Health law presents quandary for youths

Polls show young people key to success of plan, but many don’t understand it

By Tom Wilemon
The Tennessean

Zach Ryan’s decision will help determine the success or failure of the Affordable Care Act.

He’s not a powerful politician, a corporate executive or a federal judge. He’s a 26-year-old without health insurance.

Whether he and millions of other young people buy coverage is crucial for the federal health law to reach the goal of making insurance affordable. Their participation is needed to offset the cost of guaranteed coverage for older people with pre-existing conditions. But with barely more than two weeks before enrollment begins on a newly created exchange for the uninsured, most young people know little or nothing about what’s at stake for them, according to polls and surveys.

“I can find the most obscure stuff on Google,” Ryan said. “I mean stupid, obscure stuff. … But I couldn’t find how to get health care through the government. When you type in Obamacare, you would think it would come right up and have some clear instructions.”

Obamacare — how many people refer to the federal health law — is not its official name. If Ryan had typed in Affordable Care Act, he might have gotten closer to the information he needed. The insurance exchange where people actually can sign up for coverage is the Health Insurance Marketplace. The website does not start taking applications until Oct. 1, but it does explain subsidies toward purchasing coverage and penalties for going without.

See if you qualify for a subsidy at Tennessean.com/ACA.
Part of Hillary Coltharp’s brain is a vacuum of lost memories. Absent are the stories and emotion that normally would connect the faces of her loved ones to their shared experiences.

Recollections lost when she was ejected from her white Cabrio convertible after she lost control of it at 75 miles an hour on I-24 in Kentucky. She was texting. She wasn’t wearing a seat belt.

After she was flown by helicopter to Vanderbilt University Medical Center, surgeons removed part of her right temporal lobe.

Six years after her accident, the empty space can’t be fully repaired. Now 32, Coltharp suffers from amnesia caused by brain trauma.

Through speech, occupational and physical therapy, she has regained some speaking and walking ability, though she has to work at it — and her ability to remember more will never be the same.

“This was not a car accident,” said Coltharp’s mother, Shawn Coltharp. “This was a car crash.”

Texting took away life as she knew it

Just a few words to a friend forever changed Hillary Coltharp. A wreck robbed her of her memories, her independence and even custody of her son.

By Jessica Bliss
The Tennessean

Before Hillary Coltharp crashed her convertible while texting and driving, she took care of her son, Max. He now lives with his father.

Metro police officer Burl Johnson was driving down Interstate 440 earlier this year when a white pickup truck in front of him began to veer off the road.

Most motorists become more conscientious when a patrol car comes into focus in their rearview mirror. But as the interstate curved to the right, the driver drifted over the white fog line before he jerked the wheel and re-entered his lane.

It was the kind of erratic driving Johnson typically sees from drunken drivers, but this was midday during the workweek. And when Johnson drove alongside the truck, he saw the reason for the shady driving wasn’t alcohol.

It was a cellphone.

Johnson pulled the driver over, gave him a stern lecture about the dangers of distracted driving and then did something area police officers rarely do. He wrote a ticket for texting while driving.

Although law enforcement officers have come to view distracted driving in general, and texting while driving specifically, as a life-or-death issue — and maybe even the new frontier for road safety — police officers in Tennessee have issued a minuscule number of tickets since the state became the ninth in the nation to ban texting while driving in 2009.

The Tennessean reviewed traffic records for 15 Middle Tennessee law enforcement agencies and found that they’ve combined to issue just 389 texting-while-driving tickets since the law took effect in 2009.

TN police rarely ticket for texting

Officers say they see distracted drivers all of the time, but violations are difficult to prove.

By Nate Rau
The Tennessean

Metropolitan police officer Bill Johnson was driving down Interstate 440 when a white pickup truck in front of him began to veer off the road.

Just a few words to a friend forever changed Hillary Coltharp.
The psychology of texting

By Jessica Bliss

The jingles, bings and beeps of the ambient chorus of daily communication — the constant use of cellphones has been ingrained in people. In an era of stimulated overload, just sitting no longer seems acceptable. Technology feels like an entitlement, its use a necessity.

"There is a seductive quality to any of those beeps," said Dr. Peter R. Martin, director of the Vanderbilt Addiction Center. "It's socially appropriate — there is another chemical reward. And the opportunity to share information about ourselves makes it hard to resist."

Distractions for parents of drivers age 16-21

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<th>Alone with spouse</th>
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<td>Talking on cellphone (hands-free)</td>
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<td>Sending text messages/emails</td>
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<td>Setting/adjusting navigation</td>
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Stimulation overload

"The constant use of cellphones has been ingrained in people. In an era of stimulated overload, just sitting no longer seems acceptable. Technology feels like an entitlement, its use a necessity."

Activating the pleasure centers

"Our brain likes us to talk about us," Atchley said. "In face-to-face interactions, there is a flow to conversation. If a question is asked by one person, another answers. If someone makes a comment, someone else responds.

Texting is a newer form of social communication, but it comes with a presumption of immediacy that mimics normal conversation, Brinthaupt said. That causes impatience and compels us to respond quickly.

"When my son is away at college and my wife sends a text and he doesn't respond, she immediately thinks: 'Are you in a ditch dead somewhere?'" Brinthaupt said.

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By Nate Rau
The Tennessean

Tennessee is missing out on hundreds of thousands of dollars in federal funds because its state law banning texting while driving is not strong enough.

For the first time ever, the National Highway Traffic Safety Administration dedicated grant dollars this year for states that enact and enforce distracted-driving enforcement laws. Seven states and Guam failed to qualify for grants — one specifically for texting-while-driving enforcement.

Under LaHood’s original bill, which legislation passed into law in 2009, texting or reading electronic messages is illegal only while your vehicle is in motion. Lundberg said that to qualify for the texting-while-driving enforcement grants, provisions must make it illegal to send or read electronic messages while the car is in motion or not.

Tennessee’s law falls short because of its narrow definition of texting while driving and because its penalty for violating the law does not entitle anyone in a car to a bench warrant again and again.

State Rep. Jim Lundberg, R-Brill, who spearheaded the passage of the original law, and he planned to introduce legislation next year to boost up the fines. But Lundberg said his goal was public safety, not funding.

Seven states and Guam won the texting-while-driving grants this year.

There was no money earmarked for distracted driving in previous years. So while we knew it was a huge problem, we’re sti- ll trying to address this,” said Kendal Peake, director of the Tennessee Governor’s Highway Safety Office. “Even though Tennessee has a no-texting law, and it’s enforced and it’s a $50 fine, we still did not qualify for distracted-driving grants because they made it so rigid. An analysis of the grant requirements released by NHTSA in 2012 shows that Tennessee’s law does not qualify for two possible grants — the specific- ally for texting-while-driving enforcement, and then tries to escalate the fine for subsequent violations. Legislation also would allow texting while driving a violation that would lead to a driver receiving points on his or her license. Right now drivers may receive points on their licenses for texting while driving only if another traffic violation, such as speeding or failure to maintain the driving lane, also took place.

Escalating penalty

Lundberg said legislation he plans to introduce in 2014 would increase the penalty for texting while driving. He pointed to states that escalate the fine for subsequent violations. Legislation also would allow texting while driving a violation that would lead to a driver receiving points on his or her license. Right now drivers may receive points on their licenses for texting while driving only if another traffic violation, such as speeding or failure to maintain the driving lane, also took place.

Lundberg said he wasn’t worried about qualifying for the federal law. But he wanted to make sure the state’s roads are safer. He didn’t say whether he would consider changing the definition of texting while driving to include sending or receiving an electronic message when the car is not in motion.

“Tennessee’s law is viewed as a ‘good faith effort’ to make sure the state’s roads are safer,” Lundberg said. “But it is creating great safety and cutting down on violations, that would be something to consider.”

State Rep. Steve Filippone, D-Gameston, introduced legislation to specialize highway safety efforts such as driving drunk and seat belt checkpoints.

Each state’s Governor’s Highway Safety Office acts as a pass-through agency by pre- viously giving the state’s funds to local police departments in their respective state. The other expressways associated with the interstate enforce- ment, and then tries to make sure the funds are spent correctly.

Federal funds also pay for ad campaigns such as “Brownie II and Lose 3” and “Click It or Ticket.”

Nate Rau, The Tennessean

Texting ban

And so while we know it is a problem to consider changing the definition of texting while driving to include sending or receiving an electronic message when the car is not in motion. “I wouldn’t do it just to see a federal grant,” Lundberg said. “But if it is...
sports marketing firm has taken the lead, one Nashville stories from texting while driv- 

ufacturers and marketing agen-

drugs, the federal government, 

severe head injury and ultimate- 

Bradley Breen was sending when 

message 23-year-old Marine John 

“I'm on my way 

and I wasn't like this before my 

accident,” Craig said, explaining 

me what I'm not going to 

and everyone is always telling 

drivers as the face of its program. 

AT&T’s “It Can Wait” campaign 

aimed at persuading people to 

pledge not to text and drive. 

The firm, in its 11th year of 

that it's not the best thing to do. 

everything about the dangers of texting 

and persuade young people to not 

make a clear emotional appeal 

and high school students submit 

The Tennessean 

By Nate Rau 

on the road. At the aggressive-

the aggression of texting and 

ON THE ROAD 

TextStar ($5.99/month or $13.95/year for a 

Compatible with smartphones such as Droid, 

lack of the driver's proximity to the 

Learn more about TextStar at www.text-star.com 

most states have laws that ban texting 

while driving, but many people still can't 

wrong number to notify parents or employers 

Drivers would set up tables at 

teenagers as the face of its program. 

“Yeah T.” 

That’s the unfinished text 

message 23-year-old Marine John 

“Where R...
Son was just starting out on his own when life was cut short

By Nate Rau The Tennessean

There’s a photo in the Ralls family’s living room that tells the story of Brian Ralls’ short life.

The photo is of the Brentwood Academy student section during an Eagles basketball game in the mid-2000s. Moments before the picture was taken, Rick Ralls and future NBA player Brandon Wright had thrown down a dunk and the student section was in bliss.

But beyond the excitement there, in the middle of the photo, is Brian Ralls, smiling little bit wider, jumping a little bit higher than his classmates. Surrounded by friends, happy, excited... and then dead.

“He was the same guy no matter where he was or who he interacted with,” Pat Ralls, Brian’s mother, said. “He loved sports, he loved his friends, he loved to read, he was curious. He didn’t have faults and he was also very careful.”

Brian Ralls, a state champion track athlete at BA, was on his way to work in 2009 when a driver rear-ended him on the main road to the University of Tennessee at Chapel Hill, causing a head-on crash.

Ralls, 23, died from the injuries he sustained in the wreck just a few months after graduating from the school where he was named male track athlete of the year.

His death and the school’s reaction to the accident have helped raise awareness about the issue of distracted driving.

Since his death, Pat Ralls has helped raise awareness about distracted driving and pushed for tougher laws.

“It’s our job to make sure they follow the law,” she said. “It’s our job to enforce them.”

“Your actions affect others,” said police Sgt. Bob Sheffield.

To combat texting while driving in Nashville, Sheffield leads a crusade in Tennessee with a message that warns against the dangers of texting while driving. 

“You hate to see the video that are released with the things that were said that leads to the death of your child,” he said.

“I told you to see your children that are hurt for poor behavior. Poor choices,” he said. “And I’ve seen that too. You just put yourself in the place of that driver. You put yourself in the place of the parent, and you see the tears in their eyes that live with that, know... know you caused the death of your child.”

Sheffield said he faces texting while driving with a simple: “It’s your job of being the first and the last to text.”

As theacceptor for the aggressive-driving unit, Sheffield directs patrol officers to be on the lookout for driving and text messaging.

“We’re not only an effort to make sure they follow the law and that they think before they text,” he said.

That’s what makes this message resonate. What’s the best thing you can do? It’s awareness. What’s the best thing you can do? It’s awareness.
In front of your customers.

The people who buy your products and services are social beings. Why not interact with them where they are? We can help you find them, speak to them, and get to them. Think of us as a 100-year-old start-up. Decades of experience with an entrepreneur’s attitude. Our marketing solutions combined with some really bright people connect you with targeted, engaged, buying customers.

Everywhere your business wants to be.

For a complimentary marketing consultation, visit tnmedia.com/connect or call 1-888-573-4773.
Law allows drivers to dial but not text

**TENNESSEE'S LAW**

No person while driving a motor vehicle on any public road or highway shall use a hand-held mobile telephone to transmit or receive a written message for the purpose of this section.

**PROJECTS THE INTERNET'S INTELLIGENCE & LIFE'S PROBLEM**

**SUNDAY, SEPTEMBER 15, 2013**

**THE TENNESSEAN**

Law officers drivers to dial but not text

**PHOTOS BY SHELLEY MAYS / THE TENNESSEAN**

83 percent of American adults own cellphones, and three-quarters of them — 73 percent — send and receive text messages.

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She beat odds but didn’t go home whole

After her wreck, Hillary Coltharp underwent surgery to remove a subdural hematoma. She had a 1 in 200 chance of survival.

SHAWN COLTHARP

“There were times I looked across at my daughter and knew she would not have wanted to live if she had a choice. Now she is so glad she did... but life as we knew it has completely changed.”

Hillary Coltharp was 26 when she crashed on Sept. 1, 2007. She was on her way to meet family for dinner. But life as we knew it has completely changed.

Hillary Coltharp was 26 when she crashed on Sept. 1, 2007. She was on her way to meet family for dinner. But life as we knew it has completely changed.
How to get involved

### TAKE A CLASS

The “Be in the Zone” (BIZ) Teen Motor Vehicle Safety Pilot program is designed to address the growing problem of teen motor vehicle crashes in Tennessee.

The program, an initiative of the Pediatric Trauma Injury Prevention Program at Monroe Carell Jr. Children’s Hospital at Vanderbilt, has two phases:

1. Student leaders, selected by teachers and school principals, are recruited to lead the classroom sessions. The students spearhead a yearlong distracted-driving educational campaign with an emphasis on cellphone use and texting while driving or while driving at their respective schools.

For more information, visit www.childrenshospital.vanderbilt.org or contact Purnima Unni at purnimun@vanderbilt.edu.

2. The Metro Nashville Police Department offers a four-hour distracted-driving class. Participants learn about the laws, the penalties associated with unsafe driving, and to increase awareness of distracted driving dangers, especially texting while driving, and to emphasize consequences associated with unsafe driving.

Take a class to support the It Can Wait movement’s efforts to curb distracted driving at www.itcanwait.com.

### Visit Tennessee.com/texting to see a video of Nashville teen driving class participants attempting to multitask in the Distract-A-Match game.

In the Distract-A-Match game, students are subjected to the difficulty of multitasking and simulate what it feels like to become intoxicated. Nashville public and private school students are eligible to participate. The next class is scheduled for 9 a.m.-1 p.m. Sept. 28 at the Metro Nashville Public Schools’ complex, 1600 Madison. There also is a class Oct. 29. To sign up, email kgustavson@bellsouth.net.

### READ THE STATS

55 of those who exchange more than 50 messages a day say they would rather get a text than a voice call.

— Pew Research Center’s Internet & American Life Project

### Get inside local sports like never before.

**Titans, Predators, Dores, Sounds, Preps.**

We’ve got you covered inside The Tennessean and at Tennessean.com.

You can get scores anywhere — but why was the game won or lost? How did the coach perform? Our team of insiders takes you beyond stats and scores with in-depth news, observations and analysis.

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- Mike Ogara’s Midstate Chatter
- Reader-submitted photos

### TENNESSEAN.COM/SPORTS

- Continuous updates and breaking news
- Photos and video
- Blogs

Visit Tennessean.com/texting to see a video of Nashville teen driving class participants attempting to multitask in the Distract-A-Match game. It Can Wait campaign is funded by the major cellular providers, visit www.itcanwait.com.

### TAKE THE PLEDGE

Thursday is Steve &一侧 Pledge Day. After taking the It Can Wait texting/phone and driving pledge, individuals can sign up to be a personal advocate and spread the It Can Wait message to others. To take the pledge or become an advocate, visit www.itcanwait.com/get-involved.
Parents have problem putting down phone, too

By Jessica Bliss

Texting is a learned behavior.

Parents are the teachers.

Though texting while driving is viewed as primarily a teen issue, news stories—including one recently conducted by Metro Nashville Police, Bridgestone Americas Inc., and teens—are indicating that it is common among children of driving age also are distracted by digital devices.

"It's not just the young crowd that is utilizing the devices to text and drive, but it's their parents, as well," said Metro Nashville police Sgt. Bob Sheffield, who leads the department's crash investigatory unit.

For parents, talking on the cellphone or without a hands-free device while driving is considered a distracted driving behavior, according to Bridgestone's 2013 "Teens Drive Smart" parents survey, which asked driving behavior questions of 2,105 parents of young drivers ages 16 to 21.

The results also appear on the list; 16 percent of parents admitted to reading text messages or emails while driving, and 13 percent said they sent text messages or emails.

While parents willingly respond to digital distractions while driving, they are significantly less likely to do so with their children or a spouse in the car.

Sixteen-year-old Eliza Stenson sends about 100 texts a day. Sometimes, she said, those messages are sent when she is in her car at a stoplight or at a "stop and set the phone down, we hope that will happen to me,'" she said. "We have seen friends die from it.'" She was buried a friend a few years ago who was texting and driving.

"It was devastating because nobody talks about it. Then you find out later what really happened, that he was texting. He didn't kill anyone, but he killed himself... An adult. Not a kid. An adult."

"The more I am reminded of it, I am able to make better decisions and show my little brother or a better example of it than what I got," she said. "That example didn't make better decisions than what I got," she said. "That example didn't make better decisions than what I got."