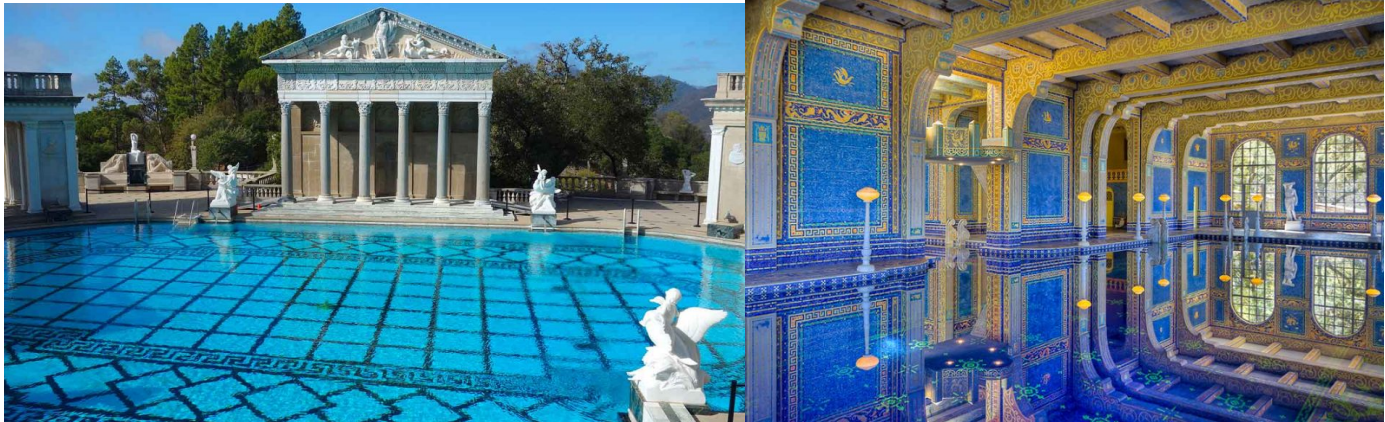




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Yes, it's been a while, but I'm Back! Here's a picture of what we saw in January at Hearst Castle. Left, The Neptune Pool; Right, the Roman Pool.



What Happened to Health Insurance Costs? I Can 'Splain.

For those of you on **Covered California**, the health insurance premiums have gone back to pre-COVID rates. The **American Rescue Plan** was passed in 2021 to help people with their insurance during the pandemic; it was made to end in December 2025 unless Congress acted.

Congress did not, so that's why the rates went back to what they were! For people on **Medicare**, in 2022 Congress passed the **Inflation Reduction Act**; part of this act was a climate bill, the other part

mandated that insurance companies would have to now cover 60% of the cost of medications, compared to 25% previously! Since they couldn't create money, some companies stopped offering Medicare plans, some reduced their offerings, others started charging the Medicare Part D for drugs deductible (this year it's \$615!). On top of this, the Centers for Medicaid and **Medicare** (CMS) said they'd discontinue the **Value-Based Insurance Design Model** as of 2025, meaning no more grocery or utility benefits for people choosing plans that offered them, starting in 2026. So now you know where all the fun Medicare Advantage plan benefits went.

Out and About This Spring – Where to Find Me



Most Tuesday mornings **10-12**, find me at the **Los Alamitos Optum** on Katella Avenue. On Saturday, April 25th, I'll be at the Brookfield Manor Mobile Home Park **Boutique Craft Event** from **9-4** at 9850 Garfield Avenue, Huntington Beach. My financial advisor **Steve Gibbs** will be there to answer any deeper money questions, and you could get a **free bone density screening** from our friends at Primary Care Associates of California! On Saturday, May 2nd from **11-3** come see me at the **Ralph Kerber Scholarship Fundraising Picnic** – if you missed your chance

earlier, you could get your bone density tested, and **James Pearson, M.D.** will be there to interpret the bone density results and even to check for skin cancer! It's at Rush Park, 3001 Blume Drive, Los Alamitos. This is a family event, my husband Bob will be there doing walk-around magic for us. Last but not least, on Wednesday, May 20th, I will be at the **Seal Beach Senior Resource Fair** from **11-2**. The event will be at the North Seal Beach Community Center, 3333 Saint Cloud Drive, Seal Beach.



And Talking About Drugs

You may have noticed the price of medication has jumped – even by a factor of 10! I've seen copays of less than \$1 move up to over \$10 in a year for various medications – and this is with insurance. But you don't have to use the insurance to pay for your medications! Here are some options to help with the cost of medication:

- If you have a rare or very expensive medication, check out **NeedyMeds.org**, since there may be a Patient Assistance Program to help with your specific drug.
- Ask your doctor for **samples!** Early in the year, the drug reps are often pretty generous with them.
- Also ask about **alternatives or generics** you could use.
- Find out if a larger dosage pill cut in half could be cheaper.
- Check out prices using a **pharmacy discount program**, like GoodRx, Perks.Optum, SingleCare, or RXOutreach.org. There are plenty more, but you get it.
- Consider ordering from an **online pharmacy** from Canada, India, or Mexico. FYI, while you could get some meds from India without a prescription, Canada wants to see yours!

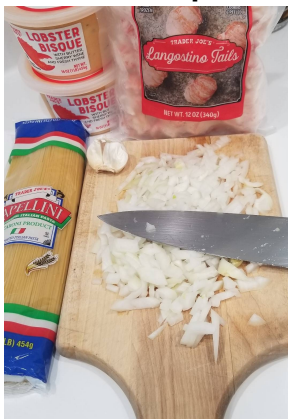


Are You a Caregiver? I met Peter Nguyen, LCSW from caregiveroc.org recently and learned that there is help for unpaid family caregivers with support groups, educational classes, and some free caregiver respite! The program serves family caregivers who are providing support for someone affected by conditions such as dementia, Alzheimer's, stroke, aneurysm, Parkinson's, MS, traumatic brain injury, and many others. This program is throughout the state of California. For Caregiver OC, call (800) 543-8312 or visit www.caregiveroc.org. The website statewide is www.caregivercalifornia.org.



Sometimes You Need Legal Advice – I don't provide it! However, there is an inexpensive way to get some actual legal advice on a sliding scale. **Price Mediation** in Huntington Beach is giving free workshops on legal matters at the HB Senior Center. You can check them out at www.pricemediation.org.

Lobster Bisque Pasta



If you're lucky enough to be close to a Trader Joe's, they have amazing lobster bisque! I think I've even had it for breakfast. When we bought some once, the cashier told us about making lobster bisque pasta – here's my take on it:

- 1/2 medium onion, chopped fine
- 2 or 3 cloves garlic, minced fine
- 1 bag frozen langostinos or shrimp, defrosted and drained
- 2 containers Trader Joe's lobster bisque
- Half a bag of pasta – we used angel hair, but will try spiral another time

Boil some salted water to cook your pasta; meanwhile, mince the onion and garlic. Sauté the onion until it's soft in a large pan, then add garlic; cook for a minute or so. Add the langostinos or shrimp for just a minute, until they've changed color; don't overcook so they stay tender! Add the lobster bisque and heat through. Once the pasta is ready, drain it and stir it into the lobster bisque. Heat through, dinner's ready!

Required Disclaimer: "We do not offer every plan available in your area. Currently we represent 0 to 70 organizations that offer 0 to 70 or more products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options." So there.