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**Respiratory Help Is Available For Seniors With COPD**

By Del Williams

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As HMOs Continue to Drop Coverage for Seniors – Now Over 500,000 Victims – Those Needing Expensive Respiratory Medication, Support and Homecare Services are the Hardest Hit

One Patient Advocate, Geriatric Services of America, is Providing Relief to Victimized Patients Through a Unique, Often No-Cost Program

More than 536,000 US senior citizens are scrambling to find new doctors or new coverage because their health plans terminated their Medicare managed-care services, according to a Nonrenewal Report issued by the Centers for Medicare & Medicaid Services for the year 2002. Among the hardest hit are seniors in California (84,000), Florida (59,000), Pennsylvania (55,000), New Jersey (53,000), Texas (46,000), and Michigan (31,000), who will be losing coverage in the coming year. Even those with continuing coverage face substantial premium hikes and dwindling drug benefits. Particularly hard hit will be those with chronic illnesses such as respiratory disease, who will bear the brunt of high medication and healthcare costs.

Though all seniors 65 and older are covered by Medicare, those enrolled in managed-care programs agree to see doctors within a limited network and receive additional benefits, such as preventative care and prescription-drug coverage. The current coverage crisis stems from rising delivery costs and limited government reimbursement, as doctors and hospitals increasingly balk at seeing Medicare HMO patients, since they aren't sufficiently reimbursed for their services. Without enough doctors and hospitals providing care, an HMO can't serve its members. The problem is worst in large urban markets, where more than half of Medicare + Choice beneficiaries live nationwide but where reimbursement rate increases have trailed rising costs since 1997.

To compensate for the funding shortfall, premiums for seniors retaining Medicare HMO coverage are expected to spike while benefits dwindle in the coming year. In California's Sacramento-area, for example, monthly premiums for Kaiser Permanente's Senior Advantage Medicare Plan will double

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from \$40 to \$80 starting Jan. 1st. Healthnet, following suit, is raising premiums 50 percent, from \$40 to \$60 per month for its Seniority Plus members in the area. Pacificare and Western Health Advantage, while holding monthly premiums at \$50 in their Sacramento–area Medicare plans, will eliminate brand name drug coverage next year.

Across the nation, seniors caught between rising premiums and shrinking coverage will find themselves in a similar bind. Even those with Medigap policies will feel the squeeze. Medigap policies A through J, for instance, have minimum standard benefit packages, and the H, I, and J plans covering prescriptions have annual drug caps ranging from \$1,250 to \$2,000.

For the 30 million Americans with a Chronic Obstruction Pulmonary Disease (COPD) such as asthma, emphysema or cystic fibrosis – collectively the fourth leading cause of death in the US, however, help is available with Geriatric Services of America (GSA), a national community service organization based in Tempe, Arizona which provides direct help and support to older Americans suffering from chronic

respiratory disease. Through its Respiratory Disease Control Program, GSA provides access to a comprehensive range of special medication benefits, as well as support and homecare services, which eliminates out-of-pocket expenses for patients with primary or supplemental insurance coverage.

Through GSA's patient support center, nebulizers and respiratory medication are provided and paid for with free home delivery, conveniently packaged and ready to use. GSA handles all paperwork, and clinical Patient Care Coordinators work with doctors and insurance companies once a patient has enrolled in the Respiratory Disease Control Program. Patients can enroll themselves in the program; there is nothing to buy, and no enrollment or membership fees.

Currently, Medicare, AARP, Blue Cross, Blue Shield, and over 180 other insurers have special benefits for patients with respiratory disease. GSA provides access to these benefits, and coordinates all elements of care to help patients, doctors, and insurance companies combat respiratory disease.

At a time when US seniors face restricted health care access, rising premiums, and shrinking benefits, GSA stands out as a welcome ally for those needing respiratory medication benefits, support, or homecare services. For more information about GSA, or how someone you know can enroll in this special wellcare program, write to 4812 South Mill Ave., Tempe, AZ 85282; call 800–307–8048; fax 800–345–2425; or email Gary Rheault directly at

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Del Williams is a technical writer based in Torrance, California.

### **The Importance of Dust Masks**

**By Rick Pedley**

## Respiratory Help Is Available For Seniors With COPD

If your job takes you to places where the air quality may be compromised, or if you undertake a project at home that exposes you to possible air contaminants, safety should be your number one priority. Humans take over 20,000 breaths a day on average, and air is something we can't go without for more than a few minutes. Since avoiding harmful air may be impossible if you have to be in certain environments, steps must be taken to make breathing as safe as possible. A good dust mask could mean the difference between healthy breathing and permanent physical damage.

Exposure to dusts and other harmful materials in the air can lead to Chronic Obstructive Pulmonary Disease (COPD). COPD includes two major respiratory illnesses: chronic bronchitis and emphysema. Chronic bronchitis inflames the lung's airways. When the body produces mucus to fight back, the airways become blocked and breathing becomes difficult. Emphysema destroys lung tissue and causes air pockets to form in the lungs. The lungs lose their ability to stretch during the inhale/exhale process, and as air becomes trapped in the lungs, you struggle to catch your breath. It's clear that brief exposure to dangerous substances can result in a lifetime of labored breathing and respiratory problems. Investing in a high-quality dust mask could help you breathe easy for many years, even if you must work in environments where the air quality is poor.

When shopping for dust masks, look for the NIOSH approval rating. These ratings start with an N, R, or P for non-oil resistant, oil resistant, and oil-proof filter, respectively. An N mask will not protect you in the presence of oil mist while a P mask will usually last for 40 hours in the presence of oil aerosols. The NIOSH rating also includes a numeric value. The number tells you the filter efficiency of the mask based on its ability to block particles with a 0.3 micron diameter. The number is the percentage of effectiveness, so an N95 mask, for example, is non-oil resistant and is 95% effective.

The evidence is clear: exposure to contaminated air can cause irreparable lung damage. Sometimes the dangers are not apparent. A recent study revealed that workers at a crab processing plant were at risk for respiratory illnesses due to exposure to certain crab proteins while crushing shells, boiling, and separating crab legs and claws. So err on the side of caution: the use of a dust mask now could preserve your healthy lungs in the future.

Rick Pedley owns and operates PK Safety Supply, a distributor of personal protective equipment. PK Safety has been supplying government and private industry for over 50 years. In addition to a wide range of dust masks (

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glasses, earplugs, and hard hats.

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