



Beyond the Fringefan [#450]

BEYOND THE FRINGEFAN realizes that lately he's spending far too much of his time talking about—and dealing with and writing about—inappropriate personal health issues, though it seems as though an increasing proportion of them are bureaucratic rather than medical or surgical in nature. It gets old pretty fast, whether or not he does. Probably not the most auspicious way to commemorate 450 integrally numbered issues of his mostly monthly mumblefest, but (to use a meaningless platitude that's also an obnoxious copout) It Is What It Is. You can find him this month researching medical coverage online at the N.Y. Cadre (1088 East 40th Street, Brooklyn, New York 11210 (☎(718) NY-CADRE; 📧↔️ nycadre [at] alum [dot] rpi [dot] edu; 🌐http://www [dot] nycadre [dot] org)). This is **Beyond the Fringefan** #450, for readers of **APA-NYU** Volume 12, #10 (e-APA-NYU #126) and other sickos, published October 2014 as a combined production of Quick Brown Fox Press and Syscrash Consulting, both subsidiaries of **THIGAMAJIG**. Cartoon above from *Frazz* by Jef Mallett, 3 June 2005. All uncredited material copyright ©2014 by Marc S. Glasser. Member fwa.

IS THERE A MEDICARE-CREDITABLE SUPPLEMENTAL COVERAGE PLAN IN THE HOUSE?: For the past dozen years, as a retiree of JPMorgan Chase, I've received the perk of a group medical plan (from UnitedHealthcare), which covered Donna as my spouse as well. This got more complicated after Donna turned 65 almost three years back; at that point, Medicare became her primary coverage provider, while United became her secondary, taking up the slack as it were. So now we send her claims to Medicare (often done automatically by the doctors' offices), and then to United after we get Medicare's statements, and there are twice as many bureaucratic nooks and crannies where things can vanish or get stuck. I'll get to start doing this for myself as well, in two and a half years when I likewise turn 65. I was starting to get the hang of how it all works, so it was clearly time for JPMChase to throw in another complication.

So in early September we received a packet informing us that JPMChase was changing how it handled medical insurance for its Medicare-eligible retirees and their spouses. Come the turn of the year, each such individual would no longer be covered by the group plan, but would have to obtain a private plan (some combination of Medicare Advantage, Medigap and Medicare Part D). JPMChase was passing us on to an organization called OneExchange, which calls itself "the trusted leader in private Medicare exchanges," and which is supposed to assist each of us individually in finding the plan that best meets our needs and fits our budgets. OneExchange is not paid by JPMChase for this, but rather is funded by the various insurance companies whose plans it offers; so the reader will please pardon my suspicion

that the plan OneExchange tells us fits us best will be the one offered by the company that pays OneExchange the most.

We spent a couple of fun nights the first week of October setting up Donna’s account at the OneExchange Web site, and then typing in the names of all of Donna’s doctors and prescriptions—the information OneExchange needs to figure out what plan to recommend. We then attempted to set up our appointment for a telephone consultation, and the site began reporting unspecified errors, and went no further. We finally were able to get through by telephone, to be offered an appointment only five weeks later, in mid-November—so I won’t know for a while how the story all turns out. Oh, one more wrinkle: since whatever we end up with will be an individual and not a group plan, JPM won’t be able to subsidize it directly as it has my retiree plan. Instead, I’m required to set up a Health Reimbursement Account (HRA), into which, starting in the new year, JPM will deposit some so far unspecified amount annually. We’ll have to pay the insurance company whatever it wants, and then we get to fill out more forms to ask JPM to send us a reimbursement from whatever is in the HRA. More layers of bureaucracy (well, all those layers will keep us warm).

First-world problems, I know; plenty of people still don’t have medical coverage at all, the Affordable Care Act notwithstanding. (And depending on the election results next month, what new political struggles to destroy or eviscerate Obamacare can we look forward to over the next couple of years? I can hardly wait to see.)

Meanwhile, we’re still awaiting the delivery of the CPAP machine that will treat Donna’s sleep apnea and hypopnea. Once it gets Medicare’s approval, we have to give the vendor a credit-card number (“for security purposes,” they tell us), and then we’ll see what effect a proper air supply has on Donna’s ongoing fatigue. Dentally speaking, Donna’s now on her third Invisalign aligner, and is tolerating them adequately, if not completely happily. Neither of these technologies existed a mere 30 years ago. Go, technology!

Lisa Braun coordinated a second potluck FISTFA in October to ease Tom Byro’s burden as he continued his chemotherapy (though Tom, being Tom, insisted on cooking up a big pot of stew as well). Tom was looking remarkably well; I look forward to his looking even healthier when we reconvene in November.

Fringe Reception: Comments on APA-NYU, Volume 12, #9 (e-APA-NYU #125)

ICONOCLAST (Joel Nelson): “I do remember seeing ... Robin Williams as ... Mort” From Ort? Or maybe Williams playing Mort Sahl? But Sahl, at 87, has outlived him. /*/ ““all buses will eventually be equipped with wheelchair lifts’ Cutting edge up here is bicycle racks on buses.” Cool! The MTA doesn’t seem even to have any plans for such things. I guess the powers that be figure that if you have a bike, you don’t need to ride a bus. (Well, they do allow folding bikes on the non-express buses; I guess that’s something.) /*/ “I had intended to read this book [*The Science*

of God: The Convergence of Scientific and Biblical Wisdom] and return it to the library.... Unfortunately, the floor was not completely dry so the book finished the job of drying it for me.... The library was quite merciful about the matter, charging me just the before tax retail price of the book and then giving me the book to keep.” So did you ever actually get to read the book? Did you find it convincing?

JAMISON, TAKE e-LETTER (Mark L. Blackman):
re the once and (maybe) future Lunarians, as



(Peanuts by Charles M. Schulz, circa 1958)

recently as mid-October the Lunacon Web site was asserting “Plans for Lunacon and the Lunarians are currently in flux. Official notice of whether Lunacon will occur in 2015 will be posted by November 1st, so check back later for more!” /*/ Sad to say I missed the Brooklyn Book Festival this year; I was taking someone to catch a Bolt bus in Manhattan and got stuck in the traffic chaos produced by the People’s Climate March. (If I’d known the date of the march a week or two earlier, we could have scheduled things differently and avoided the problem. I guess I’m not on the right mailing lists.) /*/ Did you tell me there was supposed to be a TV series based on *A History of New York in 101 Objects*? I haven’t been able to find it. I guess I’ll just borrow the book from the library. /*/ “When I was in Williamsburg [Va.] back in 1966, the British flag over the House of Burgesses looked ‘wrong’ – it didn’t have a red St. Andrew’s Cross; it was pre-1707 Act of Union.” Um, I believe St. Andrew’s cross is a white X on a blue ground. The red X is St. Patrick’s cross, for Ireland, and was added to the Union Flag in 1801. (Colonial Williamsburg doesn’t specify what date its re-creation is supposed to represent, but does use “18th century” a lot.) /*/ (øme) “Brewster is a space station (the RU SIRIUS) captain.”— not a starship captain as I put it in the text version. I type corrected. /*/ “Aha, when you replaced the door, you stopped flashing the neighbors?” And a good thing, too. The flashing is heavy, enameled

metal; I don’t want to think about the medical and legal proceedings if it had come loose and fallen from the roof line onto a neighbor. /*/



(Dave Coverly for *The New Breed*, 4 March 1991)

“Trufan’...too many con-running ‘SMOFs’ (“Secret Masters of Fandom”) forget that the coinage (by Jack Chalker) was mocking.” So was “sercon.” Doesn’t “trufan” go back to “The Enchanted Duplicator,” half a decade before Chalker’s fanac began?

I'D LIKE TO ADD YOU TO MY PROFESSIONAL NETWORK ON LINKEDIN (Deborah Wunder): You're already there. I wonder if there's a way to stop LinkedIn from sending “reminder” e-mails to the apa’s address every couple of weeks.

sigh Another good fan done gone. Vijay Bowen left the New York area for Seattle about four years ago (after having faded out of NYUSFS and APA-NYU a decade and a half ago). I was sad to learn of her hospitalization for colon cancer this summer, but shocked to hear of her death on 18 October at the far-too-young age of 51. Wherever she is now, I hope she’s dancing.

November approaches all too fast, bringing Election Day, Philcon, and Thanksgiving. Just in case I don’t pull out of this tailspin of tardiness by then, everyone remember to vote well, party in an appropriately sercon fashion, and pig out with the appropriate spirit of gratitude. See youse all Real Soon Now.

>Portions of the preceding would like to be popular, but have no desire to go viral right now.<