

How We Know the Morons in Washington Hate Us: The MedicareRx Plan

Utterly confused by the MedicareRx Plan? Who isn't? As a public service to Idaho potential participants, our public television station broadcast a program to clear everything up. The host was as confused as I am, but she intended to get everything right in our minds. Two state officials were her experts. One knew how much the new plan was going to cost the State of Idaho. The other knew how the plan worked and how it didn't work. We were invited to call in with our questions. Well, the call-in part was premature. There should have been a more complete explanation of what is going on. But some boldly called in expecting a comprehensive answer. As each caller was left confused as much as I was thankfully the power was lost at the stations control center and the screen went blank! I didn't get too much in that first 15 minutes. I was glad we didn't delve deeper. The last couple of days the station manager has been apologizing for the disruption. He said to go to our computers and look for the new schedule for the program explaining the MedicareRx plan. I know that will be the end of it for those who don't have a computer. Lucky them? I anxiously waited for materials from AARP. They promised to get the information out on their MedicareRx plan. I wondered if it would be one of the 46 plans or so that are acceptable in Idaho. Gee, I hoped so! The first thing I learned from AARP in their 4-page introductory letter was that their plan was only \$30.18** each and every month. The ** led me to two long paragraphs of legal jumble. I never read legal jumble. It might get me in trouble. Calculating the annual cost for me and my wife I found that it would ONLY COST US \$724.32 EACH YEAR! That caused me not to read the rest of the 4-page introductory letter. I next looked at the Enrollment Form. This is a 4-page document mostly composed of legal jumble. There was a list of agreements buried in long paragraphs that we would have to agree to. Bypassing the return envelope and going right at the 7-page Introduction to the Summary of Benefits for AARP MedicareRx Plan I found a list of benefits. I found there were 28 paragraphs on what the benefits are if we paid \$724.32 EACH YEAR! Not being an expert, I figured we could save about \$30.18 a month by staying out of the plan and I wouldn't have to prove my great great-grandfather was Ute Chief Walker. Carefully storing the aforementioned documents in my waste basket I went right to the 36-page booklet Introducing the AARP Medicare Plan. Skipping the jumble, I found on page 7 a table that looked almost like the one I saw on television before the channel bombed out. It seems that if you have cost up to \$2,250.00, that a co-pay (listed elsewhere or somewhere) will cover your drug cost. From \$2,250 to \$3,600.00 you get nothing. For over \$3,600.00 it is a co-pay or 5% whichever is greatest. On page 8, I learned that some could actually save money by buying the insurance. At this point you must gather up all of your drug cost for the year, and calculate if you would have a savings. I say, "Good luck" to that 85-year-old man that called in from Pocatello! The last 20-page booklet is called Formulary. I was majoring in pharmacy at one time so they were not able to fool me here. It is a list of drugs. The drugs are in tiers. A table gives you the number of your drug tier-wise and a key code that tells you if it is covered and how. For example, "PA" means Prior Authorization. Only certain pharmacies are allowed in the AARP plan. I suppose they are listed somewhere in all of that documentation. Gee, I hope we have one in Idaho! Let me ask you this: Why did the nitwits in Washington come up with this plan? Why get a zillion different insurance companies involved? Why not just make it part of Medicare part B with the instruction: It could list the most expensive prescription and generic drugs that are covered, the lower limit in dollars that must have been spent before payment is made, and the upper limit in dollars beyond which it would not pay. The payment should be 80-90 percent. The cost would be partly raised by a slight increase in Medicare part B premiums. The first half of the television show indicated that state and insurance folks would be going around the state to make sure all of the seniors would be signed up before the deadline as to not require a penalty for when they did sign up. That was a clever trick to scare the hell out of everybody. Join or get fined? Anyway, I hope those presentations do more for us than the television show! To those who created this bill, WE KNOW YOU HATE US!

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