



ASK THE SOCIAL WORKER: MEDICARE PRESCRIPTION PLANS

Question: Last year I signed up for Medicare A&B, a Medigap policy, and a Medicare D prescription drug plan. I am happy with Medicare A&B and my Medigap policy, but my prescription drug plan doesn't cover two of my prescriptions. I didn't give much thought to the drug plan's coverage last year. When can I switch to another drug plan? Who can help me compare drug plans?

Answer: I am sorry you aren't happy with your Medicare prescription drug plan. Many new enrollees are often unhappy because strategies for selecting a plan are not well publicized. Generally, you can switch plans every year between November 15th and December 31st. You don't need to notify your current plan that you are switching, but be sure to obtain coverage confirmation from your new plan.

You can find and compare prescription drug plans by calling Medicare at (800) 633-4227 or visiting their Web site at www.medicare.gov/MPDPF. I find the Web site is by far the easiest process. You can simply enter your prescriptions and instantly determine if you can reduce your estimated annual drug cost by choosing generic drugs and avoiding a favorite pharmacy. Your estimated annual drug cost is the sum of your monthly premiums, deductibles, co-pays, and the cost of excluded drugs, thus it is the most reliable figure to use to identify the plans that offer the best value. Once you have found several of the best value plans, it is wise to consider their plan ratings, drug coverage and approved pharmacies.

Look for high plan ratings as they suggest customer satisfaction and fewer complaints received by Medicare. Avoid plans with drug restrictions so you can quickly obtain the drugs your doctor ordered without seeking additional approvals. If the plans exclude any of your drugs, consult with your doctor to find out if other covered drugs might be just as effective. Be certain you are confident purchasing drugs from the approved pharmacies.

Lastly, check with the plan provider to confirm that all the data you gathered is accurate. Also discuss your plan selection with a representative from the State Health Insurance Assistance Programs (SHIP) to ensure that you have thought out all the plan's provisions and are aware of your eligibility for any low income drug assistance programs. To obtain the phone number of your local SHIP, call Medicare at (800) 633-4277 or visit SHIP at www.shipusa.org.

Sources: Medicare & You 2008, a publication of Centers for Medicare & Medicaid Services, publication No.10050.

JOKE OF THE MONTH

**"I used to talk to my plants, but it's no fun.
They think they knew everything!"**

— *Milton Berle's Private Joke File*

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

CONTRIBUTORS

- Veronica Rosenblatt, MA, MS, CMC
Director of Social Services
- Karen Wiener, MA, MFT, CMC
Manager of Social Services
- Cheryl Cohen, MSW, LCSW
Social Worker





TIPS TO IMPROVE YOUR DOCTOR/PATIENT RELATIONSHIP: DON'T GO TO THE DOCTOR ALONE

More than one third of patients age 65 and older are accompanied to a doctor's visit by a relative, friend or aide, according to a recent study conducted by the Johns Hopkins Bloomberg School of Public Health. The study revealed that the patients were more satisfied with their doctor's manner and the information they received because a companion provided important assistance during the visit.

The companions assisted the older adults by providing transportation, giving patient information to the doctors, asking questions, writing down the doctor's instructions and explaining the instructions to the patients. Patients also reported that it was reassuring to have a companion hear the doctor's instructions and take notes, since even a little



anxiety can make it difficult to remember a doctor's instructions. Doctors involved in the study said that they were pleased that their instructions were received and discussed before the patients left the office.

Taking a companion to a doctor's visit is one of the many ways older adults can help to ensure a strong doctor/patient relationship. Many more tips that all ages can utilize to get the most out of a doctor's visit are described in the Motion Picture Pioneers Assistance Fund's new brochure, "You and Your Healthcare Provider." Call us toll-free at (888) 994-3863, ext. 2370, to request a free copy of the brochure.

Sources: Healthcentral, <http://healthcentral.com>; AARP Bulletin today, <http://bulletin.aarp.org>; US News and World Report, <http://health.usnews.com>.

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

Anxiety Disorders Association of America: www.adaa.org

This is a national not-for-profit association that is dedicated to the prevention, treatment and cure of anxiety disorders. The Association links people to treatment resources and advocates for cost effective treatments.

The American Association for Geriatric Psychiatry: www.aagponline.org

This national association represents and serves professionals in the field of geriatric psychiatry. It is dedicated to promoting the mental health and well being of older adults and improving their care. The Association provides expert information to the public.

National Institute of Mental Health: www.nimh.nih.gov

This is the largest scientific organization in the world dedicated to research focused on the understanding, treatment, and prevention of mental disorders and the promotion of mental health. The Institute provides information regarding mental disorders, treatment and clinical trials.



QUOTE OF THE MONTH

“I have not aligned myself with any party. Sitting tight waiting for an attractive offer.”

— Will Rogers

QUESTIONS OR COMMENTS?

Call Karen Wiener, Manager of Social Services at (888) 994-3863, ext. 2390, or write to karen@wrmail.org.