

CRA MEETING MINUTES – OCTOBER 9, 2023

1. The meeting was called to order by Chair Lloyd Kirsch at 6:08pm.
2. Introduction of tonight's special guest speaker: Linda Khumalo, PCOA Medicare Program Supervisor. Tonight's topic is Medicare and Medicare Advantage.
3. *Background:* State Health Insurance Assistance Program (SHIP), there are 54 SHIPs in the US. They are charged with providing local, unbiased, confidential, knowledgeable, both in-person and virtual assistance. AZ has seven (7) SHIP offices (usually there is one per county), staffed by paid employees and the majority of volunteers. They help with Open Enrollment from 10/15 to 12/7 yearly – how to enroll, plan comparisons, coverage & costs, paying for Medicare & Rx's, troubleshooting billing issues, submitting appeals, referrals to other sources of assistance.
4. *Open Enrollment* is for people already on Medicare. *General Enrollment* is January 1-March 31 and is for switching from Medicare Advantage to another Medicare Advantage policy or to Basic Medicare. *Special Enrollment* is for a limited period of time (63 days) and for people who sign up outside of normal periods OR who are moving to a new state.
5. *Parts of Medicare:* Part A – Hospital Insurance; Part B – Medical Insurance. Usually there are no monthly premiums for Part A. Part B covers doctors and outpatient care, some home health, durable medical equipment & many preventative services. Medicare only pays 80% of costs, which is why people on Original Medicare get Medigap coverage; the Deductible is \$226. Part C is Medicare Advantage, which includes all benefits & services covered under Parts A & B, and usually includes Medicare Rx drugs (Part D). There is a yearly limit on out-of-pocket costs for medical services and Advantage plans may include extra benefits & services not covered by Original Medicare (such as: Silver Sneakers program).
6. *Medicare Advantage:* many plans cover services ONLY in the county in which you live, while Original Medicare covers you anywhere in the country. The Mayo Clinic in Scottsdale does NOT cover Medicare Advantage patients. Rx Drug Coverage is included in Advantage coverage (Parts C & D), while Original Medicare does NOT cover Rx Drugs. But there are 28 Rx plans in Part D in Pima County, costing from \$7.49 to \$250 per month.
7. *Senior Medicare Patrol* helps people dealing with scams or frauds. NOTE: a copy of Linda's PowerPoint presentation will be available on the CRA website.
8. Regular CRA Meeting topics:
 - a. Feedback from LD17 Summit Retreat held 9/23/2023 – all Democrat & Independent clubs in LD17 were invited to attend. Lloyd Kirsch and Jim Green attended on behalf of CRA and felt the retreat was well worth the time..
 - b. Lloyd discussed the Arizona for Abortion Access mobilization and invited attendees to sign the petition to enable a ballot initiative. The 18-25 year old voters will be key in this endeavor. Resources: www.mobilize.us; Arizonalist.org; ld17azdemocrats.org; and Arizonaforabortionaccess.org.
 - c. Lloyd announced that Marla Presley has submitted her resignation as Communications Lead for CRA due to recent new family obligations, so Lloyd announced that CRA is calling for candidates to fill this vacancy. This position serves on the CRA Leadership Team, creates and distributes the monthly email newsletter, updates the website, creates flyers for monthly speaker meetings and handles general email communications.

Computer skills, writing & creative design skills helpful; training will be provided. Please contact Lloyd if you are interested in applying for this position.

- d. Our November 13, 2023 meeting will feature LD17 Democratic Chair Larry Waggoner on 2024 Strategies. Be sure to mark your calendars, as this will be an especially interesting topic.
 - e. Lloyd entertained a motion from Kim Bell to approve Meeting Minutes from May 8, 2023; motion was seconded by Pat Dion and approved unanimously.
- 7. Old Business: None
 - 8. New Business: None.
 - 9. Our next meeting is scheduled for November 13th.

The meeting was adjourned at 7:23 pm.

Respectfully submitted,

Pat Moran, CRA Recording Secretary