## **Premiums hike for top** Medicare drug plans

ALONSO-ZALDIVAR, **Associated Press** 

WASHINGTON (AP) — Seniors enrolled in seven of the 10 most popular Medicare prescription drug plans will be hit with doubledigit premium hikes next year if they don't shop for a better deal, says a private firm that analyzes the highly competitive market.

The report Monday by Avalere Health is a reality check on the Obama's administration's upbeat pronouncements. Back in August, officials had announced that the average premium for basic prescription drug coverage will stay the same in 2013, at \$30 a month.

The administration's number is accurate as an overall indicator for the entire market, but not very helpful to consumers individually since it doesn't reflect price swings in the real world.

"The average senior is going to benefit by carefully scrutinizing their situation, because every year the market changes," Avalere President Dan Mendelson said. Avalere crunched the numbers based on bid documents that the plans submitted to Medicare.

The report found premium increases for all top 10 prescription drug plans, known as PDPs. However, the most popular plan — AARP MedicareRx Preferred — is only going up 57 cents per month nationally, to \$40.42 from the current \$39.85.

The seven plans with doubledigit premium increases were: the Humana Walmart-Preferred Rx Plan (23 percent); First Health Part D Premier (18 percent); First Health Part D Value Plus (17 percent); Cigna Medicare Rx Plan One (15 percent); Express Scripts Medicare-Value (13 percent); the HealthSpring Prescription Drug Plan (12 percent); and Humana Enhanced (11 percent).

Another two plans in the top 10 also had single-digit increases. They were the SilverScript Basic (8 percent) and WellCare Classic (3 percent)

On the plus side for consumers, a new low-cost plan entered the market. Premiums for the AARP MedicareRx Saver Plus Plan will average \$15 a month nationally,

although it won't be available everywhere. That's \$3.50 less than the current low-cost leader, the Humana Walmart plan, whose premiums are rising to \$18.50.

The new AARP plan is run by UnitedHealth Group Inc., the nation's largest health insurance company. United pays AARP for the right to use its name on a range of Medicare insurance products, a successful business strategy that has proven lucrative for both partners. When Humana and Walmart teamed up to offer their low-cost plan in 2011, United felt the com-

Medicare spokesman Brian Cook did not dispute the Avalere estimates. "We continue to encourage seniors to shop around and find the plan that works best for them," he said.

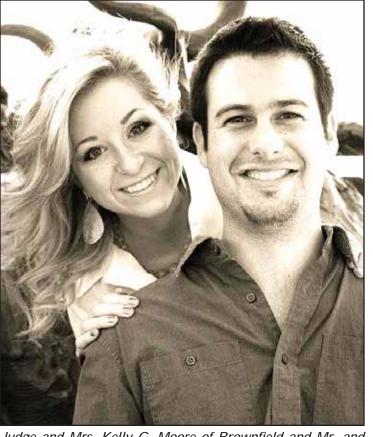
Medicare's open enrollment season starts Oct. 15, and beneficiaries have a wide variety of choices of taxpayer-subsidized private prescription plans. Seniors and family members can use the online Medicare Plan Finder to input individual prescription lists and find plans in their area that cover them.

About 90 percent of Medicare's nearly 50 million beneficiaries have some form of drug coverage, with more than 17 million enrolled in private plans through the prescription drug program.

The Avalare numbers did have one silver lining for the Obama administration. When the projections are tweaked to account for seniors switching to lower-cost coverage, premiums for 2013 are likely to remain steady.

Separately, the administration recently announced that average premiums for Medicare Advantage insurance plans will barely inch up next year on average, while enrollment in the private medical plans will continue to rise. Many Medicare Advantage plans also combine prescription drug coverage in one

But the biggest premium announcement is yet to come. Virtually all seniors pay the Part B premium for outpatient care, including those with traditional Medicare as well as those in private plans. Currently \$99.90 a month, the Part B premium it is expected to rise next year



Judge and Mrs. Kelly G. Moore of Brownfield and Mr. and Mrs. Bart Salmon of Houston are pleased to announce the engagement and approaching marriage ceremony of their children, Mr. Kent Moore and Miss Kelsey Salmon, both of Arlington. The bride-elect is a 2007 graduate of Cypress Christian High School and a graduate of Dallas Baptist University with a Bachelor of Arts in biblical studies. She is currently working to earn a master's degree in communications from the same university, where she also works as a Coordinator of Student Success. The groom-tobe is a 2006 graduate of Brownfield High School and a 2009 graduate of the University of Arlington with a Bachelor of Arts in journalism. He works at Crossroads Animal Clinic in Arlington. The couple will exchange wedding vows in a doublering ceremony Sunday, December 16, 2012 in Arlington. Following the ceremony, the couple will make their home in Arlington.





Domingo and Olivia Vasquez of Brownfield celebrated their 50th wedding anniversary September 27, 2012 with a family dinner September 8 at Platinum Steakhouse and a week-long vacation to Ruidoso, N.M. Domingo Vasquez and the former Olivia Franco were married September 27, 1962 in Brownfield. They have seven children, Gilbert Vasquez and his wife Rachel, Angie Garcia and her husband Juan, Alice Gomez, Christopher Vasquez, Reyna Vasquez, Cristela Vasquez and Teresa Ramon and her husband Stephen, all from Brownfield; 13 grandchildren and eight great-grandchildren. Mr. and Mrs. Vasquez love spending time with their kids, grandkids and their brother, Alex, and sister, Lydia, and all of the nieces and nephews. They feel blessed to have such loving family.



## Area's Best Business Review Presented by: Metro News ©2012 All Rights Reserved. 1-800-580-1039

## NATIONAL FLEA MARKET OF LUBBOCK Are you ready for a fun-filled shopping experience? Bring the whole family out to NATIONAL FLEA

MARKET OF LUBBOCK located at 1808 Clovis Road in Lubbock, phone (806) 744-4979. You will enjoy browsing and looking at the items from various venders and booth renters. NATIONAL FLEA MARKET OF LUBBOCK is a bargain hunter's paradise. They have everything from new and used furniture, lamps, wall decorations, clothing, electronics and many other items. They have an endless selection for antique lovers, and if you are looking to make a business out of your hobby, NATIONAL FLEA MARKET OF LUBBOCK has inexpensive booth rentals. Call (809) 744-4979 for reservations and space area availability.

The editors of this 2012 Area's Best Business Review and Reference Guide, suggest that if you

are looking to purchase or sell NATIONAL FLEA MARKET OF LUBBOCK is the place to start.



## **Brownfield Insurance Agency**

412 W Main St Brownfield, Texas 806.637.0257

**AUTO • HOME • BUSINESS • FARM** 

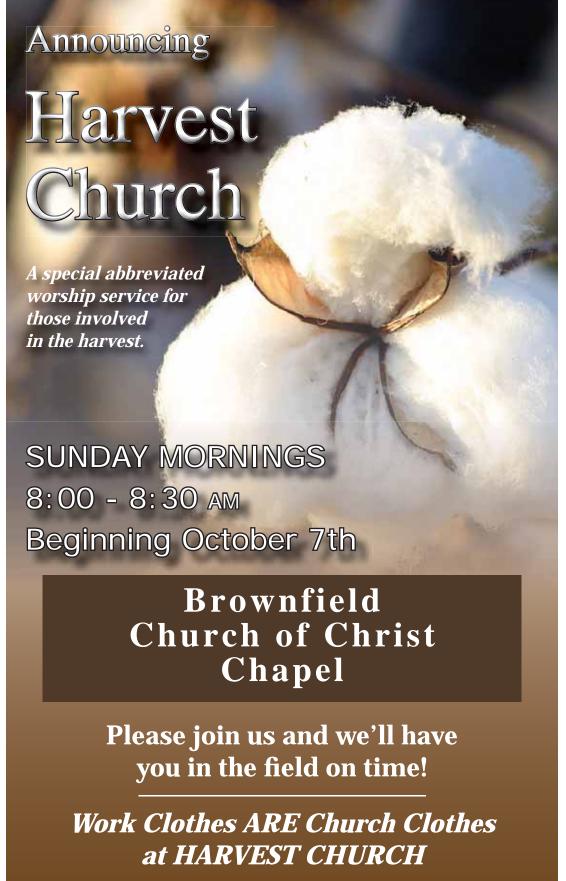












**Brownfield Church of Christ** 

502 Lubbock Road 806.637.4597

Office Hours: Monday-Friday 8:00-5:00