



Congresswoman

Grace F. Napolitano

Representing California's 38th District

UPDATES FOR SENIORS

Fall & Winter 2006

■ Fighting for Social Security & Medicare

Congresswoman Grace Napolitano has recently cosponsored the following bills to ensure seniors' access to Social Security and to the prescription drugs they need:

H.R. 615: The "Notch" Fairness Act - Amends Social Security to compensate those individuals who receive lower Social Security benefits because they were born in the years 1917 through 1926.

H.R. 5102: Medicare Drug Formulary Protection Act - This bill would prohibit the removal of covered Medicare Part D drugs from a prescription drug plan during the year the plan is in effect, and would require that a notice be sent to enrollees of any changes in the drug plan.

H.R. 5969: Prescription Coverage Now Act - Amends Medicare Part D to provide an expedited process for low-income assistance qualification and waives the late enrollment penalty for those eligible.



How Private Is Your Telephone Number?

Did you know that when you call any of these numbers: 800, 855, 866, 877, 888, your personal phone number could be disclosed to the party you are calling, recorded in a database, and **sold** to telemarketers?

The California Public Utilities Commission wants consumers to know that some companies listing 800 or 900 numbers are now using Automatic Number Identification (ANI), which is approved by the Federal Communications Commission (FCC). When you dial their number, ANI equipment can automatically add your phone number to their customer database, and companies are not required to tell you if they have ANI. Companies with ANI can then use your phone number to get your address, income level, items purchased, and similar information from other marketing databases, or can sell your number to telemarketers.

What can you do?

You have the right to request of telemarketers that your information not be kept in their company records, nor rented or sold to any other company. You can also advise them that you do not want them to solicit future business from you.

To complain about a company using ANI, call 1-800-952-5225, or write to:

Office of the Attorney General
Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550

Tips: How Not to Get Hooked by a 'Phishing' Scam



If you get an email stating: "During our regular verification of accounts, we couldn't verify your information. Please click here to update and verify your information."

Have you received an email with a similar message? It's a **scam** called "**phishing**" — and it involves criminals sending spam or pop-up messages to obtain personal information (credit card numbers, bank account information, Social Security number, passwords, or other sensitive information) from unsuspecting victims. **DO NOT REPLY** to these messages.

The Federal Trade Commission (FTC), our nation's consumer protection agency, suggests these tips to help you avoid getting hooked by a phishing scam:

- If you get an email or pop-up message that asks for personal or financial information, **do not reply**. And **do not** click on the link in the message, either. Legitimate companies **will not** ask for this information via email.
- Use anti-virus and anti-spyware software, as well as a firewall, and update them all regularly. Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge.
- **Do not** email personal or financial information. Email is **not** a secure method of transmitting personal information.
- **Review** credit card and bank account statements as soon as you receive them to check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

In 2003 Congresswoman Napolitano voted for the passage of The Fair and Accurate Credit Transactions Act, which now requires each major credit bureau to provide one free credit report annually to consumers who request a copy. Information on this program is available through the Federal Trade Commission at:

http://www.ftc.gov/bcp/online/edcams/credit/ycr_free_reports.htm

■ Protect Yourself

Every year, approximately 40,000 seniors in L.A. County suffer abuse or neglect. These are agencies that can help.

Fraud:

Los Angeles County Dist Attorney Consumer Protection Division
(213) 580-3273
<http://da.co.la.ca.us/cpd/>

Federal Trade Commission:
(877) FTC-HELP (toll free)
www.ftc.gov

CA Dept of Consumer Affairs
(800) 952-5210
www.dca.ca.gov/cic/

CA Contractors State License Brd Assistance with complaints against contractors
(800) 321-CSLB (2752)
www.cslb.ca.gov

CA Office of Privacy Protection
(866) 785-9663
www.privateprotection.ca.gov

U.S. Postal Inspection Service Pasadena Division
(626) 405-1200
www.usps.com/postalinspectors

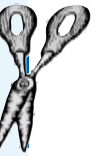
Elder Abuse: LA County Adult Protection Services
(213) 351-5401

California Adult Protection Services
(916) 229-0438

Los Angeles County District Attorney: Elder Abuse Unit
(213) 580-3383
<http://da.co.la.ca.us/seniors>

Other Services:

Dial-a-Ride:
Door to door service for seniors
Bassett & South San Gabriel
(800) 439-0439
Valinda & La Puente
(626) 330-4000



Attention All Medicare Beneficiaries!

For 2007, your prescription **drug** plan coverage may change with drugs added, some taken off, and some may require new authorization.

Typically, Medicare beneficiaries have the right to change plans **only** during prescribed time periods. **Open enrollment** starts on **November 15 through December 31, 2006**. Only during this 45 day time period will you

have the opportunity to change your prescription drug plan.



The California Health Insurance Counseling and Advocacy Program assists individuals and families with Medicare problems and other health insurance concerns for seniors or adults with disabilities. For assistance, call them toll free at:

1-800-510-2020

Capitol Office
 1609 Longworth HOB
 Washington, DC 20515
 tel.: (202) 225-5256
 fax: (202) 225-0027

District Office
 11627 E. Telegraph Rd. #100
 Santa Fe Springs, CA 90670
 tel.: (562) 801-2134
 fax: (562) 949-9144

Online
www.house.gov/napolitano

how to contact us

M.C. PRRST STD

Grace F. Napolitano



IMPORTANT UPDATES FOR SENIORS

Report of Congresswoman Grace F. Napolitano

~ A Message From Congresswoman Napolitano ~

My Dear Seniors:

Our most important issues - access to affordable prescription drugs, protecting both Social Security and Medicare, and keeping seniors informed to protect themselves from fraud and abuse have been some of our key priorities.

This newsletter is an update on new legislative changes to Medicare Part D coverage, on critical information regarding your own privacy, to help you in protecting your own security when using the internet, and to inform you of the many resources available locally that could prove useful to you.

We are ready to assist you with your visa or citizenship application, veterans' benefits, Social Security, or any other federal service. Please contact my Santa Fe Springs office at 562-801-2134.

Thank you for your trust and for allowing me to continue to serve you in Congress. I am pleased that Congress can now unite and move in a new direction, working with honesty, civility, and respect. I will strive, as I have for the last 8 years, to do my very best to serve you with the *utmost integrity and commitment* you deserve. May God bless you and our great nation.

Warm regards,

Grace



"Men and women who fought for our country should not have to fight their own government for the benefits they are entitled to and earned through their service to our great nation."

The especially thanked the families for their support to their loved ones, encouraging them to also play a large role in helping other returning veterans adjust to civilian life, and stressing the increasing need of mental health services amongst those veterans who have been deployed multiple times.

obligation to help our veterans who have sacrificed so much so that we enjoy freedom," remarked Congresswoman Napolitano.

"We honor those who are currently serving in many areas of the world and pray for their safe return home, as we renew our national promise to fulfill the commitment made and the very sacred

at the Clarke Estate in Santa Fe Springs.

General Combs led the pledge of allegiance and praised the service of veterans of the U.S. Armed Forces. "I am deeply honored to be here recognizing these individuals. When the government calls on you, it requires an act of trust, faith and courage for you to step up to serve your country," said General Combs.

On Thursday, November 9th, Congresswoman Grace F. Napolitano joined with Brig. General James P. Combs, commander of the Joint Forces Training Base in Los Alamitos, to honor local veterans of WWI, and WWII