



# RPEA NEWS

OCTOBER, 2009

Volume XIII Issue V

## National Health Care Reform

by Sam Trivette  
Medical Information Director

Many members have asked me in recent weeks if all the national debate on health care reform is of any concern to retired Alaska Public Employees, and if so, why. Yes, health care reform is a **major concern** to all of us and here is a brief explanation of why.

There is general agreement that the costs of medical care are rising so rapidly major reform is critical to contain and even lower the costs of health care. Our President has said he will not sign a bill that does not reduce the costs of health care. There are at least five committees in Congress working diligently on plans to meet these goals. Some of us have been attending forums in Alaska, some set up by politicians, some by community groups, physicians, public health officials, and others. I've attended two such forums myself recently, speaking at the Senator Begich meeting. Here are some key talking points RPEA thinks are worth highlighting.

- Some in Congress want to **tax employer-provided health care benefits**; RPEA is adamantly opposed to this. In negotiating benefits, workers sacrificed needed pay increases to keep affordable health coverage. Taxing those benefits would penalize middle and low-income people and put an even heavier burden on older workers and retirees.
- Some in Congress are opposed to establishing an effective and comprehensive **public plan option** that would guarantee quality, affordable coverage. We believe a public health insurance plan would hold down costs, force private companies to compete, and guarantee that high quality, affordable coverage would be there. Such a plan would use existing health care providers.
- Health Care Reform must focus on **controlling drug costs**. There are various methods that have been proposed, but all experts agree drug costs must be reduced if a plan is to be effective.
- Health Care Reform must ensure **sufficient qualified medical personnel** to provide quality medical services. Recent

research documents many thousands of lives are lost annually because of preventable errors, much of them attributable to insufficient staffing, forced overtime of staff, etc.

- We will not support any legislation that will not allow retirees and employees to **keep a current medical benefits plan** and continue with their current health care providers.

We expect some of the various versions of legislation will soon begin to emerge as the likely primary "vehicles" for reform and we can then begin to focus more on specifics. When that happens, we will be asking that you contact **your** members of Congress to express your views on the provisions being presented. About a third of RPEA members live outside Alaska, but everyone has two Senators and a Representative in Congress.

It is possible that RPEA's positions could change as legislation begins to move, and we will do our best to let you know in a timely manner. We know that our U.S. Senators and Representatives do pay attention to their voters, so we urge your involvement in this important process.

## Prescription Drug Coverage and Medicare

Starting January 1, 2006, new Medicare Part D prescription drug coverage became available to everyone with Medicare. **Should you enroll?** If you have AlaskaCare coverage, RPEA strongly recommends that you do **not** do so for the following reasons:

- ◆ Your AlaskaCare health plan provides **better** prescription drug benefits than the benefits offered under Medicare Part D.
- ◆ The additional premium cost under Medicare Part D is estimated to be \$23 to \$100+ per month depending on the plan selected. There is **NO** additional premium cost for prescription drug coverage under AlaskaCare.
- ◆ If you enroll in Medicare Part D, your AlaskaCare plan becomes your secondary prescription drug plan.

## AlaskaCare TPA Status - September 2009

by Sam Trivette  
Medical Information Director

I was invited by Retirement and Benefits to attend several days of meetings in mid-August in Juneau with R&B, Wells Fargo Insurance Services (WFIS) and some of their partners. A meeting took place on August 12 at which all medical providers in Juneau were invited to meet with R&B, WFIS, and Beech Street staff. About 16 representatives of various providers attended. WFIS provided an overview of where they were in the contract implementation process and then opened up the meeting for questions. The most prominent issue was that of all providers present, only one had received any reimbursement for claims sent in since 7/1/09, and that was only for a total of \$240. WFIS acknowledged the process had been slowed by making sure every claim went through additional scrutiny to ensure accuracy during the initial phase of the contract. Payments are going to speed up. WFIS says they will address all issues that come up.

I spent most of Thursday and Friday, Aug. 13-14 with R&B, WFIS, Envisions RX, Costco, Magellan Behavioral Health & other partners. Not only did I get a chance to meet many of the employees of these firms, but we also tied in via video teleconference with the employees at the Service Center in West Virginia who process our claims, answer our questions, etc. I was allowed to provide information to the participants about issues that had come up with our members. Most staff seemed to be very open about some of the mistakes and glitches that that occurred and assured me they were trying to make the process go as smoothly as possible. I was also impressed that they heeded my plea to resolve prescription drug issues immediately at the local level so that retirees can get their medications, rather than taking days going "up the chain" when there was a problem. With less than 1.5 months into the contract, the little data available was not particularly meaningful, but the claims numbers and amounts seem fairly consistent with re-

*cont'd on page 2...*



## Southeast Chapter Report

By Gary Miller

The Southeast Chapter is proposing the following change to our local bylaws and as required by the bylaws, this is a notice of the proposed change.



ARTICLE III, Section 2. "A current PERS and TRS member may become an associate member of RPEA. ~~An associate member may not vote, hold office, or serve as a committee chair in RPEA.~~ Associate members may vote, hold any office but chair, and serve as a committee chair."

According to AARP, the leading cause of injury for older people is falling. Our August guest speaker is a physical therapist who spoke to us about fall prevention. She said that one-third of adults 65 and over fall each year. Falls among people 75 and over are 4-5 times more likely to cause them to be admitted to a long-term care facility for one year or more. One in four people over the age of 50 die within 12 months of sustaining a hip fracture and 90% of hip fractures are from falls. Here are some things our guest speak told us we can do to reduce the risk.

Be aware of children and their toys under foot. Remove scatter rugs that can slide on the floor and ones that can curl up. Keep walking areas and stairs free of clutter. Keep phone lines and electrical cords under carpets or taped down. Replace towel racks with sturdy grab bars and place grab bars by the toilet and shower. Use slip-proof tub and shower mats. Have good lighting on stairs and turn lights on before entering a dark area of the house. Make sure hand rails on stairs are sturdy and **use them**. Put highlighting on the edge of the steps to mark the edges.

Use a sturdy step stool to reach high places. Keep frequently used items at an easily reachable level. Don't block your vision by carrying bulky packages; make extra trips with smaller loads.

## Northern Region Chapter

By Charlie Gallagher

On a beautiful fall day, in the middle of hunting season and the flu epidemic, we had a terrific turnout for our first Northern Region luncheon. Ms.



Linda Hall, Director of Alaska's Division

of Insurance, and her colleague Ms. Shawna Nickel spoke to us about the facts regarding long term care and insurance.

Ms. Hall explained the duties, covered responsibilities, and what is not covered by the Division of Insurance. This included warnings about deceptions, and many examples of "shady deals." We found out that at some time in their lives 72% of women and 58% of men will need to use long term care.

Shawna Nickel further explained the process and procedure for filing consumer complaints and avoiding deceptive sales practices. The Division website is: <http://www.commerce.state.ak.us/insurance>

As usual, the food at the Princess Hotel was delicious and discussion lively. This discussion led to questions about the availability of a more descriptive booklet regarding the State's LTC Plans. We will provide more information about this subject at a later date. We thank our gracious guests!

With the E-board meeting in Anchorage in late September and the ARM Board meeting in Fairbanks on October 1<sup>st</sup>, I invited RPEA President Bob Doll to address our luncheon on **October 21<sup>st</sup>**. This will introduce our President to our Chapter, and give our Chapter an opportunity to hear about the objectives and mission of RPEA this year. Bob is looking forward to meeting you!

During our August planning meeting we decided to move our *Luncheon with the Legislators* to November 18th. While we had a lively holiday lunch last year, we had a low response. This luncheon will allow every RPEA member the opportunity to become an ambassador and partake in the free buffet. We will return to our former practice of regular luncheons in January.

Our Chapter is fully staffed and quite functional; however our long serving and faithful Treasurer, Alfred Frey regrettably has to resign due to health concerns. In 2005 Alfred quickly volunteered and over the next five years rarely missed either a Chapter luncheon or E-board meeting. Willa and Alfred offered their beautiful home to use for our summer business meetings and are mainstays in our Chapter. This is not a goodbye, but it is a sincere thanks and appreciation.

### RPEA

3310 Arctic Blvd, SUITE 200  
ANCHORAGE, AK 99503  
274-1703 or (800) 478-9992  
[rpea@alaska.net](mailto:rpea@alaska.net)

### RPEA Executive Board

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Medical Information Dir: Sam Trivette  
Membership Dir: Linda Dalton  
Communications Dir: Greg Wilkinson

### Important Phone Numbers

#### Wells Fargo Insurance Services:

**AlaskaCare:** (877) 517-6370

#### Pharmacy Help Desk:

(800) 361-4542

#### Retirement & Benefits, Juneau:

465-4460 or (800) 821-2251

### Meeting Schedule

**Southeast Chapter:** Second Thursday each month, 11:30 a.m., in the Aurora Room at the airport  
**Southcentral Chapter:** Second Tuesday each month, 11:30 a.m., Anchorage Senior Activity Center  
**Northern Chapter:** Third Wednesday each month, 12:30 p.m., Princess Hotel

**RPEA Executive Board:** Third Tuesday each month, 10:00 a.m., Anchorage APEA/AFT Field Office (via teleconference) 274-1720

Check out our **website** at <http://rpea.apea-aft.org>.

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cent years.

We have been told we will be invited to sit in on future meetings. I think we have shown we want to work with these folks to make sure good service is delivered to retirees and that we "add value" when we are part of the conversations.

Retirement and Benefits has developed a one-page chart about who to contact if you have questions. It can be found at <http://doa.alaska.gov/dr/b/ghlb/retiree/pdf/retiree-contact-infor.pdf>.

Our advice is to continue to let Retirement and Benefits and Wells Fargo know if you are experiencing problems. And we, too, would appreciate knowing those problems and what came about as a result of your contacts with R&B and WFIS.





# RPEA NEWS

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3310 Arctic Blvd., Suite 200  
Local 4900R APEA/AFT  
Anchorage, Alaska 99503

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### Southcentral Chapter Report

by Bob Madigan

The intensity of the national health care debate was evident at the September meeting of the Southcentral chapter. Pat Luby, the Alaska AARP Advocacy Director, was the featured speaker and described his group's perspective on current legislative efforts. But some RPEA members in the audience came with their own views and weren't shy about expressing them.

Mr. Luby noted that AARP has endorsed no bill and will wait to see what eventually comes out before deciding on whether to endorse it. One provision that is a high priority for them is help for people age 50 to 64 who have been priced out of adequate coverage. AARP serves people in this age range and has found an alarming increase in the number who are uninsured. This is the period in life when medical problems begin to show up and proper care is essential to keep treatable conditions from turning into major problems. AARP supports efforts to provide this group with decent health insurance that costs no more than 10% of their yearly income.

AARP also advocates an increase in the

production of primary care doctors, an issue that is especially serious for Alaskans on Medicare. Mr. Luby cited other Medicare problems that also should be addressed in future legislation, especially funding to provide follow up home care after seniors are discharged from a hospital. In Alaska, 16% of discharged hospital patients are re-admitted within 30 days. Follow up care could have prevented many of these readmissions with major savings. AARP supports closing the doughnut hole in prescription drug coverage for seniors and increasing the availability of generic drugs. Improvements in long term care are also a goal for the group.

RPEA members had questions and comments that reflected diverse political views on health care. The meeting provided an opportunity to experience both the issues and the passion of the current health care debate.

### Welcome Andrea!

The RPEA Executive Board is pleased to announce our new Director of Legislative Information, Andrea Doll. Andrea is the wife of President

Bob Doll and has this to say about herself:

*I was born in Williamsville, New York, called a village back in those days, just north of Buffalo.*

*My family moved to San Diego, California, which is where I met Bob, a LTJG in the navy, many years later. Over those interim years I graduated from the University of California, Santa Barbara and received my teaching credential from San Diego State University.*

*My adult life has been spent teaching at grade levels 7 through college. I also enjoyed many years as a real estate agent and later as a director at various social service agencies, including the National Senior Service Corps which worked with seniors.*

*Over the last 3 years I have been heavily involved in politics, serving as an Alaska State legislator.*

*I am honored to serve the Retired Public Employees of Alaska and look forward to dialogue and action!!*

Contact Andrea if you have questions about any legislative bills that affect Alaska retirees. Her e-mail address is [andrea.doll@gmail.com](mailto:andrea.doll@gmail.com).