



e-neil Update from
Congressman Neil Abercrombie

IMPORTANT DATES

October 1, 2005:

You will begin receiving information on drug plans available in your community.

November 15, 2005:

The enrollment period for Medicare Drug Benefit (Part D) begins.

December 31, 2005:

The last day to enroll to have coverage that begins on January 1, 2006.

January 1, 2006:

Coverage begins for beneficiaries who enrolled by December 31, 2005.

May 15, 2006:

Last day to enroll in a Medicare drug plan without incurring a 1% per month premium

Dear Friend:

Starting January 1, 2006, Medicare will offer prescription drug coverage through new private drug plans and through Medicare managed care plans (now called "Medicare Advantage" plans).

I opposed the law that created this program because the drug benefit is inadequate, overly complex and was set up to maximize profits for the pharmaceutical and HMO companies rather than maximizing help to Medicare beneficiaries.

That being said, people need to be armed with the information necessary to make the best decision about whether to join and - if so - which plan may best meet their needs.

Whether you are a senior, a person with a disability or someone trying to help a parent or friend, I encourage you to carefully researching the available options BEFORE making a choice. Most people have until May 15th, 2006 to sign up for a plan before late enrollment penalties apply, so take your time, check your facts and know your options.

I've tried to gather some basic information to help you face these complicated choices. I hope it is helpful.

Sincerely,

A handwritten signature in black ink that reads "Neil Abercrombie".

IMPORTANT CONSIDERATIONS: THE NEW DRUG BENEFIT

Whether to enroll in a Medicare prescription drug plan depends upon what kind of coverage, if any, you have today.

surcharge and last day to enroll to receive any benefits in 2006.

November 15, 2006:

The open enrollment period for Medicare Drug Benefit (Part D) begins for 2007. This is also the first opportunity for those who enrolled in a Medicare drug plan for 2006 to switch plans if they wish.

If you have prescription drug coverage through a retiree plan:

Check with your former employer about your options before doing anything. If you are happy with your employer coverage, and it is continuing, you should not need to do anything.

CAUTION: if you drop your employer or union health coverage, you may not be able to rejoin it later.

If you are on HMSA and Medicare:

Your **personal** drug coverage will end on December 31, 2005 and your new Medicare-based coverage will begin on January 1, 2006. Once information is available on options in our area, you should choose the plan that best suits your needs.

CAUTION: To receive free premiums, you will need to pick a plan with average or below average premiums. If you fail to choose a plan, you will be automatically assigned to a plan. You will be able to change plans monthly if need be.

If you are currently enrolled in a Medicare managed Care plan (such as Kaiser, etc.):

Your plan will send you information about your options this month. if you want to stay with your current plan and it offers a prescription drug plan, you may enroll.

If you do not want to remain in that plan, you may either enroll in a different Medicare Managed Care plan or return to traditional Medicare and select a private drug plan.

If you currently do not have prescription drug coverage:

Evaluate your needs and investigate your options, but remember monthly premiums will be higher if you do not enroll by May 15, 2006. You will also want to determine if you are eligible for limited income assistance.

RESOURCES

Organizations that can help:

- HMSA: (808) 948-6330
- Medicare: 1-800-MEDICARE (633-4227)
- Social Security Administration: 1-800-772-1213
- Sage Plus: (808) 586-7299

Have the following information with you when you call:

- Medicare identification number (on your Medicare card)
- Drugs you currently take, the dosage and what you pay for them

Extra assistance for people with limited incomes:

Help with paying for Medicare drug plans is available for people with limited incomes. You may qualify for this assistance if:

Your 2005 income is less than \$14,356 for an individual / \$19,245 for couples and you have limited assets.

If you think you should be in this category, you should call the Social Security Administration at 1-800-772-1213 or visit them online at <http://www.socialsecurity.gov> for more information.

	<ul style="list-style-type: none"> Your refill schedule and preferred method of receiving prescriptions (at the pharmacy or via mail-order) Your annual income, and a basic accounting of your personal assets in case you qualify for low-income assistance 	<p>Informational Web Sites:</p> <ul style="list-style-type: none"> Medicare: http://www.medicare.gov Social Security: http://www.ssa.gov/prescriptionhelp http://www.hmsa.com/
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Congressman Neil Abercrombie
 1502 Longworth House Office Building
 Washington, D.C. 20515
 202-225-2726
www.house.gov/abercrombie

A series of informational events on Medicare Part D will be held on all major islands during the last two weeks of October and the first two weeks of November. AARP Hawaii’s partners are the Center for Medicare and Medicaid Services, the State of Hawaii Executive Office on Aging and the Social Security Administration. To register, call toll-free (877) 926-8300.
 There is no cost.

<p>October 17th</p> <p>Waipahu District Park, MP (Oahu) 94-230 Paiwa Street, Waipahu, HI 96797 9:30 a.m. to 12:00 p.m.</p>	<p>October 18th</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Haleiwa Beach Park 66-167 Haleiwa Rd., Ave., Haleiwa, HI 96712 9:30 am. to 11:30 a.m.</td> <td style="width: 50%;">Mililani District Park 94-1150 Lanikuhana Mililani, HI 96789 1:30 p.m. to 3:30 p.m.</td> </tr> </table>	Haleiwa Beach Park 66-167 Haleiwa Rd., Ave., Haleiwa, HI 96712 9:30 am. to 11:30 a.m.	Mililani District Park 94-1150 Lanikuhana Mililani, HI 96789 1:30 p.m. to 3:30 p.m.
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<p>October 19th</p> <p>Manoa District Park Multipurpose Room (Oahu) 2721 Kaaipu Ave. Honolulu, HI 96822 9:30 a.m. to 11:30 a.m.</p>	<p>October 26th</p> <p>Kokohead District Park, Community Room (Oahu) 423 Kaumakani Street, Honolulu, HI 9:30 a.m. to 11:30 A.M.</p>
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<p>November 8th</p>	<p>November 10th</p>
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Manana Community Park (Oahu)
1310 Waimano Home Road,
Pearl City, HI
9:30 a.m. to 11:30 a.m.

Ala Wai Golf Course Club House (Oahu)
2nd Floor, Ballroom 2
404 Kapahulu Ave.
9:30 a.m. to 11:30 a.m.