

# Choosing Prescription Drug Coverage Wisely

For the first time ever, prescription drug coverage will be available to everyone eligible for Medicare.

Since enrollment in the program is not automatic, consumers will need to sign up between November 15, 2005, and May 15, 2006 or risk paying more for coverage later on.

Medicare beneficiaries can choose between two ways of receiving prescription drugs. The first is signing up for a prescription-drug-only plan, or PDP; the second is

choosing a Medicare Advantage plan.

Those with limited incomes will pay no premium or deductible, or a reduced cost with no gap in coverage.

What are the differences between these alternatives? A PDP plan lets people with Medicare add private drug coverage to their existing benefits.

Those who opt for Medicare Advantage select one health plan in

their area that will cover all aspects of care — including traditional benefits like hospital and doctor's office visits, as well as the new drug benefit and others.

Private companies sponsoring PDP and Medicare Advantage coverage will be marketing many different plans, so consumers should weigh their options carefully before making a decision.

Medicare recipients can identify programs in their area and compare offerings online at [www.medicare.gov](http://www.medicare.gov) or by calling 1-800-MEDICARE.

This will allow them to examine monthly premiums for each plan. Then, they should consider the prescriptions they take as well as other

health care needs and determine which option provides the right level of coverage at the best cost.

Beneficiaries should analyze their current coverage versus that offered under the new plan to see if enrolling is the right choice for them. Those with retiree health benefits should consult their former employer or union to address any questions they have.

People with Medicaid will receive targeted information about their options.

Consumers should also consider the quality of care offered by the plans in their area.

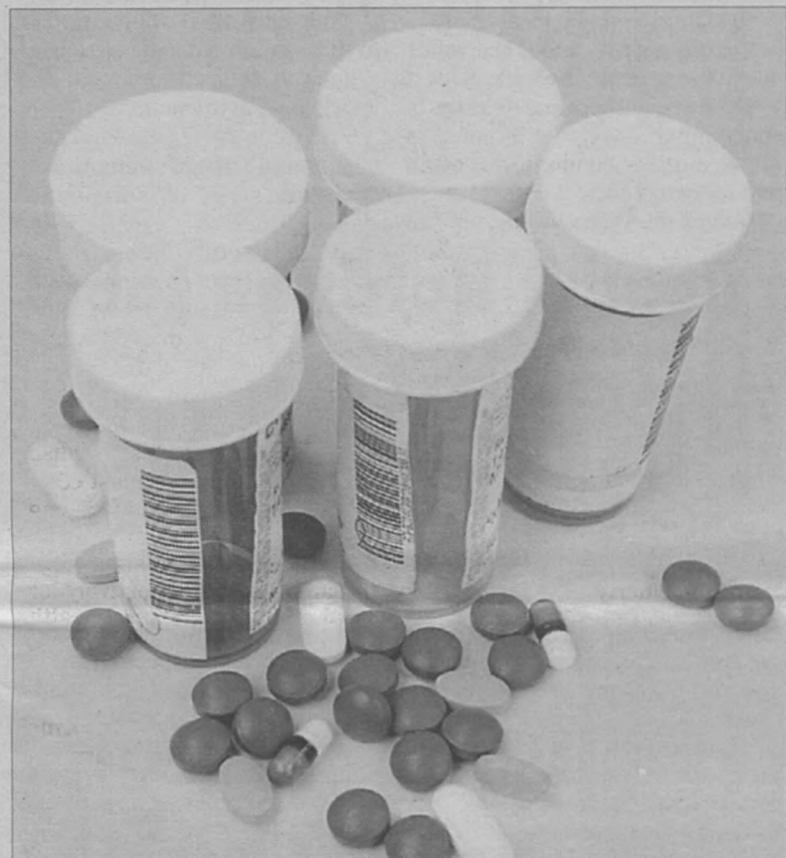
The National Committee for Quality Assurance and Medicare offers online resources that allow

people to compare plans for themselves.

"It's important for people with Medicare to get prescription drugs," said Jack Ebeler, president and CEO of the Alliance of Community Health Plans, whose members participate in Medicare Advantage.

"The best coverage options offer comprehensive benefits, high-quality, well-coordinated care and lots of experience in Medicare in their communities."

On the Net:  
Alliance of Community Health Plans site: <http://www.achp.org>  
National Committee for Quality Assurance site: <http://www.ncqa.org>



## Snoring May Point To Other Problems

### Did You Know?

While snoring affects many people and is, for the majority of people who snore, essentially harmless, for certain people snoring could be a telltale sign of sleep apnea, a very dangerous condition where people actually stop breathing for extended periods of time while sleeping.

According to the American Sleep Apnea Association, sufferers of sleep apnea can stop breathing hundreds of times throughout a typical night, with stoppages lasting up to a minute or longer.

The most common form of sleep apnea is Obstructive Sleep Apnea (OSA), which is caused by a blockage of the airway that results when soft tissue in the rear of the throat collapses and closes during sleep.

These pauses in breathing reduce blood oxygen levels, causing strains on the heart and the cardiovascular system, increasing the likelihood of cardiovascular disease as a result.

Someone who is suffering from sleep apnea will awaken several times per night gasping for breath. Also, those with sleep apnea will frequently feel sleepy during the daytime.

Overweight men above the age of 40 are most susceptible to sleep apnea, but ultimately anyone can suffer from the disorder.

While treatments for apnea are available, underestimating this potentially fatal disorder and writing it off as just plain old snoring have resulted in a number of cases going undiagnosed, oftentimes until it is too late.

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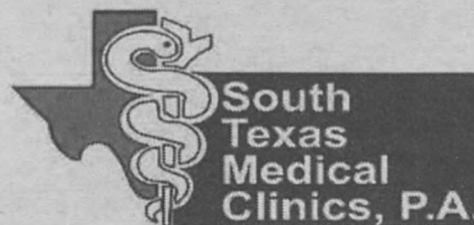
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