

October 2024

The Senior ScOooooop

RetireSafe

Standing up for America's Seniors!



Editorial from President/CEO of RetireSafe, Mark Gibbons

The Presidential election is just a few days away - don't forget to vote! Seniors' voices are usually the loudest during an election, as we have the largest voter turnout. After the election, we will develop a plan on how to get our issues addressed with the new Congress and President.

Remember that November is National Family Caregivers Month. As we get older, many of us find ourselves assuming the role of a family caregiver. It is one of the hardest jobs you can encounter - if you are feeling overwhelmed, visit www.caregiver.org.

Informational articles

Medicare enrollment

Medicare prescription payment plan

Telehealth

Voting

340B

Halloween recipes



Mark Gibbons



Informational Articles

Spooky Season is upon us!

This may be a scary time for you, and not just because Halloween is right around the corner. Elections are happening and Medicare plans are changing, so much is going on! However, both of these things offer many exciting opportunities to look forwards to. Read on to be updated on the latest!

[Read More Here!](#)



Open Enrollment is in Full Swing!

Medicare beneficiaries can now modify their coverage during the annual enrollment period, which is available now until December 7. Medicare Advantage plans, which cover services like dental and vision but have restricted provider networks, are expected to be selected by more than half of beneficiaries in 2025. The monthly premiums for these plans will be \$17 on average. Two million individuals are impacted by the cancellation of some plans. The Inflation Reduction Act will restrict out-of-pocket medication expenses at \$2,000. In order to prevent unforeseen changes, beneficiaries are advised to thoroughly compare policies. State insurance programs and the Medicare website both offer assistance.

[Read More Here!](#)

Cost-of-Living Adjustment Announced

Payments from Social Security and SSI will rise by 2.5% in 2025; Social Security beneficiaries will receive their increases in January, and SSI users will receive their increases on December 31, 2024. Additionally, the \$176,100 taxable pay maximum will increase. Starting in December, notifications will be sent by mail or "my Social Security" accounts, and they will have a new, streamlined one-page design. By November 20, users will need to create accounts in order to access notifications online. Updates on Medicare will come later in November. The CPI-W index correlates to COLA modifications.

**I'M TALL WHEN I'M YOUNG,
I'M SHORT WHEN I'M OLD,
AND ONCE A YEAR, I MAKE
HEAVY PUMPKINS LIGHT.
WHAT AM I?**

See answer on the last page!



Informational Articles Continued....

Seniors to Lose Health Care Plan After Medicare Advantage Change

Around 6,000 seniors in Vermont will lose their MVP Health Care Advantage Plan due to rising healthcare costs and insufficient revenue. The program is set to end at the start of 2025. However, the MVP programs in the five northern counties of New York will continue. Affected seniors will receive letters informing them of the changes and how to enroll in a new plan. [Read More Here!](#)

HALLOWEEN SPIDER COOKIES

1. In a medium bowl, whisk together the flour, baking soda, and salt. Set aside.
2. Cream together the shortening, peanut butter, brown sugar, milk, and vanilla with an electric mixer on medium speed.
3. Add in the egg and beat just until combined.
4. Add in the flour mixture all at once and mix just until combined.
5. Use a **medium cookie scoop** to portion out the dough. Roll each scoop into a ball and roll it in granulated sugar before placing on the baking sheet at least **2 inches apart**.
6. Bake the cookies for **9 to 10 minutes**, the edges should be firm but the centers will be slightly puffy and soft. Remove from the oven and use the back of a round teaspoon to indent the center of each cookie.



7. Transfer to a wire cooling rack and allow the cookies to cool completely. If you don't allow them to cool then the candies can melt and create big chocolate puddles.
8. Melt the chocolate wafers on 30-second intervals in the microwave and then transfer to a piping bag fitted with a #2 round tip. Make the spider legs on the cookies by starting from the outside and going back to the center 8 times to create 8 legs.
9. Then place a truffle in the center of each cookie. Use the melted chocolate to carefully stick the candy eyes to the truffles.

GENESIS 340B CASE AND ITS IMPORTANCE

ON NOVEMBER 3, 2023, THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF SOUTH CAROLINA ISSUED ITS DECISION IN THE LONG-RUNNING DISPUTE BETWEEN GENESIS HEALTH CARE INC., A FEDERALLY QUALIFIED HEALTH CENTER AND 340BCOVERED ENTITY ("GENESIS"), AND THE HEALTH RESOURCES AND SERVICES ADMINISTRATION. THE CASE RESULTED IN CHANGES TO A 340B ELIGIBLE PATIENT, THOSE CHANGES BEING THAT THE ONLY REQUIREMENT FOR A PERSON TO BE A 340B PATIENT IS THAT THEY ARE OR HAVE BEEN A PATIENT OF THE COVERED ENTITY AT SOME POINT, AS WELL AS THAT THE STATUTE DOES NOT REQUIRE A RECENT HEALTHCARE ENCOUNTER FOR A PERSON TO BE CONSIDERED A PATIENT. THE GENESIS 340B CASE OFFERS AS THE ONLY STATUTORY REQUIREMENT FOR 340B PATIENT ELIGIBILITY, HOWEVER, THE CASE IS LIMITED TO PATIENTS OF THE COVERED ENTITY AND HAS BEEN A GENERAL EMPLOYEE PHARMACY BENEFIT OR SELF-INSURED ORGANIZATION BENEFIT GROUP. THE IMPORTANCE OF THIS CASE IS THAT THE COURT NOTED THAT THE 340B PROGRAM WAS TO PROTECT CERTAIN SAFETY-NET PROVIDERS FROM DRUG PRICE INCREASES THAT RESULTED FROM THE MEDICAID DRUG REBATE PROGRAM AND REFERENCED OFT-CITED LANGUAGE FROM CONGRESSIONAL REPORTS THAT THE 340B PROGRAM WOULD ENABLE AN INCREASE IN FEDERAL FUNDING.

[READ MORE HERE!](#)

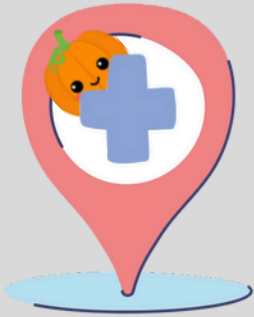
Spelling Bee

Get a piece of paper and see how many words you can make with these letters!



K U N P M I P

MEDICARE OPEN ENROLLMENT STARTS NOW!

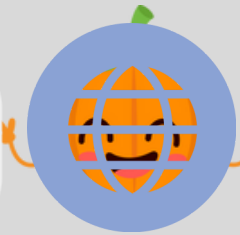


OPEN ENROLLMENT: OCT. 15TH- DEC. 7TH

Open Enrollment is YOUR opportunity to review your Medicare health or drug coverage and decide whether to make any changes. Keep in mind that Medicare costs, benefits, and provider networks can vary each year. Exploring your options may help you find improved coverage or save money.

3 Ways You Can Enroll In Your Plan

If you're utilizing Medicare's online search tool you can **select Enroll** for your desired plan



You can contact the company offering the plan directly by phone or mail, and if you're seeking a Medicare Advantage plan, you may also reach out to the provider or its enrollment centers.



You can **call 1-800-MEDICARE** (1-800-633-4227), or 1-877-486-2048 for those using teletypewriters, to go through the process over the phone.



Want Extra Help Reviewing Plans Available To You?

Medicare.gov features a Compare Plans in Your Area page! Enter your ZIP code and see what plans are available in your area! [Click here to compare!](#)



Medicare Prescription Payment Plan (M3P)

Purpose

Put into the inflation reduction act of 2022 to help beneficiaries avoid steep drug costs during certain months in the year. This is for those enrolled in a part D prescription plan. Studies have shown that beneficiaries can encounter a problem with expensive brand name drugs because of how high the expense is and the out-of-pocket cap is supposed to help lower high drug costs and smooth out the payments over the course of the year. This method does not necessarily make your expenses cheaper if you don't get high end drugs it will help smooth out the cost for you so you do not have to pay at one time. You have to contact your insurer to sign up for the plan.

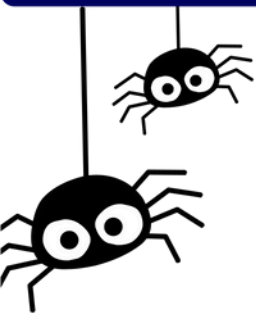
THE TYPES OF PEOPLE WHO WOULD BE MOST LIKELY TO BENEFIT BY SIGNING UP FOR M3P ARE:

Those who will have more than \$2,000 in out-of-pocket Part D prescription costs in the first nine months of 2025
Those who will owe more than \$600 in a single Part D prescription cost in any month
Those who have high Part D deductibles and want to smooth them out over the year
An analysis by Dusetzina also found M3P could be useful for people with out-of-pocket costs of \$250 a month for chronic-disease medications starting in January.



THE TYPES OF PEOPLE WHO'D BE LEAST LIKELY TO BENEFIT BY SIGNING UP FOR M3P ARE:

Those whose yearly drug costs are low
Those whose out-of-pocket Part D prescription costs are the same every month (since there's nothing for them to smooth out)
Those who can manage their monthly out-of-pocket Part D prescription costs
Those who get Part D subsidies through Medicare's Extra Help plan for people with limited income (under roughly \$23,000; \$31,000 for married couples) and resources, or Medicare Savings Programs or similar programs from drug companies and groups like the PAN Foundation
Those who sign up after September 2025



The Downsides of the Medicare Prescription Plan (M3P)

Limited Awareness: Many beneficiaries are unaware of the upcoming changes to the Medicare prescription payment plan, making it crucial to spread the word to those who could benefit. This lack of awareness can result in missed opportunities to adjust coverage before new policies take effect, potentially leading to unexpected costs or disruptions in care. We've provided more information on our website for those who need further insight.

Complexity of the Change: The changes go beyond simply capping out-of-pocket prescription costs at \$2,000. Enrolling in the new plan affects how beneficiaries pay for and receive their medications, adding complexity to the process. For example, the plan could alter pharmacy networks, potentially requiring beneficiaries to switch pharmacies or face higher costs. It also impacts how doctors are compensated, which may influence access to certain providers.

Additionally, the formulary—the list of drugs covered by the plan—can change at any time, meaning a medication that was covered one month might not be covered the next. This uncertainty, combined with shifting cost-sharing arrangements, can make it difficult for beneficiaries to budget and plan for their prescription needs. Without clear guidance, seniors may struggle to navigate these changes and face interruptions in their medication regimens.

*How many
pumpkins are in the
newsletter????*

*See the last page for
the answer!*



Telehealth

Technology keeps advancing faster than any of us can keep up with. With advancements in AI technologies and a growing online healthcare market, many investors are seeing this time as a fantastic opportunity to put their foot in the door. However, while their flashy marketing tactics and brand new exciting features are very attractive, this doesn't mean all these new players are doing what's best for you. Many new companies lack the experience and set-in-place systems that more long-term providers have to keep you safe and give you the best care. As the market of telehealth keeps expanding, it is more important than ever to vet all your healthcare providers and services and stay on top of your information. Oftentimes, these new companies are willing to risk patient confidentiality in order to grow faster or to train new models of AI. We continue to see that these inexperienced providers are having data leaks of sensitive patient materials, which potentially could lead to your private information being publicly broadcasted to the whole internet.



It is not in question that telehealth services are necessary for citizens, especially as many continue to grow older. Traveling for an appointment is not a reality for many, transportation to and from the doctor's office becomes increasingly challenging as one ages. This issue is only exacerbated by the reality that many more senior citizens live in rural and remote areas. The ability to see a medical professional that can help diagnose issues and prescribe medications from the comfort of your own home is a luxury that should not be taken away. During the pandemic, the ease of access for online medical services increased and provided many with reasonable and accessible solutions to rising health concerns. As tech increases and more providers want to get into the telehealth space, this continues to add new possibilities and care for those who need it. Citizens are now able to access medical professionals that specialize in certain fields, even though they may not live close to their area. This increases the possible quality of care for many, as well as more flexibility with time constraints and care providers. Many more options are available for different medical professionals to offer services at different times, as well as the range of practices one may be able to access in order to find the best fit for a primary care provider.

While the range of telehealth possibilities and providers creates many very valuable resources, these should not be immediately implemented into one's healthcare array without a little bit of skepticism and research first. Payment plans are not always the most transparent, given the newer implementation of many of these programs. Along with this, some insurance providers are considering what telehealth services may be covered and what that would look like for beneficiaries. The lack of regulation around telehealth services provides a tricky situation for health insurance companies, as they want to insure the best care for their clients, and telehealth services provide a wide range of care options that vary from; specialized practitioners who would otherwise be unable to access for clients and much easier access to mental health professionals, to newly added programs that are still figuring out how to protect private patient data from leaking to the public. It is important not to make access to health services harder for anyone, however, it is equally important to protect patient information and enforce these new providers to follow through with the care they have promised to patients.



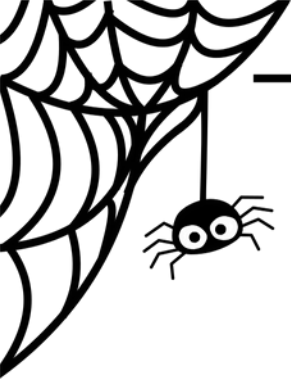
STATE	ELECTION DATE	REGISTRATION DEADLINES		
		IN PERSON	MAIL	ONLINE
ALABAMA	11/5/2024	10/21/2024	10/21/2024	10/21/2024
ALASKA	11/5/2024	10/6/2024	10/6/2024	10/6/2024
ARIZONA	11/5/2024	10/7/2024	10/7/2024	10/7/2024
ARKANSAS	11/5/2024	10/7/2024	10/7/2024	NONE
CALIFORNIA	11/5/2024	11/5/2024	10/21/2024	10/21/2024
COLORADO	11/5/2024	11/5/2024	10/28/2024	10/28/2024
CONNECTICUT	11/5/2024	11/5/2024	10/18/2024	10/18/2024
DISTRICT OF COLUMBIA	11/5/2024	11/5/2024	10/15/2024	10/15/2024
DELAWARE	11/5/2024	10/12/2024	10/12/2024	10/12/2024
FLORIDA	11/5/2024	10/7/2024	10/7/2024	10/7/2024
GEORGIA	11/5/2024	10/7/2024	10/7/2024	10/7/2024
GEORGIA (RUNOFF)	12/3/2024	10/7/2024	10/7/2024	10/7/2024
HAWAII	11/5/2024	11/5/2024	10/28/2024	11/5/2024
IDAHO	11/5/2024	11/5/2024	10/11/2024	10/11/2024
ILLINOIS	11/5/2024	11/5/2024	10/8/2024	10/20/2024
INDIANA	11/5/2024	10/7/2024	10/7/2024	10/7/2024
IOWA	11/5/2024	11/5/2024	10/21/2024	10/21/2024
KANSAS	11/5/2024	10/15/2024	10/15/2024	10/15/2024
KENTUCKY	11/5/2024	10/7/2024	10/7/2024	10/7/2024
LOUISIANA (PRESIDENTIAL)	11/5/2024	10/7/2024	10/7/2024	10/15/2024
LOUISIANA (STATEWIDE GENERAL)	12/7/2024	11/6/2024	11/6/2024	11/16/2024
MAINE	11/5/2024	11/5/2024	10/15/2024	10/15/2024
MARYLAND	11/5/2024	11/5/2024	10/15/2024	10/15/2024
MASSACHUSETTS	11/5/2024	10/26/2024	10/26/2024	10/26/2024
MICHIGAN	11/5/2024	11/5/2024	10/21/2024	10/21/2024
MINNESOTA	11/5/2024	11/5/2024	10/15/2024	10/15/2024
MISSISSIPPI	11/5/2024	10/7/2024	10/7/2024	NONE
MISSISSIPPI (RUNOFF)	11/26/2024	10/28/2024	10/28/2024	NONE
MISSOURI	11/5/2024	10/9/2024	10/9/2024	10/9/2024
MONTANA	11/5/2024	11/5/2024	10/7/2024	NONE
NEBRASKA	11/5/2024	10/25/2024	10/18/2024	10/18/2024
NEVADA	11/5/2024	11/5/2024	10/8/2024	11/5/2024
NEW HAMPSHIRE	11/5/2024	11/5/2024	VARIES	NONE
NEW JERSEY	11/5/2024	10/15/2024	10/15/2024	10/15/2024
NEW MEXICO	11/5/2024	11/5/2024	10/8/2024	10/8/2024
NEW YORK	11/5/2024	10/26/2024	10/26/2024	10/26/2024
NORTH CAROLINA	11/5/2024	11/2/2024	10/11/2024	10/11/2024
NORTH DAKOTA	11/5/2024	NONE	NONE	NONE
OHIO	11/5/2024	10/7/2024	10/7/2024	10/7/2024
OKLAHOMA	11/5/2024	10/11/2024	10/11/2024	10/11/2024
OREGON	11/5/2024	10/15/2024	10/15/2024	10/15/2024
PENNSYLVANIA	11/5/2024	10/21/2024	10/21/2024	10/21/2024
RHODE ISLAND	11/5/2024	10/6/2024	10/6/2024	10/6/2024
SOUTH CAROLINA	11/5/2024	10/14/2024	10/14/2024	10/14/2024
SOUTH DAKOTA	11/5/2024	10/21/2024	10/21/2024	NONE
TENNESSEE	11/5/2024	10/7/2024	10/7/2024	10/7/2024
TEXAS	11/5/2024	10/7/2024	10/7/2024	NONE
UTAH	11/5/2024	11/5/2024	10/25/2024	10/25/2024
VERMONT	11/5/2024	11/5/2024	11/5/2024	11/5/2024
VIRGINIA	11/5/2024	11/5/2024	10/15/2024	10/15/2024
WASHINGTON	11/5/2024	11/5/2024	10/28/2024	10/28/2024
WEST VIRGINIA	11/5/2024	10/15/2024	10/15/2024	10/15/2024
WISCONSIN (SPRING)	4/2/2024	4/2/2024	3/13/2024	3/13/2024
WISCONSIN (FALL)	11/5/2024	11/5/2024	10/16/2024	10/16/2024
WYOMING	11/5/2024	11/5/2024	10/21/2024	NONE

It's Time to Vote!

Make sure you're registered, and have a plan to submit your ballot!

With all the media coverage, it may feel like this election season has been overwhelming, but it is coming to a close. As November 5th comes around, it is important to make sure you make your voice heard and vote on the issues you care about. Most Americans agree that Healthcare is a major issue on the ballot. As prices seem to be going up in all areas of life, many citizens are concerned that their medication and drug prices will as well. It is important to look at the issues that will impact you the most as you finalize your decisions for who will get your vote. Whatever you decide, make sure you get out there and vote!





ANSWER PAGE!



How Many Pumpkins?
24!

Did you get all 29 words from our letter
scramble?



Last Months Riddle:
What goes up but never comes down?
Stairs!



This month's Riddle:
A Candle



Bonus Joke:
Why are there fences around cemeteries?
Because people are dying to get in.

Thanks for Reading

What is the biggest event that has happened in your life?

Email your experience to info@retiresafe.org for a chance to be featured in next month's newspaper!

Consider Donating...

If you enjoyed this newsletter then please consider a donation to support our future endeavors!

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