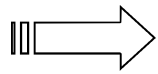


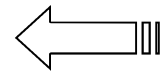
CINCINNATI MILITARY OFFICERS NEWS

VOL 31 No. 4
July 2004

GREATER CINCINNATI CHAPTER MILITARY OFFICERS ASSOCIATION OF AMERICA
AN AFFILIATE OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA



Dues for 2004 are due – please see page 5!



LUNCHEON: SBP (Survivor Benefit Plan)

WHERE: HOLIDAY INN—Riverfront
660 West 3rd Street, COVINGTON, KY

WHEN: FRIDAY, 6 August 2004

TIME: 11:30 AM – Social Time

12:00 PM – Luncheon Program follows Luncheon

Featuring: BG Thomas O'Brien

This is an important program which will review MOAA's current initiative to improve the existing plan. Come hear what changes have been made and what changes may be in the future. BG O'Brien has briefed us before on SBP, but come and hear the latest. It is sure to be an enlightening brief.

LUNCHEON RESERVATION: Friday, 6 August 2004—Holiday Inn—Riverfront, Covington, KY.

Name: _____ **Rank & Service:** _____ **Spouse/Guests:** _____
(ARE YOU A NEW MEMBER, OR FIRST TIME OUT? _____)

Entrée choices: (Includes rolls, butter, salad, vegetables, starch, and beverage)

BAKED COD _____
COBB SALAD _____

Total Reservations _____ @ \$16.00 = Total \$ _____

Make Checks payable to GREATER CINCINNATI CHAPTER/MOAA and mail to **LTC JAMES HOEH, 3027 Queen City Ave., Cincinnati, OH 45238-2432**, (Phone (513) 481-4045) or email: rakkasan@fuse.net. Please make reservations NLT 4 August. No cancellations after that date.

2004 CHAPTER OFFICERS AND BOARD

(phone #'s are area code 513 unless noted)

Executive Committee

President	1LT John Erby, AR	777-1538
Immed PP	CAPT Clyde Middleton, NA	859 331-1879
1st VP	LT Chuck Kenny, NA	489-2957
2nd VP	1LT Richard McConn, AR	871-4193
3rd VP	vacant	
Secretary	MAJ Gary Thomson, AR	859 689-2799
Treasurer	LTC Paul Fellingner, AR	451-9881
Chaplain	vacant	
Dir Govt Rel	CAPT Clyde Middleton, NA	859 331-1879
Past Natl Bd	MAJ Isaac Mincy, AF	542-6145

State Council

Delegate	LTC James Hoeh, AR	481-4045
Alt Delegate	vacant	
3 rd V.P.	CAPT Jack Meyer, NA	489-7361

Committees

Program	COL Bob Greene, AR	859-689-4321
Arrangements	LTC Jim Hoeh, AR	481-4045
Membership	LT Chuck Kenny, NA	489-2957
Goodwill	LTC Earl Nichols, AR	859 261-4266
Personal Affairs	COL Dean Smittle, USAF	922-6018
Historian	vacant	
R.O.T.C.	1LT John Erby, AR	777-1538
CinMoaaNews	CWO3 Kym Mader, NA	759-0852

Service Representatives

Army	1LT John Erby	777-1538
Navy/CG/PHS	CAPT Jack Meyer	489-7361
Air Force	LTC Jim Sholar	859 384-2922
Marine Corps	MAJ Parker Lillie	281-5807

PURPOSES OF THE GREATER CINCINNATI MOAA CHAPTER

The purposes of Military Officers Association of America as stated by national are printed on the outside of each Newsletter. The corresponding purposes of our Chapter as stated in our BYLAWS, Article II are:

- To promote the purposes and objectives of the Military Officers Association of America
- To foster fraternal relations among retired, active and former officers of the uniformed services.
- To protect the rights and interests of personnel of the uniformed services and their dependents and survivors.
- To provide useful services for members and their dependents and survivors.
- To serve the community and the nation.

Your officers and Board members welcome your comments and suggestions on steps that may be taken to strengthen our Chapter and its benefits to all members.

LOCAL Chapter:

CinMoaa News is published to arrive at your home 10 days before each meeting. Articles and corrections for the News must be in the hands of editor by 4 weeks before each meeting date. – Mail to CinMoaa News, 8099 Pepper Pike, West Chester, OH 45069. Or E-mail chmader@fuse.net.

For MOAA National information:

Visit the MOAA Web Site - INTERNET ADDRESS

[HTTP://www.moaa.org](http://www.moaa.org)

MEETINGS - Mark your Calendars NOW!

REGULAR MEETINGS FOR 2004 (all at Holiday Inn- Riverfront, Covington)

Fridays: *Feb 6 (lunch), Apr 2 (lunch), **June 11 (lunch), **Aug 6 (lunch)**, Oct 1 (lunch), Dec 3 (lunch)

BOARD MEETINGS - Naval Reserve Center - Gilbert Ave & Victory Parkway,

Fridays at 1300 hrs. In 2004: January 2, March 5, May 7, July 2, September 3, November 5.

Spouses and guests are welcome at all meetings.

* Location change—Clarion, Blue Ash

** Date Change

NEXT MEETING

The presentation for the next meeting in October was not finalized at time of this publication.

TAPS

None Reported

If you know a member of MOAA who has past away, please let us know so we may pass it on.

MOAA UPDATES

Data Match Reveals Glitch for Some Disabled Beneficiaries - When a military retired beneficiary (including retirees and their spouses) under the age of 65 becomes medically disabled and qualifies for Medicare coverage, they must enroll in Medicare Part B to retain their TRICARE eligibility. That's the law.

But many of these individuals were never formally notified that they would be denied TRICARE services and payment of claims for care they receive if they didn't enroll in Part B. In other cases, many individuals were led to believe that they didn't need to enroll in Part B because (they believed) they had TRICARE coverage. The Department of Defense reinforced that belief by continuing their TRICARE coverage for years, despite their failure to enroll in Medicare Part B.

In mid-April, the Defense Department conducted a data match with Medicare and discovered nearly 26,000 disabled beneficiaries under age 65 who were not enrolled in Part B. Almost 12,000 of these individuals have been using TRICARE as their primary source of care, and TRICARE has paid claims for Part B-covered services.

For a short period of time in April (after the data match), DEERS flagged these individuals as ineligible for TRICARE and TRICARE stopped paying their claims. When the matter was raised to DoD leaders, they did the right thing by reinstating these beneficiaries' TRICARE eligibility until other options could be considered and a fairer solution found. But now that beneficiaries have been identified, the sticky question of recoupment for claims paid erroneously still must be addressed. The government has the authority to grant recoupment waivers on a case-by-case basis. That would be a nightmare for these 12,000 beneficiaries, not to mention all the red tape hassles for all parties involved.

MOAA and The Military Coalition have urged the Department of Defense to waive any recoupment from these beneficiaries, and we've been gratified that Pentagon leaders seem to support this. We are also working with the House and Senate Armed Services Committees to ask them to approve a blanket waiver authority if that proves to be the only way to provide permanent relief.

Part B Special Enrollment Period Planned - We have reported previously that the Medicare Modernization Act of 2003 requires Medicare to conduct a "special enrollment period" during 2004 for uniformed services beneficiaries who are eligible for Medicare Part A but who have not enrolled in Part B. Defense health officials have been pressing Medicare hard to implement the Special Enrollment Period provisions and publish the guidelines. But wheels of the bureaucracy move slowly. According to our sources, Medicare must publish the guidelines in the Federal Register and provide a 60-day comment period before the provision can be implemented. As a result, we expect the open enrollment period to occur sometime in September or October.

Importantly, we have learned that CMS plans to automatically enroll every Medicare-eligible beneficiary who is not currently enrolled in Part B. Letters will be sent to each beneficiary explaining what is being done, and each individual will have the opportunity to decline enrollment if they so choose.

Beneficiaries will have the option to elect Part B coverage effective on the first day of the following month or any earlier date back to January 1, 2004. By electing an earlier date of coverage, new enrollees under 65 will not have any TRICARE costs during the earlier period that may be subject to recoupment (see item above).

We'll provide additional details as they become available.

MOAA UPDATES (continued)

New Pharmacy Contract Blindsides Beneficiaries on Generic Substitutes - One of the most problematic issues in the Defense Department's (DoD) pharmacy program has been the policy requirement to substitute generic drugs for brand-name pharmaceuticals whenever a generic version exists.

The problem got worse with the implementation of the new pharmacy contract on June 1, when DoD arbitrarily voided all previous medical necessity rulings - effectively making those beneficiaries jump through the same hoops again, even for refills of previously approved brand-name drugs.

On one hand, generic substitution is a normal cost-control policy that is a key element of almost all pharmacy plans. If the generic doesn't work for the beneficiary, causes adverse side effects, or under certain other circumstances, the beneficiary's doctor can assert that there is a medical necessity to prescribe the brand-name drug. If DoD approves the medical necessity determination, the beneficiary can get the brand-name drug for the normal \$9 copay.

On the other hand, DoD doesn't make it easy to get a medical necessity determination. It requires the doctor to call a specific TRICARE phone number and justify the decision to TRICARE pharmacy contractors. But DoD hasn't made that number widely available, and frustrated doctors sometimes find themselves having to make several calls.

Meanwhile, beneficiaries often have to make another appointment with their doctor (and pay another copay) to discuss the generic vs. brand-name issues and ask the doctor to make the "medical necessity" call, if appropriate. Providers often charge an extra fee (up to \$100 in some cases) for these administrative efforts.

MOAA was very disappointed with the policy decision to void all previous medical necessity decisions on several counts. That change was never discussed in any of DoD's meetings with beneficiary groups. Beneficiaries who have been getting brand-name drugs received no advance notice -- learning of the brand-name denial at the pharmacy, and found themselves forced into accepting an inappropriate generic or paying the full (often very expensive) cost out of their pockets. Worse yet, beneficiaries haven't been told how to obtain new medical necessity determinations.

This week, MOAA complained to senior DoD health officials that, at the very least, prior medical necessity determinations should be honored until completion of any necessary verification review. Further, the Defense Department needs to broadly disseminate the specifics of the medical necessity approval process in every DoD pharmacy publication.

To their credit, DoD leaders acknowledged the inequity and have initiated both short- and long-term fixes. By next week, the computer systems will be updated to override the "generic substitute" rejection for any brand-name drug that has been dispensed to the beneficiary within the last 6 months. This grandfathering will be good for 120 days, to allow affected beneficiaries time to renew the medical necessity determination. For the longer term (in two to three months), DoD will send individual notifications to the affected beneficiaries, providing them information on the medical necessity determination process.

In the meantime, here's a synopsis of the process to obtain medical necessity documentation:

If you have a brand named prescription that has a generic equivalent - you can obtain the brand named drug at the \$9 brand-name copay with documentation of medical necessity.

Your doctor must provide the following information: *Beneficiary's name *Date of Birth *Sponsor's Social Security Number *Home address Most important, the doctor must provide the specific reason why he believes you need the brand-name medication instead of the generic (i.e., generic medication has proven ineffective; the patient previously experienced adverse reaction to the generic; the patient has been successfully treated on the brand-named medication and is stable, etc.). Your doctor can call ESI at 866-684-4488 to get an immediate decision, or the information can be faxed to 1-866-684-4477 for a decision within 24 to 48 hours.

Beneficiaries and providers should be aware that merely writing a note on the prescription is NOT sufficient to successfully process the prescription.

If the medical-necessity request is denied, you have the right to an appeal. Call 1-866-363-8779 to inquire about the reason for the denial and find out how to file the appeal.

2004 DUES ARE DUE! Please pay now- IF you haven't done so.

To determine whether your dues are paid, please check your address sticker on the other side of this form. **The last two digits on the top line indicate the latest year for which your dues are paid.** (Life members show LIFE). If your two-digit number is 03, please return this form (with your name sticker on reverse) along with a check for your dues. Please mark your selection of dues (one year, multi-year or life).

Please mail form and check ASAP to Maj. Gary Thomson, 2515 Flagstone Court, Burlington, KY 41005.

Membership Renewal. Greater Cincinnati Chapter / MOAA

Your email address please: _____

Regular Member ___\$28 for three. ___\$19 for two ___\$10.00 for one year

Auxiliary Member (as the surviving spouse of a deceased officer)

___\$14 for three ___\$9.50 for two ___\$5.00 for one year

Please renew as a LIFE member. ____ (Please circle amount in fee schedule.)

LIFE MEMBERSHIP FEES		
(Fee is based on your age, nearest birthday)		
	Regular	Auxiliary
Age up to 55	\$161.25	\$80.00
Age 56 to 70	\$127.50	\$63.75
Age 71 to 89	\$ 93.75	\$46.90
Age 90 and over	\$ 10.00	\$ 5.00

Make check payable to: **Greater Cincinnati Chapter / MOAA**

Mail Renewal form and check to:

Maj. Gary Thomson, 2515 Flagstone Court, Burlington, KY 41005

----- cut here ----- **Dues Form** -----cut here-----

LAST MEETING

With approximately 50 people in attendance the chapter was presented with a 30 year Anniversary Plaque by MGEN Charlie Cooper USAF Ret, State President. We had the several charter members present to accept the Plaque. We also got to hear "The Rest of the Story" by our own member Tom Griffin. He gave us a look at what happened to the remaining Raiders and where they went next, although never flying together as a unit again. He gave his account of how he was downed and his ordeal as a POW for 22 months and how they tried to tunnel out to gain freedom.

CINCINNATI CHAPTER GOLF

The Dayton Chapter of MOAA has offered to host a golf outing for the Cincinnati and Columbus chapters in lieu of the annual "Little Brown Jug" golf match between the Cincinnati and Dayton chapters

This notice is a solicitation of interest, even though no dates have been considered at this time. Making this an outing instead of a match will reduce its competitive nature and should provide more enjoyment for golfers of any level. There has also been no determination of cost, format, etc.

Our Chapter must indicate to our level of interest to determine whether it is worthwhile for Dayton to proceed. If you think you would be interested in participating in this outing, please contact Paul Fellingner, (513) 241-1149 (office) or (513) 451-9881 (home) by August 1st. Specific information about the outing will be provided to those who respond, as it is known.

ALL HANDS! Help Celebrate MOAA's 75th Anniversary

In the past 55 years, MOAA Scholarship awards have helped send nearly 7500 young adults to college - awards funded by generous gifts of MOAA members. 100% of contributions go direct to students as grants and loans. The loan repayment rate exceeds 90%.

The 75th anniversary Scholarship Fund drive goal is \$7.5 million - which will help an additional 250 needy deserving students. Your board supports this project and encourages each member to make a contribution, in **ANY** amount possible. There are three easy ways to donate: Via the internet - www.moaa.org, Call 1-800-234-6622, or Mail a donation to: 75th Anniversary Campaign, Dept. 889, Alexandria, VA 22334-0889.



Greater Cincinnati Chapter
 MILITARY OFFICERS ASSOCIATION OF
 AMERICA
 2515 Flagstone Court
 Burlington, KY 41005-9341



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***PURPOSES OF
 MILITARY OFFICERS
 ASSOCIATION
 OF AMERICA***

- TO include and stimulate love of country and flag;
- TO defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- TO advocate military forces adequate to the defense of our country;
- TO foster fraternal relations between all branches of the various services from which are members are drawn;
- TO further the education of children of service personnel;
- TO aid active and retired personnel of the various services from which are members are drawn and their dependents and survivors, in every proper and legitimate manner;
- TO present their rights and interests when service matters are under consideration; and
- TO foster the integrity and prestige of uniformed service.

—from the Preamble to the Association's Bylaws