



Bergen ME/ CFS-FM Support Group Newsletter

Meeting

The September meeting was extremely informative. The speaker was Linda Cross of the Bergen County Dept. of Human Services, Division of Senior Services. Linda is a Medicare Counselor and she provided those in attendance with a wealth of information.

She explained that it is necessary to understand the options as well as the penalties for opting out of some or all options. For full information follow this link.

<http://www.co.bergen.nj.us/seniors1/KeyServicesGuide.pdf> Then click on “Getting Answers” in the left column. Scroll down to “Medical Information” to find Medicare topics.

It is important to understand the parts of Medicare (Part A, Part B, Part D, Medicare Advantage) in order to select the plans that are appropriate for you. A Medicare counselor can help explain the options, but cannot tell you which plan to choose. In Bergen County, the Department of Human Services, Division of Senior Services is located at One Bergen County Plaza, 2nd Floor, Hackensack, NJ 07601. The phone number is 201-336-7427. For those in other areas, consult your County Health Department for the contact information for the Medicare Counselor in your area.

Be sure you understand your options before making a decision!

This is one page found at the site

State Health Insurance Assistance Program (SHIP)

1-800-792-8820

1-800-792-8820

The State Health Insurance Assistance Program (SHIP) provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about their health insurance. SHIP is a statewide program sponsored by the New Jersey Department of Health and Senior Services with major funding from the U.S. Department of Health and Human Services' Centers for Medicare & Medicaid Services.

Medicare beneficiaries frequently have questions about benefits and claims, supplement policies, and long-term care insurance. Volunteer counselors, trained in areas of health insurance coverage and benefits that affect Medicare beneficiaries, provide information and assistance for dealing with claims and in evaluating health insurance needs.

Volunteer counselors do not provide legal advice, sell, recommend, endorse any specific insurance product, agent, insurance company, Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) or Private Fee-for-Service (PFFS) plan. They provide information and assistance so that you can make your own decisions. Counseling is free of charge.

Click here to find a [counseling site](#) in your area, or call your [County Office on Aging](#).

Volunteers Needed

If you would like to become a SHIP volunteer and help people in your community better understand their Medicare-related insurance options, please call 609-943-3378 609-943-3378 .

SHIP Information Center

1-800-792-8820 1-800-792-8820

SHIP produces and regularly updates charts detailing the various Medigap and Medicare HMO, PPO and PFFS plans offered in New Jersey. These charts have been posted here to help you compare plans and make an informed decision about which plan best fits your needs and budget.

If you are receiving your Medicare coverage through *the original Medicare program*, here are the Medigap policies currently available in New Jersey.

Please note: the following documents are stored in Adobe Acrobat PDF format.

PDF formatted documents look just like the original printed documents. To view them you must have a PDF viewer which is available free from Adobe. [Click here](#) to learn more about Adobe Acrobat or to download the latest version of the Adobe Acrobat viewer from the Adobe Web site.

Supplemental (Medigap) Plans

For Medicare beneficiaries age 65 and older:

- [AARP](#) (Provided by United Healthcare) [pdf 83k]
- [Additional Information](#) [pdf 17k]
- [American Progressive Life and Health Insurance Company of New York](#) [pdf 86k]
- [Colonial Penn Life Insurance Company](#) [pdf 93k]
- [Family Life Insurance Company](#) [pdf 90k]
- [Genworth Life and Annuity Insurance Company](#) [pdf 89k]
- [Gerber Life Insurance Company](#) [pdf 84k]
- [Horizon Blue Cross/Blue Shield of New Jersey](#) [pdf 86k]
- [Humana Insurance Company](#) [pdf 88k]
- [Sterling Life Insurance Company](#) [pdf 88k]
- [United World Life Insurance Company](#) [pdf 243k]

For Medicare beneficiaries age 50 to 64:

Update: Charts for this age group have not yet been completed. Until this can be accomplished note that Plan C is available in this age group from all companies marketing Medigap plans to those age 65 and older. For a listing of these companies, including premium information, see the charts under the age 65 and older category.

For Under 50:

Update: Charts for this age group have not yet been completed. Until this can be accomplished note that Horizon Blue Cross/Blue Shield markets Plan C in this age group. The monthly premium is \$177.30. Contact information for Horizon Blue Cross/Blue Shield can be found on the chart for Medicare beneficiaries age 65 and older.

Medicare Prescription Drug Programs

For people in Original Medicare, you may wish to join a Medicare Prescription Drug Program. Use the link below to view stand-alone plans currently available in New Jersey.

- [Stand-Alone Prescription Drug Plans](#) [pdf 32k]

Medicare Advantage Plans

If you are interested in receiving your Medicare coverage through a Medicare Advantage Health Maintenance Organization (HMO), or a Preferred Provider Organization (PPO) or a Private Fee-for-Service (PFFS) plan, use the link below to view plans currently available in New Jersey*. Please note that many Medicare Advantage plans include prescription drug coverage. Ask the company you are interested in selecting how this benefit works.

- [Medicare Advantage Cost Plans and Demonstrations](#) [pdf 33k]

**Please note that Medicare beneficiaries who have been diagnosed with end-stage renal disease cannot enroll in a Medicare HMO, PPO or PFFS plan.*

Remember: SHIP provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about their health insurance. [Counseling sites](#) have been established in all 21 counties to serve you. You can also contact a SHIP counselor through your [County Office on Aging](#).

FINAL REMINDER

NJCFSA 2010 Conference - SUNDAY OCTOBER 17TH !

**THE NEW JERSEY CHRONIC FATIGUE SYNDROME ASSOCIATION
and
MONMOUTH MEDICAL CENTER
Co-host
NJCFSA 2010 Fall Conference
ME/CFS: New Perspectives in Research, Advocacy, Education and Disability**

The Sheraton Eatontown Hotel Conference Center
Eatontown, New Jersey
Sunday October 17, 2010

Speakers

Judy A. Mikovits, Ph.D. : " XMRV, a New Human Pathogen in CFS?"

**James M. Oleske, M.D.,M.P.H.: "Listening to and Learning From the
Testimony of Patients with CFIDS at the CFSAC."**

Susan M. Levine M.D.: "New Insights in CFS Research and Education Policy."

**Barbara Comerford Esq.: "Overcoming the Many Legal Challenges for CFS
Patients: From Education Law to Obtaining Disability Benefits."**

For a brochure with application, please go to www.njcfsa.org. Scroll to **CFS News Flash - Latest Breaking News** then to the third line and click on "HERE: for a brochure. Bringing a completed form to the conference will expedite walk-in registration.

REMEMBER – NO MEETING IN OCT. DUE TO THE CONFERENCE!

Requested Info

There was a request at the meeting about the next IACFSME Conference. This is an international organization that hosts conferences internationally. The next conference is in September of 2011. Information is available at <http://www.iacfsme.org/Conferences/2011Ottawa/tabid/422/Default.asp> . I am a=honored to say that the NJC FSA conference is listed in the 2010 conference slot.

Next Meeting

Due to the NJCFSA conference there will be **NO MEETING in OCTOBER**: The next meeting will be held on **Sunday November 21st**. Hot Topic to be announced.

This newsletter is intended for CFS & FM patients in the area of this support group. The purpose is to share information and support. If you have questions about meetings please contact: Nancy Visocki at ngv.njcfsa@verizon.net, Judy Machacek at judymachacek@msn.com, Pat LaRosa at pcl.njcfsa@gmail.net or leave a voice message at the NJCFSA HelpLine 888-835-3677 during business hours.

WEATHER or EMERGENCY – *In the event of bad weather, or other emergency, we encourage you to check your email before leaving for Englewood. If it has been decide that a meeting will be canceled, an email will be sent via the yahoogroups list. The Hospital will also be notified of the cancellation. The email posting also applies to a cancellation of the First Wednesday of the Month luncheon which is an informal gathering, an opportunity for people to meet and chat with other members.*