



ALTERNATIVE

HOME HEALTH CARE

10 YEARS OF EXCELLENCE 1996 - 2006

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Medicare 2007

By Carla Albano, Administrator

In just six short weeks Medicare recipients will begin receiving information about their benefits for 2007.

One pleasant surprise is that premiums for Part D, Prescription Drugs are not anticipated to rise much. In fact in some parts of the United States the Part D premiums are expected to decrease! At the time of this newsletter the rates for South Florida were not yet available, so keep your fingers crossed, and Part D premiums may fall in 2007!

It is believed that strong competition among plans is the main reason Part D premiums may go down. Other reasons include higher than anticipated use of generic drugs, and aggressive price negotiation. Overall the expenses for Medicare Part D between now and 2010 are expected to be \$34 billion less than originally anticipated.

Coverage for some Prescription plans will also change. The deductible is anticipated to go up from \$250 to \$265. Also, coverage required to get to the donut hole will change from \$2,250 to \$2,400. The plans will begin paying for coverage again at \$5451.25 of out of pocket expense, a change from \$5,100 this year.

All is not as well for the other parts of Medicare. Most beneficiaries pay no premium for Part A of Medicare. However, the premiums for Part B of Medicare are going up to at least \$98.40 per month.

Beginning in 2007 those who make more will pay more for Medicare. Means testing or income testing will apply to Medicare beneficiaries

THE PARTS OF MEDICARE

- Part A= Generally hospital service
- Part B= Generally all other services
- Part D= Prescription Drugs

continued on inside...

Editors Note:

In 2006 we saw the most dramatic changes to Medicare, when Medicare began providing Prescription Drug coverage. While there was much confusion in our community, the dust has begun to settle a bit, and our clients, neighbors and friends are getting used to the program. This issue of our newsletter looks forward to 2007 and discusses some of the minor changes to Medicare that we foresee. I can't believe summer has come and gone. Knock on wood, that we haven't had to use our Hurricane issue of the newsletter! *Enjoy.*



Spotlight on the Caregivers

Employee of the Month



Diane E. Joined the Alternative Home Health Care family in August of 2002. Recently we received a letter from a family member of a client praising Diane's dedication. " Diane is a Jewel", said Ms. G. She writes of an incident where her mother in preparation for her 90th Birthday Party, wanted to have a certain color shoe. Diane went above and beyond to satisfy her Mothers desire and after finding the perfect shoe she was also able to have it custom dyed in time for the party!



Thank You Diane - Keep up the good work!



Marie R. is Miami-Dade's pick for employee of the month. She is very dedicated to her clients. Marie enjoys taking her clients on outings, activities and walks. Always in uniform Marie gets a gold star for uniform compliance. Marie's pleasant disposition is a breath of fresh air - it is an absolute pleasure to see her as she goes about her businesses at The Sterling.

Thank You Marie - AHHC Miami Appreciates You



Clockwork Cash Corner!

You could be the next \$100 Winner!

Every issue, all employees who are 100% Clockwork compliant will have their names entered into a \$100 drawing. To be 100% Clockwork compliant, our aides must call Clockwork at the beginning and end of **every** shift. The following two ladies are this months winners: Keep up the good work and you could be the next Clockwork for Cash Winner!



Georgette W.- Ft Laud.



Ann-Marie M. - Miami

Look who has joined the team!



Reynette W.
Dade - Office Supervisor



Susanna S.
Brwd. - Sched. Supervisor

We all know and love Reynette. Reynette W. began with Alternative May 2004 and has recently accepted a new position as Office Supervisor of the Miami-Dade office.

Congratulations Reynette!

Allow us to introduce you to Susanna! Ft. Laud. newly appointed Scheduling Supervisor. Susanna joined the AHHC family July 2006.

Welcome Susanna!

Employee Anniversaries

9 Year

Odelin B.
Minna H.

7 Year

Carrol C L.

5 Year

Monica C.
Aneita W.

4 Year

Diane Yvonne E.
Justina J.

3 Year

Stanie P. C.
Hubert M.

2 Year

Kadish H.
Joanne M.
Jacquelyn S.
Florence St. F.

1 Year

Kim D.
Megan T.
Xiomara U. A.

Thank You

whose annual income exceed \$80,000 for an individual or \$160,000 for a couple. Depending upon income, the Part B premium will range from \$113.30 per month up to \$173.30 per month in 2007. By 2009 the maximum Part B premium for those with incomes above \$80,000 could reach \$413.40 per month.

Unfortunately not unless they are covered by your plan. Drugs applied to deductibles and cost limits of your Medicare Prescription Drug plan must be obtained and covered by methods approved by your plan.

Interesting facts about Medicare enrollment in Miami/Dade and Broward Counties

| | Stand Alone Prescription Drug Coverage | Medicare Advantage w/ prescription Drugs | Medicare/Medicaid | Retiree Drug Subsidy from employer |
|---------------------|--|--|--------------------|------------------------------------|
| Type of plan | Non-HMO | HMO | Varies by location | Varies |
| Broward County | 37,653 | 96,412 | 24,298 | 23,052 |
| Miami – Dade County | 34,451 | 150,568 | 91,779 | 11,498 |
| Total Florida | 636,995 | 646,904 | 364,944 | 472,155 |

In 2006 Medicare Advantage plans gained a strong foothold in Broward and Miami-Dade counties. In Broward County, Advantage plan participants outweigh stand-alone plan participants, 3 to 1. In Miami-Dade County this figure is roughly 5 to 1. Also, nearly one third of Medicare recipients in Florida who also qualify for Medicaid, live in Broward or Miami-Dade county.

Below are a couple of interesting questions regarding Medicare in 2007:

1. *If I did not enroll in the Prescription Drug Program, can I now do so?*

Yes, beginning in October, you will receive information in the mail on how to enroll. If you were eligible in January of 2006, you will pay a 12% penalty on your future premiums provided you enroll effective January 2007. So, a premium normally costing \$30 per month, will run \$33.60 per month with the penalty included.

2. *If I buy prescriptions from Canada, can they qualify for coverage through the prescription drug program?*

3. *Do all pharmacies charge the same for all drugs?*

No. The private companies who provide Medicare Prescription Drug coverage negotiate different rates with different pharmacy providers. Also, certain pharmacies can get special deals on certain medications. It pays to shop around. Remember to be sure the pharmacy is covered under your plan.

4. *Can I switch plans?*

Yes. Come October of this year, you will be provided the opportunity to pick a new Prescription Drug Plan or new Medicare Advantage Plan. Your choice will become effective January 1, 2007 and will last for the entire year.

For more information about Medicare see www.medicare.gov.



10 YEARS OF EXCELLENCE
1996 - 2006

- > **Companions**
- > **Home Health Aides**
- > **Live-ins**

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Newsletter

 **IN THE NEWS**

See what Carla Albano Exec. Admin. (AHC) has to say regarding **"Health care professionals providing a helping hand"**. The article can be seen in the August 8, 2006 issue of the Jewish Journal - Meet a Mensch section.



To see this and other feature articles please visit our website at www.alternativehomehealth.com **click on about us then news & events.**



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