Distributed by:

State Representative

Robert Behning

District 91

Living well in Indiana

Guide for Older Hoosiers

State prescription program changes to match federal law...

With the skyrocketing cost of prescription drugs, it's no wonder our older Hoosiers need to take a step back and plan their budgets accordingly. In Indiana, senior citizens spend $1,000 on average annually for prescription costs. For some, paying for medications means making difficult choices.

Indiana will soon be changing the way it provides prescription assistance to Hoosiers. **HoosierRx**, the Indiana Prescription Drug Program, will stop paying pharmacy claims for low income seniors on December 31, 2005. Indiana is creating a new program to assist Medicare beneficiaries, age 65 and over, to pay for a Medicare Prescription Drug plan, starting January 2006. The new program structure will be announced in the fall of 2005.

In the meantime, there are other programs for which you may qualify. In this packet, you will find information about **Rx for Indiana,** a partnership which provides information on prescription assistance programs that may be of assistance to you. These increasing costs are negatively affecting so many seniors in our state. If your budget is affected by medication expenditures, I encourage you to examine your benefit options.

Source: www.in.gov/fssa/hoosierrx

Inside this Guide:

RX for Indiana
Page 2

Watch out for Telephone Scams
Page 3-4

Information on the "Do Not Call" List
Page 4

Using Credit Wisely
Page 5

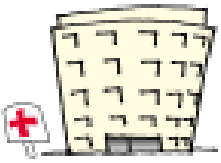
Avoiding Internet scams
Pages 6

Sweep Stakes Prizes
Page 7

Tips from the Better Business Bureau
Pages 8

Federal or State?
Page 9

Contact Information
Page 10



Rx For Indiana:

A partnership for Perscription Assistance

A new resource...

Rx for Indiana was created by the state of Indiana and a number of leading pharmaceutical companies to provide information to Hoosiers regarding the many perscription assistance programs available to them. Programs which can be accessed through Rx for Indiana cover more than 1800 medicines.. Doctors may be able to help choose medicines for their patients that are covered by these excellent assistance programs.

Q: *How widely used are prescription assistance programs?*

A: In 2004, patient assistance programs provided more than 22 million presriptions with an estimated wholesale value of more than $4 billion. Rx for Indiana was created to make sure our state can build upon this success.

Q: *What information is helpful to begin exploring assistance options for myself or someone in need?*

A: It is helpful to make sure you have the following information on hand:

- Patient's age
- Estimated gross annual income of patient's household
- Name of the prescription medicine(s) the patient needs
- Type of government, health insurance, or prescription drug coverage currently held

How to Access Information...

Visit Rx for Indiana online at:

www.RxforIndiana.org

Patients without direct computer access may use the following resources: community or public internet centers, public libraries, religious organizations, retirement communities, university or college campuses, etc.

OR

Call Rx for Indiana toll free at:

1-877-793-0765

For more information
on this prescription assistance program or help with obtaining an application, please do not hesitate to contact my office at
1-800-382-9841.

Source: Rx for Indiana

Watch out for *Telephone Scams*

Unfortunately, "older" consumers are a key target for fraudulent telemarketers. They try to take advantage of seniors who may be more trusting and polite toward strangers than those of a younger generation. Special targets of these phone calls are women who live alone.

There are several reasons why people become victims of telemarketing fraud. Telephone con artists are skilled in speaking in a believable manner. It is often hard to know if the person is telling the truth or if the call is a scam.

Many times, a con artist may call you at a time you are feeling lonely or depressed. They may even call several days in a row to make you feel they are a friend. Then you begin thinking it is a friend, not a stranger, who is trying to sell you something.

Others may just not want to be rude to the person on the phone. It is particularly difficult for some seniors. Even if they are not interested in the item being pitched to them, they have a hard time getting the salesman off the phone. It is not easy for them to hang the phone up on someone who is still talking to them.

Con artists love to use free gifts, prizes or vacations as a lure to buy their "product." You may even be offered the "investment of a lifetime," but only if you act right away. It usually sounds too good to be true—and it almost definitely is. It is important not to give in to them. People lose everything from a few dollars to their life savings due to these scams.

Nationwide, people lose an estimated $4 billion in mail scams and $40 billion in telemarketing fraud each year. Too often, the targets for these scams are seniors. The following is a story of how one senior woman fell victim to one such scam.

An 86-year-old woman had been living in a nursing home for five years. Her husband lived with her, but had many health problems and high medical bills. She struggled to handle their finances and was beginning to be buried in debt. With one simple phone call from a telemarketing con artist, this woman's life became much worse than she ever imagined.

As she cleaned up from she and her husband's breakfast, her telephone rang. The person on the other end asked her what seemed to be a few simple questions about how she and her husband liked the home they were currently living in. When the woman said she was not totally pleased with the treatment at the home, the telemarketer told her he had a way to make their lives easier. He said by donating to a senior citizens charity once a month, he could help her receive the kind of care she had always wanted. So with that, she wrote a check and sent it to this so called "charity." A month went by and she did not hear anything from the gentleman who had called. Then one day he called again and informed her that she needed to donate more each month in order for him to better serve her. This continued for several months without the woman receiving any of the benefits promised to her. In total, this woman lost close to $10,000. The phone calls and the "charity" were all a scam. Because the woman did not check out this "charity" with anyone, she could not sue the man who took her money. Stories such as this one make us all realize how important it is to research every telemarketing call that sounds too good to be true. Chances are, it is.

What You Can Do To Protect Yourself

1) Never buy over the phone with unfamilar companies. Check them out first with your local consumer protection agency,such as the Better Business Bureau or the state Attorney General.

2) Always ask for and wait to receive brochures or information about any offer. Ask someone whom you trust, such as your lawyer or financial adviser to review the information to ensure it is legitimate.

3) Take your time making a decision! It is not rude to wait and think an offer over. Again, talk things over with someone you trust like a family member or friend.

And Finally...

4) Don't ever accept an offer you do not fully understand. Con artists are clever and can easily leave out important details that may later come back to haunt you.

More Info on *Telephone Scams*

Scams take place day after day, and the only protection against these is education. Telephone companies, telemarketing services, and phony businesses can all be the source of a con. Although there are laws against many of these scams, they continue to occur due to lack of recognition or reporting.

Telephone slamming and cramming are two of the most popular scams used by telephone companies. Slamming is the transfer of a consumer from one phone company to another without the consumer's knowledge or consent. This happens most commonly with long distance phone service, but also could occur with local phone service as competition increases. Rates charged by the slamming company may be higher than those charged by your previous provider. Slamming violates Indiana law, and the rules from the Indiana Regulatory Commission (IURC) and the Federal Communications Commission (FCC).

Cramming occurs when charges are placed on a consumer's phone bill for services that were not requested or used by the consumer. Several services can be crammed, including those with no relation to telephone service, such as voice mail, web page development, or toll free calls that automatically roll over to toll calls (900 numbers). Cramming also violates Indiana law, the IURC and FCC rules.

The "*Do Not Call*" List gives *Hoosiers* another option

How frustrating is it to answer the phone in this day and age? It is even more frustrating to those who are home all day. Can you remember the day when it was almost exciting to pick up your telephone, or to go out to pick up the day's mail? Now, we usually receive solicitation calls asking for money. Or sometimes we receive calls selling us merchandise we do not need. Even calls intimidating us into subscriptions for yet another magazine we could probably do without, although the telemarketer will do their best to convince you otherwise.

As this solicitation problem has become apparent not only in the district I represent, but statewide, in 2001, the General Assembly passed House Enrolled Act 1222. Under this legislation citizens will have the opportunity to place their name on a **"DO NOT CALL"** list, which is maintained by the Attorney General's office. The number to call is **1-888-834-9969**. You must act fast as there are deadlines for each quarter.

I also have a few tips on how to get your name off these phone and junk mail lists.

- The first step is to ask a solicitor that calls you to take your name off their list. Most major companies will honor these no-call requests.
- Next, make your credit rating confidential to reduce the amount of credit services who solicit. You can write your local credit bureau, call the banker's association, or one of the three major credit services in the country to establish a confidential credit rating.
- Reduce the number of at-home telephone solicitation calls from national companies. You can write to the Telephone Preference Service, Direct Marketing Association, P.O. Box 9014, Farmingdale, NY 11735-9014, and request removal of your name and number from all marketers lists.

Using Your Credit Card Wisely

Avoid giving credit card numbers on the Internet if at all possible. If you know and trust the company and all security protocols have been met, then it is probably okay to give it out. To ensure your number is safe, the information should be encrypted using the latest technology.

Just because a web site seems secure, don't believe that it is. Always check out the encryption software a site uses. Contact the company that is providing the technology to make sure that it is actually being used. If at anytime, you are unsure about the site, ask for an alternative form of payment.

Always read the fine print. If you receive information on a pre-approved credit card, or someone offers to help you get a credit card, read the details first. You need to know about any annual fees, the annual percentage rate, late charges and other fees. Sometimes a company will offer incredibly low rates for a short time and then raise it to a huge percentage. If the terms of the offer are not provided or are unclear, look for a different credit card.

Furthermore, tear up or shred any mail you receive from creditors before throwing it away. This helps protect you from identity theft.

Shop around before deciding on your card. Terms vary widely from company to company. There are many different kinds of cards, including secured cards, telephone calling cards, debit cards, and ones that can only be used via catalog orders. Make sure you are aware of what kind of card you are getting so that it can serve you in the best possible way.

Never pay upfront fees. Legitimate credit card companies will not ask you for a fee upfront in order to get the card. If you are applying for a secured card, which often does require a deposit, make sure you understand how your deposit will be used. Do not pay someone to help you get a credit card. If your credit record is good, you should have no problem getting a card yourself.

Do not abuse your credit. Credit card debt is a big problem with Americans because so many people take on more credit than they can handle. Do not apply for more cards than you have to have, and do not charge more than you can afford. If you cannot pay the entire balance each month, be sure to choose the credit card with the lowest interest rate.

 Source: www.bbb.org

Internet Scams...

And how you can avoid them…

BACK *to* basics

1. **Only do business with companies you know and trust.** Resolving problems with a company from another part of the country or world can be incredibly difficult. Make sure you know where the company is physically located and that it is not just located on the Internet. Always deal with those you know.

2. **Make sure you understand the offer.** Any legitimate company will be willing to discuss an offer thoroughly with you and even give you extra information if necessary. Always look over the information in full. You should fully understand what is being sold, how much it costs, the delivery date, the return and cancellation policy, and the terms of any guarantee.

3. **Do background research on the company.** Find out by asking your state or local consumer protection agency if the company is licensed or registered and find out where. You can also obtain complaint records from the Better Business Bureau or other consumer agencies. Keep in mind that fraudulent companies can appear and disappear quickly, so even if there is no complaint record, it does not mean a company is legitimate.

4. **Do not provide your financial or other personal information easily.** Unless you know a company is legitimate, do not provide any credit card numbers, your social security number or any other personal information. Even with partial information, con artists can do a lot of damage.

5. **Take your time to decide.** High-pressure sales tactics are a sign of a con. Make sure you take your time to make a final decision on a purchase.

 Source: www.bbb.org

Sweep Stakes and prize offer tips:

Do not play to win. Some companies will try to convince you to buy a product or service to enhance your chances of winning. Don't do it! Prizes are supposed to be free. You should not have to pay fees to win or collect a prize. And remember, if you are required to call a 900 number it is not a free call. You are being forced to pay to "win."

Do not give out your credit card or bank information. Social security numbers, credit card numbers and bank numbers are your own private information. Do not give them to any company who claims it is needed to verify your eligibility. No legitimate sweepstakes or prize offer will ask for this to declare you a winner.

No money should be needed to pay taxes.
Only the government collects taxes on prize winnings! The only checks you will have to write for taxes are to the federal, state, and local government. If the company tells you that you need to send them money to cover the taxes before you can be awarded your sweepstakes or prize, hang up. There is no prize.

Again, investigate the business in question. Always assume the business may be a fraud. Do not ever trust a company without first checking it out with the Better Business Bureau or your local consumer protection agency. Con artists may use names that sound familiar to those you have heard, but do not be fooled.

Important Tips from the Better Business Bureau *on* Bogus *Charities*

Many households experience a flood of mail and phone requests for donations from charities or relief agencies, especially around the holidays. Unfortunately, many of these charities are not valid.

If you haven't donated to a charity in the past, be sure to check it out. Be sure to obtain enough information to make a wise decision before donating. Any legitimate charity will be more than happy to provide you with any information you request. Check out charities with the **Better Business Bureau** before sending a check or agreeing to donate.

The Council of Better Business Bureaus
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203-1838

Be careful with emotional appeals. The stories these charities use often are touching and can literally bring tears to your eyes. However, many times they do not tell you how your donation will be used. If the charity is valid, it will clearly state its purpose.

Do not give cash if at all avoidable. If the charity asks you to give cash to a runner or carrier that can stop by your home or place of employment, be careful. If your money is good today, it will be good tomorrow. You should write a check for the donation, but do not make it out to a single person. Use the official name of the charity.

If you do not want to donate money, there are other ways to support your favorite cause:

1) Volunteer to work for the organization. Most charities need your time and help just as much as they need your money.

2) Donate food items, canned goods, or assist with food drives in your neighborhood.

Understanding Which Program is Which... *Federal or State?*

Medicare

Medicare is a **federal** program for seniors who are over 65 years of age. **Medicare Part A** provides coverage for hospital insurance and Medicare Part B covers medical. It is best to call your local Social Security Office three months prior to your 65th birthday to make sure you are properly enrolled under **Medicare Part A and B**. Some senior citizens may qualify for assistance in meeting their premiums and deductibles if they are on a limited income. Please contact your local office to see if you are eligible.

Supplemental Social Security Income

If you have income problems and you are 65 or older, blind or disabled, the **federal** SSI program may help you. If you are eligible, you can receive monthly checks to help pay for your basic needs. SSI is operated by the Social Security Administration (SSA). Many individuals receive both SSI and Social Security benefits. However, you do not have to receive Social Security benefits in order to be eligible for SSI. You can apply for SSI benefits at your local Social Security office. For further information on SSI benefits and eligibility, please feel free to contact the SSA at **1-800-772-1213**. You may apply over the telephone. **To receive a free copy of the Supplemental Security Income Fact Sheet, send a postcard to AARP Fulfillment, 601 E. Street, NW, Washington, D.C. 20049 and request publication D14755.**

The C.H.O.I.C.E. Program

The C.H.O.I.C.E. program is a **state** home health care alternative that allows seniors to remain in their homes rather than move to a nursing home; thus preserving their independence. C.H.O.I.C.E. services include attendant care, transportation, home delivered meals, home health services and supplies, and respite care. Medicaid waivers allow Indiana to provide services to individuals who would otherwise require care in an intermediate or skilled nursing facility. The Aged and Disabled Waiver serves individuals who are 65 years and over as well as individuals who have disabilities and meet the Medicaid guidelines. Seniors must also meet the level of care standards of a nursing facility.

For further information, please feel free to contact:

Family and Social Services Administration
P.O. Box 7083
Indianapolis, IN 46207
(317) 232-7020

Medicaid

Medicaid was created to provide healthcare to low income individuals at the **state** level. Persons aged 65 or older are eligible for Medicaid if they meet the financial criteria described in the "Medical Eligibility Overview". Currently these thresholds are set at $564 per individual and $846 per couple. To determine your eligibility for Medicaid, please contace your local Office of Family and Children for more information.

The Energy Assistance Program

This program is funded through the Low-Income Home Energy Assistance Program (LIHEAP) and administered by your **local** Office of Family and Children. Eligible applicants can choose to receive a fan or a payment toward their electric utility bill if their household contains at least one member who is elderly or disabled. If a person is disabled and has a medical note from their physician they may be eligible for an air conditioner. Please contact your local community action agency to sign up for this program.

For more information, please feel free to contact the Family and Social Services Administration at P.O. Box 7083, Indianapolis, IN 46207 by mail or you may reach them by phone at 1-800-433-0746.

Source: www.bbb.org

We as legislators try to provide you with as much information as we can. Hopefully, this guide will provide you with health information and good programs that are available. However, I'm sure not all your questions can be answered in this small publication. Therefore, below is a list of numbers that should give you further assistance. As always, I am available for any questions or comments you may have.

State Representative Robert Behning
200 W. Washington St.
Indianapolis, Indiana 46204

General State Phone Numbers

IN House of Representatives Toll Free Line
1-800-382-9841
IN Senate Toll Free Line
1-800-382-9467
Governor Mitch Daniels
1-317-232-4567
State Information Center
1-800-45-STATE
State Tourism
1-800-289-6646
Secretary of State- Consumer Protection
1-317-232-6531

General Federal Phone Numbers

Federal Information
1-800-688-9889
U.S. Senator Richard Lugar
1-202-224-4814 or 1-317-226-5555
U.S. Senator Evan Bayh
1-202-224-5623 or 1-317-554-1750
Social Security Administration
1-800-772-1213
Veterans Affairs
1-800-400-4520
Medicare Hotline
1-800-MEDICARE

For Specific State Programs...

Indiana Family and Social Services Administration

Adult Protective Services1-800-992-6978
Child Abuse Hotline1-800-800-5556
Child Development Bureau1-887-511-1144
Child Support Bureau1-800-840-8757
Deaf and Hard of Hearing Services1-800-962-8408
Disability Determination Bureau1-800-622-4968
Disability, Aging,Rehab. Services1-800-545-7763
Family Help-Line1-800-433-0746
Family Support Services1-800-622-4932
Food Stamp Information/Complaint1-800-622-4932
Housing/Community Services1-800-622-4973
Medicaid, Food Stamps, TANF, Section 8 Housing Fraud1-800-446-1993
Medicaid Recipient Info1- 800-457-4584
Medicaid Provider Fraud1-800-382-1039 (Attorney General's Office)
Medicaid Select1-877-633-7353
Mental Health Consumer Service1-800-901-1133
Nursing Home Complaints1-800-622-4484
State Information Center1-800-457-8283