

ASK THE WELFARE FUND  
BY: IRWIN SHANES

QUESTION: I'm a retired principal enrolled in Medicare and have GHI and Blue Cross as my supplementary medical coverage. I am also enrolled in the GHI optional rider providing me with the enhanced Medicare "D" drug plan. My wife is a retired New York State educator and she has the New York State Empire Plan. We are covered as spouses in both plans. I received a letter from Empire stating that I must use my GHI Express Scripts program as primary for drugs and my wife's Empire Plan will only reimburse my out of pocket costs on a secondary basis and will do so if I send them my itemized receipts. What is this all about?

ANSWER: You can only be in one Medicare subsidized plan. Medicare has learned that not only are you in GHI's Express Scripts Enhanced Medicare Plan but you are also in your wife's Empire plan which is also subsidized. You must use your own plan. If you send your receipts to Empire they will reimburse your costs but will notify you that you are required to report their reimbursement to Express Scripts.

Express Scripts will then extend your donut hole since Empire's payment reduces your \$3,600 obligation. Some mess! It might be better for you to drop your GHI rider and dis-enroll from Express Scripts Enhanced Medicare Plan or have your wife drop you from Empire. The same thing goes for your wife and her coverage with GHI if she is on your health plan. Everyone has their own unique circumstance. I probably confused you even more than you were before. Call me if you need to discuss this further.

QUESTION: My daughter has just graduated from college but she will be going to graduate school and taking 9 credits. Since she is not yet 23, can she still be covered by my GHI/Blue Cross plan or do I have to buy coverage under the COBRA law?

ANSWER: She is fine so long as she is taking 9 credits or more. She will be covered under your plans, both City and Welfare Fund, until the end of the calendar year in which she reaches her 23<sup>rd</sup> birthday unless she decides to marry. If so, you will have other problems.

QUESTION: I'm enrolled in GHI and Blue Cross and always seem to have a problem with hospital billing or my doctor's bookkeeper as to filing a claim with GHI or Blue Cross. I'm usually right but the billing people confuse me. Is there anything in writing that I could refer them to?

ANSWER: Good question. Yes there is but how will you get them to read it? GHI and Blue Cross are working on a ready reference chart that might help. I have a draft of it. When it's ready, I'll see if they would let me publish it for our members to see. It's not that complicated and the basic rule is that any service from a provider on the payroll of the hospital and actual hospital charges like room and board, operating room charges, medication and equipment used in the hospital are all Blue Cross charges. Also included in Blue Cross charges are emergency room doctors and deductibles. GHI covered charges are actual doctor's services such as surgeons, anesthesiologists, pathologists and radiologists, as well as office visits and outside lab charges.

QUESTION: Is there any chance that we can improve our dental program? My dentist said he will not continue to participate in our plan unless we can improve it. I went to another non-participating dentist and her fees were almost twice what my dentist now charges.

ANSWER: I wish I had a better answer but the truth is that if we do not get a new contract with substantial additional monies for our Welfare Fund, our benefits will more likely be reduced. The Fund just lost \$600,000 a year that the City took back from PICA monies given to us last year. The enormous cost of prescription drugs is taking a terrible bite out of our budget. We are now eating into our reserves which leaves less in interest bearing income. The longer this takes, the harder it gets. The city knows this and that's the game they play.