



WE...too

Washington Education
Association – Retired

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Getting the most out of your insurance

by Annette Barca, Everett EA
WEA-Retired

In the last issue of *WE ...Too*, we outlined some ways to get the most out of your medical insurance. However, there are times when a claim may not be paid in the manner you expect. Tracking your medical claims and calling the customer service number of your plan, may be all that is needed to solve “the problem.” However, that is not always the case.

So, if you still are not satisfied with the way your claim was handled, there are several ways to proceed. First, if you believe an error was made at the provider’s office, call and ask to speak with the person handling the billing (the care you received may have been billed incorrectly).

Again, document the date, time and name of person you spoke with. Ask for a written explanation and how the claim is being corrected. Follow up with a letter. Make it a “Thank You” if the problem is solved. If not, detail the issue(s), your concerns and outline the solution you expect. Make sure a copy is sent to your provider so he/she knows the problem. Keep a copy for yourself as well as any additional communications you receive related to this issue.

Similarly, if you believe it is the insurance company’s mistake, follow the appeal procedure outlined in the claim Explanation of Benefits (EOB) you received. Keep copies of everything you mail. You can include a

request for all information they have related to the claim you are appealing. Explain why you think they made a mistake. Cite (in pertinent part) the appropriate lines from the certificate of coverage. Most appeals have two or more steps possible. So, document, document and watch those timelines as they can be short. Some companies in the past have taken a long time to respond.

Further, you can also make use of the services of the Insurance Commissioner’s Office. You can send a copy of your appeal with copies of ALL relevant paperwork, attention Compliance Analyst. They often have a way of “helping” companies to solve claims according to the plan you have.

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President's Message

Inclined to March Madness?

I am a basketball fan so I like March Madness. Who is going to the "Big Dance"? Which lower seeded team will run the tournament? And what about "my" team?

This March there seems to be a different kind of madness and



Kit Raney, WEA-Retired president

I am not a big fan. The madness began on Friday, March 2, when three Democratic Senators joined with the 22 Republicans to stage a coup and pass a 200+ page budget which no one had seen and which had no hearings or testimony. March 2nd Madness was passing a budget with no public notice.

The Republicans have generally been very supportive of public education in their rhetoric: "I'll be working to keep K-12 education and higher education and services to our most vulnerable residents whole — they've seen enough reductions already", Sen. Joe Zarelli, the Republicans' chief budget writer, said on February 16. When they were in charge during those

eight hours of power after the Friday night coup, actions spoke louder than words: they cut \$3 million from the K-12 "Readiness to Learn" program in order to fund prizes at state fairs. A quote from Sen. Dan Swecker: "... some people benefit more from fairs than they do from our public education system." Funding fair prizes instead of education is more March 2nd Madness.

More Republican rhetoric from the March 2nd Madness: they claimed to have appropriated more for K-12 and Higher Education than any other budget proposal. In reality, the March 2nd Madness budget cuts \$43.3 million from K-12 education and \$30.4 million from colleges and universities.

After being critical of the budget proposed by the Senate Democrats because it contained a one-day delay in K-12 funding, the March 2nd Madness budget relies on "pension reform" that skips a \$133 million scheduled payment into the state pension trust. The Senate Republicans claim that theirs is a budget "free of gimmicks"? Skipping a pension payment will exacerbate the unfunded liability problem and could damage the state's credit rating and is pure March 2nd Madness.

As I write this, the Special Session of the Legislature has just begun. The House and the Senate have to find a budget that can be passed by both Houses. My fear is that there will be more March Madness before the session ends.

I was recently told that the average citizen spends about seven minutes a week thinking about politics. With everything that is at stake in the upcoming elections, I hope all of you will spend much more than seven minutes a week thinking about politics. I hope you will think about what it means when a candidate talks about adding money to education but says nothing about where the money would come from. I hope you will think about what it means when a candidate doesn't support the right to collectively bargain. I hope you will think about what it means if a candidate doesn't support pension rights. I hope you will think about what it means if a candidate supports vouchers and charter schools. And I hope you will think about the insanity we experienced during the March 2nd Madness.

The future of Public Education and the future of our state and nation will be decided in November. Please think about it.

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BioScrip changes coverage

from: Washington State Rx Services, Portland, Oregon

Effective **April 1, 2012**, BioScrip will no longer provide pharmacy services for Uniform Medical Plan Classic (UMP Classic) and UMP Consumer-Directed Health Plan (UMP CDHP) members. *BioScrip has recently chosen to focus on other areas of its business and will no longer provide these services at all.*

The new network specialty pharmacy is **Diplomat Specialty Pharmacy** (Diplomat); their contact information is below.

If you get specialty drugs from BioScrip ...

Beginning April 1, you will need to get your specialty drug prescriptions from Diplomat. To assist with this process, Diplomat will contact all members with current specialty prescriptions prior to April 1. We encourage you to call Diplomat to start the process yourself, as well.

ALERT! You must get *all* specialty drugs from the new network specialty pharmacy beginning April 1; the plan doesn't cover specialty drugs from any other pharmacy. However, if this transition may cause a delay in getting your specialty medications, call 1-888-361-1611 to request a one-time fill at a retail pharmacy.

If you get nonspecialty drugs from BioScrip ...

Unlike Bioscrip, Diplomat does not fill prescriptions for nonspecialty drugs. If you want to continue using mail order for these prescriptions, you will need to transfer your nonspecialty prescription(s) to PPS (see below). However, since you now pay about the same for mail order as for retail prescription drugs in 2012, you may decide to use a network retail pharmacy for your nonspecialty drugs.

To transfer your nonspecialty prescriptions before April 1, 2012: Contact PPS or the network retail pharmacy you would like to transfer to. Give them the information about your prescription; they will contact BioScrip. **NOTE:** The pharmacy will fill your prescription when you transfer it. Do not request a transfer until you are ready to refill your prescription. If you are not ready to refill your nonspecialty prescription before April 1, you may need to get a new prescription from your provider.

Contact Us

Diplomat	1-877-203-8602	Monday–Friday 5 am to 8 pm Saturday 6 am to 2 pm	Specialty Drug Pharmacy
PPS	1-800-552-6694	Monday–Friday 6 am to 6 pm Saturday 9 am to 2 pm	Mail-order pharmacy (nonspecialty drugs only)
Washington State Rx Services	1-888-361-1611	Monday–Friday 7:30 am to 5:30 pm	Questions regarding prescription drug coverage, <i>UMP Preferred Drug List</i>

Member Resources

‘Think before you *Click!*’

by Nancy M. Miller, WEA-Retired
Editor, WE ... Too

Trojan horses, Nigerian bank scams, botnets and denial-of-service attacks. Are you safe in cyberspace?

I attended a community meeting on cybersecurity as a national security concern, and many of the audience departed shaken and concerned about their own security online. We never can be reminded too frequently about how to be safe, and for many of us, safety online isn't something that we think of automatically.

Firstly, have anti-virus software installed on your computer, update it as needed, and always have it running. Most programs will update automatically, and allow you to set the time it happens. How about 3 a.m. — that shouldn't interrupt anything when it restarts. After all, you lock the door to your car and your house: why would you leave your computer open? There are lots of programs in this category: Norton and McAfee are two well-known names.

Update your computer's OS (operating system). Often, your computer will urge you to do so. It will say "Hewlett-Packard has found two items needing updates" or "Microsoft has three patches for your system." These patches fix something (think of it as a backdoor with a faulty latch) that the professionals have detected. Hackers use unpatched machines for their nefarious purposes.

Online banking and purchasing require a website address of "https". The "S" stands for secure. Your browser will confirm the secure status, showing "Verified by ..." as you pass the mouse cursor over the address URL. Don't send information that should be secured to an insecure site.

Remember: your bank or vendor will not ask you for personal identifying information over the internet. If someone e-mails you, or if a 'chat' breaks into your online activities and asks for such information, delete the e-mail or shut the browser window, just like you would hang up the telephone. If you initiated the contact, for example, if you e-mailed your bank or are filling out an order form, you may need to give this sort of information to open an account. The difference is that you

initiated the contact. If in doubt, don't give the information. Call them back. They'll wait. If you need to update your account, you go to their website and control the exchange.

Read the address line. Your bank will be a .com. If the address is .ru (Russia) or .in (India), something is up (unless you do your banking in Russia).

The most common way to download a virus onto your computer is through your e-mail. Advisors say, think before you click. But think about WHAT? What does a suspicious message look like?

If asked to click on a link to check the status of your order or package tracking status, ask yourself, did I order something from this source? If not, don't click.

Do you know the sender of the e-mail? Do you trust their judgment to only forward safe messages and links? Does the e-mail subject line make sense (would Great-Aunt Bitsy really be sending you something titled 'Get Huge?') — sometimes a person's e-mail account is hacked and sends out unauthorized messages to every contact in the address book.

Don't let your heart overcome your brain. Classic internet scams are based on arousing your sympathy. For example, a dying widow needs help getting money to a stranded nephew; all you need to do is loan some emergency money. How did this 'poor unfortunate' get your e-mail address anyway? This is a fraud. Is Nephew Ralph really in a Florida jail, needing bail money? Call his mom and find out: if Ralph is there, he'll wait.

Ditto your head and greed or need. Do you really have an Aunt Ellen to leave you that bequest? Don't do anything that requires you to send in a few hundred (or thousand, or any) dollars to collect a benefit.

If you open a message and it seems strange, nonsensical, or from no one you know, do not click on any attachments. Attachments are where the viruses are hidden.

When dealing on the telephone, protect your information. Never give out personal identifiers on a call that you did not initiate. This information could be used to hack your internet accounts, or, more directly, to access your bank and commercial accounts.

And, as we all know, if you are a MAC user and got this far, it was mostly to chuckle at the PC users, since most viruses are targeted at PCs.

Member Activities

Read Across America

by Karle Warren, Clarkston EA
WEA-Retired Board Director for WEA-Southeast

NEA's Read Across America has sparked my interest from the very first one in 1998. In Clarkston, where I taught for 35 years, school participation has increased through the years with planning from myself and others. Our favorite activities are read-a-thons to raise money for authors to visit district schools, guest readers throughout the community, and breakfast with green eggs and ham.

The last two years I have been inviting myself to read as a WEA-Retired member in the elementary schools. While it seems odd to me to have to self-invite myself, it has been a great opportunity to promote retirement as not the end of a teaching career, but a new beginning of a different type of contribution to public schools.

So go out and invite yourself to make a difference!

Oh, by the way, the six classrooms I read in voted "The True Story of the Three Little Pigs" (as told by the Wolf) to be their favorite book this year.



Karle Warren (center) and Things One through Five take the RAA oath:

"... I'll read to myself,
I'll read to a crowd.
It makes no difference
if silent or loud.
I'll read at my desk,
at home or at school,
on my beanbag or bed,
by the fire or the pool ..."

Got an opinion for the Legislature?

E-MAIL

Go to www.OurVoiceWashingtonEA.org (using your own computer) and click on the links to send your message to the legislators and the governor.

CALL

Using your home or cell phone, call 800-562-6000. You can leave one message that will be distributed to all of your legislators.

Member Resources

Prescription discounts offered in state, county programs

information from Phyllis Gutierrez Kinney, 46th Leg District newsletter

Some of our retirees do not receive their drug coverage through PEBB, and even if we do, we may know someone in need of the following information.

Help in buying prescriptions is offered for Washingtonians in two fine programs, one available through a statewide agency and the other offered by 16 of our 39 counties.

The [Washington Prescription Drug Program](#) from the [Washington State Health Care Authority](#) is open to all Evergreen State citizens. Created by the Legislature in a proposal first advanced by the governor, the program offers discounts to eligible folks when they order their prescriptions. All Washingtonians are eligible to apply for the assistance and there aren't any age or income restrictions. The program is particularly aimed at helping folks without insurance, folks who have medical coverage but no prescription-drug benefit, and folks whose prescription-drug coverage through their employer doesn't cover the specific drug they need.

Check the Internet at <http://www.rx.wa.gov/> for this state program. The

toll-free phone numbers are 1-800-913-4146 (enrollment) and 1-800-913-4311 (customer service). Be ready to answer these six specific questions in the application process: name, date of birth, address, phone number, gender, and how you heard about the program.



Sixteen counties also offer their own cards providing

prescription-drug discounts. Sponsored by the National Association of Counties, these programs are open to all residents in the participating counties — regardless of age, income or existing coverage. The card is accepted at most pharmacies. Cards are available at public locations such as city halls, libraries, participating pharmacies, and transit centers. Call 1-877-321-2652 or visit the <http://naco.advancerox.com> website for more details. Participating Washington counties are Clallam, Clark, Douglas, Garfield, Jefferson, Kitsap, Lewis, Okanogan, Pacific, Pend Oreille, Skagit, Skamania, Snohomish, Walla Walla, Whatcom and Whitman.

Economic argument against market-driven education reform

by Ken Mortland, NEA
WEA-Retired Board of Directors

I have written in the past about the pitfalls of many “market-driven” education reforms, such as incentivization of assessment data (aka merit or performance pay), charter schools, and voucher programs.

I reference to sources of information that support my opinions, so that it becomes clear that this is not just my unsupported opinion. Today, I wish to bring to your attention a report that is far more articulate than I, and which was conducted

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in a scientific framework. Entitled “False Choices: The Economic Argument Against Market-Driven Education Reform”, this report is written by Michael Diedrich for Minnesota 2020 and can be found at www.mn2020.org.

Here are some of the highlights:

*Minnesota, home of the oldest charter school law, has seen math scores increase by only 7% and reading scores increase by only 1% since the introduction of their version of a competitive system.

*Studies of voucher programs in Milwaukee and Cleveland have found little conclusive evidence that those programs have affected school quality.

*The current goal of the U.S. school system, a mandatory education system that prepares all students for post-secondary success” is incompatible with the concepts involved in a competitive market place.

*Although incompatible, many market-driven reforms have been fused

to other “ideas that do have an educational rationale.” However, “the market-based versions of these ideas corrupt the education-based components.”

*The classic example of the incompatibility of these market-driven reforms is seen in the reports “factory analogy.” If a factory making wooden chairs is provided with poor quality wood that can’t be made into chairs, it simply finds another supplier and buys more appropriate wood. In the market-driven model, the factory is the school and the wood is the students. However, schools may not discard inappropriate materials and seek better materials. Schools must work with the materials supplied.

The report concludes: “Schools cannot function like a conventional market.”

Got an opinion? A response? A solution? Send your article to njmcmler@hotmail.com. Writing will be edited for length or clarity. Picture and caption a plus.



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[W]e must guard ... labor unions and the freedom of collective bargaining by which unions have improved wages and working conditions of everyone... . Our weapon is our vote."

– *Martin Luther King, Jr., 1961*

The only retired organization affiliated with WEA and NEA

NEA Delegates

Election results were certified at our March Meeting. We are allowed five delegates to the NEA Annual Meeting and NEA Representative Assembly. The delegates are elected for the 2012 and 2013 meetings. This year's annual meeting will be held June 27-29 in Washington, D.C. The NEA Representative Assembly follows on June 30 - July 5.

Delegates elected were Kit Raney, Judy Wooten, Sandy Kokko, Stacia Bilsland and Maureen Ramos. If one of the delegates cannot attend, Karla Kragelund is first alternate, followed by Sharon N. White.

A huge thanks to Jan Curtis for all of her work as Elections Chair.