

INSIDE THIS ISSUE

County Fairs Are Still Alive and Kicking 2

Senior Caucus Annual Picnic 3

Obamacare and MNsure: A New Paradigm 4

What to do with all those prescription medications you found stashed away! 6

Capitol Corner... *Recapping the Minnesota 2013 Legislative Session* 7

Senior Caucus Chapters... *Meeting places, times and dates* 9

Calendar of Events and Meetings 10

We are on the web!

dflseniors.wordpress.com

The Senior Caucus was there!

For the eighth year in a row the Senior Caucus was at the State Fair

Senior Caucus members once again staffed the Senior Caucus booth in the DFL Pavilion at the 2013 Minnesota State Fair as shown by the accompanying photos. Members provided information to other seniors and their families about the Senior Caucus and encouraged them to join our organization.

From right to left, Senior Caucus members Mary Ann Beneke, Georgiana Ruzich, Ken Reine, Earl Bower, Julianne Johnston and Norm Hanson are shown visiting with Governor Dayton about senior issues at the DFL Pavilion on senior day at the state fair.



In the photos below, left to right Dwayne King is shown providing a prospective new member, Dianna Krahn, with information about the Senior Caucus (she did join). Next, Jim Reed, Georgiana Ruzich, Earl Bower and Karla Sand of the Senior Caucus Board of Directors shown staffing the booth as are Ann Seifert and Charlie Rike. The members staffing the booth also handed out copies of the special state fair edition of the Senior Caucus newsletter that was developed specifically for distribution at this important annual event.



County Fairs Are Still Alive and Kicking

By Norm Hanson

To many of us who grew up in rural Minnesota, the annual county fair was a big deal as it signaled the end of summer except, of course, for the all important state fair that really and officially signaled the end of summer and the start of school. It was a time to show our 4-H animals and perhaps win a trip to the state fair or to win the trip with an award winning demonstration or with an home economics related project. Trust me on this one, winning a trip to the state fair was a big deal in 4-H circles!

County fairs were also the places where we dared one another to ride on the Tilt-A-Whirl or the Ferris wheel or the swings or whatever other “death defying” ride was set up in the midway. Granted it was hard to beat chasing the bad guys on the biggest horse on the merry ground which also was good preparation for the huge merry go round at the state fair with its four rows of horses (now located at Como Park in St. Paul). The county fair may have been where you got your first kiss, maybe on the top of the Ferris wheel when it stopped to take on new riders...assuming that you were not scared to death and holding on for dear life, of course.

The county fair was also an annual gathering of the farm folks and the city folks from such larger burghs (compared to my home town) of Cloquet or Nashwauk. The farm kids chuckled at how little the city kids knew about life on the farm and I suspect the farm kids probably also envied the city kids a bit over not having to do the daily chores of milking, cleaning the barn and the seasonal chores of putting up hay and silage for the winter for the cattle.

It was also the time for politics and politicians what with the Republicans and the Democrats having booths where signs (usually in black and white) for local legislative and other candidates were posted; where candidates and incumbents held forth talking to the folks who stopped by, handing out their literature (usually 3x5 white cards with black print) and kissing a few babies (does that really ever happen?) The booths were set up by the local county party organization or perhaps by one or two dedicated folks who always made sure that their party had a booth. Often the political party booths were situated between the display of new appliances from the local hardware store or the local National Guard unit.

County fairs have changed a bit over the years, of course, with the agricultural focus giving ground to other activities and events designed to draw people to join the festivities. On the other hand, as the accompanying photos from the Pine County Fair clearly show, the importance of politics and politicians at the county fairs continues to be an important part of these annual events.



Senator Tony Lourey, Rep Tm Faust, Bob Johnson, Tom Kurhajetz, District 11B Chair



Charlie Rike talking with “President Obama”

Senior Caucus Annual Picnic

As shown in the photo, nearly sixty Senior Caucus members and friends gathered at the Brookview Park in Golden Valley on August 3, 2013, to socialize, enjoy a nice picnic lunch and, of course, to hear from elected officials and candidates for elected office.

Headlining the speaker list was Minnesota's Attorney General, Lori Swanson with good support from Representative Lyndon Carlson and Representative Mike Freiberg. Representative Deb Hillstrom and former Representative Jeremy Kalin, announced candidates for the office of Secretary of State, also addressed the group. Golden Valley Mayor Shep Harris welcomed the folks to Golden Valley. Golden Valley city council candidates, Larry Fonnest and Andy Snope also attended and spoke to the seniors at the Annual Picnic.

Jim Reed (not shown in the left photo) and John Wexler and Norm Hanson handled the grill master duties for the day.



MARK YOUR CALENDAR!

**For the
Senior Caucus Annual**

GALA

An Afternoon of Fun, Food and Politics with Friends and Family

Sunday, November 17th

At Fraternal Order of Eagles Aerie 34 Hall

2507 East 25th Street, Minneapolis

\$5 for food and refreshments, cash bar available

Everyone is Welcome

A reminder and more information will be sent later.

Obamacare and MNsure: A New Paradigm

By Norm Hanson

President Obama signed the Affordable Care Act (ACA) also known as Obamacare on March 23, 2010. It became the law of the land, as affirmed by the United States Supreme Court on June 28, 2013. Because some are still confused about what Obamacare means, the following article will provide important details and resources.

Politics in Play: Earlier this summer, the Republican controlled House of Representatives voted for the fortieth time to repeal Obamacare stating they want to replace it with their own health plan which they have yet to offer for consideration. Interestingly, some major features of Obamacare, including the health benefit exchanges (MNsure in Minnesota) came from the Republicans as well as from RomneyCare in Massachusetts. Its namesake later denounced the program when trolling for conservative, Republican and T-Party votes in the 2012 presidential election. Some prominent political analysts have suggested that House Republicans oppose Obamacare, although much of it came from their side of the political aisle, solely for political reasons and nothing more. Hmmm, I wonder if that could be true.

Others have claimed that the Republicans and their friends oppose Obamacare fearing that it will be successful upon implementation, that consumers will find it to be effective consistent with its claims, and they will want to improve upon it as well. Some have pointed out that many prominent players in the health care coverage system aggressively opposed Medicare when it was adopted only to support and benefit greatly from it once it was fully implemented.

Implementation of Benefits: Obamacare and MNsure will be fully implemented for the most part on January 1, 2014. Several of its provisions went into effect within six-months of its approval. Lifetime benefit limits have been eliminated for all health plans and annual benefit limits have been eliminated for all non-grandfathered health plans. Note: grandfathered health plans are those plans that were in effect on or before March 23, 2010. Obamacare does not require people to give up such plans if they prefer to remain on them. Coverage will be provided for preventive care without cost-sharing, i.e. deductibles, co-payments or co-insurance. The prohibition of coverage rescissions, i.e. health plans cancelling coverage after agreeing to provide coverage, was added six-months after approval. So was allowing children to remain as dependents on their parent's coverage to age 26. In addition, Obamacare prohibited all plans, including grandfathered plans, from imposing pre-existing condition limitations, i.e. underwriting for health status, on the coverage for children under age 19. Note: underwriting based upon health status will be **eliminated entirely** for non-grandfathered health plans effective January 1, 2014.

Coverage Costs: Health plans serving the small group and individual markets (Note: not all health plans serve these markets) are required to spend a minimum of 80% of the premium dollars collected on the coverage of health care services. Failure to do so will require the health plans serving those markets to provide rebates to their members or enrollees. Note: some consumers have already received such rebates. In addition, effective January 1, 2014, all non-grandfathered fully insured health plans will be issued on a guaranteed issue basis as well as on a guaranteed renewal basis. That means, that if a consumer wants to buy a health plan through the exchange, i.e. MNsure, that the health plan involved is required to sell it to him or her as well as to renew the plan if he or she wants to renew .

Continued on next page

Obamacare and MNsure: A New Paradigm - Continued from previous page.

Qualified Service Coverage Requirements: Obamacare requires that all health plans to be offered to the small group and individual health plan markets through the exchange, that is, the “new insurance marketplace” (MNsure in Minnesota), must offer qualified plans that provide coverage for ten general categories of services from emergency services to mental health care to prescription drugs to rehabilitative and habilitative services. Levels of coverage are to be offered at the bronze, silver, gold and platinum levels, reflecting the value of the coverage. That is, bronze health plans must cover 60% of the actuarial value of benefits under the plan while platinum plans must cover 90% of the value with silver and gold plans covering 70% and 80% respectively. Consumers will then be able to compare health plans on an apple to apple basis as well as to compare prices and then select the health plan that best serves their particular needs.

Health Benefit Exchange Implementation: All states are required to have health benefit exchanges in place and operating by January 1, 2014. States were given the option of running their own exchanges or letting the federal government run an exchange for them. Minnesota opted to develop and operate its own exchange, i.e. MNsure, while many states, including Wisconsin and other states with Republican governors and legislatures chose to let the federal government run their exchanges. Again, keep in mind that the concept of the health benefit exchanges came from the Republican side of the aisle, something that apparently was forgotten upon the successful adoption of Obamacare by the Congress and the president.

Increase in Citizen Coverage for Health Care: It is predicted that an additional 30,000,000 citizens nationwide will be covered by Obamacare through the exchanges come January 1, 2014, many of them currently without coverage due to their financial situations, employers not offering coverage (they are currently not required to do so but will be under Obamacare in 2015) or just electing to go without health care coverage for various reasons. Subsidies will be available for those eligible folks who cannot afford to pay the full premiums for their coverage. In Minnesota, it is expected that over 300,000 consumers will be covered with a health plan offered through MNsure by 2014. Open enrollment for MNsure begins October 1, 2013, with the coverage purchased through it becoming effective on January 1, 2014.

Note: **MNsure will not affect seniors who are currently covered by Medicare or a Medicare supplement plan.** It has been indicated by MNsure staffers that Medicare supplemental plans **may** be offered by MNsure in 2015.

For more information regarding health care reform, actually health care **coverage** reform at the state and federal level, it is recommended that you take some time to browse the information found in the following websites.

naic.org The website for the National Association of Insurance Commissioners. Go to the link for the Special Section on Health Care Reform.

healthcare.gov The website for the Centers for Medicare and Medicaid. Go to the links for the Affordable Care act.

mnsure.com The official website for MNsure, Minnesota’s health benefit exchange.

What to do with all those prescription medications you found stashed away!

by Julianne Johnston

You can find unused or outdated medications in almost every home in this country, in the form of tablets, capsules, patches, sprays, etc. Since most seniors have or are currently taking prescribed medications, the possibility is very high that you have some right now in your home. Unused or expired medications are in the bathroom, the kitchen, the refrigerator, or even under the bed (where I have occasionally found boxes of unused and unwanted medications). They can be found almost anywhere including purses and pockets. The easiest way to get rid of them is to dump them into the toilet or sink and flush them down or throw them directly into the trash—WRONG. Read further before you do any of those things.

Water treatment facilities currently operated by municipalities do not detect or remove the active ingredients in prescription medications from the waste water supply. Septic systems for individual homes do not do this either.

The active ingredients in prescription medications flow into our waterways and can affect the animals and fish that inhabit them. They also seep into underground waterways in ways that scientists are just now beginning to discover. Eighty percent of rivers and streams studied so far have trace amounts of ingredients of prescription medications in them. Active ingredients of prescription drugs have been found in trace amounts in city drinking water supplies.

The latest information from the FDA (Food and Drug Administration) recommends the following disposal guidelines:

1. Where such events are held, the best way is to take unused and unwanted medications to a National Take-Back Initiative. On April 27, 2013, more than 371 tons of prescription drugs were collected and properly disposed of. In addition some areas have medication drop boxes for disposal of medications.
2. You can also contact your city or county government to find out if there are sites in your area that collect medications. Doctors' offices, drug stores, hospitals, etc. operate under federal laws regarding medication disposal. However, not all these sites will accept medications from consumers.
3. For home disposal, the following is recommended for most **but not all** medications:
 - a. Remove the medication from the original container and place in a container that will not leak and which cannot be broken into such as a metal coffee can. Mix the medication, including liquids, with kitty litter ("preferably used"—according to one pharmacist), coffee grounds, flour or other absorbable material.
 - b. Seal the container and tape the cover securely. Place in the household trash.
 - c. Remove the label or cross off any identifying information before tossing the original container into the trash.
4. Depending on the type of product and where you live, some inhalers and aerosol products may be thrown into household trash or recyclables, or may be considered hazardous waste and require special handling. Read the handling instructions on the label, as some inhalers should not be punctured or thrown into a fire or incinerator. To ensure safe disposal, contact your local trash or recycling facility.
5. Some medications such as narcotics and anti-hypertensive drugs like Lipitor are considered highly dangerous to have in an accessible place. Teenagers have been known to steal narcotics from family homes. Children have been reported to Poison Control after ingesting these medications, with life threatening results. Check the instructions that come with them for proper disposal. If no other options are available, the current recommendations are to flush these specific medications down the toilet or sink as soon as they are no longer needed.



Recapping the Minnesota 2013 Legislative Session

Thanks to Governor Mark Dayton and DFL legislators, the 2013 Legislative Session made an enormous amount of progress. From protecting consumers to investing in education to providing affordable healthcare coverage, the DFL legislators showed that the DFL is the party that builds to win and builds to last.

Financial

DFL legislators passed a law that regulates money transmissions and requires notifications and verifications, to prevent seniors from being scammed. The 2013 Legislative Session also passed laws dealing with debt buying and debt settlement that regulates assigned consumer debt default judgments, creates a limitation period to bring an action arising out of consumer debt, sets bail amount for failure to comply with judgment debtor disclosure requirements in consumer debt cases, and modifies debt settlement services regulation.

Education

Historic investments in Minnesota's early childhood, K-12 and higher education systems will greatly benefit the families of seniors. Access to free all-day kindergarten will give children a good start on their education; and tuition freezes at the University of Minnesota and Minnesota State Colleges and Universities (MnSCU) will make college more affordable for students and their families.

Health

The Health and Human Services omnibus funding bill provides the first nursing home worker pay increase in four years increase which will reduce turnover of nursing home employees. This will be very beneficial, as Minnesota is expecting an increase of nursing home residents. There will also be a personal care attendant (PCA) rate increase.

In February, Governor Mark Dayton signed a bill authorizing the state to participate in the federal Affordable Care Act (ACA). The health exchange law created MNsure: an online marketplace where individuals, families, and small businesses will be able to get quality, affordable health coverage. Starting October 2013, MNsure will be the uniquely Minnesotan place to locate health insurance. An estimated 300,000 uninsured Minnesotans will benefit from the exchange, with projected savings of \$168 million per year in uncompensated care. One in five Minnesotans will utilize MNsure to access health coverage and the federal and state subsidies that are included in the program.

The bill also includes an expansion of Medicaid. Providing health care to more Americans through Medicaid is a key component of the ACA, which is already helping thousands of Minnesotans stay healthy by improving access to affordable health insurance. Federal funds will cover nearly the entire cost of the Medicaid expansion for the first three years.

Continued on next page



Property tax relief

Over the last ten years, property taxes have skyrocketed by eighty-six percent, placing a huge burden on the middle class. The governor's budget provides significant property tax relief by increasing funding for local governments, increasing funding for the renter's credit and fully-funding the homeowner's property tax refund. In all, this budget provides hundreds of millions of dollars in property tax relief for homeowners, renters, and small businesses.

The budget expands a program to provide Minnesota homeowners with millions in direct property tax relief. It will increase the number of homeowners receiving a property tax refund by 137,000 filers – meaning 547,000 filers will benefit from the refund. Their average refund will be \$823.00.

Renters' credit

The Renters' Credit provides a property tax refund to more than 300,000 low and moderate income Minnesota households, over one-quarter of which include seniors or people with severe disabilities.

This Credit refunds a portion of the property taxes that renters have paid through their rents. The Minnesota Department of Revenue finds that the Renters' Credit and other refundable tax credits make a real difference in ensuring that low and moderate income Minnesotans do not pay more than their fair share in taxes.

Public Contribution Refund program

To assist Minnesotans in taking part in the electoral process, the DFL-led legislature reinstated the Public Contribution Refund (PCR) program, which had been suspended by a previous legislature until July 1, 2013 when the program would be automatically reinstated unless the legislature decided to sunset or repeal the program. As such, no action was required of the 2013 legislature and the program was automatically reinstated on July 1, 2013.

Under this program, the state will reimburse up to \$50 donated by individuals and up to \$100 donated by couples to a political party unit, or constitutional officer candidate or legislative candidates who sign public subsidy agreements. One PCR form can be submitted each year. To donate to the Minnesota DFL, visit the DFL website at www.dfl.org.

In the era when super PACs and special interest groups with money to burn are increasingly able to buy their way into favorable politics by funding candidates who they know will advance that group's special agendas, the ability of individual Minnesota citizens to have a say in their government is vital.

Summary

After a state shutdown during the Republican-led legislature in 2010, DFL legislators promised to bring progress to Minnesota. From property tax reliefs to affordable health care, progress is what they delivered. Thank you to Governor Dayton and the DFL-led House and Senate for your work to "Build a Better

DFL SENIOR CAUCUS

255 E. Plato Blvd., St. Paul, MN 5510

CONTACTS

Email - dflseniors@gmail.com

Website - <http://dflseniors.wordpress.com>

Board-

Karla Sand - 651-739-7397
karlaviolets@hotmail.com

Newsletter -

Norm Hanson - 651-484-8926
hansnorroseville@hotmail.com

Committees:

Political Involvement -

Karla Sand - 651-739-7397
karlaviolets@hotmail.com

Membership -

Julianne Johnston - 651-486-7120
juliannetj@msn.com

Education -

Elizabeth Young - 612-270-9181
liz11238@gmail.com

Events -

Mary Ann Beneke - 763-522-6103
pmbeneke@comcast.net

Chapter Information -

Earl Bower - 952-432-6928
earljunebower@Yahoo.com

The *DFL Senior News* is published at least four times a year by the DFL Senior Caucus, 255 E. Plato Blvd., St. Paul, MN 55103, to provide news items of Senior Caucus events and other items of interest to Minnesota seniors. Readers are encouraged to submit articles for publication on subjects of interest to Minnesota seniors. Accepted articles may be edited to meet these goals and space requirements. Submit articles and comments to the Editor:
hansnorroseville@hotmail.com or 651-484-8926.

JOIN THE SENIOR CAUCUS

Membership is \$10 per year through Dec. 31. Dues may be waived on request.

Send your check made out to DFL Senior Caucus or waiver request to:

Mary Ann Beneke
Treasurer, DFL Senior Caucus
2412 Parkview Blvd.,
Golden Valley, MN 55422

Senior Caucus Chapters

Meeting days, places and times.

Anoka Chapter-

Chair Mel Aanerud – aanerud4@comcast.net

Meets on the second Wednesday of the month at 1:00 at Perkins in Blaine

Central Lakes Chapter–

Chair Jane Baker – 682-508-0573 – mckeown483@ids.net

Information not available.

East Central Chapter–

Chair Ken Reine – 320-629-2048 – reine008@umn.edu

Meets every other month on the even months on the second Thursday of the month with location usually at the 7 County Senior Federation building at 47 Park N in Mora. The October meeting will be at the Kanabec County Government Center.

North Metro Chapter –

Norm Hanson – 651-484-8926 – hansnorroseville@hotmail.com

Meetings held at the Little Venetian Inn in Little Canada on the second Tuesday of every month at 11:30 am.

South East MN Chapter –

Chair Kathy Schwartz 507-286-8617 – K.Schwartz1@charter.net

Meetings held on the first Wednesday at 1 pm at the Rochester Senior Center, 121 N Broadway, Rochester

South Metro Chapter –

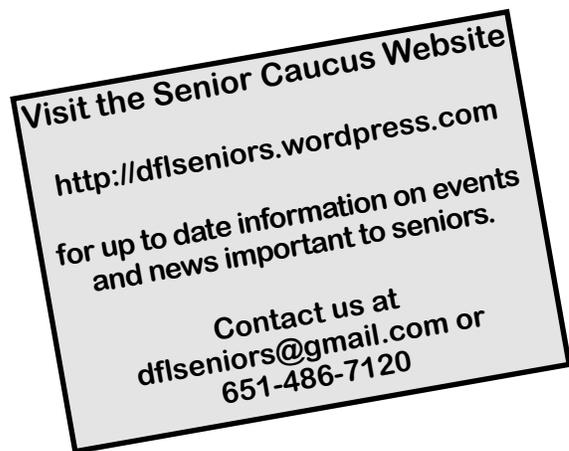
Chair Roger Gehrke – 952-412-7171 – rogergehrke@yahoo.com

Meets on the second Wednesday of every month at Noon at the Apple Valley Pizza Ranch at 1566 Pilot Knob Road, Apple Valley

Contributors to this issue: Ann Berry, Dick Bernard, Hannah Flom (DFL intern), Norm Hanson, Julianne Johnston, Ellen Perault (DFL Communications Director), Antona Richardson, Charlie Rike, Geena Will, (DFL intern)

DFL Senior News
255 East Plato Blvd.
Saint Paul, MN 55107

First Class



Calendar of Events and Meetings

Events

Senior Caucus Annual Gala: Sunday, November 17
Fraternal Order of Eagles, 2507 E 25th St, Minneapolis

Meetings - All are welcome to attend

Social Luncheon – Perkins on Riverside, 12:10 p.m. on the Fourth Wednesday – Contact Vice-chair Karla Sand

Senior Caucus Board Meetings are held on the fourth Thursdays monthly at 2:00 p.m. at the DFL Office at 255 East Plato Blvd., St. Paul, MN - Contact Vice-chair Karla Sand

Check the Calendar on the website for the latest information .