

# Medicare for you

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**Newsletter from HICAP of San Mateo County  
(A program of Self Help for the Elderly)**

## New open enrollment dates

Beginning October 15 through December 7 of this year, you can take advantage of Medicare open enrollment to save money and get better coverage. Medicare open enrollment is the annual period during which Medicare plan enrollees can reevaluate their coverage and make changes.

Your current plan provider will send you a annual notice of change that explains any 2012 formulary, benefit design, and/or premium changes. It's worth taking the time to review and compare your 2012 plan options and you don't have to do it alone. Call us at HICAP (1650-627-9350 ) to schedule a free appointment with one of our certified counselors.

**Your San Mateo HICAP team,**  
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### Inside this issue:

- *New Open Enrollment dates*
- *2012 Part D update*
- *Ask HICAP*
- *On the move*
- *Volunteer spotlight (Kammerlohr )*
- *Upcoming HICAP Events*

## Prescription Drugs in 2012, Part D update

If you're covered under the Part D prescription drug benefit and regularly take medicine, get ready for some positive changes in 2012.

**Coverage Gap** (donut hole) ,begins once you reach your Medicare Part D plan's initial coverage limit (\$2,930 in 2012) and ends when you spend a total of \$4,700 in 2012.

In 2012, Part D enrollees will continue to receive a 50% discount on the total cost of their brand-name drugs while in the donut hole. The full retail cost of the drugs will still apply to getting out of the donut hole even though 50% was paid for by the phar-

maceutical manufacturers. Enrollees will pay a maximum of 86% co-pay on generic drugs while in the coverage gap.

**Easier appeal**, appealing a denial for a prescription drug or requesting an exception will get much easier in 2012. Plan providers are required in 2012 to all use a standard form for their appeal and exception process. Appeal form will be available online or can be requested by calling an 800 number. Contact us at HICAP and we will point you to the correct form once it is available.

**Extra Help**, You or someone you know may qualify for extra help paying for Medicare drug costs. Extra help maybe available for people with yearly income below \$16,335 (\$22,065 for a married couple living together) AND resources less than \$12,640 (\$25,260 for a married couple living together). People who do not meet these amounts may still qualify; the best way to find out is to apply. Call us at 650-627-9350 and make an appointment with a HICAP Counselor if you need help applying.

## ASK HICAP

### DEAR HICAP:

I had a cataract surgery on one eye and was shocked to find out that I am liable for far more than the 20% part B copayments. I was under the impression that Medicare would pay 80% of everything??

SHOCKED AND DISMAYED, SM



### DEAR SHOCKED

Medicare payment for Cataract Surgery is quite comprehensive. Medicare will pay 80% of the "Medicare Allowed" charges. Your Medicare physician is required to ask you to sign an Advanced Beneficiary Notice of Non-coverage (ABN) if a particular procedure is likely not to be paid by Medicare. By signing the ABN, you acknowledge that Medicare may not pay

for this service and that you are personally liable for the payment to your physician. If you never signed an ABN, your physician may be liable for covering the costs of a non-covered Medicare service.

### DEAR HICAP:

I was just notified by social security that my premiums for parts B and D are going up due to high income! My current income is nowhere near what SS is using to calculate my premiums...is there anything I can do to lower my Medicare premiums?

HATE TO PAY MORE, Daly city



### DEAR PAYING MORE:

To determine your 2012 income-related monthly adjustment amount, Social Security will use your most recent federal tax return information. Generally, this information is from a tax return filed in 2011 (for tax year 2010). Sometimes, IRS only provides information from a return for tax year 2009. If your tax year 2009 data was used and you filed a return later showing lower income, call or visit any local Social Security office and ask them to update your records. In specific situations, social security may be able to correct or remove your income-related monthly adjustment amount even without a tax return (other documentations will be required to establish reasons for your lower income claim). Remember, only single Medicare enrollees with Modified Adjusted Growth Income (MAGI) above \$85,000 are subject to income related premium (\$170,000 for married couple).

## On the move!



Ever wanted to join a HICAP event or attend a HICAP appointment but did not know how to get there? SamTrans Senior Mobility program may be the answer for you! Volunteer senior mobility ambassadors are happy to provide you training on how to effectively use the SamTrans public bus system to stay on the move. The SamTrans training is free and riding the bus is cheap.....a monthly Senior ticket for the entire San Mateo county (Palo Alto to San Francisco) is only \$25/ month!

Won't travel enough for a monthly ticket? Each individual trip is only \$1.

**To learn more, call SamTrans senior mobility program message center at 650-440-7654.**

**Mention HICAP and get a complimentary round trip training bus trip with a mobility ambassador anywhere you need to go in San Mateo county.**

## That is our Barbara!

What do you get when you combine intelligence, educated, humor and charm? You get our volunteer counselor, Barbara Kammerlohr.

Barbara initially became a volunteer counselor for HICAP after her second retirement. Yes, I did say second. After pursuing her doctorate in education from the University of Illinois, she became involved in counseling students including disabled youth. For approximately 18 years, she worked as the Director of Pupil Personnel Services for the San Mateo Union High School District. Her first retirement occurred when she concluded her employment with this school district.

Within a year, Barbara started working at Notre Dame de Namur University, in Belmont. In addition to teaching, Barbara advised and supervised students and interns, as well as conducted meetings as the Department of Education chair. When she left this employment, it was the second time that she retired.

In her own words, Barbara is someone who wants to contribute to her commu-

nity. In furtherance of this pursuit, a friend referred Barbara to HICAP. In no time, Barbara transitioned into a Medicare Counselor, helping numerous individuals navigate the maze of information surrounding Medicare. Her professionalism and ability became very apparent. Within a short period, she was hired to be the HICAP Program Manager.

Over a year ago, Barbara retired for the third time. Even though she left her position as the Program Manager of HICAP, she has remained a counselor on a volunteer basis. Along with her counseling, she is enjoying her well-deserved third retirement. It is not hard to believe that she keeps busy with her interest in painting, knitting, reading and visiting her home state of Kentucky. Barbara still has family there and has wonderful memories of Kentucky that have not faded despite the many years she has lived in California.

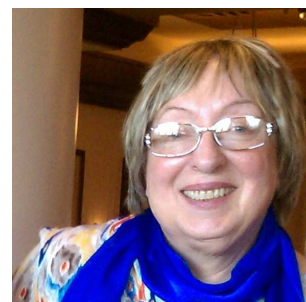
Her co-workers and counselors have great opinions of Barbara. “She is intelligent, patient, personable and thor-

ough with her clients”. “She is funny and has a wonderful laugh.” “She is impressive as a speaker and a community educator.”

Her most important abilities have been her mentoring talents that she shares with intern counselors and HICAP staff. She has been invaluable in assisting with the initial training of volunteers and their intern phases.

One can always expect Barbara to go beyond her duties as a Medicare counselor. In addition to her help with volunteer interns, she has helped the HICAP staff to meet their mission statement goals.

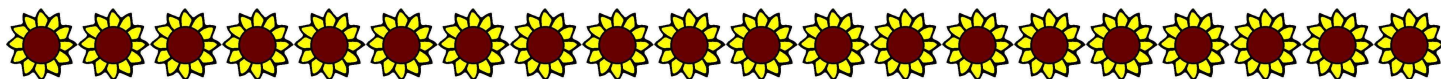
Yes. That is our Barbara!



**HICAP always needs volunteers and there is much to be gained by volunteering! You form strong relationships with the counselors and staff and demonstrate your commitment to serving the community. If interested in serving, call HICAP at 1650-627-9350.**

**HICAP of San Mateo County,**  
**A program of Self Help for the elderly**

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**Mark Your Calendars: Upcoming HICAP Events**

**Please call us at 1650-627-9350 if you have questions about any of our free events!**

September 19, 2011 11AM-12:30PM Ombudsman Services	711 Nevada St. Redwood City, 94061	<b>Presentation</b> : Long Term Care
September 24, 2011 10AM-2PM San Mateo Senior Center	2645 Alameda de las Pulgas San Mateo, 94403	<b>Health fair</b> : City of San Mateo Health & Wellness Fair
October 20, 2011 1PM Beresford Recreation Center	2720 Alameda de las Pulgas San Mateo, 94403	<b>Presentation</b> : Medicare Basics San Mateo AARP Chapter
October 22, 2011 10AM-3PM Hillsdale Shopping Center	First floor near Nordstrom's San Mateo, 94403	<b>Event</b> : Talk with a Pharmacist Day SM County Pharmacist Association
November 01, 2011 10AM-11AM Twin Pines Senior Center	20 Twin Pines Lane Belmont, 94002	<b>Presentation</b> : Annual Election Period
November 03, 2011 1PM Millbrae Library	1 Library Ave Millbrae, 94030	<b>Presentation</b> : Medicare Basics
November 10, 2011 9AM-3PM South SF Conference Center	255 South Airport Blvd. South San Francisco, 94080	<b>Event</b> : 24 <sup>TH</sup> Annual "Seniors on the Move" Congresswoman Jackie Speier, Supervisor Adrienne Tissier
November 10, 2011 4PM Bay Laurel Law Group, LLP	1528 S. El Camino Real, # 108 San Mateo, 94402	<b>Presentation</b> : Annual Election Period
November 10 <sup>th</sup> 1PM Doelger Senior Center	101 Lake Merced Blvd., Rm 1 Daly City, CA 94015	<b>Presentation</b> : Time to review your drug coverage for 2012
November 12 <sup>th</sup> 10:30AM Puente Office	8865 La Honda Road La Honda, CA 94020	<b>Presentation</b> : Annual Election Period
November 17, 2011 5PM Half Moon Bay Library	620 Correas St. Half Moon Bay, 94019	<b>Presentation</b> : Annual Election Period
November 18, 2011 10:30AM Belmont Library	1110 Alameda da las Pulgas Belmont, 94002	<b>Presentation</b> : Annual Election Period
November 18, 2011 9AM-1PM Foster City Recreation Center	650 Shell Blvd. Foster City, 94404	<b>Event</b> : Senior Showcase Information Fair
November 21, 2011 10AM (Spanish) Half Moon Bay Library	620 Correas St. Half Moon Bay, 94019	<b>Presentation</b> : Annual Election Period