

# THE Senior SCOOP



Presented by

**RetireSafe**

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## WELCOME

This month is a busy time on the Hill. The big ticket item – RECONILATION or also know as Build Back Manchin. RetireSafe will begin meeting with Senate Democrats this week to thank them for putting in the Out of Pocket Cap and adding the smoothing mechanism. However, we are still a little concerned with more government involvement in negotiating drug prices.

Some exciting news this month – we are unveiling 6 new educational webinars developed by our wonderful staff of interns. Please visit our website to view this new content.

Mark Gibbons  
President/CEO  
RetireSafe

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## Webinars on Important Topics

Our RetireSafe Staff have been busy creating webinars on important topics that are vital to America's Seniors. Follow the links below to check them out...

Ellie MacMillan did her **webinar on PBM's**. This webinar is focused on Pharmacy Benefit Manager (PBM) which often gets overlooked in the healthcare field. PBMs are the middleman between drug manufacturers and pharmacies. PBMs have a large influence on drug prices and only three companies control most of the market. Check out our [Facebook](#) page for this webinar to learn more about the influences that PBMs have on healthcare as well as different lawsuits and legislation that has happened in recent years regarding PBMs.

Justin Pascual and Capri McDonald did their **webinar on Advanced Directives**. In this webinar, we go over what advanced directives are and how important having these directives can be. We discuss how each state contains different laws regarding these directives and the importance of researching your state before constructing a will. Another important aspect of this webinar includes differentiating a durable power of attorney from a healthcare proxy. Finally, we emphasize the importance of advance directives regarding Alzheimer's and dementia patients who can suffer from symptoms as early as 30 years old.

Steven Valanoski and Capri McDonald did their **webinar on HIPAA**. Our Webinar HIPAA, is a detailed look at what HIPAA is and how it can help you. The Webinar will give a look at what HIPAA is and its history, as well as how it differs from state laws, as well as understanding protections and violations of HIPAA. The Webinar will explain what the patient health information is and talk about a caregiver as well as a patient's consent or knowledge their medical information and how important it is.

Ellie MacMillan, Jhamileth Delgado, and Christopher Royster did their webinar on **Hospice vs Palliative Care**. This webinar focuses on the similarities and differences between hospice and palliative care. These two types of care can be easily confused and are commonly considered to be both end-of-life care. However, this is not true, hospice care is end-of-life care, while palliative care can be done alongside other treatments. We also discuss different legislation that relates to this type of senior care. Check out our [Facebook](#) page to see this webinar and view more information on senior care.

*Madison Fisher did her webinar on Biologics vs. Biosimilars webinar. The Biologics vs. Biosimilars webinar covers the differences between the two drug types, including cost, treatments they can be used for, and FDA approval. Biologics can be used to treat rheumatoid arthritis, cancers, and Crohn's disease. Biosimilars can also be used for similar treatments and are on average 30% cheaper than biologics. Biosimilars also require a more extensive FDA approval process, thus they are very safe and effective. This webinar also explains the differences in using generics and biosimilars to treat illnesses. In addition, the webinar goes over cost differences between generic and*

*Daniel Rotger did his webinar on Medicare and Social Security. Medicare and Social Security are two of the most important programs for seniors in the United States. Unfortunately, they face a dark trajectory due to a neglect of funding. Within the next two decades, both programs could lose all their funding. A loss of funding could have dire consequences, which have already seen some of the light of day. In this webinar, we explore this trajectory and what it could ultimately mean for the seniors of the country.biosimilar drugs.*

