



**motion picture
pioneers
assistance
fund**

SOCIAL SERVICES CORNER

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2011 MEDICARE PRESCRIPTION DRUG DISCOUNTS

Question: I think in 2011 drugs are going to be discounted during the Medicare doughnut hole or coverage gap. How much can I save? How will I know when I qualify? How do I get the discount?

Answer: You are correct, the Affordable Care Act, signed into law in March 2010, will reduce the out-of-pocket drug costs for Medicare D enrollees who reach the coverage gap in 2011. There are a number of Medicare D prescription drug plans that differ from the standard Medicare D drug plan by eliminating or lowering deductibles and paying for generic or brand name drugs during the coverage gap. Since I don't know the details of your Medicare D plan, I can't say how much you will actually save. However, enrollees who have the standard Medicare D plan as their primary payer, and whose drug costs aren't already reduced by low income programs, will save 50 percent on most brand-name drugs and 7 percent on generic drugs during the coverage gap. Only brand-name drugs manufactured by companies participating in the Medicare Coverage Gap Discount Program are discounted. In 2011, the participating companies will manufacture 99 percent of the brand-name drugs

used by Medicare D enrollees. Medicare D drug plans send their enrollees an Explanation of Benefits (EOB) every month that they purchase a prescription. An EOB indicates how much an enrollee has spent on covered drugs and when the coverage gap is reached. The Medicare prescription drug discount is applied automatically to drugs purchased in a pharmacy or by mail when enrollees reach the coverage gap.

These discounts are great news, but don't forget the Affordable Care Act actually began to decrease the Medicare D enrollee's coverage gap in 2010 by sending a \$250 rebate to each enrollee who reached the coverage gap that year. The 2011 drug discounts you asked about will also continue to increase until 2020 when Medicare D enrollees will only pay 25% for brand-name drugs and 25% for generic drugs, with the drug companies and Medicare making up the remaining 75% of the drug costs.

Sources: "Closing the Coverage Gap—Medicare Prescription Drugs Are Becoming More Affordable," Centers for Medicare & Medicaid Services, www.cms.org; "Health Care Reform Legislation Closes the Medicare Part D Coverage Gap," American Association of Retired Persons, www.aarp.com.

JOKE OF THE MONTH

**I've had a lot of antibiotics lately.
When I sneeze, I cure somebody."**

— Milton Berle's *Private Joke File*

Laughter is known to boost the immune system, lower blood pressure, burn calories, and release pleasure-inducing chemicals in the brain.

Go Green!

Receive the *Social Services Corner* by email.
Call (888) 994-3863, ext. 2370, or email info@wrmail.org.

Do you or someone you know need our assistance? Call toll-free at (888) 994-3863 or visit www.wrpioneers.org to find out more about our assistance programs.



The Motion Picture Pioneers Assistance Fund is a program of the Will Rogers Motion Picture Pioneers Foundation.



FPO

IS IT JUST A HEADACHE — OR IS IT A MIGRAINE?



For most people, a headache is a minor annoyance, easily vanquished with a few painkillers. But for the 28 million Americans who suffer from migraines, the headache can be devastating: a throbbing pain that can last anywhere from a few hours to three days, and usually

striking at least once a month.

The exact causes aren't fully known, but migraines appear to be related to enlargement and contraction of the brain's blood vessels, and they have a hereditary component. Migraines can cause abdominal pain, nausea, and vomiting.

Some migraines are preceded by "auras." About 20 percent of migraine sufferers report warning signs before the attack's onset: distorted vision, bright flashing lights in a zigzag pattern, or a blind spot. Warning signs also include fatigue and drowsiness, irritability, extremes of emotion, and cravings for sweet or salty foods.

Not certain if you're having a migraine or just a

really bad headache? Watch for these symptoms:

- Pain. A migraine may be moderate to severe and is usually limited to one side of the head, though it may switch sides (and in about one-third of cases, a migraine can attack both sides of the head). The pain is typically described as pounding or pulsing.
- Light. Migraine sufferers are usually more sensitive to bright light than other people.
- Physical activity. Pain usually gets worse with common physical activities like walking up stairs.
- Stomach ailments. As noted above, migraines can cause vomiting, diarrhea, and loss of appetite.

If you do suffer from migraine attacks, various treatments are available. Acetaminophen, aspirin, and non-steroidal anti-inflammatory drugs like ibuprofen can alleviate pain. Biofeedback, relaxation techniques, ice packs, and acupuncture have also proven effective. If one is able to sleep, that usually helps.

A healthy lifestyle that includes good nutrition, lots of fluids, and sufficient sleep and exercise can go a long way toward preventing migraines from striking.

NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

Identity Theft Resource Center (ITRC): www.idtheftcenter.org, (888) 400-5530

Identity Theft Resource Center is a nonprofit organization dedicated to the understanding and prevention of identity theft. It provides victim and consumer support as well as public education.

Women's Institute for Financial Education: www.wife.org, (760) 736-1660

Women's Institute for Financial Education is a nonprofit organization that promotes financial education for women and their families. Many helpful articles are available at their Web site.



QUOTE OF THE MONTH

“We should never reach so high that we would ever forget those who helped us get there.”

— Will Rogers

To view our entire National Resource Directory, please visit www.wrpioneers.org.