

**The Information Memorandum**

*August 2009*

Rhode Island Department of Elderly Affairs

John O. Pastore Center

Hazard Building

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462-3000

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*FACT SHEET-2009/2010*

*RHODE ISLAND PHARMACEUTICAL ASSISTANCE TO THE ELDERLY (RIPAE)*

**WHO QUALIFIES FOR RIPAE:** Rhode Island residents 65 or older, who meet specific income guidelines, are eligible to enroll in RIPAE. RIPAE members are mandated to have enrollment in a Medicare Part D plan. Member co-payments for prescriptions used to treat medical conditions listed in Category A are based on a sliding scale. RIPAE members 65 and older can purchase medications listed in Category B at the discounted RIPAE price.

**Annual Income Levels for RIPAE members 65 and older:**

<b>Level</b>	<b>Single Person</b>	<b>Married Couple</b>	<b>State Pays</b>	<b>Member Pays</b>
One	\$0 to \$20,934	\$0 to \$26,170	60%	40%
Two	\$20,935 to \$26,279	\$26,171 to \$32,851	30%	70%
Three	\$26,280 to \$45,991	\$32,852 to \$52,561	15%	85%

For Level One RIPAE members who spend more than \$1,500 in co-payments during the State Fiscal Year (July 1 through June 30) for Category A drugs, the state will pay 100% of their medication costs for the remainder of the fiscal year for conditions specified in this category. Other benefits, such as a discount on telephone bills and cable television rates, are also available to Level One RIPAE members.

**RIPAE for disabled persons:**

Rhode Island residents between the ages of 55 and 64, who are receiving Social Security Disability (SSDI) payments, and who meet specific income guidelines, can purchase Category A and B medications at the RIPAE discounted price.

**Annual Income Levels for RIPAE disabled RIPAE member age 55 to 64:**

<b>Level</b>	<b>Single Person</b>	<b>Married Couple</b>	<b>State Pays</b>
<b>Four</b>	\$0 to \$45,991	\$0 to \$52,561	<b>15%</b>

**Income calculations:**

In determining eligibility for RIPAE, all sources of income, including Social Security benefits, are considered. While calculating eligibility for RIPAE, applicants may exclude all medical and pharmaceutical expenses that exceed three (3) percent of their annual income. The income guidelines for RIPAE are increased each year, beginning July 1, in accordance with the Social Security COLA.

## **RIPAE continued**

**RIPAE covers generic medications only, unless there is no generic available or a physician deems a brand name medically necessary.**

**CATEGORY A MEDICATIONS:** Category A medications are used to treat Alzheimer's disease, anti-infectives, arthritis, asthma and other chronic respiratory conditions, cancer, circulatory insufficiency, depression, diabetes (including insulin syringes), glaucoma, heart problems, high cholesterol, high blood pressure, osteoporosis, Parkinson's disease, prescription minerals and vitamins for kidney patients, and urinary incontinence. Also, a limited allocation has been added to RIPAE to help cover the cost of injectable prescription drugs used to treat Multiple Sclerosis.

**CATEGORY B MEDICATIONS:** Category B medications cover all FDA-approved prescriptions not listed in Category A, except for medications prescribed for cosmetic purposes.

**TO ENROLL IN RIPAE OR GET MORE INFORMATION:** For RIPAE information, call the Department of Elderly Affairs at **462-3000** or **THE POINT** at **462-4444**.

**AARP REPORT:** A recent report from AARP addresses the need to create Complete Streets that are safe and convenient for travel by automobile, foot, bicycle and transit regardless of age or ability. The study encourages roadway planners and engineers to approach road design through the lens of Complete Streets and employ design strategies that support older drivers and pedestrians. Findings from original research conducted for this study show that:

- \* Two-thirds of planners and engineers report that they have not yet begun considering the needs of older road users in their multi-model planning.

- \* More than 80 states and localities have adopted Complete Streets policies, but less than one-third of these explicitly address the needs of older road users.

- \* Forty percent of adults age 50 and older report inadequate sidewalks in their neighborhoods. More sobering, nearly 50 percent report they cannot cross main roads close to their home safely.

- \* The report suggests revisions to five intersection treatments in the Federal Highway Design Handbook for Older Drivers and Pedestrians to better balance the needs of both older drivers and pedestrians.

This paper is available electronically at [http://www.aarp.org/research/housing-mobility/transportation/2009\\_02\\_streets.html](http://www.aarp.org/research/housing-mobility/transportation/2009_02_streets.html). If you would like additional hard copies of the report, please contact (202) 434-3890. If you have any questions about the report, please contact Jana Lynott at (202) 434-3893 or [jlynott@aarp.org](mailto:jlynott@aarp.org).

**AARP DOUGHNUT HOLE CALCULATOR:** The new AARP Doughnut Hole Calculator at [www.aarp.org/doughnuthole](http://www.aarp.org/doughnuthole) guides visitors through prescription drug options using localized information about their Medicare plans and prescriptions to determine if or when they will fall into the coverage gap. In about 15 minutes, visitors can view a graph of their out-of-pocket spending by the month, look up lower cost drugs for their condition, and create a Personal Medication Record and print out personalized letters to their doctors to help start a conversation about safely switching prescriptions.

**SPECIAL ELECTION PERIOD:** Approximately 4600 beneficiaries that enrolled in Wellpoint at the end of last year were not properly informed that their plan was being terminated in 2009. As a result, these individuals are eligible for a special enrollment period (SEP) during July, August, and September 2009 allowing them to enroll in another health plan or prescription drug plan. Beneficiaries eligible for the SEP will receive the attached letter shortly after July 6, 2009 and if they are interested in the SEP, they should contact 1-800-MEDICARE.

**AoA APPOINTMENT:** The Administration on Aging has named Kathy J. Greenlee to the position of United States Assistant Secretary for Aging for the Department of Health and Human Services. Ms. Greenlee was formerly the Secretary of Aging for Kansas and also served as the Long-Term Care Ombudsman for that state.

**RE-ALIGNING CARE ACT INTRODUCED:** Elder care experts praised a bill introduced in May in both houses of Congress that is geared to provide high-quality, cost-effective care to older adults with multiple chronic conditions. Senator Blanche Lincoln (D-AR) and Representative Gene Green (D-TX) sponsored the "RE-Aligning Care Act (S. 1004/H.R. 2307) to amend Title XVIII of the Social Security Act to provide Medicare beneficiaries with access to geriatric assessments and chronic care management and coordination services. Cheryl Phillips, MD, American Geriatrics Society President and Chief Medical Officer for On Lok, a long-term care innovator in San Francisco, calls this act "an absolutely essential piece of health care reform legislation." Robert J. Egge, Vice President for public policy and advocacy for the Alzheimer's Association, explained that the legislation will improve care coordination for the growing aging population, including those with Alzheimer's disease and other dementias who also suffer from multiple chronic health conditions such as heart disease and diabetes. Dr. Phillips believes it "will fill a significant gap in Medicare, improve care for the most vulnerable and costly Medicare patients, and help rein in Medicare spending," writes Stephen Baetge in Senior Spectrum.

**POPULATION INFORMATION:** The U.S. Census Bureau announced on June 23 that the world's 65-and-older population will probably triple by mid-century, from 516 million in 2009 to 1.53 billion in 2050. During the same period, the under-15 population likely will grow by just 6 percent (from 1.83 billion to 1.93 billion). This latest update from the Census Bureau's International Data Base includes projections by age, including people 100 and older, for 227 countries and areas. A special report from Economist.com on June 25, "A Slow Burning Fuse," written by Barbara Beck, takes a look at the reasons why the world is getting so much older. In the 1970's women across the world gave birth to an average of 4.3 children each, compared to 2.6 globally today and just 1.6 in rich countries. The economic, social and political consequences of this "slow-moving but relentless development," she says, are "scary."

**HEALTHY FAMILIES ACT:**

Senator Edward Kennedy (D-MA) and Representative Rosa DeLauro (D-CT) introduced a bill in late May (S. 1152/H.R. 2460) that would allow Americans to earn paid sick time so that they can address their own health needs and the health needs of their families.

## **Health Care Families Act-continued**

The Healthy Families Act would provide workers up to seven paid sick days a year to recover from their own illness, to care for a sick family member, or to seek diagnostic and preventative care. According to a story in PHI's Quality Care through Quality Jobs blog, millions of workers receive no paid sick days, including large percentages of direct-care workers. For them, "taking a day off from work can be a hard decision as it directly affects their income." Several states and cities, including Milwaukee and San Francisco, have introduced similar bills. The National Partnership for Women & Families has released "A Health Impact Assessment of the Healthy Families Act of 2009" which finds that the legislation "would have a profoundly positive effect on public and individual health."

**FULL PLATE KOSHER FOOD PANTRY:** The Full Plate Kosher Food Pantry feels that no family should go hungry, particularly on the Sabbath. The Pantry is there to help. All visits are confidential. To contact the Pantry, call Susan Adler at 621-5374.

**VOLUNTEER OPPORTUNITIES:** The North Kingstown Senior Center has volunteer opportunities for area residents to help serve on the FISH program. The program provides transportation to medical appointments, social service appointments, and dental appointments in the South County area. Call FISH at 295-1121. The Center also needs Meals on Wheels volunteer drivers. For more information, call 295-2887.

**ALZHEIMER'S MEMORY WALK:** The Alzheimer's Association is hosting its annual walk on Sunday, October 4. The Providence walk will start at 10:00 a.m. from Slater Memorial Park, 401 Newport Avenue, Pawtucket. Registration is at 9:00 a.m. The Newport area walk will start from Salve Regina University, O'Hare Academic Center at 4:00 p.m. Registration is at 3:00 p.m. For more information, call Bella Garcia at 421-0008 or e-mail [Anabela.Garcia@alz.org](mailto:Anabela.Garcia@alz.org).

**OBESITY STUDY:** Are you age 55 through 80 years old and are overweight? Do you want to be more active and independent? The University of Rhode Island Dietary Education and Active Lifestyle study project is looking for you. The benefits of joining the study group might be weight loss, increased level of activity and exercise, and reduction of heart disease risk factors. To be eligible, you must be overweight or obese, between the ages of 55 and 80, not be involved currently with an exercise program, be within the same weight range (plus or minus 10 pounds), and be willing to attend regular meetings and physical activity sessions at your local senior center. For information, call 874-4956.

**SOCIAL SECURITY CONTACT:** There are a number of ways that people can do business with Social Security. Today, clients can visit a local office, call on the telephone, and even complete many transactions on line. The new real-time video service is being tested in some areas of the country. Social Security representatives will be able to conduct face-to-face interviews when they are miles away. This makes possible for representatives to verify needed documents using high-resolution video screens. For more information, go to [www.socialsecurity.gov/online](http://www.socialsecurity.gov/online) services.

**NEW SOCIAL SECURITY WEB PAGE:** Did you know that Social Security has an updated home page in Spanish? The page has been improved to mirror the success of the redesigned English home page at [www.socialsecurity.gov](http://www.socialsecurity.gov). The new Spanish language page has many of the features that you've come to know. Many of the links to important news and information are available on this new page, making it easier for those who speak Spanish as their primary language to stay informed about Social Security programs.

**DEPRESSION AND HEART DISEASE:** Seniors who suffer from heart disease are advised to watch for symptoms of depression. Sadly, those patients who are subsequently diagnosed with depression are at a greater risk for heart failure, according to a new study by cardiac researchers at Utah's Intermountain Medical Center. Researchers have also found that taking antidepressant medication to ease depressive symptoms do not appear to mitigate the risk. Seniors should consult their health care professionals if they have depressive symptoms and heart disease.

**RENTERS PROTECTED AGAINST FORECLOSURE UNDER NEW BILL:** According to a recent Older Americans Month report, when a landlord faces foreclosure, low-income Americans who rent their homes can run the risk of homelessness-even if they keep up with their rent. But renters whose landlords fall into foreclosure would have new protections from evictions under a new bill Congress has passed. The House and Senate each passed S.896, the Helping Families Save Their Homes Act on Tuesday, May 19. Once signed by the President, the bill will provide lenders whose landlords have lost their properties to foreclosure the right to stay in the home for 90 days after the foreclosure or through the term of their lease, unless the property is sold to someone who will occupy the home. The bill will also provide similar protections to housing voucher holders. The renter protection provisions go into effect as soon as the bill is signed and will expire at the end of 2012.

**FTC CRACKS DOWN ON SCAMMERS:** The Federal Trade Commission has announced that they are conducting a law enforcement crackdown on scammers trying to take advantage of the economic downturn to bilk vulnerable consumers through a variety of schemes, such as promising non-existent jobs, promoting over-hyped get-rich-quick plans, bogus government grants, and phony debt-reduction services, or putting unauthorized charges on consumers' credit or debit cards. Dubbed "Operation Short Change," the law enforcement sweep has announced that 15 law enforcement cases and 44 law enforcement actions have been brought by the Department of Justice, and actions have been taken by at least 13 states and the District of Columbia. To help consumers understand how easy it is to be conned-and how to avoid fraud-the FTC has produced a new education video featuring a former con artist. To view the video, go to [www.ftc.gov](http://www.ftc.gov). To file a complaint, call 1-877-FTC-HELP (1-877-382-4357).

*The Department of Elderly Affairs (DEA), John O. Pastore Center, 74 West Road, Cranston, RI 02920 publishes the Information Memorandum. Reader's comments, suggestions, or items of interest are welcome. The Department of Elderly Affairs (DEA) encourages aging network agencies to reprint any articles that appear in the Information Memorandum or The Older Rhode Islander. Permission to reprint this material is not required by DEA. For additional information on DEA publications, call Larry Grimaldi at 462-0509. To send a FAX, dial 462-0503; or e-mail [lgrimaldi@dea.ri.gov](mailto:lgrimaldi@dea.ri.gov).*