

April Edition 2013

April Birthdays

Craig Lymer
Sharon Larsen
Dorothy Blevens
Marcelina Jimenez
Georgia Lunceford
Winona Burghardt
Kevin Michael
David Liggins
Miguel Ramirez
Joyce Florence
Francisca Imperial
William Hansen
Roger Bernard
Delores Thweatt
Lloyd Turrentine
Sharon Myers
Raymond Alcorn
Erna Keele
Sarah Muller
Alice Adame
Martha Grimm
Carel Abresch
Joan Harper
Charles Lekus
Roman Krupczak
Janet Vaughan
Daniel Rios
Allen Bryan
Arlene Austreng
Connie Smith
Vicki Lonn
Terry Kaiser
Helle Powell
Gloria McHale
Dale Frank
Ron Fender
Ardth Edwards
Auralie Finch
Albert Abbott
John Levack
Frederick Kennedy
Pamela Clark
Edward Blitz
Tony Holgado
Manny Saadat
Richardo Garcia
Gregory Roper
Janet Grossman
Yolanda Bruan
Marcus Mueller
David Gilbert
Janet Wiggins
Anne Woodson
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HEALTHY NEWS



PROPOSED CUTS BAD FOR SENIORS

NEW REPORT: CMS' PROPOSED MEDICARE ADVANTAGE CUTS WILL RESULT IN HIGHER COSTS, FEWER BENEFITS FOR SENIORS

Seniors and people with disabilities enrolled in Medicare Advantage plans will face higher premiums, reduced benefits, and loss of coverage options if new Medicare Advantage cuts proposed by the Centers for Medicare & Medicaid Services (CMS) take effect next year, according to a new analysis by Oliver Wyman prepared for America's Health Insurance Plans. The report estimates that the new proposed payment cuts combined with the reform law's payment cuts and taxes will result in benefit reductions and premium increases of an average \$50 to \$90 per month for a typical Medicare Advantage beneficiary next year.

Medicare Advantage is the part of Medicare through which private health plans like UnitedHealthcare provide comprehensive medical coverage to seniors and other Medicare beneficiaries. More than 14 million seniors, or roughly 28 percent of all Medicare beneficiaries, have chosen to enroll in a Medicare Advantage plan because of the better services, higher-quality care, and additional benefits these plans provide.

CMS recently proposed a 2.3 percent reduction in Medicare Advantage payments for 2014 at a time when medical costs are projected to increase by three percent. This is the lowest growth rate in the history of the Medicare Advantage program, and it is far below the 2.8 percent increase in payment rates for 2013.

The new proposed payment cuts are in addition to the Medicare Advantage cuts and the new health insurance tax included in the Affordable Care Act (ACA). **Only four percent of the ACA's \$200 billion in Medicare Advantage cuts have gone into effect thus far**, and the Congressional Budget Office projects that, when fully phased in, these cuts alone will result in three million fewer people enrolled in the program. The ACA's new health insurance tax starts in 2014, and Oliver Wyman previously estimated that this tax alone will result in seniors facing \$220 in higher out-of-pocket costs and reduced benefits next year and \$3,500 in additional costs over the next ten years.

After April 1, UnitedHealthcare will begin the final phases of product planning for 2014. Our plans will not be finalized until the late summer or fall.

UnitedHealthcare's goals during this process are to create a portfolio of MA plans that minimize any disruption to our members, create a compelling value proposition for potential enrollees, and maximize choice and affordability for Medicare beneficiaries.





April Funnies

Grandpa Gets Audited

IRS decides to audit Grandpa, and summons him to the IRS office. The IRS auditor was not surprised when Grandpa showed up with his attorney. The auditor said, 'Well, sir, you have an extravagant lifestyle and no full-time employment, which you explain by saying that you win money gambling. I'm not sure the IRS finds ...that believable.' I'm a great gambler, and I can prove it,' says Grandpa. 'How about a demonstration?' The auditor thinks for a moment and said, 'Okay. Go ahead.' Grandpa says, 'I'll bet you a thousand dollars that I can bite my own eye.' The auditor thinks a moment and says, 'It's a bet.' Grandpa removes his glass eye and bites it. The auditor's jaw drops. Grandpa says, 'Now, I'll bet you two thousand dollars that I can bite my other eye.' Now the auditor can tell Grandpa isn't blind, so he takes the bet. Grandpa removes his dentures and bites his good eye. The stunned auditor now realizes he has wagered and lost three grand, with Grandpa's attorney as a witness. He starts to get nervous. 'Want to go double or nothing?' Grandpa asks 'I'll bet you six thousand dollars that I can stand on one side of your desk, and pee into that wastebasket on the other side, and never get a drop anywhere in between.' The auditor, twice burned, is cautious now, but he looks carefully and decides there's no way this old guy could possibly manage that stunt, so he agrees again. Grandpa stands beside the desk and unzips his pants, but although he strains mightily, he can't make the stream reach the wastebasket on the other side, so he pretty much urinates all over the auditor's desk. The auditor leaps with joy, realizing that he has just turned a major loss into a huge win. But Grandpa's attorney moans and puts his head in his hands. 'Are you okay?' the auditor asks. 'Not really,' says the attorney. 'This morning, when Grandpa told me he'd been summoned for an audit, he bet me twenty-five thousand dollars that he could come in here and pee all over your desk and you'd be happy about it.'



Headed to The Doctor's Office

Allen, a man in his mid-seventies struggles to get up from the couch then starts putting on his coat. His wife, seeing the unexpected behavior asks, 'Where are you going?' Oh, which he replies, 'I'm going to the doctor.' She asks, 'Why, are you sick?' Allen says nope, 'I'm going to get me some of that Viagra stuff.'

Immediately the wife starts working and positioning herself to get out of the rocker and begin to put on her coat.

He says, 'Where the heck are you going'? She answers, 'I'm going to the doctor too.'

He says, 'Why, what do you need?'

She says, 'If you're going to start using that rusty old thing, I'm getting a Tetanus shot !!'

Thanks to Marvin in Escondido

Birthdays Cont:

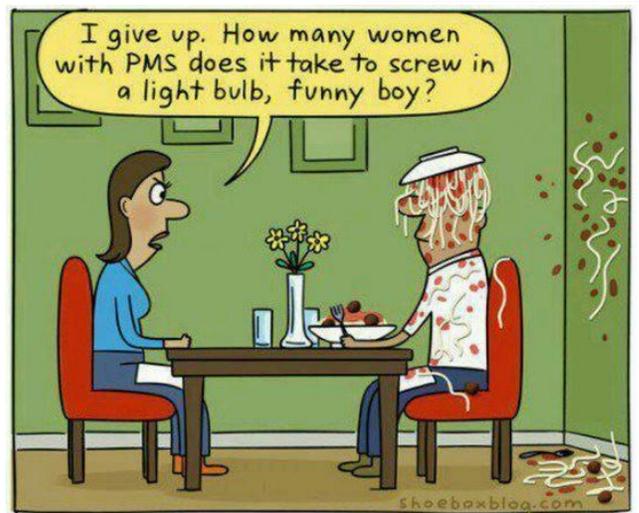
- Elizabeth Shields
- Irving Wolpin
- Jayant Vasani
- Allan Salkin
- Christine Blackman
- Raquel Perez
- Nancy Baker
- Pamela Horn
- Joanne McKinney
- N Elizabeth Fried
- Arnie Robinson
- Todd Setzer
- Katharine Klene
- Rick Russ
- David Harrington
- Sue Erickson

#1 Martha Grimm 95

- #2 Irving Wolpin 93
- #3 Clarel Abresch 92
- #4 Arth Edwards 89
- #5 Janet Vaughan 89

Happy Birthday To all our Healthy News Members !!

Didn't see your name on our birthday list? It's because I am not your agent of record.



Medicare Class Action Settlement

After a recent settlement of a class action lawsuit, Medicare will begin paying more often for physical therapy for seniors with disabilities and chronic conditions, including Parkinson’s disease and Alzheimer’s.

The settlement ends Medicare’s practice of requiring that patients show improvement for their treatment to be covered, a generally impossible standard for people with degenerative diseases. Medicare is revising its policies to ensure that in-home, nursing home and out-patient coverage in such cases is available.



Hospital’s Don’t Want You To Come Back

The most dramatic changes mandated by the Affordable Care Act, aka "Obamacare," kick in by 2014. For too many patients, hospitals have a revolving door: They leave, get sick again, and are quickly readmitted. The Affordable Care Act aims to curb preventable return visits with heavy financial penalties:

If 25% or more of the Medicare patients a hospital treats for pneumonia, heart failure or a heart attack are re-admitted within 30 days of discharge, the hospital gets whacked with a 1% reduction in its Medicare reimbursements for every single patient it treats. The penalties kicked in late last year, and those little 1% slices add up fast. If a hospital gets \$300 million a year in Medicare payments, that's \$3 million out of the pocket for the hospital.

COURT REPORTERS MUST WORK HARD TO KEEP STRAIGHT FACES!

These are from a book called Disorder in the American Courts and are things people actually said in court, word for word, taken down and published by court reporters that had the torment of staying calm while the exchanges were taking place.

ATTORNEY: What was the first thing your husband said to you that morning?

WITNESS: He said, 'Where am I, Cathy?'

ATTORNEY: And why did that upset you?

WITNESS: My name is Susan!

ATTORNEY: Are you sexually active?

WITNESS: No, I just lie there.

ATTORNEY: What is your date of birth?

WITNESS: July 18th.

ATTORNEY: What year?

WITNESS: Every year.

ATTORNEY: How old is your son, the one living with you?

WITNESS: Thirty-eight or thirty-five, I can't remember which.

ATTORNEY: How long has he lived with you?

WITNESS: Forty-five years.

ATTORNEY: The youngest son, the 20-year-old, how old is he?

WITNESS: He's 20, much like your IQ.



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ATTORNEY: Doctor , how many of your autopsies have you performed on dead people?

WITNESS: All of them. The live ones put up too much of a fight.

ATTORNEY: Do you recall the time that you examined the body?

WITNESS: The autopsy started around 8:30 PM

ATTORNEY: And Mr. Denton was dead at the time?

WITNESS: If not, he was by the time I finished.



ATTORNEY: Doctor, before you performed the autopsy, did you check for a pulse?

WITNESS: No.

ATTORNEY: Did you check for blood pressure?

WITNESS: No.

ATTORNEY: Did you check for breathing?

WITNESS: No...

ATTORNEY: So, then it is possible that the patient was alive when you began the autopsy?

WITNESS: No.

ATTORNEY: How can you be so sure, Doctor?

WITNESS: Because his brain was sitting on my desk in a jar.

ATTORNEY: I see, but could the patient have still been alive, nevertheless?

WITNESS: Yes, it is possible that he could have been alive and practicing law.

Thanks to Tom in Escondido

Personal Notes:

When your raising kids, there are certain milestones you achieve that kind of stick with you. For example, I remember we went shopping and didn't have to buy diapers. I'd been buying diapers since I was in my mid 20's and finally had all four kids potty trained. I don't remember changing the last diaper but I'm sure it was ripe and went everywhere and my wife and I argued about who was going to change it. I taught the kids how to ride a bike, swim in the pool, and each one spent time cradled between my legs learning how to snow ski. As they grew older, I was the official family tooth puller and at night the stealthy tooth fairy. It's funny how the older kids were happy with a shiny quarter but the younger ones felt stiffed if the tooth fairy didn't deliver a couple dollar bills under their pillow. (It must be the inflation) Derek was the first to get his learners permit to drive and that was a big moment. Wow, I had a kid old enough to drive! In a flash, High School was over, blink again and they were through college.

We had two kids, waited 10 years and had two more. With the first two kids I worked and my wife was a stay at home mom. The last two kids I worked from home and Kim would go off to work each day. So with two beautiful daughters to raise, I became an expert in pony tails, making breakfast and packing a school lunch. It seemed like daily I had to make a run to the school to bring an assignment they forgot or to sign some form I didn't do the night before. Now, Lexy (child number 3) was accepted to U.C. Davis this fall. I'm no longer needed in the pony tail department but I'm still signing forms, writing checks and hauling to school their forgotten home work assignments. (How do you have a 4.1 GPA and don't have the brains to remember to pack your homework?) The moral of the story is now my baby is getting her learners permit to drive. Last one I need to teach to drive. Another milestone for this dad that is passing way to fast.

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