attended the First Friday and the second Wednesday presentation by **The Sycamore Institute on Medical Debt in Tennessee** (<https://www.sycamoreinstitutetn.org/medical-debt-policy-options/>). Their report documents that at least **one in four** Tennesseans has faced medical debt serious enough to impact their credit reports, examines the sources of such debt, and suggests policy measures to control this debt. In addition to encouraging efforts to increase health coverage for Tennesseans, one of the preventive policy options suggested in their report was controlling "**Surprise Bills**".

Surprise bills occur in two situations:

- (1) when patients visit in-network facilities but get treated by out-of-network providers and thus are subject to a higher cost-sharing rate, or, in the case of increasing numbers of plans called EPOs, receive no coverage of out-of-network providers at all; and
- (2) when out-of-network providers "**balance bill**" patients for the difference between the out-of-network payment received from the insurer and the full charge for the care they provided.

The Patient Protection and Affordable Care Act (ACA) prevents "surprise bills" in emergency situations when a patient may be taken to an out-of-network emergency facility. It requires insurance companies to reimburse the out-of-network providers at in-network rates. However, the **ACA** is silent on the practice of "balance billing" even in emergency situations. Several states have passed legislation that would further control both "surprise" billing and "balance billing", but these approaches differ among the states. In 2018, the Tennessee Legislature **rejected** a strong bill that would have **prevented** "balance billing" in emergency situations, but did require hospitals in the state to be more transparent with patients about the costs that they would be responsible for so that they could seek other options in non-emergency situations or at least better plan for the expenses they will incur.

Health advocates are now turning to Congress to pass **uniform** federal legislation that would regulate both surprise and balance billing. **Senator Lamar Alexander**, Chair of the Health, Education, Labor and Pension (HELP) committee, along with ranking HELP Committee colleague **Patti Murray**, have passed the **bipartisan Lower Health Care Costs Act (SB 1895)** out of Committee. This bill would ensure that:

- Any **out-of-network emergency expenses** are applied to patient's in-network deductible;
- Patients would only be required to pay out-of-network providers in in-network facilities the **cost-sharing amount** they would pay in-network providers. This applies to any ancillary provider at an in-network facility including those providing diagnostic services and interpretations;
- If out-of-network providers do **not** negotiate with insurance companies, they would be **required** to accept payment from insurers at a rate benchmarked to the median;
- For surprise bills, health plans would pay providers the local median contracted commercial amount that Insurers have negotiated with other providers and agreed upon in that geographic area;
- Requires hospitals to provide detailed good-faith estimates of **all** out-of-pocket costs a patient would be likely to incur for elective care.

The bill also has provisions for **reducing** the costs of prescription drugs, **improving** data regarding cost and quality of care provided by hospitals and other facilities, **improving** accuracy of provider directories, and **requiring** that patients be billed within 45 days of receipt of care.

Advocacy groups such as the **Tennessee Health Care Campaign** and **FamiliesUSA** are encouraging consumers to **contact** their Senators to urge support for this bipartisan Senate bill, and also to **contact** their Representatives in the House to urge them to support similar legislation, called the **No Surprises Act, HR 3630**, recently passed out of the House Committee.

For more information on how Congress is dealing with this issue, please refer to a new national coalition that has been formed to put an end to Surprise and Balance billing, the No Surprises Campaign:

<http://nosurprisescampaign.org/>. The site provides talking points, direct links to find your Representatives, and also a petition to Congress.



November Voter Services Update

By Voter Services Co-Chairs Kristin Hightower and Perry MacDonald

The Davidson County Election Commission (DCEC) met on Thursday, October 31, 2019 at 9:00 a.m. in the Davidson County Election Commission office at Metro Southeast. The **next** DCED meeting is **Monday, December 9, 2019 at 1:00 p.m.**

Two important announcements at the meeting:

1. The Administrator of Elections (AOE) Jeff Roberts is retiring by the end of 2019.
2. Davidson County election dates and locations for 2020 were selected and confirmed.

Davidson County Elections Schedule for 2020

- **Presidential Preference Primary & County Primary Election**
 - **Tuesday, March 3, 2020**
 - **Early Voting:** Wednesday, February 12, 2020 -Tuesday, February 25, 2020
- **State Primary Senate and School Board Election**
 - **Tuesday, August 6, 2020**
 - **Early Voting:** Friday, July 17, 2020 - Saturday, August 1, 2020
- **Presidential Election**
 - **Tuesday, November 3, 2020**
 - **Early Voting:** Wednesday, October 14, 2020 – Thursday, October 29, 2020

For information about early voting and Election Day voting sites, see the Davidson County Election Commission, <https://www.nashville.gov/Election-Commission.aspx>

In an exclusive story reported by Associated Press (AP) on July 13, 2019:

An **AP** analysis of the election technology industry found that Election Systems and Software (ES&S), which is the company providing voting machines to Davidson County, is using **Windows 7 software**. This is important because Microsoft will no longer provide **technical** software support to mitigate software vulnerabilities for Windows 7 **after** January 14, 2020 However, according to AP, Microsoft, for a fee, would continue Windows 7 security updates through 2023. Again, according to AP, updating election systems can be a time-consuming process since election technology systems must be federally certified, a process often taking a year with a six-figure charge. ES&S's Windows 10 election software is not federally certified.



New Recycling Rules in Davidson County and Other Information

By Environment Chair Barbara Futter

I went to **Metro Recycling** for a Recycling tour. I highly encourage doing this. Not only is it free and informal, but you can watch a live feed of the people and the machines at work. Very interesting and both accessible and amazing!

The group learned a ton of information, but I am going to write only about the **new** recycling rules regarding plastics. Plastics recycling are **no longer** determined by a particular number any longer. Here are some NEW guidelines

- **NO** plastic clam shell containers –those clear plastic containers that hold produce like strawberries or blueberries and open like a clam;
- **NO** plastic jugs like those that normally contain juice or milk. Buy the items in cardboard, wash them and crush them;
- **NO** plastic bags. Plastic bags and dry-cleaning bags can be turned in at big box stores like Kroger or Publix;
- **NO** plastic wrap;
- **NO** packing material;
- **NO** plastic furniture or plastic toys;
- **NO** plastic food containers;
- **NO** Styrofoam at all. Take this to Publix.

Call 311 or (615) 852-5000 for any questions - or requests, e.g. additional bins or if a collection was skipped. Observe the Metro Waste motto 3 Rs – Reduce, Reuse, Recycle. For General Recycling rules go to <https://www.nashville.gov/Public-Works/Neighborhood-Services/Recycling.aspx> For tours go to Metro's new government site. www.nextdoor.com

Our Zero Emission Future - a Cure for Climate Change Submitted by Nancy McFadden

Jeffrey Sachs of Columbia University wrote, "A low-cost shift to clean energy is now feasible for every region of the world, owing to the plummeting costs of solar and wind power, and breakthroughs in energy storage. The total system costs of renewable energy... are now roughly on par with fossil fuels."

TVA continues to use nuclear and coal. Sachs shows there is a better way, and he is just one of many experts who know renewable is already possible. To read the rest of the article, go to: <https://www.commondreams.org/views/2019/04/15/our-zero-emission-future>



2019-2020 LWVN Board of Directors

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Nominating Committee Members: **Betsy Walkup, Diane Dilanni, Cindee Gold, Michelle Steele**