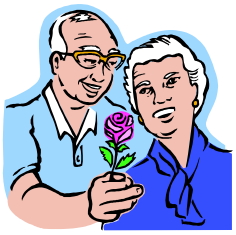


Distributed by:

State Representative

Roland Stine

Living well in Indiana

Guide for Older Hoosiers

The "Together Rx" Card will help Older Hoosiers with high prescription drug costs

With the skyrocketing costs of prescrip tion drugs, it's no wonder our older Hoosiers need to take a step back and plan their budgets accordingly.

There is, however, a new program called The **"Together Rx"** Card, which drug makers offer to lower-income seniors. A single discount card promising savings of 20% to 40% on prescription drugs, is available to qualifying seniors.

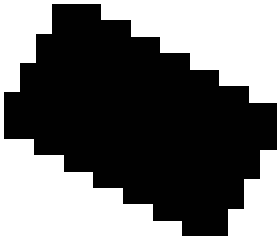
The following companies are now involved with the **"Together Rx"** plan: GlaxoSmithKline; Novartis; Abbott; Aventis; Bristol-Myers Squibb; Johnson & Johnson; and AstraZenaca.

Keep in mind that if your income qualifies you for the **"Together Rx"** card, you are most likely eligible for discounted prescriptions from participating drug companies.

To request information on the **"Together Rx"** card call 1-800-865-7211. Those eligible are Medicare members with no other drug coverage and incomes of $28,000 or less for singles, and $38,000 or less for couples.

Listed inside are the prescription drugs covered under this program.

There are always many frequently asked questions about programs such as this. Provided inside are the FAQs for this program. Hopefully, this will answer some of the concerns you may have.



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The FAQs of the "Together Rx" Card Program

Q: ***What is the Together RX program?***

A: Together RX is a prescription savings program that provides savings to eligible Medicare enrollees right at the pharmacy counter. Savings of approximately 20% - 40% , may be a vailable for some prescriptions. The Together Rx Card has been accepted at many retail pharmacies since June 2002.

Q: ***Why is the Together Rx Card different from other prescription cards?***

A: Together Rx is different because it provides seniors and other eligible Medicare enrollees with savings on medicines from a number of leading pharmaceutical companies, including Abbott Laboratories, AstraZeneca, Aventis Pharmaceuticals, Inc., Bristol-Myers Squibb Company, GlaxoSmithKline, Janssen Pharmaceutica Products, L.P., Novartis, and Ortho-McNeil Pharmaceutical, Inc. Together Rx is a prescription card with free membership that provides savings on over 150 prescription medicines. So now doctors can choose from medicines that provide savings for eligible applicants without public or private prescription coverage.

Q: ***Who is eligible for Together Rx?***

A: Approximately 11 million Medicare enrollees may be eligible for Together Rx. You must meet only a few requirement to qualify.

- You must be a Medicare enrollee
- Your annual income must be less than $28,000 for individuals and $38,000 for couples.
- You may not have prescription drug coverage (public or private).

Q: What does it cost to enroll in Together Rx?

A: Enrolling in Together Rx is absolutely free. There is no fee to apply for or to receive the card. The Together Rx Card is not a credit card or an insurance card. Your savings are immediate-right at the pharmacy cash register.

Q: How do I get the Together Rx Card?

A: To apply for the Together Rx Card, complete the application and mail it in. You can find additional copies of the application at the Together Rx website at: www.Together-Rx.com or call 1-800-865-7211.

Q: How do I use the Together Rx Card?

A: After you receive your card, present it along with a doctor's prescription, or when obtaining a refill, at a participating pharmacy. Your savings are instant-right at the pharmacy counter.

Q: Why are all these pharmaceutical companies doing this?

A: The participating companies are committed to providing seniors and other eligible Medicare patients with broader access to savings on many medications with the convenience of one card. Together Rx is designed to fill a gap in the system for the short term. The real solution is implementation of Medicare reform, including a prescription drug benefit.

Q: Which medicines are included in Together Rx?

A: The Together Rx Card offers savings on the prescription medications listed on the following page.

Source: www.togetherrx.com

The "Together Rx" Drug List

Accolate (zafirlukast)

Aciphex (rabeprazole sodium)

Advair Diskus (fluticasone propionate and salmeterol inhalationpowder)

Agenerase (amprenavir)

Albenza (albendazole)

Alkeran Tablets (melphalan)

Allegra (fexofenadine HCI)

Allegra-D Extended Release Tablets (fexofenadine hydochloride 60mg/ pseudophedrine hydrochloride 120 mg)

Amaryl (glimepiride tablets)

Amerge (natatriptan)

Amoxil (amoxicillin)

Anzemet tablets (dolasetron mesylate)

Arava (leflunomide)

Arimidex (anastrozole)

Atacand (candesartan cilexetil)

Atacand HCT (candesartan cilexetil-hydochlorothiazide)

Augmentin (amoxicillin/clavunate potassium)

Avandia (rosiglitazone maleate)
Azmacort®
Inhalation Aerosol
(triamcinolone acetonide)
Bactroban
Cream® (mupirocin calcium, 2%)
Beconase®
(beclomethasone dipropionate)
Azmacort Inhalation Aerosol
(triamcinolone acetonide)

Bactroban (mupirocin calcium 2%)

Beconase (beclomethasone dipropionate)

Biaxin Filmtab (clarithromycin tablets, USP)

Biaxin XL Filmtab (clarithromycin extend release tablets)

Biaxin Granules (clarithromycin for oral suspension, USP)

Bicitra (sodium citrate & citric acid)

BuSpar (buspirone HCI, USP)

Carafate Tablets and Suspension (sucralfate)

Casodex (bicalutamide)

Ceftin Tablets and Powder for Oral Suspension (cefuroxime axetil)

Cefzil (cefprozil)

Clozaril (clozapine)

CombiPatch (estradiol/norethindrone transdermal system)

Combivir (lamivudine/zidovudine)

Compazine (prochlorperazine)

Comtan (entacapone)

Concerta (methylphenidate HCI)

Coreg (carvedilol)

Coumadin (warfarin sodium)

Daraprim Tablets (pyrimethamine)

Depakote (divalproex sodium delayed-release tablets

Depakote (divalproex sodium coated particles in capsules)

Depakote ER (divalproex sodium extended release tablets)

Dexedrine (dextroamphetamine sulfate)

DiaBeta (glyburide USP)

Diovan (valsartan)

The List of Prescription Drugs that qualify for the Together Rx Program

Diovan HCT (valsartan and hydro-chlorothiazide)

Ditropan XL (oxybutynin chloride)

Duragesic (fentanyl transderman system)

Dyzide (hydrochlorothiazide triamterene)

Elidel (pimecrolumus)

Elmiron (pentosan polysulfate sodium)

Emla (lidocaine 2.5% and prilocaine 2.5%)

Entocort EC (budesonide modified release capsule)

Epivir-HBV (lamivudine)

Epivir (lamivudine)

Erycette (erythromycin)

Eskalith CR (lithium carbonate)

Estraderm (estradiol transdermal system)

Exelon (rivastigmine tartrate)

Famvir (famiciclovir)

Femara (letrozole tablets)

Fiorcet (butalbital acetaminophen caffeine tablets)

Flexeril (cyclobenzaprine HCI)

Flonase (fluticasone propionate)

Flovent (fluticasone propionate)

Floxin (ofloxacin)

Foradil Aerolizer (formoterol fuma-rate inhalation powder)

Glucophage (metformin HCI)

Glucophage XR (metformin HCI extended release tablets)

Glucovance (glyburide and metformin HCI tablets)

Grifulvin V (griseofulvin tablets/ griseofulvin

Haldol (haloperidol)

Imitrex (sumatriptan succinate)

Intal (cromolyn sodium)

Kaletra (lopinavir/ritonavir capsules and oral solution)

Lamictal (lamotrigine)

Lamisil (terbinafine HCI tablets)

Lamprene (clofazinime)

Lanoxicaps (digoxin solution in capsules)

Lanoxin (digoxin)

Lantus (insulin glargine [rDNA origin] injection)

Lasix (furosemide)

Lescol/Lescol XL (fluvastatin sodium)

Leukeran Tablets (chlorambucil)

Levaquin (levofloxacin)

Lotensin (benazeprilHCI)

Lotensin HCT (benazepril HCI & hydroclorothiazide USP)

Lotrel (amlodipine & benazepril HCI)

The "Together Rx" Drug List Continued

Malarone (atovaquone and proguanil hydrochloride)

Mavik (trandolapril tablets)

Mepron (atovaquone)

Miacalcin Injection & Nasal Spray (calcitionin-salmon)

Monopril (fosinopril sodium tablets)

Monopril HCT (fosinopril sodium hydrocholorthiazide tablets)

Monostat-Derm (miconazole)

Mycelex (clotrimazole)

Myleran (busulfan)

Nasacort (triamcinolone acetonide)

Neutraphos (potassium phosphate)

Nexium (esomerprazole mangesuim)

Nolvadex (tamoxifen citrate)

Norvir (ritonavir capsules and oral solution)

The New "Together Rx" Card offers discounts on over 150 medicines to seniors.

Omnicef Capsules/Oral Suspension (cefdinir)

Ortho-Prefest (estradiol/norgestimate)

Pancrease (pancrelipase)

Parafon Forte DSC (chlorzoxazone)

Parlodel (bromocriptine mesylate)

Parnate (tranylcypromine sulfate)

Paxil (paroxetine hydrochloride)

Plendil (felodipine ER)

Polycitra (potassium citrate & citric acid)

Pravachol (pravastatin sodium)

Prilosec (omeprazole)

Pulmicort Respules (budesonide inhalation suspension)

Pulmicort Turbuhaler (budesonide inhalation powder)

Purinethol (mercatopurine)

Regranex (becaplermin)

Relafen (nabumetone)

Relenza (zanamivir)

Reminyl (galantamine hydrobromide)

Renova (tretinoin enrollient cream)

Requip (ropinrole hydrochloride)

Rescula (unoprostone isopropyl ophthalmic solution)

Retin-A Micro (tretinoin gel)

Retrovir (zidovudine)

Risperdal (resperidone)

Severent (salmeterol xinafoate)

Seroquel (quetiapine fumarate)

Serzone (nefazodone HCI)

Sinemet (carbidopa-levodopa)

Sinemet CR (carbidopa-levodopa sustained release)

Spectazole (econazole nitrate)

Sporanox (itraconazole)

Starlix (nateglinide)

Stelazine (trifluroperazine hydrochloride)

Synthroid (levothyroxine sodium, USP)

Tagamet (cimetidine, cimetidine hydrochloride)

Tarka (trandolapril/verapamil HCI ER tablets)

Tegretol (carbamazepine USP)

Tegretol-XR (Carbamazepine extended-release tablets)

Tequin (gatigloxacin)

Terazol (terconazole)

Testoderm (testosterone transdermal system)

Tabloid bran Thioguanine Thorazine (chlorpromazine)

Tilade (nedokromil sodium)

Tolectin (tolmetin sodium)

Topamax (topiramate)

Toprol-XL (metoprolol succinate)

Trental (pentoxifylline)

TriCor (fenofivrate tablets)

Trileptal (oxcarbazepine)

Trizivir (abacavir sulfate, lamivudine, and zidovudine)

Tylenol with Codeine (acetaminophine and codeine phosphate tablets)

Tylox (oxycodone and acetaminophen capsules USP)

Ultracet (tramadol HCI and codeine phosphate tablets)

Ultram (tramadol HCI tablets)

Uripas (flavoxate HCI)

Valtrex (valacyclovir hydrochloride)

Vascor (bepridil HCI)

Ventolin (albuterol)

Vermox (mebendazole)

Vivelle/Vivelle-Dot (estradiol transdermal system)

Voltaren Ophthalmic (diclofenac ophthalmic)

Welbutrin SR (bupropion hydrochloride)

Zaditor (ketotifen fumarate ophthalmic solution)

Zantac (ranitidine hydrochloride)

Ziagen (avacavir sulfate)

Zofran (ondansetron hydrochloride)

Zomig (zolmitriptan)

Zovirax (acyclovir)

Zyban (bupropion hydrchloride)

The LillyAnswers Program

Q & A

Q: What is LillyAnswers?
A: LillyAnswers is a patient assistance program designed to answer the need for affordable drug coverage among low-income, Medicare-enrolled seniors and people with disabilities. The principal tool is a prescription drug card, the LillyAnswers card that enables participants to buy a 30-day supply of a Lilly retail drug for an administrative fee of only $12. The LillyAnswers program will also supply educational materials and information to help in dealing with the complex challenges illness presents.

Q: How much will seniors save under the card?
A: The chart below indicates the estimated annual savings for a sampling of Lilly drugs.

Prescription Medication	Surveyed Retail Price	LillyAnswers $12 monthly fee annualized	Annual Savings
Evista	$782.74	$144.00	$638.74
Humulin	$543.80	$144.00	$399.80
Prozac	$1,000.29	$144.00	$856.29

Q: Why did Lilly implement the LillyAnswers program?
A: The LillyAnswers program builds on Lilly's long tradition of patient assistance. In 2001, the LillyCares patient assistance program provided more than $200 million of products to seniors and uninsured patients who needed our products but could not afford them.

Q: What are the basic eligibity requirements?
A: A patient must be a U.S. citizen; seniors or people with disabilites enrolled in Medicare; patients must be below 200 percent of federal poverty level (less than $18,000 per year for individuals and $24,000 for married couples); patient can have no other form of prescription drug coverage.

Q: How does a patient apply for the LillyAnswers card?
A: Seniors can apply for the Lilly program by calling toll-free: 1-877-RX-LILLY. They will receive an application form, which they will fill out and return with copies of their most recent tax return and Medicare card. Once the application is received and eligibility is confirmed, it will take 2-4 weeks to receive the LillyAnswers card. Once a patient is enrolled in the LillyAnswers program, they will be covered for 12 months. After 12 months, patients will have to requalify through the application process.

Q: How is the LillyAnswers card different from other cards?
A: The LillyAnswers card is designed for the neediest seniors, who are caught in the gap between not qualifying for prescription drug coverage under Medicaid-yet not having the financial resources to afford even heavily discounted drugs. Lilly recognizes that many more seniors with serious illnesses also face challenges with drug costs. Lilly made the choice to help low-income seniors get essential medicines.

Q: How does the Lilly card fit in with the president's discount card program?
A: LillyAnswers and President Bush's discount card program are both intended to get immediate help to seniors who lack prescription drug coverage. LillyAnswers provides access to Lilly medications for America's neediest seniors.

Q: If and when the President's discount card program goes into effect, will you discontinue the LillyAnswers card?
A: No. Lilly does not anticipate discontinuing LillyAnswers if a Medicare-endorsed discount card program is enacted.

The Q & A of the LillyAnswers Program

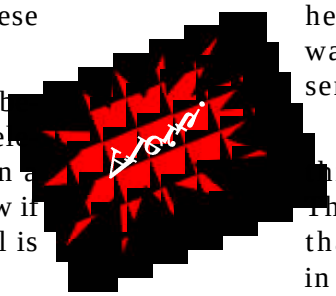
For more information on the new Lilly program, call toll-free enrollment hotline at **1-877-RX-LILLY**.

Or, you can visit the website at **www.lillyanswers.com**

Source: www.lillyanswers.com

Watch out for Telephone Scams

Unfortunately, a key target for fraudulent telemarketers is "older" consumers, age 60 or higher. 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 take 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.

Watch out for 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, last year, 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.

Credit Card Scams

and how you can avoid them...

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.

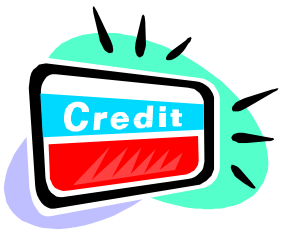
Always read the fine print. If you receive information on a pre-approved credit card, or someone offers to help you get a credit card, read the details first. You need to know about any annual fees, the annual percentage rate, late charges and other fees. Sometimes a company will offer incredibly low 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.

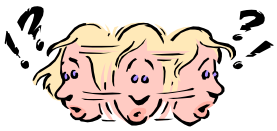
Never pay upfront fees. Legitimate credit card companies will not ask you for a fee upfront in order to get the card. If you are applying for a secured card, which often does require a deposit, make sure you understand how your deposit will be used. Do not pay someone to help you get a credit card. If 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

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 is coverage for 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. Indiana currently has a waiting list of nearly 6000 individuals who are trying to access this program.

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 the following groups of 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".

Blind and Disabled

To be eligible, a disabled person must have a physical or mental impairment, a disease or loss that appears reasonably certain to result in death or to last for a continuous period of at least four years without significant improvement.

The Energy Assistance Program

This program is funded through the Low-Income Home Energy Assistance Program (LIHEAP) and administered by your **local** Division of Family and Children office. 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 welfare office 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 (317)232-7020.

Source: www.bbb.org

Internet Scams
And how you can avoid them...

BACK *to* basics

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.

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.

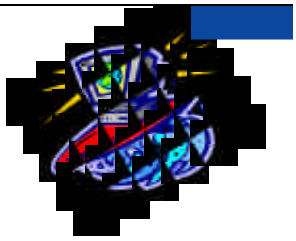
Do background research on the company. Find out by asking your state or local consumer protection agency if the company is licensed or registered and find out where. You can also obtain complaint records from the Better Business Bureau or other consumer agencies. Keep in mind that fraudulent companies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

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.

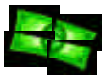
Take your time to decide. High-pressure sales tactics are a sign of a con. Make sure you take your time to make a final decision on a purchase.

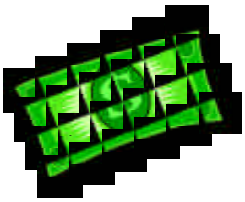
6

Internet Scams
And how you can avoid them...



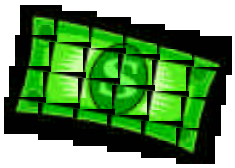
Sweep$takes
and prize offer tips

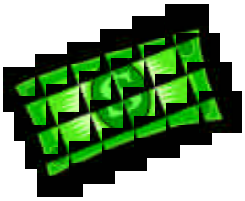




Do not play to win. Some companies will try to convince you to buy a product or service to enhance your chances of winning. Don't do it! Prizes are supposed to be free. You should not have to pay fees to win or collect a prize. And remember, if you are required to call a 900 number it is not a free call.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

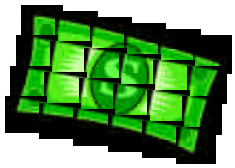
Do not give out your credit card or bank information.
Social security numbers, credit card numbers and bank numbers are your own private information. Do not give them to any company who claims it is needed to verify your eligibility. No legitimate sweepstakes or prize offer will ask for this to declare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



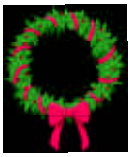


No money should be needed to pay taxes.
Only the government collects taxes on prize winnings! The only checks you will have to write for taxes are to the federal, state, and local government. If the company tells you that you need to send them money to cover the taxes before you can be awarded your sweepstakes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

Again, check out the business.
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

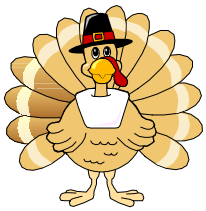


Bogus charities

The holiday seasons bring floods of mail and phone requests for donations from charities or relief agencies. 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. Check out charities with the **Better Business Bureau** before sending a check or agreeing to donate. 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.

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.

Important Tips from the Better Business Bureau

Watch out for weight loss promotions

Weight loss scams are on the increase!

Many of the newest scams being played on innocent consumers is weight loss fraud. Many companies are now guaranteeing the loss of pounds over night or in weeks without turning away favorite foods or having to exercise. Once again, if it sounds too good to be true, it probably is.

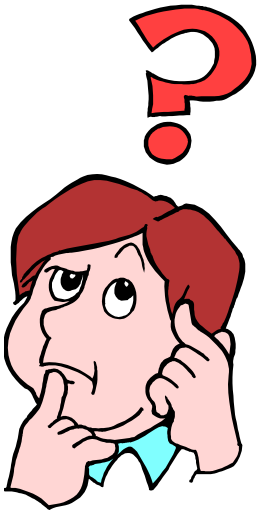
Many consumers are roped in with promises of burning, blocking or flushing fat with a simple pill. However, medical science has not come up with a "miracle pill." It is true that some of these pills may curb appetites, but they often have nasty side effects.

Beware of claims that promise immediate and effortless weight loss. Buzzwords such as "guaranteed," "breakthrough," "secret," "exclusive," or "miraculous" found in advertisements are a warning sign of a fraudulent company. These are not scientific words and often lead to misunderstandings. Be careful if a self-proclaimed medical specialist is selling his or her product with high pressure sales tactics. Chances are, they are not the specialists they claim to be. Also be wary of testimonials. They are not a substitute for scientific proof.

Always check with your physician, a qualified nutritionist or a registered dietician before committing to a weight loss program. Also, check the offer out with the Better Business Bureau or your local Food and Drug Administration office if you have questions about an advertised product.

Remember that for long-term weight loss, you must have a permanent change in eating habits and exercise regularly. Any pill or other product is only short term.

When all else Fails...



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 Sue Scholer
200 W. Washington St.
Indianapolis, Indiana 46204
H57@in.gov

State Information
1-800-457-8283

Indiana House of Representatives Toll Free Line
1-800-382-9841

Indiana State Senate Toll Free Line
1-800-382-9467

Governor Frank O'Bannon
317-232-4567

Division of Disability, Aging and Rehabilitative Services
1-800-545-7763

Nursing Home Complaints
1-800-622-4484

Home Health Care Hotline
1-800-227-6334

Long-Term Care Complaint Hotline
1-800-246-8909

Senior Health Insurance Program
1-800-452-4800

Consumer Protection
1-800-382-5516

Medicaid Information
1-317-233-4455

Medicaid Fraud Control Unit
1-800-382-1039

Medicaid Recipient Fraud
1-800-446-1993

Utility Regulatory
1-800-851-4268

State Tourism
1-800-289-6646

Adult Protective Services
1-800-992-6978

Deaf & Hard of Hearing Services
1-800-962-8408

Veterans Affairs
1-800-400-4520

Federal Information
1-800-688-9889

Social Security Administration
1-800-772-1213

Family & Social Services
1-800-622-4932

Sources for this Publication

Thank you to these sources:

Senior Information Source Guide
Indiana House of Representatives Republican Staff
200 West Washington Street
Indianapolis, IN 46204
1-800-382-9841

Better Business Bureau
www.bbb.org

Internet Fraud Watch
www.fraud. org

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USA Today
www.usatoday.com

Indiana Utility Regulatory Commission
Indiana Government Center South, Room 306
Indianapolis, IN 46204
(317) 232-2705

The Together Rx Program
www.togetherrx.com

Eli Lilly
www.lillyanswers.com

This publication was produced by the Indiana House of Representatives, Republican Staff
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