

Silver Lining

Take Advantage of Part D -- Before It's Too Late

Provided by Peter Pitts

From November 15 until the end of the year, seniors can sign up for Medicare Part D -- the prescription drug benefit for seniors. And those who are unhappy with their existing coverage can switch to a new plan.

All those eligible should take advantage of this "open enrollment" period. The health-care reform bills working their way through Congress might soon make serious -- and unnecessary -- changes to Part D. And the consequences could be dire.

Unlike most public health programs, the Medicare prescription drug benefit is administered by the private sector. The program is subsidized by taxpayer dollars, but seniors are allowed to select the drug benefit that best suits their needs. Providers compete for this business, which leads to more choices, better service, and lower premiums. This feature -- the freedom to comparison shop between competing Medicare drug plans -- is one of the reasons the program is both popular and cost effective.

Part D has a 92 percent satisfaction rate among its beneficiaries. And the program has reduced the number of seniors without a drug plan by 17 percent. Meanwhile, the price of Part D over the next decade is expected to be nearly \$120 billion less than originally estimated when the program was created.

But the recent push for healthcare reform has put the program in danger. The healthcare bill recently passed in the House would enable the federal government to "negotiate" Medicare Part D drug prices. The government doesn't negotiate, though. Just look at the drug benefit administered by the Department of Veterans Affairs (VA).

At the VA, the government "negotiates" prices by requiring drug companies to sell their medicines at a price that's at least 24 percent of the non-federal average manufacturer price. That's a price control; not a negotiation. When drug companies refuse

to play ball, they're not on the VA's drug formulary, or list of preferred drugs.

The Lewin Group, a health policy consulting firm, recently found that the VA formulary contains less than 65 percent of the nation's 300 most-popular prescription drugs as a result of government negotiations. The most popular Part D plan, by contrast, covers nearly 95 percent of those meds. Of the brand-name drugs on the top-300 list, just 42 percent are on the VA formulary. A full 97 percent are available under the most-popular Part D plan.

Another provision being considered on Capitol Hill would force pharmaceutical firms to offer a substantial rebate to the government for all drugs used by low-income Part D beneficiaries.

Lowering the price of drugs for one group of seniors, though, would cause drug prices to rise for every other senior. The nonpartisan Congressional Budget Office has concluded that this proposal could cause drug prices to rise by 20 percent for most seniors!

Any sort of price-fixing scheme would also stifle research and development. On average, it costs more than \$1 billion to produce a new drug. Pharmaceutical companies must be able to recoup that cost. If government bureaucrats start tampering with drug prices, investment in new treatments will drop off dramatically.

Fortunately, none of these provisions have been signed into law.

The open-enrollment period gives seniors a valuable opportunity to get the most out of their Medicare drug benefit. Even beneficiaries who are happy with their current Part D plan should visit www.Medicare.gov and consider their options. There are dozens of plans out there, so everyone should be able to find one that's both affordable and well-suited to their needs.

Peter J. Pitts is President of the Center for Medicine in the Public Interest and a former FDA Associate Commissioner. •

Spotlight on Seniors

A 50th in the Fall Leaves

By Karen Russo

I just returned with my husband John from Napa Valley where we attended a champagne-drenched catered picnic in the fall leaves midst the vineyards of the Schramsberg winery. It was in celebration of our friends Jane and Larry's 50th wedding anniversary. Schramsberg was brought to the forefront of domestic champagnes when President Nixon took it with him to meet with Chairman Mao and open the doors to trade with China. Larry was a founding member of the board of Schramsberg. So despite their starting out married life in Manhattan Beach and living many years in Palos Verdes, they have enjoyed much time in Napa Valley. It was a fitting and glorious place for their celebration.

Their son Dennis, an accomplished opera singer who has performed at American Martyrs in Manhattan Beach and at the White House for presidential inaugurations, as well as serving on our annual October 10K run committee, entertained with songs meaningful to his parents. He also made several observations to the guests.

First of significance was that neither of his mother's parents nor his father's parents had lived to enjoy their 50th anniversaries. Hands were raised to signify those there who had already or were about to celebrate 50 years. Many hands went up. Yet discussions revealed that almost none of their parents had both lived long enough to be so fortunate. And furthermore, though this group of guests, older I suppose by any objective measure, looked great. Fashionable, lively, with spring in their steps, they never stopped talking about skiing or their next trip.

The second observation, expressed with great gratitude, was the number of family and friends who had made the effort, in both time and money, to get air tickets and hotel rooms and travel north -- no small deal for a four-hour event. There were close to 100 guests, with two-thirds having come from the beach cities and Palos Verdes. That is because Jane and Larry are so beloved. It is also, I believe, a reflection of one of the blessings of growing older. We have the time, and if we are fortunate enough to have the wherewithal, we make the effort to reach out in support of good friends by attending important events in their lives.

I can remember back to younger days at the weddings of cousins and even cousins' children that I did not attend. Was it the

time, the cost, or insufficient interest? Maybe all three. I believe that opportunities may change, but so do values, although I bet Jane and Larry did better than most. As a matter of fact, I have never known any couple to hang on to friends like they do, attending not just all the weddings and fun times but the funerals and sad times. Not only were their son and daughter Dennis and Sally, five grandkids, sisters and brothers there, but they had friends that came back from grammar school, high school, college, Larry's early days in the Navy, and of course from many years of skiing, tennis, traveling and community contribution. In the 70s the *LA Times* wrote a whole feature on Jane, titled "Life on the Giving Side."

But of course, traveling up to Napa Valley is no hardship, especially at this time of year. Miles and miles of pastoral beauty, vineyards with sunlight shining on so many shades of green, orange and gold made me want to never leave. It seemed as if no place on the planet could be more lovely. Beckoning old stone wineries, Victorian farm houses, country inns and an array of gastronomic delights waiting at every turn, who would not want to spend a few days in the area, if not forever?

John and I just celebrated our 50th in September by taking our daughter, son and five grandchildren to Hawaii for a week. For us, it could not have been better. To celebrate our 40th anniversary, the kids gave us "the party of our lives." It was a black tie affair at my mother's home of 60 years in Brentwood where we had had our wedding reception and many family events since then. There was no topping that, so we didn't even try. The point of mentioning it now is to say that if we were to have another party of that importance, we would invite all the same people today that we had then, as well as about 12 or 14 more who have become good friends since.

Perhaps the reason I am dwelling on friendship and the importance of maintaining friends is from having attended a few funerals lately. When the deceased had led a long life, or even a life cut a little short but still full, I come away inspired by that life well lived. Whether a person of some prominence or a behind-the-scenes type, it was how they touched other peoples lives for which they will be remembered.

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