



C.A.R.E. CLINIC
 562.624.4999
 Monday–Friday 8:30am–12:00noon 1:15pm–4:30pm
LAB HOURS
 Monday–Friday 8:30am–11:30am 1:15pm–3:30pm
 Clinic and Lab are closed on the 2nd Wednesday and the 1st Thursday of the month from 8:30am until 9:30am for Staff Meetings.
 Remember to bring your insurance card every time you have lab work done.

C.A.R.E. PROGRAM OFFICES
 562.624.4900
 Monday–Friday 8:30am–12:00noon 1:15pm–4:30pm
 Program offices are closed on the 2nd Wednesday of the month from 8:30am until 1:15pm for Staff Meetings.

C.A.R.E. DENTAL CLINIC
 562.624.4949
 Monday–Friday 8:00am–12:00noon 1:00pm–4:30pm
 Dental Clinic is closed on the 2nd Wednesday of the month from 8:00am until 10:00am for Staff Meetings.

www.careprogram.org



FOCUS REACH OUT EMPOWER SUPPORT HOPE

An educational & support network for individuals newly diagnosed with HIV

Meets every 3rd Wednesday of each month at the St. Mary Medical Center
 John Parr Health Enhancement Building
 6:00 - 7:30PM

For more information contact Ron Yolo, RN at (562) 624-4945

Volume 8, Issue 1
 Spring/Summer 2009



People Who CARE

The C.A.R.E. Program and Clinics are affiliated with St. Mary Medical Center

A Prescription for Savings

By PAUL LOVELY
 Editor

In these tough financial times, prescription prices are putting the squeeze on household budgets all across America. Particularly if you're living with HIV, out-of-pocket medication costs can add up quickly. But if you're willing to do your homework and take a little extra time, there are many ways you can save money on your meds. So before that next refill, read on for some tips to help you keep some extra cash.

KNOW YOUR BENEFITS

The first step to saving money at the pharmacy is to know what prescription coverage you have and how it works. In the complicated world of healthcare, this is often easier said than done. Still, understanding the benefits you have and those you may qualify for is the most important step in becoming a savvy consumer.

Most people living with HIV have one or a combination of the following benefits: the AIDS Drug Assistance Program (ADAP), Private Insurance, Medicare, or Medi-Cal. (See page 4-5) All types of pharmacy benefits have a formulary, which is a list of drugs covered. Also, most private insurance plans have a tiered system of benefits, where certain drugs such as generics have lower co-pays than

brand-name drugs. Familiarize yourself with these co-pay levels, and go online to access the formulary of your pharmacy benefit. Most online formularies are arranged by drug class and/or medical condition. Review the drugs you're taking to see if there are lower cost alternatives and discuss them with your doctor.

TALK TO YOUR DOC

If you're uninsured, on ADAP, or have a stingy insurance plan, share that information with your doctor. In fact, make a habit of reminding your provider what pharmacy coverage you have every time they prescribe something new. They may be able to help by prescribing drugs that are on-formulary, or prescribe lower cost generics. Ask your doctor if samples are available, or if there is some kind of rebate plan they know about.

Also periodically review your meds with your doctor to see if everything you're taking is necessary. For example, maybe you only need an allergy medicine during certain seasons.

USE GENERIC MEDICINES

A generic drug is a pharmaceutical no longer under patent protection. These medications are sold over the counter or at a lower cost as a generic prescription. The FDA

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Ways To Save Money

By David Challié
 CARE Client Advisory Committee Member

People in the United States are facing difficult economic times with rising costs, unemployment and shrinking governmental services. People with HIV have been particularly hit hard by the financial impact. Below you will find many ways to help you save money and stretch your dollars.

Groceries: Before heading to the market, plan your meals and prepare a list of necessary items. Avoid the temptation to buy impulse items often located at the end of aisles or at the check stand. Whenever possible, use coupons and buy extra quantities of commonly used items that are on sale. If you work, bring your own lunch. Avoid stopping at a fast food

restaurant or coffee shop. The total cost of these small fast food items adds up fast over a month (\$2 coffee x 20 days = \$80).

Ground Transportation: Most cars run fine on regular gasoline which costs less than the premium grade. An extra benefit of regular grade gasoline is that it sells faster and is less likely to go stale or to be contaminated than premium gasoline. At stops, avoid fast acceleration to save fuel. Similarly, drive at the posted speed limit. Speeding will not only subject you to an expensive speeding ticket and to increased insurance premiums, it will also cost you extra in faster gasoline consumption. If possible park your car in the shade because gasoline evaporates in the sun. As a side benefit, your car will be

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cooler and you won't need to use as much air conditioning. If you have several errands to run, plan one single trip carefully to avoid zigzagging around the city and using more gasoline. If you itemized your deductions, you can deduct the miles driven for medical purposes including mental health, dental, vision, and pharmacy. To do this, you must keep a written log showing the odometer readings and miles for each trip. When possible, drive less by using cheaper public transportation or by walking.

Thrift stores: Long Beach has a number of thrift stores where you can buy clothes, kitchenware, and other household items at a substantial savings. Some stores like Goodwill have a special discount day for senior citizens. Since many of the items in a thrift store are used, it is important to check the merchandise for cracks, chips, tears or excessive wear. Some thrift stores get items donated (often new merchandise that has been returned to local stores). I picked up a brand new \$200 bread maker for \$15.

Energy: Most clothes are not that dirty and can be washed using the cold cycle. This saves you money on energy. A major exception is bed linen, which should always be washed with hot water to kill any dust mites. Replace your showerhead with a low-volume model to save water. Also avoid letting the faucet run while you are brushing your teeth or shaving. Replace regular light bulbs with CFL bulbs that use less electricity. The CFL bulbs are more expensive to purchase, but the extra expense will save you far beyond that amount over the life of the bulb. Did you know that items such as cell phone chargers, blenders, VCR's, DVR's, and coffee pots use significant electricity even when they are off? To save energy, unplug them or put them on a plug strip with an off switch.

Medication: Many medications for cholesterol, high blood pressure, depression and other conditions are available as less expensive generics. Ask your doctor if a generic is right for you. By law, the active ingredient in a generic must be the same as the brand name. Some pills can be split in half. If you pay a co-pay for your prescription, ask your doctor if he will prescribe a double-strength dose. You can then split the pill in half and you will get double the amount of medication for one co-pay.

Credit Cards: Many people misuse credit cards by buying impulse items that they cannot afford. A wise shopper only uses credit cards up to an amount that he/she can pay off each month in full. Some credit cards charge an annual fee. If you are paying an annual fee or paying interest on an unpaid balance, you are paying too much for

Discounts on Utilities

By ELAINE RAMOS-GARCIA
Contributor

Phone Service

California LifeLine Telephone Service

www.californialifeline.com

1-877-858-7463

The LifeLine program provides discounted telephone service to qualifying low-income households.

You can qualify for California LifeLine if you are enrolled in any one of

the merchandise. The best advice is to shop around until you find a credit card that rebates in cash. With such a cash-back card, your credit card serves as a savings account.

Plane travel: If you must fly on a plane, try to plan your trip to begin and end on a Tuesday or Wednesday. You will usually find the cheapest airline fares on these days since most passengers fly on other days of the week. Compare the fares for various airlines, for different times of the day and from various local airports.

Extra cash: Make extra money by having a yard sale or garage sale. Get rid of the items you no longer use. Sign up with market research companies to serve on a focus group or to participate in an interview. These opportunities can net you between \$75-\$200 per study. If you have a skill, create your own part-time service such as dog walking, dog sitting, pets bathing, babysitting, shopping for elderly or sick persons, cleaning homes, mowing lawns, teaching a skill, tutoring, or giving a massage. You could also sell from home (Avon, Tupperware, etc.). You might also consider bartering your services with relatives, neighbors or friends. For example, if your neighbor is a plumber, ask him to fix a leak in trade for your mowing his lawn. If you have very little trash, propose sharing the cost for one container with your neighbor. If you have a spare room, consider renting it out.

Media: Consider canceling magazine and newspaper subscriptions. If you have cable TV, cancel the premium channels. Use pay-per-view only if the number of people watching makes this service cheaper than going to the theater. If you do go to the theater, avoid the snack bar. The popcorn, soda and candy cost a lot more than the tickets to the theater! Volunteer as an usher to see plays or concerts for free.

Insurance: Consider having your automobile insurance, home insurance and earthquake insurance with the same company to earn an extra discount. This bundling concept also applies to having your landline phone, Internet service, cell phone and television with the same company. If you are driving less due to high gas prices, contact your insurance company to see if you can get a low-mileage discount. Make sure than you are getting all the discounts to which you are entitled (senior discount for taking a safe driving class, automobile or home security system, safe driving record, multiple vehicles, etc.).

Budget: Track all your expenses (including cash) in writing for one month. Then review this record to see where you might cut your expenses or where you are wasting your money.

the following public assistance programs: Medicaid/Medi-Cal, Supplemental Security Income (SSI), Federal Public Housing Assistance or Section 8, Food Stamps or Supplemental Nutrition Assistance Program (SNAP), Women, Infants and Children Program (WIC)

You can also qualify for California LifeLine if your total annual household income is at or less than these annual income limits through 05/31/09:

1-2 household members - \$22,900

3 household members - \$26,900

4 household members - \$32,400

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Support Groups

Peer Treatment Support Program (PTSP) **1st and 3rd Tuesday| 11:00am - 1:00pm**

Discussion and education regarding HIV treatment issues; peer support network. Meets at St. Mary's Parr Health Enhancement Center. Glenn Rm. (2nd Floor). Contact Paul Lovely at (562) 624-4963.

Young N POZ group

Time and location TBD each month

Support and social activities for Positives under 30. Please contact Elaine Ramos-Garcia, Treatment Advocate or John Blasco, LCSW at (562)624-4999 for more information.

FRESH (Focus, ReachOut, Empower, Support, Hope)

Every 3rd Wednesday| 6:00 - 7:30pm

An empowering support group for newly diagnosed individuals. Meets at St. Mary's Parr Health Enhancement Center. Contact Ron Yolo, RN at (562) 624-4945.

Crystal Meth, HIV & Me **Wednesdays | 4:00pm**

Group meets at St. Mary Parr Health Enhancement Center (2nd floor). Contact Carlos Ruiz, MPH at (562) 624-4900 for more info.

Beyond Coping

Mondays | 6:00 pm

A Support Group for Living - A safe place to explore concerns, thoughts, feelings and identify new ways of thinking and behaving. To enroll please contact John Blasco, LCSW, at (562) 624-4915.

Women's Caucus

Last Monday of the month | 6:00 pm

Group meets at Long Beach Health Dept. 2525 Grand Ave. For more information, contact Mary Vigil at (213) 689-2191

A League of Their Own

Saturday | 12:00-1:30 pm

A support group for women living w/ HIV. Contact Mary Vigil at (213) 689-2191 for more info.

Living Infected, Freed, Eternally (L.I.F.E.)

Thursdays | 6:00 pm

A faith based support group for those infected and affected by HIV/AIDS. Meets at Refiner's Fire Fellowship (Far West Media Services Building), 4140 Norse Way, Long Beach. For more information, call (562) 429-5111.

Trans-Forming

Thursdays | 7:00-8:30 pm

Support group for all Transgender men and women. Meets at The Center, contact (562) 434-4455 .

CALIFORNIA LAWMAKERS COUNTER GOVERNOR'S HIV/AIDS CUTS

(Portions excerpted from *Los Angeles Times*, June 16, 2009)

As *People Who CARE* goes to press, a state budget panel yesterday rejected some of Gov. Arnold Schwarzenegger's most extreme proposals to close the state's \$24 billion budget deficit through cuts to government programs as the leaders of the Assembly and Senate announced their own plans for billions of dollars in additional taxes.

Cutbacks to HIV/AIDS education, prevention and treatment programs (including cuts to the AIDS Drug Assistance Program) were lowered by roughly \$50 million, to \$33.5 million.

The panel voted to shave \$70 million from the Healthy Families Program that provides health insurance for low income children, but that cut, like most others the members agreed on, was significantly smaller than the governor's.

Assembly speaker Karen Bass (D-Los Angeles) announced that she wants \$1 billion in new taxes on the tobacco and oil industries. Also, Democrats will push next week to suspend \$2 billion in corporate tax breaks that were passed in February but have not yet taken effect. Democrats are also eying possible tax hikes on tobacco products and liquor, though they did not provide details.

Schwarzenegger and GOP lawmakers, some of whose votes will be needed to pass a final spending package, have said they would not support new levies to balance the budget. The governor's spokesman also added, "they (legislators) are nowhere near solving the \$24-billion deficit that the state faces."

The jockeying comes as California faces the prospect of being unable to pay all its bills as of July 28. Members of the legislative panel said they hope to complete their work and send a budget plan to the full legislature for approval within the week.

Here at CARE, the budget crisis has already forced cutbacks in some services. Most affected is the state-funded nurse case management program, with deep cuts in home health, attendant care and home-based psychotherapy services for clients.

Tammy Darke's Guide to Grocery Shopping Savings

Today, the cost of living necessitates careful budgeting. If you carefully select your food purchases and create a grocery list, you'll be able to get what you need without damaging your wallet! Some general tips:

- 3! DO NOT go to the grocery store hungry!
- 3! Check your fridge/cabinets for the staples that need to be replaced. These include milk, bread, cheese, and eggs.
- 3! Fruit can be purchased fresh, frozen, or canned (in that order). Make sure canned fruit are in their own juices.
- 3! Compare brands and prices. A store brand version is usually cheaper than the name brand.
- 3! Read weekly ads before you go into the store to see if what you need is on sale. Comparing circulars from different stores might help you get a better deal.
- 3! Of course clip coupons for items you normally buy and bring them with you.
- 3! Always bring your grocery list with you! Impulse buying will ruin any budget!
- 3! If you are going to charge, only charge the amount you can afford to pay at the end of the month. DO NOT purchase anything more than you have budgeted for.
- 3! Spending more than you have budgeted for, will cause you not to have money left to pay other bills. Remember, buy only what you need and only what is on your shopping list.
- 3! Make sure to have an enjoyable shopping experience!

	Food 4 Less	Superior Ware-	Stater Bros.	Ralph's	Trader Joe's	Von's	Albertson's
Eggs	\$1.99	\$1.99	\$1.09	99¢/dozen	\$1.49 dozen	\$2.29	\$2.09
Peanut Butter	\$2.59	\$2.69	\$2.50	\$3.79	\$1.79	\$2.99	2 for \$5
Cheese (1 lb.)	\$1.79	\$3.29	2 (8oz) for \$3	\$1.88	\$3.99	\$3.00	2 for \$5
Bananas	59¢/lb	59¢/lb.	69¢/lb	79¢/lb	19¢ each	79¢/lb	69¢/lb
Milk	Free*	\$3.59 gallon	\$2.45 gallon	\$3.00 gallon	\$2.99 gallon	\$2.45 gallon	2 gallons for \$7
Cereal/Oatmeal	4 for \$6	\$1.99	2 for \$5	2 for \$3	\$2.29	\$1.88	\$1.50
Soup	4 for \$5	49¢	\$1.50	99¢	\$1.49	\$1.50	\$1.00
Tuna	59¢	59¢	79¢	69¢	\$1.49	\$1.00	69¢
Bread	\$1.00	99¢	\$1.79	\$2.50	\$1.99	\$2.29	\$2.50
Tortillas	\$1.98	\$1.49	\$1.49	\$1.69	\$2.19	\$2.09	\$1.69
Rice	\$1.69 16 oz.	\$1.29 2 lb. bag \$9.99 20# bag	\$8.99 20 lb. bag	\$3.19 3 lb. bag	\$3.29 3 lb bag	2lb bag for \$2.89	3 lb bag for \$3.19
Beans	\$1.00 can	99¢/lb	99¢ can	\$1.09 can	\$1.49 canned	\$1.19	3 for \$4.00
Apples	3 lb. bag for \$10	59¢/lb	10 lb for \$10.00	59¢/lb	49¢ each	2 lb for \$3.00	2 lb for \$3.00
Oranges	10 lb for \$10	\$1.00/lb	10 lb for \$10	4 lb for \$5	59¢ each	\$1.00/lb	2 lb for \$3
Potatoes	\$ 1.59 5 lb	\$1.39 5 lb. bag	\$1.11/lb	79¢/lb	52¢ each	\$2.99 10 lb bag	79¢/lb
Mixed Veggies	5 for \$3 canned	99¢ 16oz bag frozen	\$2.00	\$1.00	89¢ can	\$2.50	\$1.79
Grand Total	\$22.49	\$22.19	\$25.43	\$23.03	\$26.99	\$30.80	\$28.01

3! All prices are with Vons®, Albertson's®, or Ralph's® Club card; free to join; no annual fee

3! Free gallon of milk with Kellogg's cereal purchase~3 cereals for \$7

3! *everything was based on a 1 lb purchase (~3 bananas in every pound; ~3 medium apples in every pound. ~4 oranges in every pound, ~4 potatoes in every pound)

(Continued from page 2)

Electric Services

Southern California Edison's Income-Qualifying Rate Programs

www.sce.com/residential/income-qualifies/CAREFERA/care-fera-rate-programs.htm?from=care

1-800-447-6620

California Alternate Rates for Energy (CARE) provides a 20% or more discount on your electric bill - every month for income qualified customers. For example, a total combined annual income of up to \$30,500 for a 1-2 person household is eligible for this program.

Family Electric Rate Assistance (FERA) program provides a discount to qualified households of 3 or more that exceed their baseline electricity usage by over 30%.

Please visit website to view more details on eligibility.

Gas Utility Services

Utility Assistance Program- City of Long Beach

[www.longbeach.gov/commercial/content/utility assistance.asp](http://www.longbeach.gov/commercial/content/utility%20assistance.asp)

Customers who qualify under income limitations will receive a 5% discount on gas rates. Eligible customers include:

Low-Income Households: Households whose combined gross income does not exceed \$30,500 for a one or two person household, \$35,800 for a household of three persons, \$43,200 for a household of four persons with \$7,400 being added for each additional household member.

Applications are available online in [English and Spanish](#). You may also obtain an application at the Long Beach City Hall, Lobby Level; the Main

Library and Branches; the Neighborhood Resource Center, 425 Atlantic Avenue; Long Beach Gas & Oil, 2400 East Spring Street, or by calling (562) 570-2068. Applications should be returned to the address listed on the application.

Thank You's

On behalf of the clients, the CARE Program Client Advisory Committee would like to thank the following:

For the 2008 Picnic:

Long Beach Christian Fellowship

Lakewood Baptist Church

Kingdom Causes

Lorian Gordon

For the 2008 Holiday Party:

Barbara Sunofsky/Long Beach Christian Fellowship

For the 2009 Pride Parade Entry:

Paul Lovely

Cheer LA (which donated \$1,080 they raised)



**Volume 8, Issue 1
Spring/Summer 2009**

Editors:
Paul Lovely & Ralph Mayo
In Memoriam: Kent Speirs

Columnists:
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David Chaillé
Elaine Ramos-Garcia

Cartoonist: Bob Pond

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All C.A.R.E. clients and staff are invited to send us comments, artwork, poetry, photographs, essays or other writing. Include your name, address, and phone number. All submissions are printed at the discretion of the editors.

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The Onion Beaver



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regulates companies that manufacture generics in the U.S., and effectiveness levels are required to be very closely equivalent to their brand name counterparts.

Over the next three years, drugs with \$100 billion in annual sales will become available as generics as their patents run out. A couple of examples include the cholesterol lowering drug Lipitor, asthma medication Advair and antipsychotic Seroquel. This means big savings for patients, because the prices for these and other drugs are expected to drop to one third of their current level.

Don't be shy about asking your doctor about whether a generic is available for the medication they are prescribing for you.

A TALE OF FOUR PHARMACIES

Think all the big chains have about the same price on prescription drugs? Not by a long shot. Lisinopril is a very commonly prescribed medicine to treat high blood pressure. It is available as a generic, and like other medicines in its class, is not covered by ADAP.

Below is price comparison for a 30-day supply of lisinopril (20mg strength):

CVS: \$24.99 (no savings plan specific to Rx drugs available)

Rite Aid: \$8.99 (once you join a free Rx savings program; a 90-day supply costs \$15.99)

Walgreens: \$9.99 (once you join an Rx savings program for an additional \$20 annually; a 90-supply costs \$12.00)

Target: \$4.00 (no plan to join; 90-day supply is \$12.00)

The moral of the story is this: if you're paying out of pocket for the full cost of a medication, don't hesitate to call around and comparison shop.

SAVE MONEY WITH HIV SPECIALTY PHARMACIES & MAIL ORDER PHARMACIES

Many people living with HIV use specialty pharmacies for their medications. Dispensing HIV medications is highly profitable, and specialty pharmacies compete vigorously for our business. In addition to offering free delivery and generally high standards of customer service, these pharmacies have another advantage over large retailers. Often they are willing to throw in "freebies" or discounts on vitamins, supplements, and on some generic medicines. Don't be shy about asking a specialty pharmacist if they are willing to give you a discount or incentive for your business.

If you have private insurance, another potential money saver is to use a mail-order pharmacy. Check with your insurer to see if co-pay discounts are offered to you for using their preferred mail-order pharmacy.

UTILIZE PATIENT ASSISTANCE PROGRAMS

There are hundreds of programs nationwide that help low income patients obtain medications at little or no cost. Many are listed with the Partnership for Prescription Assistance, a drug industry-managed clearinghouse. You can access the partnership online at www.pparx.org. Or call (888) 477-2669. After being asked some screening questions about financial eligibility and insurance status, you will be given access to specific forms that need to be completed by you and your doctor to receive the medication.

Generally, the maximum annual income for eligibility is \$40,000 for a family of four and \$20-25,000 for a family of two. In most cases, you have to be uninsured in order to qualify for assistance and be a legal resident of the U.S.

The good news is that about 3 out of 4 people who take the time to apply for patient assistance programs get help.

USE DISCOUNT PROGRAMS TO HELP WITH CO-PAYS ON YOUR HIV MEDS

If you have co-pays on your HIV meds, many of their manufacturers offer discount programs. Details vary, but if you qualify, you may be able to save \$100 or more over the course of a year. Some of the companies that offer these discounts are Abbott Laboratories (Kaletra), GSK (Epzicom, Lexiva, Combivir, Ziagen, Trizivir, Epivir), Gilead (Truvada), and Tibotec (Prezista, Intencele). Talk to your doctor or treatment advocate for more details.

IF YOU LOSE YOUR JOB

Some laid-off employees can get a 65% subsidy, for up to nine months, to help defray the cost of continuing their healthcare coverage through the government-mandated COBRA program. This would help pay for prescriptions in the near term—as well as other health expenses—while you look for new work with medical benefits. The federal subsidy applies only to people who lost their jobs between September 1, 2008 and December 31, 2009.

YOUR TEAM AT CARE CAN HELP

If you need assistance sorting through your prescription costs and figuring out what financial help you may be eligible for, make an appointment to see one of us. If you have a CARE Program case manager, give them a call, or if you're a clinic patient, see Paul Lovely, Elaine Ramos-Garcia or Jay Villarreal.

* * * * *

A BRIEF SUMMARY OF COMMON PRESCRIPTION BENEFITS

ADAP

If you live in the state of California and make less than \$50,000 a year, you qualify for ADAP in most circumstances. There is a formulary of approximately 150 medications available, including all HIV meds, and many other types of drugs. ADAP can act as a primary pharmacy benefit and pay the full cost of your meds if you don't have any other coverage. It can also act as a secondary benefit, which means it will cover co-pays that you might have with another type of insurance.

Private Insurance

Private insurance plans such as Blue Cross, Blue Shield, Health Net, United Healthcare and Kaiser are most often provided by employers. Some people may have individual health insurance plans that they have bought on their own. Individual plans may be very expensive or unavailable to people with HIV. However, if group insurance coverage is offered through your work, you are entitled to the same coverage at the same price as every other employee, regardless of HIV status or any other pre-existing condition.

If you have any type of private insurance, you should find out what the co-pay is for brand name and generic medicines. Also find out if you have a deductible (the amount you pay before the insurance kicks in) or a cap (the maximum amount the insurance will pay) on the pharmacy benefit. All the big companies have their formularies available online.

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(Continued from page 4)

Medicare

Medicare is available to retired and fully disabled individuals who are eligible for benefits through Social Security. In 2006, Medicare began offering prescription coverage to beneficiaries. Often known as "Part D," this benefit is provided through private insurance companies that contract with Medicare. You can choose which company to use for your prescriptions. By going to the website medicare.gov, you can use a tool to compare which company's plan will be best for you based on the medications you are currently taking.

With Medicare, it is also important that you apply for the Low Income Subsidy (LIS), or "extra help with prescription drug costs." Generally you qualify for the LIS if your income is less than about \$14,000 a year. You can apply online at www.socialsecurity.gov.

If you have Medicare, you should also be enrolled in ADAP. ADAP can greatly reduce the out-of-pocket costs associated with Part D plans, including co-pays, monthly premiums, and helping you through the dreaded coverage gap, or "donut hole."

Medi-Cal

This is California's version of Medicaid, and covers medical, dental and prescription drug costs for beneficiaries. To qualify for Medi-Cal, you generally need to have low income, few assets, and be fully disabled. If you qualify for "full scope" Medi-Cal, you pay nothing for prescriptions covered on the Medi-Cal formulary.

Some people with Medi-Cal have a "share of cost," which is basically a monthly deductible. For example, if your share of cost is \$300, Medi-Cal expects you to pay the first \$300 of medical, dental or pharmacy costs every month out of your pocket. However, in many cases, using your ADAP benefit will "clear" your Medi-Cal share of cost, so you do not have to pay anything out of your pocket at the pharmacy, the doctor, or the dentist's office. The Medi-Cal drug formulary is available online at medi-cal.ca.gov.



C.A.R.E. will launch our second annual "CARE to Dine 2009" fundraiser on Thursday, August 27, 2009. The one-day event involves Long Beach restaurants and cafes, where they will donate 20% of their proceeds from breakfast, lunch, and dinner to the CARE Program.

CARE will use the funds that will be raised on that day to help support our food pantry and food voucher program

for case-managed clients.

Because more and more restaurants are signing up, almost on a daily basis, the participating eateries so far are: The Park Pantry, Café Ambrosia, Rick & Brian's Café, Two Umbrellas Café, The Pizza Place, Bouchees Bistro, Café Piccolo, Fresh Foods Café, Lola's, Magic Lamp Grill, Rivera's, Road to Hanna, Baba Ghanoug, da Vinci's, El Torito, Tracht's, and Wakano's. Please keep checking our website for a complete listing of all the restaurants.

Please consider joining us on Thursday, August 27. Your help will be greatly appreciated. You'll get a great meal, and CARE will get 20%! It's a win-win situation! By the way, if you can't make it into your favorite eatery, consider ordering out that day!

For more information, location with maps, and phone numbers of all the participating restaurants, please visit our website at www.careprogram.org.

Taking KALETRA?

You can **save up to \$150 A MONTH!** on your treatment that contains KALETRA

Positive Partnership
A co-pay and treatment support program

1-877-220-3822
Always discreet. Your privacy is important to us.
Or visit KALETRA.com for information

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit www.fda.gov/medwatch, or call 1-800-FDA-1088 (1-800-332-1088). If you cannot afford your medication, contact: www.pparx.org or call the toll-free number (1-888-4PPA-NOW) or (1-888-477-4669) for assistance. For additional information about KALETRA, call 1-866-KALETRA (1-866-525-3872) or visit KALETRA.com.

Model is for illustrative purposes only.

Positive PARTNERSHIP | **KALETRA**
(lopinavir/ritonavir)

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Save the Date

Annual CARE Client Picnic

August 29, 2009

Recreation Park

7th St. and Park in Long Beach

Food * Games * Prizes * Fun