For Week Ending January 11, 2013

Counselor and Coordinator Announcements:

Valuable resources from NCOA:

1. **Medicare changes for 2013 summary**: Check out a quick and easy summary at http://www.ncoa.org/enhance-economic-security/benefits-access/whats-new-with-medicare-in.html?utm_source=NCOAWeek_130102&utm_medium=newsletter&utm_campaign=NCOAWeek

2. **Medicare coverage for several common conditions:**Alzheimers, Cancer, and Diabetes – what's covered, find out athttp://www.mymedicarematters.org/StayingHealthy/DiseaseInformation/?utm_source=NCOAWeek_130108&utm_medium=newsletter&utm_campaign=NCOAWeek

3. **Webinar on Medicare FAQs:** One on Jan. 22, one on Jan. 25; for these and other webinars go to http://www.ncoa.org/enhance-economic-security/center-for-benefits/webinars.html

News from local SHIPs:

1. **From Denver:** Centura SHIP got a call from a client who speaks Tigrinya, a language from Eritrea (the country recently split from Ethiopia). Luckily we have a new AmeriCorps volunteer in our office who speaks Tigrinya. We called and discussed the prescriptions she takes. She is low income, making about $700/month, and if she stayed on her 2012 Part D plan for 2013 she would have a partial premium and total drug costs of over $10,000 because two expensive brand name drugs were not covered. We used the Medicare plan finder and enrolled her in a zero premium plan with estimated annual costs of $90. She was very, very grateful and because of the translator she understands what is happening with her drug coverage.

2. **From Grand Junction:** Betty J (age 85) called our SHIP office after moving to Colorado from another state. She was quite frustrated because she'd assumed all her insurance coverage would follow her. However, she got a letter from her Part D plan informing her that they'd dropped her membership with them. I explained that when she notified her Part D insurer that she was moving out of state, they disenrolled her in accordance with Medicare rules. She was still pretty frustrated and said "Yes, but when I told them I was moving I didn't know they were going to *dismember* me!"

3. **From Steamboat:** The best saving story I have is lady from Moffat County who with no RX Part D Coverage would have to spend $55,000 on her prescriptions. She was moved from one plan to another that would have cost her $22,000, but with our services we found her a plan that will cost her less that $200. per year. Pretty good stats.

4. **From Boulder:** The bi-lingual Medicare Ombudsman position, previously held by Amber Brown, has been posted at http://www.bouldercounty.org/jobs/opp/pages/default.aspx. If you know of any potential applicants, please send them in that direction.

Other Announcements:

1. **Anthem BC/BS Medsupp for under 65:** Plan members have recently been notified of a very sizable rate increase, the first of several scheduled over the next couple of years. Options for plan members:

a. If nearing 65, they will get a new guarantee issue upon reaching 65 and can shop around

b. Consider year round 5 star MA plan enrollment if in Kaiser area, if willing to consider MA plans (advise ***great caution*** in giving up the Medsupp, even if pricey – this population has difficulty getting this coverage, and cost sharing can be expensive; consider plan with lower annual Medicare Out of Pocket Limit)

c. Exercise trial rights to MA plan enrollment during next OEP so can get back to Medigap if change mind (same caution)

d. Rocky Mountain cost plans enrollment without drug coverage available year round if already have a drug plan from other source (same caution)

e. And finally, although it won't necessarily change the outcome, they may find some satisfaction in filing a complaint or requesting assistance from Division of Insurance about the rate; call 303-894-7490

2. **Questions about when/whether to attend a SHIP training:** See our "Training Pathways Guide" on the SHIP Counselor Resources page (go to our home page, click on SHIP icon)

3. **Trainings scheduled:** let Sharon Schaubs know of any new signups

a. Day One: Denver – Wednesday January 23; Ft. Collins - Friday February 1; Grand Junction Thursday February 7

b. Day 2/3: Colorado Springs – Monday and Tuesday, January 28, 29

4. **New mileage reimbursement:** for those of you who attend travel, don't forget to use the **NEW** travel expense reimbursement forms/instructions on the SHIP Counselor Resource page

That's all for now – in our next Weekly Updates, we will announce our new staff developments here at the state SHIP office – very exciting!

Stay warm and safe this January week.

Alice

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PLEASE NOTE MY NEW EMAIL ADDRESS: alice.ierley@state.co.us. PLEASE UPDATE THIS IN YOUR ADDRESS BOOK.

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