



beyond the fringefan

[#475] **BEYOND THE FRINGEFAN** is trying to remember to use speaker-phone mode to avoid excess stress on his elbows as he spends ever-increasing amounts of time on hold. You'll know what's happening if you keep getting busy signals when trying to call him at the N.Y. Cadre (1088 East 40th Street, Brooklyn, New York 11210 (☎(718) NY-CADRE; 🖨↔🖨 nycadre [at] acedsl [dot] com; 🌐http://www [dot] nycadre [dot] org)). This is **Beyond the Fringefan** #475, for readers of **APA-NYU** Volume 15, #2 (e-APA-NYU #151) and other holdouts, published February 2017 as a combined production of Quick Brown Fox Press and Syscrash Consulting, both subsidiaries of **THIGAMAJIG**. Cartoon above from *Pearls Before Swine* by Stephan Pastis, 22 January 2009. All uncredited material copyright ©2017 by Marc S. Glasser. Member fwa.

I'm told it is now the Year of the Rooster, but mostly I'm finding it to be the Year of the Insurance Bureaucrat. I've filled out and sent in forms to set up the new auto-debit for my retiree life insurance, which JPM switched from Prudential to MetLife for no apparent reason (they also raised the premiums for Donna); to request monthly reimbursement out of Donna's Health Reimbursement Account (HRA) for her dental insurance premiums (which was denied because the insurance company now omits, from the documentation it sends out, some information that the HRA administrators require before they'll allow the reimbursement—this is allegedly our money!); and to set up again the contribution amounts and beneficiaries of my 401(k) at Creative Circle, the “freelance” (read: temp) agency that remains my employer of record for all the work I do at AllianceBernstein (Creative Circle had switched administrators for the plan, and quietly cut back on the benefits in the process). Then I've called all of these agencies to ask why, if I'd sent in all the proper forms, the appropriate bureaucratic changes weren't being made. I've also called Prudential to inquire why, if it's no longer my life insurance provider, it's still auto-debiting my premiums. (The agent had no idea. I got a refund check two weeks later.)

We also had a fun series of calls to Emblem, Donna's Medicare Advantage provider, to try and find out why her monthly visiting nurse, Eileen, had suddenly been informed that her services were no longer being covered. The story we were told had to do with Donna's PCP, Dr. H., having begun working through a medical affiliation called Health Care Solutions Cohort, which did not contract with Complex Care, Nurse Eileen's agency, but with some other agency instead. (We never even knew Dr. H. had ordered Nurse Eileen's visits in the first place; Emblem had just informed us several months ago that she'd be coming.) So we now need to have Dr. H. have Health Care Solutions Cohort call up its affiliated nurse agency and have them order us up a new nurse, whom we'll then have to acquaint with

all of Donna's 70-year medical history. We'll likely never see Eileen again. (It turned out when we called Dr. H.'s office that neither he nor anyone there had chosen to work through Health Care Solutions Cohort; Emblem just called them up one morning and told them that henceforth they were working through Health Care Solutions Cohort.) Wouldn't it make sense for there to be one organization coordinating all the care for a given patient? Oh, I forgot, a single-payer system is socialistic and un-American and puts a government bureaucrat between you and your doctor.

And it wasn't about insurance, but speaking of un-American, on the first of the month I received a call from Beth at Creative Circle. She said that the agency was doing an "HR audit" and needed to revalidate everyone's I-9—that's the form you fill out when you get hired, attesting that you are either a citizen or a duly documented alien, and hence legally allowed to work in the United States. It wasn't a big deal; I filled the form out online in five minutes, then walked over to the agency's office a couple of days later to let the receptionist take a photocopy of my passport. But the timing, mere days after the new president's travel bans (that have nothing to do with keeping Muslims out, wink wink, nudge nudge) seemed curious. I assured Charmae, my boss, that I wasn't a terrorist, and made sure before I left that she had contact information for my family.

And of course, as my 65th birthday approaches, it's time to sign up for Medicare—that turned out to be fairly easy and straightforward, and I got it done online. More daunting is dealing with the reset in my JP Morgan retiree medical coverage, which, under a set of rules implemented two years ago, changes completely when I become "Medicare eligible." (We went through this for Donna at the end of 2014, and I pissed and moaned about it at length then in these pages.)

The gist is that I'll no longer be part of a group plan through JPM, but have to purchase an individual Medigap or Medicare Advantage plan instead. To ease the transition, JPM sends me to a "private exchange" called OneExchange, which takes my information (medical conditions, doctors, medications, preferences re higher premiums vs. higher deductibles), advises me which of the hundred plans it handles is likely to cause me the least pain, and signs me up. The subsidy JPM was putting into my group plan then goes instead into an HRA, from which I can request reimbursement of premiums and other expenses. Note that I wrote "request" rather than "obtain"—see our experience with Donna's dental insurance premiums a few paragraphs back. I can only hope that the process will be quicker and simpler than it was for Donna because I see far fewer doctors regularly and take commensurately fewer prescriptions on a long-term basis.



(Brewster Rockit, *Space Guy!* By Tim Rickard, 8 November 2013)

fringe reception: Comments on APA-NYU, Volume 15, #1 (e-APA-NYU #150)

THE LIGHT AT THE END OF THE TUNNEL
MAY BE AN APPROACHING TRAIN (Deb
Wunder): Progress is harder to see and hence

more frustrating when it's not only slow but
sporadic, with the occasional backward step. I
wish I had better words of encouragement. /*/

Oh, thanks for recommending the Bowery Boys podcasts (which your mention of the biography of Hamilton reminds me of). Now I just have 200 or so to catch up on. (Everyone else, it's two local history geeks talking New York City history, usually focusing on a particular person or place, for 20 minutes or so per episode. Fun and free.) /*/ (¢me) I haven't been cold enough this winter to have any interest in an electric blanket. Even the worst of the nights, I've been fine as long as I've been under just a regular blanket; the trouble comes when I have to get up to pee. I've started keeping a T-shirt handy by the bedside, or even, when its need seems likely, wearing one to bed. Wearing clothes to bed is not something I've ever liked, but desperate times call for desperate measures.



(Reality Check by Dave Whamond, 3 March 2016)

JAMISON, TAKE e-LETTER (Mark L. Blackman):

Well, if you followed my suggested procedure for converting your zine to text this month, it looks as though it didn't do the job quite right either. In fact, it may have done a worse job than your previous techniques. My apologies. The only other idea I can think of now is to (1) write your zine in a dead-simple plain-text editor such

as Notepad; (2) copy and paste that into the e-mail for submission; and then (3) also paste it into a Word doc to which you can then add formatting and illos. /*/ “~VERIZON~ ... required a tech to come by. The problem was on their end, the electronics, and he fixed it via the computer in his truck. (But did what he did cause my Internet to slow even more?)” Wouldn't surprise me. Then they'll hit you with more sales hype for how much faster FiOS is. /*/ (¢self) “And in Frank Miller's current *Dark Knight* graphic novel, in which renegade Kryptonians destroy Gotham, a guy looks like Trump says ‘We'll make the Kryptonians pay to rebuild Gotham City. You're gonna love it.’” More presciently, someone has turned up a 1958 episode of a western TV series called *Trackdown* in which, per the synopsis, “Walter Trump, a confidence man, puts on a long robe and holds a tent meeting in the town of Talpa. He tells the townspeople that a cosmic explosion will rain fire on the town and that he is the only one that can save them from death.” The episode includes the dialogue:

Trump: I am the only one. Trust me. I can build a wall around your homes that nothing will penetrate.

Townperson: What do we do? How can we save ourselves?

Trump: You ask how do you build that wall. You ask, and I'm here to tell you.

Snopes.com has verified that the episode exists. The series is shown sporadically on the MeTV channel. /*/ (¢me) “Hmm, I wonder if that sign isn't intended as ‘I ATEN'T DEAD’, but ‘I AIEN'T DEAD’, with that not a crossbar but a stroke over the ‘I’.” No, it's a direct quote from several Discworld novels. Granny Weatherwax uses the sign when Borrowing (having her consciousness hitch a ride on the brains and bodies of animals). /*/ “Happy Year of the Rooster and Happy New Year for the Trees. Hello, I must be going.” Hello, you must be crowing, and hello, you must be growing.

I wish all my readers success in dealing with their particular bureaucratic demons over the next few months (the IRS looms on the horizon, and who knows what charming new ways the new administration may find to abuse that agency?). I look forward to the arrival of more daylight in our land soon, and as far as I know, they haven't found any ways of deporting that. Yet.

>Portions of the preceding have not been invited to any presidential press briefings.<