

New Medicare Part "D" Drug Benefit Intensifies Competitive Drug Plans' Marketing Efforts

The new Medicare Part D, authorized by Congress to provide prescription drug benefits for the nation's aging population, will take effect on January 1, 2006.

Starting this October, beneficiaries have been inundated with information about the specific plans available in their area. On November 15, beneficiaries can start enrolling in the Medicare drug plan of their choice. For coverage to begin on January 1, 2006, enrollment has to occur prior to December 31, 2005. If enrollment occurs after May 15, 2006, beneficiaries may be faced with increased monthly premiums.

ICA is urging all members to help educate Medicare beneficiaries in their practices to avoid being needlessly stampeded into managed care plans, and to avoid the many scams that are reportedly already operating, looking to victimize elderly patients. *No Medicare beneficiary has to enroll in a managed care plan to obtain drug coverage. That option does exist, but it is not a requirement.*

To access the new benefit, Medicare beneficiaries have two options:

- Keep standard Medicare with supplemental insurance and add only a drug benefit plan. (This drug plan is now known as Part D)
- Enroll in a privatized managed care plan (Medicare Advantage, known as Part C) that includes Medicare Parts A and B (doctor and hospitalization coverage) and a drug benefit.

Medicare beneficiaries do not have to enroll in Part D; participation is voluntary. If beneficiaries have good coverage elsewhere, they may not need it. No one can be excluded or charged higher premiums for health reasons or pre-existing conditions. Benefits are tied to the beneficiary's income, so that those with smaller incomes may qualify for additional coverage.

The Part D benefit is not free. It has

been estimated that the average monthly premium in 2006 will be \$32.00. Plans also vary and there are many competing companies authorized to provide this benefit on Medicare's behalf. In the State of Michigan alone, 17 general plans and 9 managed care plans are marketing to consumers, creating great confusion and concern among senior citizens.

ICA urges all Medicare beneficiaries to study the options closely, ask questions, especially regarding the availability and terms for accessing chiropractic care through any managed care plan, and to remember: no one has to enroll in a managed care plan to obtain the new drug coverage. Medicare law provides that all authorized benefits must be available, whether a beneficiary uses Part B, in which one can choose any provider for care, or Part C, the managed care option.

While all benefits are required to be available, the record has shown that access to chiropractic care in Medicare managed care plans has been somewhat more difficult, and beneficiaries are strictly limited in their choice of doctors of chiropractic to providers "approved" by the managed care plan managers.

Additional information on the new drug benefit program can be obtained from the federal government on the official Medicare website at <http://www.medicare.gov/medicarereform/drugbenefit.asp> or from the American Association of Retired Persons (AARP) at 1-888-687-2277, or on-line at: http://assets.aarp.org/www.aarp.org/_articles/health/medicare_d_full.pdf.

**For more information visit:
www.medicare.gov/medicarereform/drugbenefit.asp**

Another Milestone in Chiropractic History

ICA's Council on Chiropractic Philosophy graduates first group of Philosophy Diplomates

It was an historic and happy occasion. Thirty-eight doctors of chiropractic received their diplomas and green blazers proclaiming them Diplomates in Philosophical Chiropractic Standards (DPhCS) on Saturday, November 12th at the Philosophy Council's Annual Conference in Fort Worth, Texas. This is the first group of DCs to graduate with a Diplomate in Philosophical Chiropractic Standards.

The graduates received their credentials from Dr. Guy Riekeman who had encouraged and supported the establishment of a philosophy program while at Palmer College. The late Dr. Barge had headed up the program and also conceived of the idea of ICA expanding its postgraduate offerings to include a Diplomate in Philosophical Chiropractic Standards as a way of renewing interest in the study of chiropractic philosophy and its application to life and the chiropractic practice.

During his commencement address Dr. Riekeman remembered Dr. Barge with affection and humor and said he was just standing in for Fred as he could not be there. He charged the new "chiropractic philosophers" to "defend and ensure the authentic transmission of the philosophy of chiropractic, unsullied, to this and future generations." He also reminded the Diplomates that for them this diploma was not the end but just the beginning.

Dr. Rob Sinnott, chair of the ICA Philosophy Council predicted that the profession would be seeing much more of the DPhCS graduates in the future as the application of their knowledge brings art and science into a chiropractically acceptable direction.

"The profession has wanted to see unity of thought that aligns with the experience of the true practitioners and their patients," he said. "Chiropractic Philosophy affords that universal under-



Commencement speaker and President of Life University, Dr. Guy Riekeman (l) presents Dr. John Hobday of Minnesota with his DPhCS diploma at ICA's Annual Philosophy Conference held November 12th at Fort Worth, Texas.

standing to bridge those gaps in research, education and clinical adjustive technique. These DPhCS graduates are the first step in this process of unity of thought."

The theme of the Philosophy Conference this year was "Integration of Chiropractic Philosophy in Chiropractic Research" and it was only appropriate that faculty heading up or working in the Research Departments of some of the colleges were speakers and/or presenting papers. Speakers included Dr. Bill Decken (Professor, Sherman College), Dr. Yvonne Villanueva-Russell (Professor, Texas A&M University), Dr. Ralph Boone (Director of Research, Sherman College), Dr. Daniel Gonzalez (Researcher, Parker College and private practitioner), Dr. Eric Russell (private practitioner) and Dr. Joan Fallon (private practitioner). The lectures and 14 paper presentations were thought-provoking and insightful. Papers were presented by doctors in private practice as well as faculty from different chiropractic colleges.

"It was an excellent program," said a doctor who had registered just to get his CE hours. "I had no idea it would turn out to be so interesting, I'm glad I came. It has given me a new perspective on a lot of things and I met some wonderful chiropractors."

If you want to be part of this very committed and motivated group of chiropractic practitioners, join the ICA Philosophy Council. Call 1-800-423-4690. Students are also welcome.

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