

7 DRUG DISCOUNT PROGRAMS AVAILABLE TO MEDICARE BENEFICIARIES

In our Summer 2000 newsletter we covered the news about prescription drug coverage benefits and increases in out of pocket expenses for seniors, as well as the skyrocketing prices of new drugs. In this article we are providing more details on the specific discount and assistance programs that are available to Medicare beneficiaries and how these can be accessed.

CALIFORNIA DISCOUNT PRESCRIPTION DRUG PROGRAM

Medicare recipients are entitled to purchase prescription drugs at the same cost offered to Medi-Cal beneficiaries. This new legislation went into effect in February 2000.

PRESCRIPTION DRUG PATIENT ASSISTANCE PROGRAMS

The Pharmaceutical Research and Manufacturers of America have created a directory of pharmaceutical companies that provide medications free of charge to needy patients. For more information, go to www.phrma.org/patients/

S.H.A.R.E (SELF HELP AND RESOURCES EXCHANGE)

A non-profit collective buying program that can help the general public purchase prescription drugs at up to 70% off regular pharmacy prices. For further information or to receive a quote for your medication visit www.worldshare.org/pharmacy.php3, call 1-800-542-1110, or e-mail pharmacy@worldshare.org

VETERANS

People who have served in the military may be eligible for prescriptions with a \$7 co-payment for a 30-day supply or a \$21 co-payment for a 90-day supply. For eligibility and information call Veterans' Services at 408-363-3000. Clinics are located at VA Clinic, 80 Great Oaks Blvd. San Jose and VA Medical Center, 3801 Miranda Ave. Palo Alto.

NEEDYMEDS (WWW.NEEDYMEDS.COM)

A database for all pharmaceutical company drug assistance programs. Information can be found by searching by program name or by medication.

TRICARE SENIOR PHARMACY PROGRAM

(WWW.TRICARE.OSD.MIL/PHARMACY/SENIORPHARMACY)

Uniformed services beneficiaries 65 and older can obtain low cost prescription medications from the National Mail Order Pharmacy and TRICARE network and non-network civilian pharmacies.

Co-payments vary but there is no annual limit. To register or determine eligibility call 1-800-334-4162 or visit the website at www.tricare.osd.mil/DEERSaddress.

PHARMACEUTICAL COMPANY PROGRAM DISCOUNTS

Eli Lilly, GlaxoSmithKline, Merck-Medco, and Novartis all offer discount programs for Medicare beneficiaries based on income levels. For more information contact the HICAP program at Council on Aging and ask for the "Prescription Drug Resources Fact Sheet," which can be mailed to you at no charge. 408-296-8290.

A NEW LOOK FOR COUNCIL ON AGING SILICON VALLEY

Emphasis on easy access to care

Major improvements have taken place at Santa Clara County's leading source of information and services for seniors and people with disabilities.

Over the last year, the Council on Aging has developed an exciting system called Care AccessSM, which provides a unique source of information, advice and access to the many services available to assist our senior community and others.

A single call to a Care Access Information Specialist gives answers to questions, information about programs, and direct links to individuals and organizations that can address almost any senior's needs.

Care Access integrates and streamlines the delivery of services to seniors and achieves new efficiencies that are critical to meet the needs of a growing senior population. Council on Aging is not waiting for the "age wave" to hit; we are preparing for it ahead of time.

Our new slogan, **Providing the Best for Seniors**, together with our new name, logo, website, and brochure all reflect our commitment to serve seniors, family members, caregivers and others concerned with seniors and people with disabilities.

Please visit us at www.careaccess.org, or call to request our brochure and Care Access for you, a loved one or a client! Call 1-800-510-2020 (in Santa Clara County) or (408) 296-8290.

The New 2002 Senior Services Directory
An Indispensable Guide for Seniors, Family Members and Caregivers.
Over 100 Pages of Bay Area Resources:
Housing Home Care
Nutrition Health
Legal Employment
Financial Transportation
Security And More!

To order at \$5 per copy, call (408) 296-8290 or send check to the Council on Aging. Visit our booth #216 at the Prime Time Expo at Santa Clara Convention Center May 31 & June 1. Special Show Price \$3!

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Providing the Best for Seniors

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WWW.CAREACCESS.ORG

Look inside for information on prescription drug options

SUMMER 2002 ISSUE

DECADES...



CORPORATE CORNER

FUJITSU DONATION FOLLOW UP

Fujitsu Microelectronics of San Jose made a generous donation to our Meals on Wheels program in 2001.

The donation provide 14 meals a week for disabled individuals in Santa Clara County for 464 total weeks. This is a grand total of 6,496 meals for those who weren't otherwise eligible under the programs mandated guidelines. Thank you Fujitsu for ensuring the nutrition of those in need in our community!

WHO HAS TIME TO RETIRE?

According to recent studies, members of American's older population aren't ready to sit idle in their golden years:

- 90 percent of Americans plan to keep working after retirement.
- 68 percent said they intend to keep working even if they can afford not to.
- 13 percent of Americans ages 70 to 74 already work.
- 23 percent of Americans ages 65 to 69 already work.

The number of older workers in the labor force will increase three times faster than the number of younger workers.

One-third to one-half of older Americans take a bridge job, either part-time or a completely new career.



EMPLOYERS ASSIST WORKERS WITH ELDERCARE CONCERNS

As eldercare becomes a responsibility for more workers across the U.S., more employers are starting to take an interest in helping out. Here's how three companies are contributing:

Ford Motor Company: The automaker's 150,000 member North American workforce can get free house calls by geriatric care managers to evaluate the health of aging relatives and help make plans for their long-term care.

AT&T: The telecommunications giant has established four "one-stop shops" for employees to coordinate care and services for elderly family members.

Fannie Mae: A full-time eldercare case manager assists the mortgage company's workers with eldercare issues at its Washington, D.C., headquarters.

— Adapted from *A renewed push to help workers with elder care*, by Kelly Greene, *Wall Street Journal*.

MEDICARE + CHOICE PLAN UPDATE

In Santa Clara County, the **Medicare + Choice** plans available are the four Health Maintenance Organizations (HMOs):

- Blue Cross – Senior Secure
- Health Net – Seniority Plus
- Kaiser Permanente – Senior Advantage, and
- Pacificare – Secure Horizons.

Although most seniors have already been notified of the increases in monthly premiums for these plans, they may not be aware of the other important changes outlined below, unless they are currently accessing their benefits:

• Prior to 2002, persons enrolled in a Medicare + Choice plan could switch plans on a monthly basis. That has changed for 2002/2003:

2002 – Changes are allowed only once between January 1 and June 20. From July through December 31, a person will be "locked in" and will be unable to switch plans again in those last six months.

2003 – Changes will be allowed only once between January 1 and March 31. After that, you cannot switch plans in the nine months from April through December.

Another change is in the prescription drug coverage. The majority of the HMO's cover only generic prescriptions now, or have reduced their yearly maximum on brand-name if they offer them at all. Hospital stay co-payments and office visit co-payments are now additional out of pocket expenses.

If you haven't visited your doctor in a while, or have changed primary care physicians, please be sure your doctor still contracts with the HMO you are receiving benefits from. Some Bay Area doctors are no longer accepting some HMO plans, complaining of too many constraints and too low reimbursements for service.

For more detailed information on the current **Medicare + Choice** plans in Santa Clara County you can contact Council on Aging and ask for the HICAP program updated HMO comparison chart for 2002.

You can also get a copy of the *Guide to California Medicare HMO's – Updated for 2002*, put out by the California Healthcare Foundation and the Consumers Union Center for Consumer Health Choices. This guide offers advice on choosing from the different options and also rates the different HMOs in the different counties along the lines of financial value, best drug benefits, and the financial health of the company operating the plan.

For a free copy of this guide call toll-free 1-888-430-CHCF (2423), or visit www.calmedicare.org or www.consumerreports.org to find the information online.



YOUR AGE IS . . . WHAT YOU EAT

Dr. Michael Roizen, author of "The Real Age Diet," highlights foods that can help make your biological age younger.

VEGETABLES: If you eat five or more servings a day, especially the most intensely colored vegetables, you can deduct two years from your "real" age.

NUTS: Nuts contain "good" fats, plus protein and minerals. Five ounces a week make you 1.5 years younger.

FISH: A great source of protein and essential omega-3 fatty acids. Eat three or more portions a week, and knock 1.5 years off your effective age.

WHOLE-GRAIN FIBER: Eat it five times a week for an additional year of youth.

MORE AGING SITES ON THE WORLD WIDE WEB

Access America for Seniors

www.seniors.gov

American Society on Aging

www.asaging.org

Health Hero Network

www.healthhero.com

Medicare Rights Center

www.medicarerights.org

National Senior Citizens Law Center (NSCLC)

www.nsclc.org

Resource Center on Aging

University of California Berkeley

<http://socrates.berkeley.edu/~aging>

The Health Trust

Serving the Underserved

www.healthtrust.org

United Seniors Health Council

www.unitedseniorshealth.org

Homestore

www.homestore.com

click on "Senior Housing & Care" for senior housing options

INTERNET TECHNOLOGY IMPROVES CARE MANAGEMENT SERVICES TO ELDERLY AND DISABLED

Some of our customers at Council on Aging are using a new technology that helps them and their care managers to monitor their health and well being on a daily basis.

The *Health Buddy* is a small, four-button device with a small screen that is hooked up to the senior's telephone. Each day a set of questions, personalized to each senior, appears on the screen. The *Health Buddy* user answers each question by pressing one of the four buttons, and during the night, the answers are transmitted via an internal modem to the Health Hero Network, which is accessed daily by each care manager on their computer.

The seniors do not need to have any knowledge of computers. The answers to the questions provide the users with important information about their individual health problems, which are categorized under Senior Wellness, Congestive Heart Failure, or Diabetes.

If they answer a question with a response that signals a problem, the care manager will see a red flag next to the user's name the next day on the **Health Hero** website, which is secure and accessible by a password. The care manager will then call the user immediately and take the appropriate action.

A COA care manager recently found that the *Health Buddy* can indeed be a lifesaver.

Mrs. S's answers for the day raised two red flags — one indicating she was having severe pain, and another regarding her blood sugar levels. The care manager called Mrs. S immediately. Mrs. S answered the phone after many rings, and was short of breath. She said she thought she needed to go to the emergency room, but wanted to make some phone calls and shower before calling for help.

The care manager instructed her to activate her emergency response unit (Care Call, also provided by COA) and not wait any longer. Mrs. S promised to do so. The care manager then called the apartment manager to verify that paramedics had been summoned.

Mrs. S was hospitalized for three weeks, and is now back home using her Health Buddy every day. Without the *Health Buddy*, the care manager would not have known to call Mrs. S, and she might have delayed calling for help until it was too late.

The *Health Buddy* project at COA is a pilot project funded for six months. Our Executive Director, Stephen Schmoll, hopes the results can be used to advocate for expanding the program to all Medicare and Medi-Cal recipients.