



CARD News

Center for Asbestos Related Disease

Spring / Summer 2011

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Benefit Counseling

Leslie Graves, FLASH Grant Manager, has been hired by Lincoln Country to manage the remaining FLASH benefits and provide benefits counseling services to help people make decisions about what benefit approach is best for each individual based on their unique situation. Call 1-866-340-2505 to set up a time to talk.

CHANGING Asbestos Healthcare PROGRAMS

All asbestos healthcare programs require a diagnosis of an asbestos related disease (ARD) from the Libby asbestos exposure. This means the individual must have been present in the Libby area for at least 6 months, 10 years prior to their diagnosis. ARD can be diagnosed by a chest x-ray B-read or by a qualified physician on CT. Here is the overview of various asbestos healthcare programs. See inside to find your specific situation.

SOME PROGRAMS ARE NEW

The **Medicare Pilot** for Asbestos Related Disease. Eligibility is based on currently living in Lincoln or Flathead County and having Part A and Part B Medicare benefits (with special identification code due to your ARD diagnosis). This program will be here for the long term. Benefits are above and beyond what Medicare usually covers. This can include: special home care services, special medical equipment, help with travel to get care, and special counseling like help quitting smoking, nutritional supplements, and prescription drugs not covered by Medicare (if you have Medicare Part-D coverage or some type of comparable coverage).

SOME PROGRAMS WILL CHANGE

FLASH will continue with limited benefits for a limited time. Eligibility is based on people's status in the Medicare pilot. See inside for more details. It will include prescription drugs and home assistance only. There will no longer be coverage of medical care. It is anticipated that funds will run out completely in 6-12 months. *There will be a short term gap in prescription coverage through this transition.* You will be notified in the mail by Leslie Graves of Pintler Billing when prescription benefits begin again.

SOME PROGRAMS WILL STAY THE SAME

Medicare Benefits, Part A-hospital, Part B-medical, and Part D-prescriptions are available to individuals diagnosed with an asbestos related disease. People can sign up once they are diagnosed. You do not need to be age 65 or disabled. If someone is already signed up on Medicare for ARD, but declined Part B and/or Part D, they can now enroll WITHOUT penalties through June 30, 2012.

The commonly called WR **Grace Plan**, officially called the Libby Medical Program administered by Health Network of America (HNA) will continue. It offers full coverage of most asbestos related medications and very select medical coverage based on Grace's chosen experts' decisions about what is and is not related to ARD, not your attending medical provider's opinion.

SOME PROGRAMS WILL END

LAMP I and II (Libby Asbestos Medical Plan) no longer exists.

CARD Board and CARD Foundation Board Seek New Members

The Board of Directors for CARD and the Board of Directors for the CARD Foundation are seeking to recruit new Board members. Providing specialty healthcare and accomplishing meaningful research in order to help those affected by Libby Asbestos are core goals of CARD. We are dynamic Boards of individuals who desire to see the continued success of CARD by working together for the benefit of our patients and our communities. The CARD Board sets policy that guides the organization's operations. The independent 501(c)3 CARD Foundation Board sets policy related to their fundraising focus. The Boards are active in working along with staff in meeting these goals. We work hard yet maintain a pleasant atmosphere. Interested individuals can stop by CARD for more information on the organizations and Board member responsibilities or contact CARD Board President Mike Giesey 295-3058, CARD Vice president LeRoy Thom 293-1584, or CARD Foundation President, Dave Stephenson 293-9772. An information packet along with a brief questionnaire/statement of interest is available at CARD. Anyone interested in being part of a team that is making a difference in asbestos related healthcare and ground-breaking research is encouraged to fill out the statement of interest and return to CARD by August 2, 2011.

BENEFITS: What Situation Fits You?

Important things to remember when considering your options:

1. FLASH will end due to lack of funds in 6-12 months.
2. Medicare Part A-hospital is free; Part B-medical is \$115/month, and Part D-prescriptions has costs that vary based on plans (premiums, co-pays, deductibles). There are low income assistance programs for B & D by contacting your local public assistance office (293-3791)
3. Open enrollment (no financial penalties) for late Medicare B, and D, enrollment only until 06/30/12.
4. You could use FLASH while funds last and then enroll in Medicare before 06/31/2012*
5. **You must live in Lincoln or Flathead County to enroll in the Pilot program**

If you have Medicare Part A ONLY due to ARD

- Option 1: Enroll in Medicare Part B and Part D and the Pilot (this will include all Pilot benefits including prescriptions) and you will no longer be eligible for any FLASH benefits
- Option 2: Enroll in Medicare Part B and the Pilot, getting all pilot benefits except prescriptions and use FLASH for prescriptions (while funds last)*
- Option 3: Enroll in Medicare Part B and/or Part D and don't enroll in the pilot; and use FLASH for prescriptions and home assistance ONLY (while funds last)*
- Option 4: Do nothing and use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you have Medicare Part A and Part B due to ARD

- Option 1: Enroll in Medicare Part D and the Pilot (this will include all Pilot benefits including prescriptions) and you will no longer be eligible for any FLASH benefits
- Option 2: Enroll in the Pilot, getting all pilot benefits except prescriptions and use FLASH for prescriptions only (while funds last)*
- Option 3: Don't enroll in the pilot; and use FLASH for prescriptions and home assistance ONLY (while funds last)*
- Option 4: Do nothing and use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you have Medicare Part A, Part B, and/or Part D due to age or disability but also have ARD

To get the asbestos designation you must call Social Security Administration 1-888-482-3128.

Option 1: Enroll in the Pilot (this will include all Pilot benefits including prescriptions)

Option 2: Do nothing and use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you have Medicare Part A, Part B, WITHOUT Part D due to age or disability but also have ARD

To get the asbestos designation you must call Social Security Administration 1-888-482-3128.

Option 1: Enroll in Medicare Part D and the Pilot (this will include all Pilot benefits including prescriptions) and you will no longer be eligible for any FLASH benefits

Option 2: Enroll in Medicare Part B and the Pilot, getting all pilot benefits except prescriptions and use FLASH for prescriptions (while funds last)*

Option 3: Do nothing and use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you have ARD, Medicare Part A, but no Part B because of employee “credible coverage”

Option 1: Enroll in Part B and Part D and the Pilot (this includes all Pilot benefits plus prescriptions)

Option 2: Enroll in Medicare Part B and the Pilot, getting all pilot benefits except prescriptions and use FLASH for prescriptions (while funds last)*

Option 3: Do nothing and use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you have ARD, but have no Medicare benefits

Option 1: Enroll in Medicare Part A, Part B and Part D and the Pilot (this will include all Pilot benefits including prescriptions)

Option 2: Enroll in Medicare Part A, Part B and the Pilot, getting all pilot benefits except prescriptions and use FLASH for prescriptions (while funds last)*

Option 3: Enroll in Medicare Part A, Part B and/or Part D and don't enroll in the pilot; and use FLASH for prescriptions and home assistance ONLY (while funds last)*

Option 4: Do nothing and use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you don't live in Lincoln or Flathead County


Option 1: Get Medicare Benefits

Option 2: Use FLASH for prescriptions and home assistance ONLY (while funds last)*

If you don't know if you have an ARD qualifying condition

Option 1: Get an asbestos health screening at CARD in Libby, Montana.

Option 2: In the fall CARD will also be implementing a Long Distance Screening program that will allow people to get screened across the country. Future newsletters will explain these benefits.


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Or Current Resident

INFORMATION ON CHANGING ASBESTOS HEALTH CARE BENEFITS INSIDE!

Nitty Gritty Dirt Band Plays Saturday, July 9th for CARD!



The CARD Foundation is excited to announce its first annual fundraising concert to benefit the Center for Asbestos Related Disease (CARD). The Internationally known country rock headliners, The Nitty Gritty Dirt Band, and widely known local group, The Copper Mountain band, will be performing in Libby on Saturday, July 9, 2011 at 7:00 pm at the J. Neils park.

Tickets are on sale now! You can purchase online at www.donatecardfoundation.org, and at the following retailers: In Libby- Rivermist, Libby Area Chamber of Commerce, The Western News, Cabinet Books and Music, Rocky Mountain Music, Montana Machine and Fabrication; In Troy- Northwest Music/The Hot Club; In Kalispell- Murdoch's. Cost will be \$20.00 advance purchase, \$25.00 at the gate. The concert is festival style- so bring your lawn chairs or blankets!

All proceeds from this event will go to the CARD Foundation, the fundraising arm of CARD, which supports CARD in its ongoing efforts to provide healthcare, research and outreach to benefit all people impacted by exposure to Libby amphibole asbestos.
