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CABHN FEVER

Walk Against Hunger



Join thousands from across the region for fitness, fun, and the fight against hunger on Sunday afternoon, May 7, 2006.

The Walk Against Hunger is a three-mile walk which begins at the office park of The Hartford Financial Services Group in Hartford's historic west end. The start/finish point features music and festivities. The walk will take place rain or shine. There will be plenty of free and secure parking.

Registration starts at 1PM and walk begins at 2PM from The Hartford Financial Services Group at 690 Asylum Ave, Hartford. To register, go to www.foodshare.org. Walkers are requested not to bring their pets.

There is also a New Haven Walk Againsts Hunger on the same day, sponsored by Webster Bank and starting from East Rock Park. Walk on your own or with a team. Remember, every dollar you raise provides food - and hope - to someone in need.

To register for the New Haven walk, call Maria Burns at (203) 469-5000 or go to: www.ctfoodbank.org.

Latino Money Management Conference

The Connecticut General Assembly's Latino and Puerto Rican Affairs Commission and the Office of the State Treasurer with funding support from Bank of America will be hosting Connecticut's first comprehensive Money Management Conference for Latinos on Friday, June 2, 2006 at the Crowne Plaza Hotel in Cromwell.

This initiative will include a variety of

No Changes Yet to Immigrant Laws

As has been widely reported in the press, Congress is debating significant reforms to our immigration system. The House passed a strict "enforcement-only" bill in December and the Senate is expected to continue examining a number of proposals when it returns from recess on April 24. At this point, there is significant disagreement in Congress as to this issue and it is quite possible that none of the immigration proposals under consideration will be approved this term.

Those of you serving immigrant communities, and especially undocumented immigrants, should understand that **no changes to our immigration laws have been enacted as of yet**, whether to more harshly deal with undocumented immigrants or to provide them with an avenue to legalize their status. There have already been reports of some unscrupulous individuals who are taking advantage of the confusion over this issue and are soliciting undocumented immigrants with promises of assisting them in obtaining "amnesty" under a new law. **Until both chambers of Congress and the President agree on an immigration measure, there will be no new legalization process for individuals who currently lack immigration status.**

Stay tuned for further updates on this important issue.

useful workshops on budgeting, debt management, investing, college planning and much more.

For more information on registering for this event, call Moraima Gutierrez (860) 240-0187 or Sheryle McMillan (860) 952-6387. The fee is \$15 earlybird, \$20 walk-in. Scholarships are available to students, elderly or those who demonstrate hardship.

Attention Summer Job Seekers



Camp Courant is now looking to fill Life Guard and Counselor positions for the upcoming summer camp season. To see the complete job descriptions and to download an application, go to www.campcourant.org. If you would prefer to have an application packet mailed to you, please email Andrea at awilliams@campcourant.org with your name and address, or call her at (860) 241-6320.

Money & Debt Management Handbook Available for Providers

The Connecticut Association for Human Services has published a new handbook, "Your Client's Money: Practical Tools to Promote Family Economic Success." The handbook is geared to community-based providers who help people attain economic self-sufficiency. The 60-page handbook focuses on budgeting, debt management, credit, loans, asset building, and personal financial security, and includes contact information for financial management programs and services offered across the state. The project is funded by The Annie E. Casey Foundation – Making Connections in Hartford and the JP Morgan Chase Foundation. You can access the guide at the CAHS website homepage, www.cahs.org. If you a community-based provider and are interested in the handbook, please call Tracy Helin, Outreach Director, at 860-951-2212, ext. 236.

Medicare Part D: What To Do If Your Prescription Is Denied



Q. If I've been denied a prescription under my Medicare Part D plan by the pharmacist, do I have a right to appeal or ask for an exception?

A. Yes. Since medications are so important for the health of seniors and disabled individuals, Congress established a special exception process for Medicare Part D when a prescription is denied.

The appeal process is complicated and can include several appeal steps, however this basic information will help to get the appeal process started if a prescription is denied.

Under Medicare Part D, prescription drug providers were given a great deal of flexibility in designing their plans. Different prescriptions are covered under different plans. A prescription can be denied if it is not one of the drugs on the plan's formularies (a list of medications covered under the plan). A plan may also impose certain restrictions on the prescriptions it covers. These restrictions are referred to by practitioners as "utilization management" tools. So, a prescription may be denied, even if it is on the formulary, if the plan has a "prior authorization" requirement, imposes quantity limits on prescriptions, or requires the beneficiary to take a plan's preferred prescription before the one prescribed by the beneficiary's doctor. **Be ready to respond quickly if such a denial occurs:**

■ **Know what drugs are on your formulary and what restrictions exist.** The beneficiary should request from his/her plan a list of all of the covered drugs on the formulary and any restrictions imposed by your plan.

■ **Keep the notice from your plan describing the appeal process.** You should have received this notice after you enrolled. If you have discarded it, ask your plan to send you a copy of your appeal rights.

If denied a prescription at the pharmacy:

■ **If you are also a ConnPACE or Medicaid participant,** you have special rights under the state-funded wrap-around program. Tell your pharmacist to bill the State Department of Social Services for your prescription.

■ **Contact your plan** and ask for a coverage determination.

■ **Call the Center for Medicare Advocacy** at 1-800-262-4414. The Center is a non-profit organization that specializes in Medicare law and will be primarily responsible for handling appeals. You can also call your local legal aid office at 203-756-8074.

■ **Understand you have a legal right to appeal and ask for an "exception" to your plan.** In addition to yourself, your representative or your prescribing doctor can request an exception.

Support of your doctor is critical. Your doctor must be willing to explain in writing why your prescription is medically necessary. Always ask your doctor to request expedited consideration.

Medicare Savings Programs

If you are covered by Medicare, you may be able to get assistance to pay for your Medicare premiums, deductibles, and co-payments. The programs that would cover these expenses are commonly referred to as the Medicare Savings Programs and can be applied for at local Department of Social Services (DSS) office.

The CHOICES program can assist in applying for the Medicare Savings Programs. Their statewide toll-free number is 1-800-994-9422.

Medicare Part B beneficiaries pay a premium of \$88.50 each month. Every January, this premium is increased based on cost of living adjustment. This premium is automatically deducted from

your Social Security check. If you are eligible for a Medicare Savings Program, DSS will pay this premium and you will have \$88.50 a month more income.

In determining eligibility, DSS examines your income and assets. The Medicare Savings Programs encompasses three separate programs. Each one has different income and asset criteria. The three programs are:

■ **Qualified Medicare Beneficiary program (QMB)** pays not only your Part B premium, but all other Medicare deductibles and co-payments (up to the Medicaid rate for that service) to medical providers that accept both Medicare and Medicaid. For one person, the gross monthly income cannot exceed \$1,024.00 and countable assets cannot be more than \$4,000.00. For a couple, the income cap is \$1,514.00 and countable assets cannot be more than \$6,000.00.

■ **Specified Low Income Beneficiary program (SLMB)** pays the Part B premium of \$88.50. Gross monthly income for one person cannot exceed \$1,187.40, or \$1,734.00 for a couple. For one person, the countable assets cannot be more than \$4,000.00, or \$6,000.00 for a couple.

■ **Additional Low Income Beneficiary program (ALMB)** pays the Part B \$88.50 premium. Gross income cannot exceed \$1,309.95 for an individual or \$1,899.00 for a couple. There is no asset limit for this program, but unlike the other two programs, it is not an entitlement and has limited funds.

Medicare Savings Programs can help with Medicare premiums, co-payments, and deductibles, and can provide a subsidy for the new Medicare Part D prescription drug program. If you are on one of the Medicare Savings Programs, you are automatically enrolled in a low income subsidy that will cover your Part D Plan's premiums, deductibles, and limit your co-payments to \$1.00 to \$5.00 per prescription.

The income caps on these programs are adjusted in January and April each year. Up to date information on these programs, including an application form, is available on the Connecticut Legal Services' website at www.ctelderlaw.org



Impact of New Federal TANF Rules on Connecticut

In the federal Deficit Reduction Act of 2005, the federal government changed the method for calculating how states meet the work participation rate required by the federal TANF statute. Under the new rules, Connecticut will have to show that at least 50% of the families required to participate in work activities under federal rules are engaged in approved activities. Currently, Connecticut is at about a 25% TANF participation rate.

The federal Department of Health and Human Services will issue regulations which define what constitutes approved work participation activities by June 30, 2006. Until these regulations are published, it is hard to know what actions Connecticut should take to meet the increased work participation requirements.

However, the Department of Social Services has developed information about where Connecticut stands now:

Families receiving TFA cash assistance:	22,555
Families not required by federal law to engage in work activities:	10,449
This includes	
families in which only children are receiving assistance:	8,076
and families with a child under the age of one:	2,373
Families required to meet federal work participation requirements:	12,106
Families currently meeting federal work participation requirements:	3,018
(24.9%)	
Working 30 or more hours per week	748
Working combined with other eligible activity	1,084
Vocational education for 30 hours	724
Jobs Search	462

To meet the 50% participation rate, Connecticut will need to double the number of families engaged in federally approved activities.



Report: Higher Education Benefits Welfare Recipients

The Institute for Women’s Policy Research (IWPR) released a new report recommending greater access to higher education for low-income families. The report, titled *Resilient & Reaching for More: Challenges and Benefits of Higher Education for Welfare Participants and Their Children*, examines the effects of higher education for America’s welfare participants. IWPR surveyed welfare participants and program administrators to explore higher education experiences of low-income mothers and fathers and the effects it had on their lives and the lives of their families and communities.

The study finds that despite the challenging circumstances, higher education improves welfare families’ income, expands their children’s horizons, and causes positive spillover effects in their communities.

IWPR makes a number of policy recommendations aimed at expanding access to higher education for low-income families:

- TANF participants should be allowed to access post-secondary education for their full TANF eligibility period;
- Participants should be permitted to count classroom time and study time as work;

Federal Budget Update

The U.S. House of Representatives went on their April break without having adopted a House Budget Resolution. These issues will come up again when Congress reconvenes. Here’s some resources that will help you keep up to date on federal budget issues.

The national Coalition for Human Needs, an alliance of national organizations working together to promote public policies that address the needs of low-income and other vulnerable people, has launched the Opportunity for All Campaign to fight for a federal budget that protects services and benefits for low and moderate income Americans. To learn about the Campaign and sign up for e-mail alerts, go to the Coalition’s website - www.chn.org - and follow the links to the Opportunity for All Campaign page.

Connecticut Voices for Children is a resource for federal budget information with a focus on the impact on Connecticut. Visit their website - www.ctkidslink.org - for fact sheets and other information. To join their Ad Hoc Federal Budget listserv, contact Katie McKeon - katiem@ctkidslink.org.

For more detailed information and resources so that you can train others on state and federal budget issues, go to the Connecticut Voices for Children “Train the Trainers” session - Tuesday, May 23 8:45 - 12:00 - Graustein Memorial Fund, One Hamden Center, 2319 Whitney Avenue, Suite 2B, Hamden. To register, contact Taly Bialostocki at taly@ctkidslink.org or (203)498-4240 ext 199.

- The cap on access to higher education to welfare recipients should be eliminated;
- The real value of Pell Grant awards should be increased, making higher education more affordable.

The full report can be accessed at www.iwpr.org.

Save the Dates!



"Inventive Views" Lecture Series

May 9 - Sr. Mary Scullion, Executive Director of Project H.O.M.E. in Philadelphia will talk about the cutting edge model they have used to leverage tens of millions of dollars to house, employ and educate hundreds of the city's working poor residents.

May 18 - Lorna Bourg, President of Southern Mutual Self Help Association will speak about the proven innovations in empowering pervasively poor, rural families and their organization's most recent work with victims of Hurricanes Katrina and Rita.

June 8 - Connecticut State University Chancellor David Carter, and Wick Sloane will discuss what needs to happen to make higher education attainable for young adults who are poor.

"Inventive Views" takes place at the Lyceum, 227 Lawrence Street, Hartford. Networking and continental breakfast begin at 8:00 a.m., with the lecture beginning at 8:30. Tickets for individual sessions are \$25 each for non-members, \$20 each for Lyceum members. More information may be obtained by contacting Lyceum Resource and Conference Center manager Tracy Dumont at 860-244-0066 or email tracy@ctpartnershiphousing.com

From *Housing Policy Briefs*, a twice monthly update of information on affordable housing and solutions to homelessness in Connecticut published by the Partnership for Strong Communities.

CABHN Meetings held 1st Friday of the month

9:30 - 11:30 am

Upcoming Meeting:

Friday, June 9

The Lyceum
227 Lawrence St., Hartford

Topic:

Legislative Session Wrap-Up

Universal Health Care Models

Planning for the Coming Year

The Connecticut Alliance for Basic Human Needs (CABHN) is a statewide network of individuals, community groups and organizations which supports and promotes advocacy on low-income issues. For more information, please call (860) 278-5688.

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CABHN (Connecticut Alliance for Basic Human Needs)**
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