



HAWAII'S VOICE FOR A BETTER FUTURE

NO LUNCHEON MEETING IN DECEMBER



ENJOY THE HOLIDAYS!!

NEXT MEETING —MONDAY, JANUARY 28, 2008

Time to pay your 2008 Kokua Council dues. Look at your address label to see the last payment date. Individual dues continue to be \$5.00, Lifetime: \$100, Organization: \$25. Send payments to Kokua Council, Harris United Methodist Church, 20 S. Vineyard, Honolulu, HI 96813. Donations welcome. Check our website at www.kokuacouncil.org

NOTES FROM NOVEMBER LUNCH MEETING—Speaker: Doug Carlson

While it's true—as civil defense officials remind us—that personal safety during and after emergencies is our own responsibility, citizens have every reason to expect our first responders to be professional in the execution of their own responsibilities. To be knowledgeable and safe, citizens require information about an emergency early and often. First responders therefore must ensure that their contingency plans are capable of meeting our community's needs in a timely manner. That was not the case on Earthquake Sunday, October 15, 2006, when emergency broadcasters and those who should have responded quickly with critical information were caught flat-footed. Citizens should insist that all links in the emergency communications chain have been improved based on lessons learned and perhaps re-learned during our most recent emergencies.

On another topic, over 95% of those present at the meeting voted in favor of supporting a Constitutional Convention that will be on the November ballot.

SOCIAL SECURITY COST OF LIVING INCREASE IS 2.3% FOR 2008

The Social Security Cost of Living Adjustment (COLA) is often the only protection for millions of Americans against inflation. The COLA increase makes sure that all beneficiaries, especially older Americans, have at least one source of income that rises with inflation, and the 2.3% increase for 2008 will help many Americans keep up with rising costs.

In Hawaii, 28 percent of the state's 65+ population (35,000 people) would have incomes below the poverty line if they did not have Social Security.

KOKUA COUNCIL BOARD VOTES FOR TOP FOUR 2008 LEGISLATIVE PRIORITIES

1. LONG TERM CARE: Support for UH Center on Aging, Caregivers, Adult Protective Services /Elder Abuse, LTC Ombudsman services on neighbor islands, LTC financing, Aging in Place.
2. RX PLUS: Require negotiating lower prices for prescription drugs.
3. OPPOSE TORT REFORM: Insurance companies not, malpractice lawsuits, are driving higher premiums for medical practitioners.
4. HEALTH INSURANCE: Rate Regulation: Support appeals, Include Dental & Vision Coverage

Full Legislative Advocacy program for 2008 session will be in the January Newsletter.

AS MEDICARE PART D PREMIUMS RISE, MULTIPLE CONSEQUENCES ENSUES

Increases in monthly premiums in 2008 by Medicare's top prescription-drug plans next year will force as many as 1.6 million low-income beneficiaries to switch plans, according to an analysis of government data. *The Wall Street Journal* cited a report made available by the Washington consulting firm Avalere Health LLC.

Under the law, plans that cost more than the government-set benchmark, cannot automatically offer coverage to low-income beneficiaries. Increases for plans run by Humana Inc. and UnitedHealth Group Inc., the two top players by enrollment—with more than 40% of the market, will therefore have an enormous impact beyond higher prices. UnitedHealth alone insures 650,000 beneficiaries who will have to switch plans, since its offerings next year priced it out of 18 regions.

Low-income beneficiaries will not be the only losers, however. Health insurers have taken note that seniors do not like to change plans if they do not have to, even if it costs a little more, and are hoping older Americans who are not low-income will pay their higher premiums. Humana lured seniors with low, \$9.51 average premiums during the first year it offered these plans. Now Humana is raising that amount to \$25.56 in 2008. In addition, a recent government audit raises concerns that Humana has not done enough to eliminate misleading sales practices to the elderly and disabled. The six-week enrollment season for 2008 starts November 15. Due to the changes, Medicare advocates expect hassles beginning in January, when many enrollees will find themselves dealing with new preferred lists of medicines, or formularies.

LETTER TO THE EDITOR

Wanted to draw your attention to the AARP http://www.aarpmagazine.org/money/funeral_rip_off.html which just came November 30. It has the funeral industry article, *R.I.P. Off* that features Hawaii's predicament.

“A problem occurs when customers try to cancel their policies: many states don't require that funeral homes make full refunds. Also, customers who try to transfer their policies to other funeral homes sometimes have problems. “We're a transient society,” says Robert Biggins, past president of the National Funeral Directors Association. “There's no reason a person's pre-need funds shouldn't [be able to] travel with them.”

The Hawaii legislature passed a bill written by Governor Linda Lingle's administration in consultation with members of the funeral industry. Lingle's measure did include some consumer protections. But it didn't increase the

percentage of funds required to be deposited in trust funds, a key point of industry contention. Jo Ann Uchida, a Lingle administration official, explains that the tougher trust requirement was omitted from the legislation to stave off industry protests, which would have killed the measure.

Sarah Robinson, Hawaii state president of the Funeral Consumers Alliance, offers a blunter explanation. “Basically, [the funeral] industry wrote this bill,” says the consumer advocate. Robinson notes that funeral companies and their lobbyists gave \$11,000 in contributions to Governor Lingle in 2005, and lesser amounts to key legislators.

Uchida insists campaign donations had no influence on the bill-drafting process. “Our usual practice is to try to unveil an initiative with the industry.” “The administration does not, however, extend that courtesy to consumer groups,” Robinson says. *Deborah Jackson*

KUPUNA CAUCUS VOTE FOR PRIORITIES—2008 SESSION

Those present at the November meeting of Kupuna Caucus voted for the issues below as their top priorities. Kupuna Caucus meets the first Friday of every month at 2 p.m., usually in room 229 at the State Capitol. Meetings are open to the public. Discussion is lively and informal, issues are spelled out, and administrators, advocates and legislators provide information.

1. Increase kupuna care base financing
2. Cabinet level Department of Aging
2. Support for Center on Aging Research & Education
3. Long term care financing
3. Expand LTC Ombudsman program to Neighbor Islands
4. Ease restrictions to Adult Protection Services
5. Increase income eligibility ceiling of housing ownership to \$750,000 from \$500,000 in Medicaid program
6. Improve pre-paid funeral trusts to include 100% refunding

KOKUA COUNCIL WINS AWARD FOR INNOVATIVE ADVOCACY

KHON2 Elderhood Project and the Hawaii Caregiver Coalition awarded Kokua Council the 2007 Family Caregiving Award for Advocacy on November 29 during KHON2 television news programs. Cited was Kokua Council's Silver Legislature project in 2005 and the Annual Community Issues Forum. Both programs had to demonstrate an impact on the community. In the case of the Silver Legislature, it was the passage of 10 bills concerning health and support for community based care and the creation of the Kupuna Caucus. The Community Issues Forum brought together policy makers and advocates to identify needs and generate support and collaboration for pertinent bills to be considered by the State Legislature.

Awards were also given to individuals and The Alzheimer's Organization for improving the "quality of life for those who give and receive care."

Big Drug Companies Pay to Keep Less Expensive Generics off the Market

As part of their nearly \$40 million lobbying campaign, big drug company lobbyists have stalled legislation that would make cheaper generic drugs available more quickly, costing the American public billions of dollars. According to a recent review by the Associated Press, the legislation introduced by Sen. Herb Kohl (D-WI) would have prohibited most "reverse payments," settlements in which generic drug manufacturers are paid by name-brand pharmaceutical companies to delay introducing the alternative. The Generic Pharmaceutical Association notes that generics are 30% to 80% less expensive than the originals. A bill to end these settlements has been offered by Sen. Kohl twice, with the "Preserve

Access to Affordable Generics Act," S. 316, waiting in committee. A similar bill in the House of Representatives, H.R. 1432, introduced by Rep. Henry Waxman (D-CA) is also waiting in committee, and none of the legislation has ever been brought to a vote. At the same time, at least a dozen drug companies and their trade associations spent \$38.8 million to lobby issues including that legislation from July 1, 2006, through June 30, 2007. "Congress has a responsibility to protect the American people, not the big drug companies," said Ruben Burks, Secretary-Treasurer of the Alliance. "There is no reason retirees should have to wait years for affordable generic drugs when they are available today."

VOLUNTEER HELP WANTED: The Board of Directors needs a secretary whose duties are to record and disseminate the minutes of the Board meetings and keep all official records. Email and computer access necessary.

Also needed is a membership chair whose duties are to keep records, record attendance at luncheon meetings, and enlist new members. Call Sam Cox, 779-3606 if interested.



c/o Harris United Methodist Church
20 South Vineyard Blvd.
Honolulu, HI 96813

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December 2007

Aloha and Seasons Greetings from Kokua Council:

We thank you for your support in 2007 and ask for your early membership renewal for 2008.

This next year promises some significant challenges as the cost of living in Hawaii continues to escalate. Our costs have also increased, but we are not increasing our dues or luncheon prices, so we're especially counting on you to join or renew your membership.

Kokua Council has just completed its review and selection of key issues that it will support and advocate for in the coming legislative session. You, our members, raised these issues during our Fourth Annual Community Forum held in October. Many of them, such as working to reduce the cost of prescription drugs or improving access to long-term care, are health issues, while others concern improvements in the quality of life for everyone in Hawaii.

Our mission is derived from the requirements our members place upon us.

What we need, to continue our advocacy, is your support through your membership renewal. Basic membership is still only \$5 per year. If you are already a Lifetime Member, you have our thanks for your exceptional contribution, and your membership will of course continue uninterrupted. If you would like to become a lifetime member or make a supplementary donation, your generosity will enable us to continue working toward our goals. Please clip the coupon on page 4 of the newsletter and renew early.

Mahalo,

Larry Geller
President, Kokua Council



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Who Are We?

The **Kokua Council** is one of Hawaii's oldest advocacy groups. There is a \$5 annual membership to defray printing and postage costs. At each meeting, topical issues are presented for discussion and possible action. We embrace diversity and extend a special invitation to any senior or intergenerational minded individual interested in advocating for these important issues in Hawaii." All are welcome. **WHEN** 4th Monday of every month, 11:30 a.m. to 1:00 p.m. **WHERE** Harris United Methodist Church @ Nuuanu and Vineyard Blvd., Ample parking and a light lunch are provided for \$5. **REACH US** c/o Harris United Methodist Church, 20 South Vineyard, Honolulu, Hawaii 96813

Mission: "Kokua Council seeks to empower seniors and other concerned citizens to be effective advocates in shaping the future and well-being of our community, with particular attention to those needing help in advocating for themselves. "

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JOIN KOKUA COUNCIL

Yes! I want to join Kokua Council. Here are my annual dues and my contact information. I understand that my phone number will be added to the Kokua Phone Tree and I will receive the monthly newsletter and occasional e-mails. Our fiscal year starts in January. Please make checks payable to Kokua Council.

INDIVIDUAL MEMBERS	LIFE MEMBER	ORGANIZATIONAL MEMBERS	
____\$5.00	____\$100.00	____\$25.00	DONATIONS _____

Name _____ Phone _____ Fax _____ Email _____

Address _____ City _____ State _____ Zip Code _____

Mail to: Treasurer, Kokua Council, Harris United Methodist Church, 20 S. Vineyard Blvd.,
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