

## October 2005 NEWSLETTER Page 1

**Medicare Modernization Act (MMA)—Please note that this article was copied in its entirety from the AHCCCS website and is used for the sole purpose of educating our current and future ALTCS/MCS clients.**

In December of 2003, the President signed into law the Medicare Modernization Act, which is the most monumental change to the Medicare program since its inception in 1965. Part of the new law requires that prescription drug coverage be provided to Medicare beneficiaries under Part D. That coverage becomes effective on January 1, 2006.

Beneficiaries who have both Medicaid (AHCCCS) and Medicare are called dual eligibles. **Effective December 31, 2005, AHCCCS can no longer provide prescription drug coverage for dual eligibles.** Dual eligibles will access prescription drug coverage through a Medicare Part D Prescription Drug Plan or Medicare Advantage Plan. AHCCCS will continue to cover benzodiazepines, barbiturates and over-the-counter drugs, which are excluded drugs under Part D, if they are not included in the Part D Plan's formulary.

The Centers for Medicare and Medicaid Services (CMS) will auto-enroll full-Medicaid dual eligibles to a Part D plan effective January 1, 2006, but beneficiaries can choose a different plan at any time. Beneficiaries without full-Medicaid (enrolled in a Medicare Savings Plan such as QMB, SLMB or QI-1 for payment of Medicare Part A and/or B cost sharing) will be auto-enrolled to a Part D plan effective June 1, 2006, but they can also choose a different plan at any time.

Beneficiaries with income below 150% of the Federal Poverty Limit (FPL) may qualify for extra help with the cost sharing requirements of Part D (called the Limited-Income Subsidy). Beneficiaries who are eligible for AHCCCS and Medicare (including those beneficiaries enrolled in QMB, SLMB or QI-1 only) will be deemed eligible for the extra help and do not have to fill out an application. Non-Medicaid beneficiaries can apply for the extra help on the Social Security Administration website provided below.

**MMA Fact Sheets (PDF)**  
<http://www.ahcccs.state.az.us/Services/MMA.asp>

- [Medicare Modernization Act Overview](#) [78KB]
- [Do You Speak Medicare Part D?](#) [47KB]
- [Medicare Part D Voluntary Prescription Drug Benefit Program - Benefits and Costs](#) [43KB]
- [Medicare Part D Enrollment and Limited Income Subsidy \(LIS\) Contact List](#) [134KB]

### Links To Web Sites with MMA Information

**Centers for Medicare and Medicaid Services (CMS):**

- <http://www.cms.hhs.gov/medicarereform/> →  
Medicare Modernization Act (MMA) of 2003.
- <http://www.cms.hhs.gov/medicarereform/pdbma/4068-F.pdf> →  
Final Rule - Medicare Prescription Drug Benefit program.
- <http://www.cms.hhs.gov/medicarereform/pdbma/4069-F.pdf> →  
Final Rule - Medicare Advantage program.
- <http://www.cms.hhs.gov/partnerships/default.asp> →  
CMS Partner page for publications and outreach materials.
- <http://www.cms.hhs.gov/medicarereform/lir.asp> →  
Help for those with limited income and resources.
- <http://www.cms.hhs.gov/medlearn/drugcoverage.asp> →  
Medicare prescription drug coverage information for providers.

**Kaiser Family Foundation:**

- <http://www.kff.org/medicare/rxdrugdebate.cfm> →  
Overviews, issue papers and fact sheets.

**Social Security Administration:**

- <http://www.ssa.gov/organizations/medicareoutreach2/> →  
**Limited-income subsidy information.**
- [http://www.ssa.gov/organizations/medicareoutreach2/Medicare%20App%20Form\\_1020\\_INST2.pdf](http://www.ssa.gov/organizations/medicareoutreach2/Medicare%20App%20Form_1020_INST2.pdf) →  
**Notice and application for extra help for non-deemed beneficiaries.**

**Arizona Department of Economic Security:**

- <http://www.de.state.az.us/aaa/programs/ship/default.asp> →  
State Health Insurance Program (SHIP).

**The Lewin Group**

- <http://webstudies.lewin.com/pdb/medicare2.htm>  
Medicare prescription drug benefit calculator beneficiary out-of-pocket costs.

## October 2005 NEWSLETTER Page 2

### **ALZHEIMER'S ASSOCIATION FUND RAISER**

More than 25 million Americans have a family member with Alzheimer's disease. Creative Memories is partnering with the Alzheimer's Association during the 2005 Time for Triumph campaign, held from September through December 2005.

During the campaign, Creative Memories will donate \$2 to the Alzheimer's Association for every Triumph product sold. The contributions will be used to fund research toward finding a cure and to provide support to caregivers.

During the campaign, Carol, your Creative Memories Independent Consultant, will donate an additional \$5 to the local chapter of the Alzheimer's Association for every Triumph product sold.

This year's Triumph product is a Triumph Memory chest. The chest contains:

- Decorative carrying case
- PicFolio™ Minutes Album
- Storybox Metro Photo Mats & Journaling boxes
- Journaling prompt and layout ideas brochure
- Thank-you card

Total cost for the chest with shipping and tax equals \$37.34 or \$32.34 if you pick it up instead of having it shipped.

**CALL CAROL TODAY AT  
480/464.4968 OR 602/615.2354  
TO ORDER YOUR TRIUMPH  
MEMORY CHEST!**



**We Bring the Jewelry Store  
to your Door!®**

**Our new catalog is here!!!**

Joielle offers an exquisite collection of fine jewelry, exclusively distributed through independent jewelry Consultants.

**Since 1949**, our family has been manufacturing fine jewelry and we are excited to share Joielle with you! Each design is expertly handcrafted in **.925 sterling silver** and **14K gold** with genuine pearls and gemstones. Each piece receives a special Rhodium process to prevent tarnishing (excluding antiqued finishes). In fact, each Joielle piece bears our name and a Lifetime Quality Guarantee.

Joielle is a home based business and a member of the [Direct Selling Association](#). We are proud to be the only direct selling company that exclusively sells fine jewelry via the Party Plan business.

We welcome you to browse our exclusive [jewelry collections](#), [host a jewelry party](#) or better yet, [join our family](#) of Independent Sales Consultants!

Sincerely, Carol and Tiffany

[www.joielle.com/online/cam.htm](http://www.joielle.com/online/cam.htm)

Please note that Tiffany is using this business to save money for college. All profits from sales go directly to her college savings account. Call Tiffany at 602/615.8599 to place your holiday orders today!

## October 2005 NEWSLETTER Page 3

Montgomery & Associates, Inc. is proud to recommend **Jonathan A. Smith, CSA** (Certified Senior Advisor) to you for all of your insurance and estate planning needs.

Mr. Smith currently assists us with our personal insurance and estate planning needs. As his customer, he treats us with respect, courtesy and professionalism.

He has also assisted many of our clients with their annuity purchases for ALTCS spend down and has assisted several of our clients' sons/daughters with their insurance and estate planning needs. We have received excellent comments on his professionalism and accessibility.

If you are looking for a professional to assist you within managing, protecting and transferring your wealth, feel free to give Jonathan Smith a call at 623/776.0558. When you do, please tell him that Montgomery & Associates, Inc. recommended his services.

Jonathan's motto, *"As an independent agent, I work directly for my clients, not an insurance company. I am devoted to helping my clients find the best coverage at the most affordable price."*

Office 623/776.0558

Toll-free 888/776.0554

Fax 623/773.2620

[www.jonathansmithinsurance.com](http://www.jonathansmithinsurance.com)

# A special invitation for you to join me at the first ever Baby Boomer Bash, Otherwise known as the Life Planning Expo!!

Carol Aragon-Montgomery, owner of Montgomery & Associates, Inc. will be speaking on a panel with Ann Marie Grande of the Area Agency on Aging. The topics of the hour will be ALTCS/Medicaid Planning and the NEW Medicare Prescription Drug Coverage.

**When?** Saturday, October, 22, 2005

**Time?** 10:30 a.m. – 11:30 a.m.

**Where?** Room 24 at the Phoenix Civic Plaza—Exhibit Hall D

**The Life Planning Expo will run from 9:00 a.m. – 4:00 p.m.**

## October 2005 NEWSLETTER Page 4

If you are one of the millions of people who, like Scarlett in "Gone With the Wind" will "think about it tomorrow," the following book will show you the need for life planning today. More than financial, life planning at its most basic is getting and keeping your house in order not only for your personal benefit, but for your loved ones as well. This book is meant to help the reader understand that life planning can be rewarding and enjoyable if we allow ourselves the luxury of thinking about it, visioning it, and looking upon it with a sense of anticipation, not dread.

A "must read" -

### *Planning for Tomorrow - Your Passport to a Confident Future*

- is now available!

#### What people are saying:

"All baby boomers need to read this book! Many of us tend to procrastinate the most important planning of our lives, partly because we don't understand the necessity and partly because we don't know where to start. In *Planning for Tomorrow*, Linda Thompson gives us powerful examples, tools, and action steps to help us to make these plans." - Joan Eleanor Gustafson, International professional speaker, author, and executive coach

"*Planning for Tomorrow - Your Passport to a Confident Future* is one of the most comprehensive guide books I have read. Linda has the ability to put common sense into a daunting subject and she gives the reader the boost needed to get their lives in order." - Mary Kaye Allen, Director Sun Lakes Educational Center, Chandler Gilbert Community College

Over 200 pages of information designed to help people gain a sense of security and confidence that should something happen to them, their family would know who to call, where important papers are, and what to do next. A CD containing Your Personal Papers Organizer will accompany each book.

### *Planning for Tomorrow - Your Passport to a Confident Future* Order Form

Yes, I would like to purchase \_\_\_\_\_ copies of Ms. Thompson's book. Please forward my copy(ies) to the following:

Name: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_

If we need to verify your address, please provide contact phone number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Book price: \$25.00 each x \_\_\_\_\_ # of books ordered \$ \_\_\_\_\_

Shipping & Handling \$5.00 per book x \_\_\_\_\_ # of books\* \$ \_\_\_\_\_

TOTAL \$ \_\_\_\_\_

Cash  Check  Visa  MasterCard

Signature of Cardholder: \_\_\_\_\_

Credit Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

**SPECIAL!**  
**Buy 3, get 1 FREE**

Mail orders to:

**Life Path Solutions, Inc.**  
**2487 S. Gilbert Rd., #106**  
**Gilbert, AZ 85296**  
**Phone: (480) 899-8647**

\* Include shipping and handling only if books are to be mailed. Books will be shipped via USPS Priority Mail.

\* Applicable Arizona sales taxes have been included in the book price.