

Senior Spotlight

By John Toscano

Last Wednesday, November 15, marked the start of the sign up period for the Medicare Part D drug prescription program for seniors who are Medicare members.

Beneficiaries have until December 31 to sign up for a plan, but federal officials who set the December 31 deadline advise members to sign up by December 8 to avoid the crush of late applications which helped to foul up the system last year.

Anyone who's satisfied with the plan they had during 2006 doesn't have to notify anybody about anything, just continue in their present plan.

But be forewarned: premiums for many plans have changed, deductibles and drug choices in many plans have changed. So if you're standing pat with your 2006 plan, check out all these details to determine if there are changes and if you agree with them.

The Bush Administration says the average premium for Part D will be \$24 for 2007. In New York state 61 plans are being offered with monthly premiums ranging from \$9.50 to \$82.10. The standard annual deductible is \$265.

Sign Up Period For Part D Rx Aid In '07 Starts

Premiums and deductibles are very important in selecting a plan, but more important is the drug coverage available. Experts in the field advise beneficiaries to make a list of the drugs they take and must have, than use the drug plan finder at the Centers for Medicare and Medicaid Services (CMMS) to see which plans offer the drugs they need. The CMMS Web site is medicare.gov.

Another important detail to be aware of: many companies are providing some

coverage in the so-called "doughnut hole". The hole starts when you have paid for the first \$2,400 worth of drugs under your plan. This means you then have to pay out of your own pocket for the next \$3,850 worth of drugs.

If a plan is going to pay part of that \$3,850 in the doughnut hole, that should interest you if you want to avoid paying all of that out-of-pocket expense.

Also, pay close attention to whether a plan you're interested in will offer generic

drugs when you're in the doughnut hole. Generics are cheaper than brand name drugs, while still of the same quality.

DEATH DOESN'T END MEDICAID COVERAGE: That's what state Comptroller Alan Hevesi found out recently. Hevesi said a recent audit by his office discovered that New York state had paid out \$3.6 million in Medicaid claims over the past three years for dead people.

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College Point Man Receives AARP NY Andrus Award

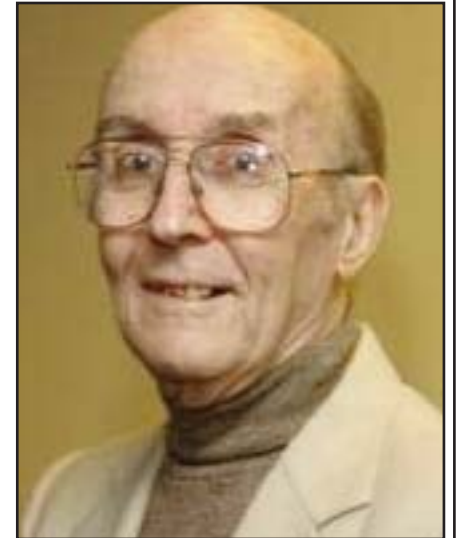
Gene Barrett of College Point has been selected by the American Association of Retired Persons (AARP), the leading nonprofit membership organization for people 50 and over, to receive the New York 2006 AARP Andrus Award for Community Service, the association's most prestigious and visible volunteer award for community service. This award symbolizes that individuals have the power and ability to make a difference in the lives of others.

AARP New York selected Barrett for his remarkable service and for the impact he's had on the lives of others and on his community. Since becoming an AARP volunteer in 1996, Barrett has served as a tireless advocate for AARP members and

prospective members and quickly became an expert for AARP New York on retirement security. His command of this issue enabled him to become a media spokesperson, public speaker and citizen lobbyist. Barrett has fought to preserve Social Security and improve the lives of older New Yorkers and has inspired other AARP members and volunteers to become involved and take action.

The AARP Andrus Award for
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Gene Barrett of College Point received the AARP New York Andrus Award for Community Service on November 8.



From All of Us to All of You A Healthy and Happy Thanksgiving

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