

# U.S. FORUM CONNECTION #130, OCTOBER 2014

This publication is intended for your information about issues important to education, women and children. How you choose to use the information included here is up to you.

This free newsletter is sponsored by the United States Forum of The Delta Kappa Gamma Society International. The Delta Kappa Gamma Society International is an organization of leading women educators with over 80,000 members. Delta Kappa Gamma members wishing to subscribe to this FREE newsletter should send a request to the editor Angela O. Bedenbaugh at [Bedenbaugh.Angela@gmail.com](mailto:Bedenbaugh.Angela@gmail.com). We urge you to share this newsletter with other interested individuals who are not members of Delta Kappa Gamma or members who do not subscribe to this publication.

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### **PHYSICIAN EVALUATIONS**

A recently launched rating of physicians has become available on the Internet. At that site hospitals and dentists are also rated. Because this site is relatively new, not all doctors, hospitals and dentists are rated. You should check to see how many patient responses have established the rating. To learn how your doctor or your surgeon is rated go to <http://www.healthgrades.com/>. You may fill out a survey to add your experiences to the ratings. The more surveys filled out the more accurate the ratings will be.

### **SAVING ON MEDICARE PART D**

If you, a loved one or a friend is eligible for Medicare, there is a government web site which can be used to save money on Medicare Part D Prescription Drugs. To utilize this source go to <https://www.medicare.gov/find-a-plan/questions/home.aspx>. It is helpful to have all of your prescription vials at hand for reference to spelling and dosages. This should be those prescription drugs you are taking for a long period of time on a regular basis some examples of common conditions requiring long term medication are blood pressure, arthritis, diabetes, thyroid problems, and acid reflux. I suggest you use the "General Search" option, then click on "costs of Medicare drug coverage." Next, click on "Find health and drug plans.". Here you will enter your zip code. Later you will enter each of the regular prescription medicines you are taking.

To decide which plan to use make sure 1) you select several pharmacies because the cost of drugs may vary from one pharmacy to another depending on which plan you eventually select, 2) consider the deductible for each plan, and 3) look at the monthly premium for each plan. Make sure you check which pharmacies to use with the plan you select. It is frequently cheaper to have the prescription filled at one or more specific pharmacies. If you change plans, soon after registering you will receive in the mail information about the plan you have selected. In January when the plan takes effect, before you are get prescriptions filled refer to the information on pharmacies in the information booklet about your plan. There may be no co-pay at one or two pharmacies and a \$3-7 co-pay for each prescription filled at another pharmacy.

You need to refer to this site every year before deciding whether or not to make a change in provider as plans can change. Providers may change how much they charge for specific drugs. Also some prescription drugs become available in generic form which is much cheaper than getting a brand name drug. The availability of generic drugs is part of the reason why changes in the cost of various drugs take place each year.

The deadline for signing up for Medicare Part D for 2015 without penalty is December 7, 2014. If you have questions you can call 1-800-MEDICARE (1-800-633-4227). Keep in mind that access to this telephone help will get more difficult as the deadline approaches.

### **OTHER HEALTHCARE**

If you are not yet eligible for Medicare and do not have healthcare through your employer, you should check out <https://www.healthcare.gov/>. Enrollment for 2015 at this site begins November 15, 2014. If there have been changes in your family (death, birth or divorce), employment, and some other specific factors, you may be able to enroll for 2014 at this site. It is also possible to enroll for Medicaid or CHIP at this site. If you are teaching economically disadvantaged students this information may be helpful for their families to have. To get help by telephone or to locate a local help information source go to <https://www.healthcare.gov/contact-us/>

### **NATIONAL ELECTION**

The national election for all U.S. Congressional Representatives and a number of U.S. Senators is Tuesday, November 4. I hope you will take this opportunity to vote and urge others to vote also. As you no doubt know there has been little going on in Congress this month as most of the members are home campaigning. I anticipate that after

the election there will be a "lame duck" session where a number of issues will be taken up. One of these is likely to be reducing the interest charged on student loans which are outstanding. This can make a huge economic difference to those who have already graduated and took out loans at rates much higher than those currently in effect.

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**FORUM FACEBOOK PAGE LINK**

For those of you desiring discussion of legislative topics there is a U. S. Forum Facebook page online at <http://www.facebook.com/DKG.US.Forum>

**FORUM WEB SITE** <http://bit.ly/DKGUSF>

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**CONTACT ADDRESSES FOR GOVERNMENT INFORMATION**

**U.S. GOVERNMENT CONTACT INFORMATION** can be obtained through Congressional Switchboard 1-866-327-8670 [this is a toll free number]. You can contact your Congressman and Senator through this number without paying long distance charges.

<http://www.house.gov/> for members of the House of Representatives

<http://www.senate.gov/> for members of the U.S. Senate

**White House 1-202-456-1111 FIVE CONSTITUENT CONTACTS WILL CAUSE A LEGISLATOR TO PAY SERIOUS ATTENTION TO A GIVEN ISSUE.**