

AccessLetter

Cambridge Commission for
Persons with Disabilities

Medicare Prescription Drug Coverage Starts January 1



The new Medicare prescription drug insurance program, called Part D, goes into effect in January 2006. In general, for people with Medicare, the prescription drug coverage that was previously provided by Medicaid (MassHealth

here in Massachusetts) will now be provided by *private companies*. These will include Medicare prescription drug plans that offer only drug coverage, and private companies that offer both health and drug coverage to Medicare beneficiaries. Individuals who are eligible for Medicare Part D can enroll in one of these plans anytime between now and May 15, 2006.

A forum on this New Medicare Drug Coverage was sponsored by the Cambridge Commission for Persons with Disabilities on October 6, but if you missed it, we can direct you to other sources for the information given by the presenters. Sarah Anderson from the Health and Disability Unit of Greater Boston Legal Services, Linda Landry from the Disability Law Center, and Caryn Eichenbaum, Information and Referral Specialist and SHINE Counselor at the Cambridge Council on Aging, all did an excellent job of explaining this intricate program.

There are many aspects to this new prescription drug program. The rules sound complex partly because it has been designed to provide insurance coverage to people in many different circumstances. Once you determine which category you are in, you can focus on the rules that apply to your specific situation. Here is a very brief overview.

(More on Medicare Part D page 2)

Our Winter Challenge: Snow and Ice



As difficult as it may be to contemplate, another New England winter will soon be upon us, along with the very real threat of snow. After each snowstorm, the Commission receives numerous calls from residents with disabilities

concerned about being able to get from point A to point B in the City. We ask all residents to do their part to help keep Cambridge's sidewalks safe by reporting unshoveled or icy sidewalks to the City's Department of Public Works (DPW) Snow Hotline, 617-349-4903 (TTY: 617-349-4805) 24 hours a day. Please provide an accurate address for the location of the unshoveled sidewalk.

Within 12 hours after snow stops falling in the daytime, and before 1 p.m. when the snow has fallen during the night, property owners must clear their adjacent sidewalks of snow and ice. They also must clear openings at corners and crosswalks so pedestrians can cross safely, ensuring a minimum thirty-six inch wide path of travel. Property owners that fail to comply with the City's sidewalk clearance ordinances will be issued a \$25 a day fine for violations. Cambridge's 33 parking enforcement officers patrol the City's 225 miles of sidewalks. Last winter, they issued 489 fine tickets and 11 warnings to property owners.

If you are a homeowner with a low income (defined as \$21,339 for a one-person household) and you are elderly or disabled, you may qualify for the City's Snow Exemption Program. If you qualify, the DPW will shovel your sidewalks. To apply for an exemption, call the Cambridge Council on Aging

(More on Snow Challenge page 3)

Medicare Part D (cont'd)

- Most people will need to pay a monthly premium for this prescription drug insurance; it is projected that the average premium will be about \$32/month but will vary depending on the plan chosen. There is an annual deductible that may be as high as \$250 and a percentage of the prescription cost that the beneficiary will have to pay. This will vary depending on the person's total drug expenditures per year.
- People with limited income and assets may qualify for a subsidy to assist them in paying for their insurance premiums and prescription drug costs. This subsidy is called *Extra Help*.
- Some individuals who already have both Medicare and MassHealth (Medicaid) are considered *dual-eligible* and will automatically qualify for a limited income subsidy and be automatically enrolled in a Medicare Prescription Drug Plan effective January 1, 2006.
- The prescription drug insurance plans offered by the private companies will not all be the same. There will be some basic categories of drugs they all must cover, but their lists of specific drugs will vary considerably and should be carefully reviewed before you choose a particular plan.
- The initial enrollment period for the Medicare Prescription Drug Coverage is from now until May 15, 2006. But, all Medicaid coverage of prescription drugs will end December 31, 2005. If this is what you currently have, and you will need drug coverage beginning in January 2006, then you need to enroll in a plan now.
- If you are eligible for this Medicare drug insurance but currently do not use prescription medicines (except for an occasional infection and the expense is only a minimal part of your budget), you may decide you do not need to purchase Medicare Prescription Drug Coverage. However, if your health situation should change and your prescription drug costs rise significantly to where you need drug insurance benefits, you will have to pay a significant penalty for having not enrolled when you were first eligible.
- If you have a non-Medicare prescription drug plan with you employer or other insurer with coverage that is equivalent or better than the Medicare Prescription Drug Coverage, then you have what is called Medicare *creditable* Prescription Drug Coverage, and will not be penalized for not enrolling in a Medicare plan now. If you lose this present coverage, you will have 63 days to enroll in a Medicare plan or else be permanently subject to higher monthly premiums.
- You can make an appointment with a SHINE Counselor to help you sort out your options under this new Medicare prescription drug plan. These counselors are part of a Massachusetts program called Serving Health Information Needs of Elders or "SHINE" administered by the Executive Office of Elder Affairs. SHINE Counselors help elderly and disabled adults understand their rights and benefits under Medicare, HMOs, MassHealth and other health insurance plans.

Another information session on **Medicare Part D – The Prescription Drug Benefit** is planned for November 3 by the Cambridge Council on Aging at the Citywide Senior Center. The midday session is full, but there is still space in the 6 – 8 p.m. session. [See details in the Calendar section of this newsletter.]

There is also extensive information about the new Medicare Part D Prescription Drug Plan available from various government bodies and on their websites. Here is the contact information for some of these resources and the agencies represented at the Medicare Part D forum on October 6, 2005.

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services

www.medicare.gov

or: www.cms.hhs.gov

Voice: 877-267-2323 (toll-free)

TDD: 866-226-1819 (toll-free)

Medicare Rights Center

www.medicarerights.org

Phone: 212-869-3850

Fax: 212-869-3532

SHINE Counselors – Serving the
Health Information Needs of Elders

www.medicareoutreach.org
 voice: 800-AGE-INFO (toll-free)
 local number: 617-727-7750
 TDD: 800-872-0166

Cambridge Council on Aging
 www.cambridgema.gov/DHSP2/coa.cfm
 Voice: (617) 349-6060
 TDD: (617) 349-6050

Disability Law Center
 www.dlc-ma.org
 Voice: (617) 723-8455
 TDD: (617) 227-9464

Greater Boston Legal Services
 www.gbls.org
 Cambridge/Somerville Office
 Voice: (617) 603-2700
 TDD: (617) 494-1757

This new system for providing prescription drug insurance, referred to as Medicare Part D, is actually Title I of the Medicare Prescription Drug, Improvement, and Modernization Act enacted by Congress in 2003. It is part of the government's effort to shift the provision of healthcare from state and federal agencies to the private sector.

Snow Challenge (cont'd)

at 617-349-6220 voice (617-349-6050 TTY). If you do not qualify, the Council on Aging can provide you with either a limited list of students who want to earn money by shoveling -- you contact the student and negotiate a price -- or a list of professional snow removal companies.

Meanwhile, the Commission collaborates with various City departments in an effort to improve our overall response to snow. Last year, in response to numerous consumer complaints about snow piling up in disability parking spaces in the City's municipal parking lots, the Cambridge Traffic, Parking, and Transportation Department adopted a new practice of blocking off several nondisabled parking spaces in advance of each snowstorm, into which the excess snow would be piled.

This practice has proved largely successful in keeping disability parking spaces accessible to people with disabilities in the wintertime, according to TPTD Director Susan Clippinger.

Upcoming Events of Interest to the Disability Community

- Nov. 2 **Manic Depression & Depressive Association (MDDA) Bipolar Support Group** meets every Wednesday evening, 7-9 pm at McLean Hospital in Belmont (Demarneffe Building, 1st floor lobby). Includes a lecture, 7-8 pm, on the second and fourth Wednesdays. Call 617-855-3665 for more information.
- Nov. 2 **RSI (repetitive strain injury) Monthly Drop-in Support & Information Meeting** (no registration is necessary) on first Wednesday of each month, 6-8 p.m. at 650 Beacon Street in Boston, 4th floor Conference Room, just steps from the MBTA station in Kenmore Square. Be sure to arrive before 7 p.m. when the lobby door is locked. RSI Action volunteers will answer questions and provide resources and support, including the opportunity to view our provider evaluation book. For more information, call 617-247-6827, check web at <www.rsiaction.org> or email <cnot@rsiaction.org> and include your phone number so you can be informed of any last-minute changes.
- Nov. 3 **Medicare Part D: The Prescription Drug Benefit**, a presentation at the Cambridge Citywide Senior Center, 806 Massachusetts Avenue across from City Hall. The midday session is completely filled, but there are still openings in the 6 – 8 p.m. session. Contact Caryn Eichenbaum to Pre-Register: ceichenbaum@cambridgema.gov or 617-349-6215. Topics will include an overview of the new Part D, how to choose a plan, low income financial assistance to pay for the insurance, changes to current prescription plans, and beneficiary rights under Part D. The program is for anyone enrolled in Medicare parts A and B and also in MassHealth, Free Care, Medicare supplement plans, Medicare HMO plans and Prescription Advantage.
- Nov. 3 **Artists reception for "Time and Tides," an exhibit** of works that explore the movements of the sun and moon, at Gateway Gallery, 61 Harvard Street in Brookline, 5 – 7 p.m. The exhibit will remain up until Nov. 26.

Gateway Arts is a Vinfen service that provides studio and gallery space for artists with disabilities. Gallery hours are 9-4:30 M-F, noon -5 pm on Saturday. The Crafts Store is open 11-6 M-F and noon – 5 on Saturday. For more information call 617-734-1577 or go the <www.gatewayarts.org>.

- Nov. 3 **Un IEP para mi niño** (An IEP for My Child) is a workshop presented in **Spanish** that takes parents step-by-step through the development of the Individual Education Program (IEP) for their child who receives special education services because of his/her disability. [For details and registration information, see listing under Sept. 19.] This session will be held at Kennedy Elementary School, 5 Cherry Street in Somerville, 7-9 p.m. the Workshop materials are also available in Spanish.
- Nov. 4 **Meeting on MBTA Access – a Solutions-Focused Strategy** is an opportunity to join with other advocates concerned about MBTA access to discuss specific solutions to the problems people with disabilities currently face when riding the T's busses and subways. This meeting is 1–4 p.m. in the McLeod Suite, third floor of the Curry Student Center on the Northeastern University, 346 Huntington Ave. in Boston. The location is wheelchair accessible. For more information contact Helen at the Boston Center for Independent Living (BCIL), 617-338-6665, ext. 233 or <hhendrickson@bostoncil.org>. Your input is needed on the issues that will be addressed in any settlement of the class-action lawsuit brought against the MBTA by the Greater Boston Legal Services for violating the ADA.
- Nov. 6 **Etgar L'Noar honors Dr. Allen Crocker with "Afternoon of Jazz"** at Hebrew College, Berenson Hall, 160 Herrick Road, Newton Center, from 3:30 – 5:30 pm. Dr. Crocker was the founding director of the Developmental Evaluation Center at Children's Hospital Boston and has long been a strong advocate for families of children with disabilities. Etgar L'Noar provides a Jewish education for children with moderate to severe disabilities in the Greater Boston Area, including a newly created "Mitzvah Mensches" program for teens and a bi-monthly Tots group. For tickets or more information, please contact <info@etgarlnoar.org> or 617-630 -9010. An invitation and reply card are available online at <http://etgarlnoar.org/el_n_whatnew.html>.
- Nov. 8 **Election Day – polls are open 7 am to 8 pm.** Monitor your Polling Location wherever you vote to ensure that everyone can vote easily and in private. For more information on how to do this and a survey form, contact Helen Hendrickson at the Boston Center for Independent Living, 617-338-6665 voice, 617-338-6662 TTY, or <hhendrickson@bostoncil.org>. In the Cambridge Municipal Election there are 18 people running for the nine City Council positions, and 8 candidates for the six School Committee positions. For information about your voter registration status or polling location, contact the Cambridge Election Commission at 617-349-4361 or visit the website at <www.cambridgema.gov/electioncommission>.
- Nov. 8 **Recent changes of the new Massachusetts Division of Autism and an overview of current trends**, a presentation by Gail Kastorf, Director of The Autism Support Center, 20 Gould Street, Reading MA 01867. She will also talk about supports and services available for children on the Autism Spectrum. To register contact Kerry Mahoney at 781-942-4888 x 1-4015# e-mail <km@thearc.org>.
- Nov. 9 **Boston Voice Users** is a group for people who use speech recognition or dictation software. Meets 7:30 to 9:30 p.m. on the 2nd Tuesday of each month at MIT in Building 2, Rm. 142. Go to <www.bostonvoiceusers.com> to find out more about meetings and discussions.
- Nov. 10 **Cambridge Commission for Persons with Disabilities (CCPD) monthly meeting** – 51 Inman Street, 2nd floor Conference Room, 5:30 – 7 p.m. with opportunity for public comment.
- Nov. 11 **Multi-Cultural Independent Living Center of Boston will hold a Focus Group**, 11 a.m. – 1 p.m. to hear what people with disabilities want in terms of programs and services from their local ILC. The meeting will be at 22 Beechwood Street in Dorchester. For more information or to request reasonable accommodations, contact Terrin White at 617-288-9431, ext. 200 (voice or TTY) or check their web page at <www.milcb.org>.
- Nov. 15 **Disability Policy Consortium (DPC) monthly meeting** on 3rd Tuesday of month, 1-3 p.m. at the State House, Room A-1, in Boston.
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- Nov. 15 **Access Advisory Committee to the MBTA (AACT)**, 1-3:30 p.m. at State Transportation Building, 10 Park Plaza, Boston, Conference Room 4. Call 617-973-7507 voice or 617-973-7089 TTY for more information or to request interpreters. Due to security measures, please bring proper identification to gain entrance to all meetings
- Nov. 15 **An IEP for My Child** is a workshop that takes parents step-by-step through the development of the Individual Education Program (IEP) for their child who receives special education services because of his/her disability. Parents learn how to articulate a Vision for their child, how to use the results of evaluations to set goals and how to measure their child's progress. The workshop, presented by the Federation for Children with Special Needs (FCSN), will be held at the Boston Preparatory Charter School, 1286 Hyde Park Ave. in Boston, 6-8 pm. Workshop materials are also available in Spanish. Register by contacting FCSN at 617-236-7210 or 800-331-0688 or online at <register@fscn.org>.
- Nov. 15 **From Local to Global: Making Connections in Disability Ministry** will be the theme of the annual meeting of the Disability Ministries Network of the Massachusetts and Rhode Island State Council of Churches. Carolyn Thompson will give a preview of the forum the Ecumenical Disability Advocates Network has planned for the World Council of Churches 9th Assembly in Brazil this coming February and highlight some of the disability related work being done through churches and ecumenical organizations around the world. Anyone involved in disability ministry is invited. This evening event will be at Wellesley Hills Congregational Church, 107 Washington Street in Wellesley Hills, 7-9 p.m. The location is wheelchair accessible. For more information contact the Rev. Betsy Sowers at the Mass. Council of Churches at <council@masscouncilofchurches.org> or 617-523-2771.
- Nov. 15-17 **Build Boston – Annual Convention and Tradeshow for Design, Building and Management Professionals**, at Seaport World Trade Center in Boston will feature 13 workshops that focus on access issues for people with disabilities including Universal Design standards, mold avoidance by design, and federal and Massachusetts accessibility requirements in multi-family housing. One workshop will feature renovations to Trinity Church in Copley Square, Boston and a synagogue in Cleveland that provide access to worship spaces. This cluster of workshops is sponsored by the U.S. Access Board, Adaptive Environments and the Boston Society of Architects' (BSA) Indoor Air Quality Committee. You can register online at <www.buildboston.com> or by calling 800-544-1898 before Nov. 7.
- Nov. 17 **LD/ADHD Task Force** for persons with Learning Disabilities / Attention Deficit Hyperactivity Disorder is sponsored by Massachusetts Rehabilitation Commission (MRC) and meets at MRC State headquarters, 27-48 Wormwood Street in Boston (south of Fort Point Channel) in the 6th floor large conference room. Business meeting from 11 a.m. to 1 p.m. For more information contact Angelica Sawyer at 617-661-3117 voice, 617-497-5257 fax.
- Nov. 21 **Success in School: Educational Interventions & Strategies for Elementary School Students with Asperger Syndrome** is an introductory 2-hour seminar, 10 a.m. – noon, for parents and educators will be presented by Lynne Mitchell, LICSW at the Asperger Association of New England. The address is 182 Main Street in Watertown. Contact Lisa at 617-393-3824 or aane.administrator@rcn.com to Register; the FEE is \$30. [A repeat of this seminar will be given the evening of Dec. 21.]
- Dec. 1 - 2 **MRC Celebrating 25 Years of Consumer Involvement: Employment, Independent Living, Assistive Technology and Advocacy** – This annual conference for people with disabilities will be at the Quincy Marriott Hotel which is easily reached via the MBTA Red Line and Commuter Rail system. The Quincy/Adams station is wheelchair accessible and an accessible shuttle will be provided between the station and the hotel upon request. DEADLINE for Registration is November 7. Some of the workshops on Friday will deal with Homebased Self-Employment and Tax Facts, Managing Disability Benefits and Work, Disabilities and Sexuality, Disabilities and End of Life Issues. For more information call Lisa Weber at 617-204-3638 or email <lisa.weber@mrc.state.ma.us>. The TTY number is 617-204-3868. The conference is FREE but you must register.
- Dec. 1 - 2 **Aging and End of Live Issues**, a forum sponsored by American Academy on Mental Retardation and the Dept. of Disability and Human Development at the U. of Illinois at Chicago will be held at the Washington Court Hotel in Washington, D.C. Presentations will explore the issues and ways in which individuals with intellectual disabilities can be supported as they face the complexities of growing old, end of life care, and death. Registration is

\$175 until Nov. 14; \$199 on site. For more information and Registration form, call 1-800-424-3688 or go to <www.aamr.org/Events/aging.shtml>.

- Dec. 7 **RSI Monthly Drop-in Group** - see Nov. 2 listing for details.
- Dec. 7 **Transition: Planning the Next Steps for Youths 14-22** is a workshop in Winchester for students and their parents about designing the right curriculum and supports throughout high school so that the student will be on the right track for becoming self-sufficient after graduation. Information and strategies to help translate individual preferences and dreams into meaningful goals in the IEP. The workshop, presented by the Federation for Children with Special Needs (FCSN), will be at McCall Middle School, 458 Main Street from 6:30 to 9 p.m. Register by contacting FCSN at 617-236-7210 or 800-331-0688 or online at <register@fscn.org>.
- Dec. 8 **Cambridge Commission for Persons with Disabilities (CCPD) monthly meeting and *Holiday Gathering*** – 51 Inman Street, 2nd floor Conference Room, 5:30 – 7 p.m. with opportunity for public comment. Bring some refreshments to share and plan on time to socialize with old and new friends.
- Dec. 8 – 10 **National Conference on Disability Inclusion and National Service** will bring together representatives of the disability community and the Corporation for National and Community Service network to look at how service organizations like AmeriCorps have recruited and supported individuals with disabilities as active members and volunteers, and strategize in how to improve the participation of these individuals in national service programs. Registration for this conference in Alexandria, VA is \$100; a limited number of scholarships are available. Call 888-491-0326 (voice/TTY) or go to <www.serviceandinclusion.org> for more information. The conference is designed to be fully accessible. Sponsored by National Service Inclusion project, which is a cooperative agreement (#01CAM0016) between the Corporation for National and Community Service and the Institute for Community Inclusion at UMass Boston in collaboration with the Association of University Centers on Disabilities.
- Dec. 12 **Application DEADLINE for summer Internships in Washington, D.C.** for college students with disabilities. Sponsored by Mitsubishi and Microsoft and the American Association of Persons with Disabilities (AAPD) the internships run 8-11 weeks and include transportation to DC, housing, and a stipend. For more information go to <www.aapd.com> or call 800-840-8844 (voice/TTY). Deadline is 5 p.m. EST.
- Dec. 14 **Boston Voice Users** is a group for people who use speech recognition or dictation software. Meets 7:30 to 9:30 p.m. (See Nov. 9 listing for details.)
- Dec. 15 **BCIL's Advocate Summit**, 2 – 4p.m. at the Boston Center for Independent Living, second floor, 95 Berkeley Street in Boston. For more information contact Helen 617-338-6665 (voice) 617-338-6662 (TTY) or <hendrickson@bostoncil.org>. SAVE the DATE.
- Dec. 18 **Christmas Revels – A Celebration of the Winter Solstice**, ASL interpreted performance at 1 p.m. in Sanders Theater on the Harvard campus in Cambridge. This year's presentation of dances, carols, processions and drama is set in 14th century England and will include a reenactment of Saint George battling the Dragon. Tickets range in price from \$20-42 for adults, \$12-32 for children and are available by mail until Dec. 5. Other performances without ASL run from Dec. 16 – 30. For more information go to <www.revels.org> or call 617-972-8300.
- Dec. 19 **Success in School: Educational Interventions & Strategies for Elementary School Students with Asperger Syndrome**, an introductory seminar for parents and educators, 7:30 – 9:30 p.m. [See Nov. 21 for details.]
- Dec. 21 **Access Advisory Committee to the MBTA** meets from 1-3:30 p.m. (on the 3rd Wednesday this month.) at State Transportation Building, 10 Park Plaza, Boston, Conference Room 2. Call 617-973-7507 voice or 617-973-7089 TTY for more information, to request Interpreters, or confirm date and time of meeting. Due to security measures, please bring proper identification to gain entrance to all meetings
- Jan. 12 **Cambridge Commission for Persons with Disabilities (CCPD) monthly meeting** – 51 Inman Street, 2nd floor Conference Room, 5:30 – 7 p.m. with opportunity for public comment
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Cambridge Commission for Persons with Disabilities

The Commission was established in 1979 to act as a clearinghouse on disability and access issues throughout the City of Cambridge. We strive to raise awareness of disability matters, to eliminate discrimination, and to promote equal opportunity for people with all types of disabilities – physical, mental and sensory. The Commission provides information, referral, guidance, and technical assistance to individuals and their families, employers, public agencies, businesses and private non-profit organizations.

The goal of our 11-member citizen advisory board, comprised primarily of individuals with disabilities, is to maximize access to all aspects of Cambridge community life. Our regularly scheduled Commission meetings, which always include an opportunity for public comment, are held at 5:30 p.m. on the second Thursday of each month.

Access Notice: The City of Cambridge and Commission for Persons with Disabilities do not discriminate on the basis of disability. This newsletter is available in e-mail, large print and other alternative formats upon request. To add your name to our mailing list, to inquire about alternative formats, or for information about other auxiliary aids and services or reasonable modifications in policies and procedures, contact CCPD.

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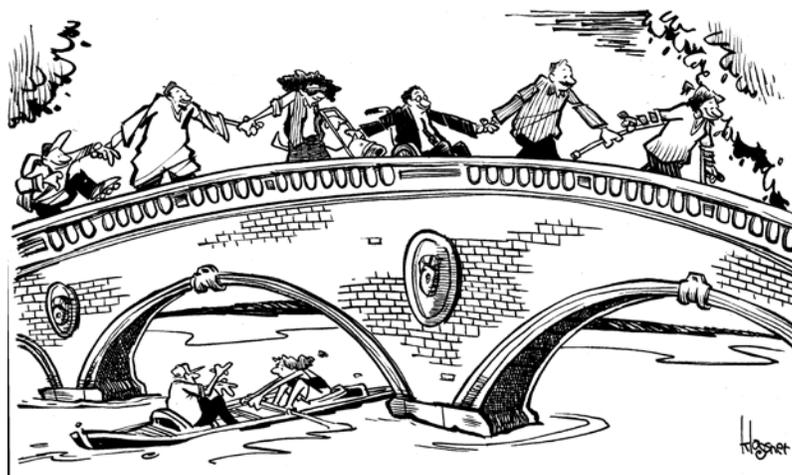
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AccessLetter is produced by the Cambridge Commission for Persons with Disabilities,
part of the Department of Human Service Programs,

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We welcome your articles, comments, criticisms, and suggestions. Write us!

Read past issues on our website: www.cambridgema.gov/DHSP2/disabilities.cfm

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Cambridge Commission for Persons with Disabilities

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