

HEALTH MATTERS

Time to Review Coverage

Salon 1500

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David Sayen
Medicare's annual open enrollment period has begun, and I want to encourage everyone with Medicare to review their current health and prescription drug coverage.

Open enrollment runs through Saturday, Dec. 7. If people with Medicare want to change their Medicare Advantage or Medicare Part D (prescription drug) plan, this is the time of year to do it. Any new coverage you select will kick in on Jan. 1, 2014.

If you have Original Medicare and you're satisfied with it, you don't need to do anything during open enrollment. Also, Medicare's open enrollment has nothing to do with the Affordable Care Act's new Health Insurance Marketplace. If

you have Medicare, you don't need to worry about Marketplace plans.

My agency, the Centers for Medicare & Medicaid Services (CMS) announced that the average monthly Medicare Advantage premium for 2014 is projected to be \$32.60. CMS estimated that the average basic Part D drug premium in 2014 would be \$31 per month, holding steady for four years in a row.

Since Congress passed the Affordable Care Act, average Medicare Advantage premiums are down by 9.8 percent. The deductible for standard Part D drug plans in 2014 will be \$310, a \$15 decline.

Meanwhile, the quality of Medicare Advantage and Part D drug plans continues to improve, with more than one-third of Medicare Advantage plans receiving four or more stars (out of a possible five stars) in 2014 — a 28 percent increase over last year. Medicare Advantage and Part D drug plans with five stars are allowed to enroll beneficiaries at any time during the year.

Medicare plans' coverage options and costs can change each year, and Medicare beneficiaries should evaluate their current coverages and choices and select the plans that best meets their needs. If you think your current coverage will meet your needs for 2014, you don't need to change anything.

For more information on Medicare open enrollment and to compare benefits and prices of 2014 Medicare Advantage and Part D drug plans, please visit: www.cms.gov/Center/Special-Topic/Open-Enrollment-Center.html.

A variety of resources are available to help people with Medicare, their families and caregivers compare current coverage with new plan offerings for 2014. You can:

■ Visit www.medicare.gov to see plan coverage and costs available in your area, and enroll in a new plan if you decide to make a change. Open enrollment information is available in Spanish.

■ Call Medicare's 800 number: 800-MEDICARE (800-633-4227) for around-the-clock assistance to find out more about your coverage options. TTY users should call 1-877-486-2048. Counseling is available in a wide variety of languages.

■ Review the 2014 Medicare & You handbook. This handbook has been mailed to the homes of people with Medicare and it's also online at: www.medicare.gov/pubs/pdf/10050.pdf.

■ Get one-on-one counseling assistance from your local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found at www.medicare.gov/contacts/organization-search-criteria.aspx; on the

Medicare & You

back of the 2014 Medicare & You handbook or by calling Medicare's 800 number.

People with Medicare who have limited income and resources may qualify for extra help paying for their Part D drug plans. There's no cost or obligation to apply for extra help, also called the low-income subsidy. Medicare beneficiaries, family members, or caregivers can apply online at www.socialsecurity.gov/prescriptionhelp or call Social Security at 800-772-1213 (TTY users should call 800-325-0778) to find out more.

People with Medicare should watch out for scammers during Medicare open-enrollment season. They should never give personal information to anyone who shows up uninvited at their homes or who makes an unsolicited phone call to sell you Medicare-related products or services. If you believe you're a victim of fraud or identity theft, call Medicare's 800 number. More information is available at www.stopmedicarefraud.gov. They can always get answers to Medicare questions by calling Medicare's 800 number (800-633-4227).

David Sayen lives in Alameda. He is Medicare's regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories.

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Covered California: A Status Report

Dennis Evanosky

The road to medical insurance coverage does not appear as rocky in California as in other parts of the country. According to Coverage California, nearly 70 percent of consumers who completed the survey about applying for coverage found the application process easy to complete; 88 percent of customers visiting the CoveredCA.com said that they had found the information needed to choose a health plan right for them.

Peter V. Lee, executive director for Covered California said that the fact that most applicants who used the website found it easy to enroll "should put to rest the drumbeat of stories about glitches and website problems and instead focus on the big story that Californians are enrolling in care easily and every day," Lee said.

Between Oct. 1 and Oct. 31, nearly 2.5 million unique visits were made to www.CoveredCA.com. The service center handled nearly 250,000 calls during the same period.

The California Department of Health Care Services (DHCS) announced that it has started the ball rolling for an estimated 370,000 individuals, who sought coverage in October under the Patient Protection and Affordable Care Act. Those enrolling showed a strong interest in Covered California health plans or low-cost or no-cost Medi-Cal plans, Covered California stated in a press release.

In October, 30,830 individuals, or about a thousand per day, enrolled in health-care coverage through Covered California. Through Nov. 12, another 29,000 individuals not only were determined to be eligible, but also selected and enrolled in their Covered California health insurance plans — all this more



than seven weeks in advance of when coverage will begin.

"Of those who started the application process, nearly 86,000 were determined to be eligible to participate in subsidized or unsubsidized coverage through Covered California, the press release stated. "And 72,007 were determined to be likely eligible for Medi-Cal, with coverage beginning in January 2014."

The process has not been without its problems, however.

According to the California Medical Association, Covered California has mixed up obstetricians with ophthalmologists and has described doctors as speaking Russian and Farsi fluently when they do not. The problem got so bad that Covered California took its search tool down for a time.

In addition largely because of the large volume of calls, the system's two call centers are redirecting calls to the wrong places. When applicants dial Covered California's 800 number, they are routed to two regional call centers, one in the Bay Area and in the Los Angeles area. More than a quarter million calls have overwhelmed these centers. A third regional call center should

help. It was scheduled to go live on Tuesday in Fresno.

Deadlines for coverage are fast approaching. Uninsured or underinsured applicants now have less than a month — Dec. 15 — to sign up if they want to see their coverage to start Jan. 1. And if they aren't signed up by Feb. 15, 2014, the IRS will come knocking with a fee — \$95 or 1 percent of their income, whichever is higher. While March 31 is the last day to enroll for 2014 coverage, legislators are calling for a change in that deadline.

Contact **Dennis Evanosky** at editor@alamedasun.com.

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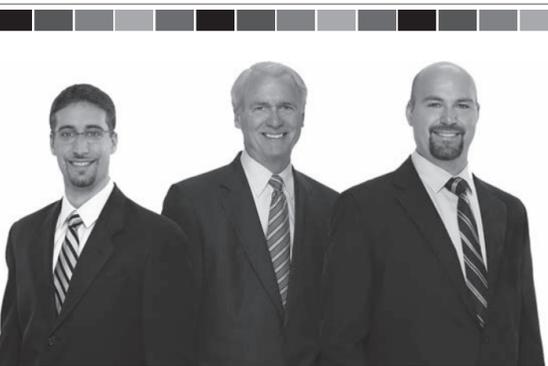


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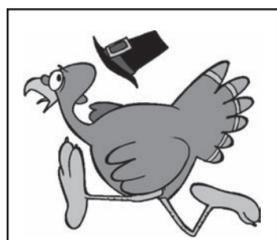
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Food Bank Announces Turkey Drive

Sun Staff Reports

The Alameda Food Bank's annual turkey drive is underway. The food bank needs frozen turkeys to distribute to Alameda Food Bank clients.

If you can donate a turkey, bring it to the food bank distribution center, 1900 Thau Way, from 9:30 to 4:30 p.m. any Monday, Wednesday or Friday or from 9:30 a.m. to 6:30 p.m. any Tuesday through Nov. 25.

If you need a turkey: Turkeys will be distributed first-come, first-served to food bank clients on Tuesday, Nov. 26, from 11 a.m. to 1 p.m. at the food bank warehouse, 650 West Ranger Ave. on Alameda Point. There is a limit of one turkey per household. Turkeys not distributed on Nov. 25 will be distributed at the food bank distribution center at 1900 Thau Way after Dec. 2.



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