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<< **CHARGE IT (Continued):** This is probably just the tip of the iceberg. Carlson is betting that the next generation of medical credit cards to hit the market will offer consumers designated lines of credit to use exclusively to pay for standard medical costs like copayments and prescriptions. Still, GE Money spokesperson Cristi Williams says that the company "doesn't see the need to go into other areas of medical financing."

And David Robertson, publisher of industry newsletter the **Nilson Report** expects medical credit cards will remain a niche market. "Given the (financial) difficulties that Americans are under, I'm sure there will be some interest in these products," he said. "But you also have to balance the desire of consumers with the reality that lenders face," Robertson said, referring to

the credit crunch that has forced lenders to tighten their belts.

Bad for your health? One thing that is clear is that the moderate-to-low income consumers, who will be most tempted to use credit cards to pay basic medical expenses, are the ones who can least afford to take on more debt. "[It's] a worrisome trend," said Mark Rukavina, executive director of **Access Project**, a nonprofit consumer health advocacy group. "Credit cards give an illusion of security," he said. "It will just delay the day of reckoning and could become the final push into bankruptcy." He advises that, "Unless there's a risk of losing life or limb, don't use them."

To his point, about 1.5 million Americans will declare bankruptcy this year -- and 60% of those filings are estimated to be tied to medical bills. There are alternatives to paying medical bills with credit cards said Rukavina. Patients can try to cut deals with their doctor or hospital; medical providers often negotiate bills and payment schedules with consumers in financial trouble. Some providers also offer charity care, which is free or reduced charges for treatment, that consumers don't know about.

Of course, none of this addresses the larger issue of increasingly unmanageable health care costs, said Rukavina. "Frankly," he said, "meaningful health care reform is the only real solution to bringing down costs and enabling more people to pay their (medical) bills."

Choice

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The Newsletter Of AARP Chapter 1952

Warner Robins, Georgia

"To Serve - Not To Be Served"

www.Choice1952.com

Meeting Dates/Time: **Wednesday, July 22nd** (10:00 A.M.) and **Wednesday, August 26th** (10:00 A.M.)
Location: Wellston Center - 155 Maple Street | Warner Robins, GA 31093

Officers	Names	Telephone	Board Of Directors	Telephone
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			Nancy Harrison	922-1526

Birthdays For July

Helen Daly	1 st	Trudy Deep	5 th	Winona Smith	11 th	Mable McCord	18 th
Sadie Holt	20 th	Ned Sanders	21 st	Maureen Echols	24 th	Judson LaRoche	27 th
Ruth Peck	29 th						

Birthdays For August

Clyde Mathe	5 th	Vi Hanson	9 th	James Strawn	12 th	Jean Hendry	13 th
Leon Leonard	15 th	Virginia Lineberry	16 th	Grace Jordan	24 th	James Kling	26 th
Allison Caruso	28 th	Irene Eaves	28 th	Evelyn Boster	31 st	Dot Dauby	31 st

WE CARE

For each new morning with its light, For rest and shelter of the night, For health and food, For love and friends, For everything Thy goodness sends. **Ralph Waldo Emerson (1803-1882)** "Blessed are those who mourn, For they shall be comforted." **Matthew 5:4**



The family wheeled Grandma out onto the lawn, in her wheelchair, where the activities for her 100th birthday were taking place. Grandma couldn't speak very well, but she could write notes when she needed to communicate. After a short time out on the lawn, Grandma started leaning off to the right, so some family members grabbed her, straightened her up, and stuffed pillows on her right. A short time later, she started leaning off to the left, so again, the family grabbed her and stuffed pillows on her left. Soon, she started leaning forward, so the family members again grabbed her, then tied a pillowcase around her waist to hold her up. A nephew who arrived late came running up to Grandma and said, "Hi, Grandma, you're looking good! How are they treating you?" Grandma took out her little notepad and slowly wrote a note to the nephew, "They won't let me fart."

Two elderly women were out driving in a large car. Both could barely see over the dashboard. As they were cruising along, they came to an intersection. The stoplight was red, but they just went on through. The woman in the passenger seat thought to herself, "I must be losing it. I could have sworn we just went through a red light." After a few more minutes, they came to another intersection, and the light was red again. They went right though it. This time, the woman in the passenger seat was almost sure that the light had been red and was really concerned that she was losing it. She was getting nervous and decided to pay very close attention to the road and the next intersection to see what was going on. At the next intersection, the light was definitely red, and sure enough, they went right through again. She turned to the other woman and said, "Mildred! Did you know we just ran through three red lights in a row? You could have killed us!" Mildred turned to her and said, "Oh my, am I driving?"

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AARP
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President's Message: I remain pleased with Sue Braun's masterful planning and execution of our recent weiner roast. All her helpers outdone themselves and were appreciated. I thought everyone looked relatively happy. Bob Watson shone as our bingo announcer! Thanks all!

Frank W. Gadbois, President—AARP Chapter 1952

Editor's Notes: Newsletters will be available at our meetings and will continue to be mailed to our advertisers and sponsors. As we continue to update our membership roster please renew/update your membership ... still a "bargain" at only **\$5.00/year!** **Thank You Trudy Deep** for volunteering to manage our membership roster! Additionally, **Thank You Helen Daly** for your foundational support/service to keep our rosters updated!

For advertisers, your support of our newsletter is an exceptional value at only \$4.00/Month (**\$48.00/Year - Prorated**) and helps tremendously to offset printing/production costs. If **ANYONE** knows **SOMEONE** who may be interested in advertising in our newsletter please contact me!

As **your** Editor I'm open to suggestions for our newsletter! So please, keep your membership status/information current, get your newsworthy information and/or photographs to me as soon as possible and help me (us) get (and keep) new advertisers!

Please contact me at **478/318-0471** and/or via e-mail at **gdavismail@gmail.com!**

Sincerely,

Greg (Formerly Known As "Da Baby") Davis ggd ☺

Can't Pay Your Doctor? Charge It!

As more cash-strapped Americans resort to paying medical bills on credit cards, experts say it's a risky trend for consumers but a huge untapped market for lenders.

By Parija B. Kavilanz, CNNMoney.com Senior Writer

As medical bills pile up, more Americans are paying their doctors with plastic. Consumer advocates warn that this is a dangerous trend, but industry watchers see a multi-billion dollar opportunity for lenders to offer specialized "medical" credit cards.

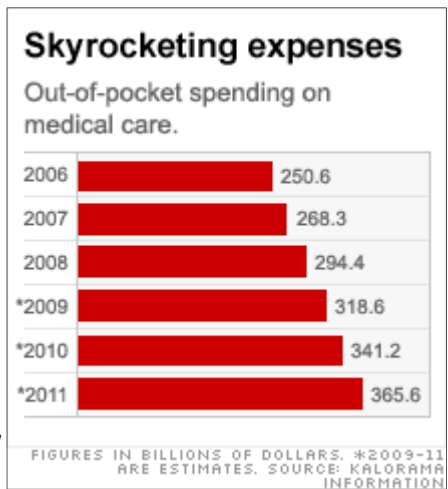
"Out-of-pocket health care spending was already increasing in good times," said Bruce Carlson, publisher with health care market research firm **Kalorama Information**. "Now with high unemployment consumers have to reach into their pockets even more to fund their health care."

Americans spend an estimated \$294 billion on annual out-of-pocket medical costs annually, to cover everything from doctor's office co-payments to surgeries and prescription medications. About 25% of that -- around \$74 billion -- is already being charged to regular standard credit cards, according to **Kalorama**. **McKinsey Consulting** expects that \$150 billion worth of health care expenses will go on credit cards by 2015. Meanwhile, more than 79 million Americans are already struggling to pay off their medical expenses, according to the non-profit **Commonwealth Fund**.

Regardless, Kalorama's Carlson says that healthcare-related credit is an obvious target market for financial services providers. With retail shopping drying up, lenders need new ways to boost consumer credit card balances. "Medical expenses are costs that consumers can't avoid unlike other discretionary purchases that they're cutting back on. So why not get into financing it?" he said. At the same time, doctors and hospitals are having a harder time than ever collecting what they are owed by patients, making fast and easy credit card payments an appealing option.

Some lenders are already in the market. **GE Money** and **Citibank** both offer special credit cards that can only be used for elective medical procedures, such as LASIK vision correction, liposuction and cosmetic dentistry, which are generally paid for out of pocket. GE Money's *CareCredit* card, for instance, limits its 7 million or so customers to using the card within a special network of doctors. But just like any other credit card, one missed payment can trigger an interest rate jump up to 27%.

New to the market is a Mastercard-branded card, issued by **MasterCard Worldwide** and **OptumHealth**, a unit of insurer United Healthcare. This card acts as a debit card rather than a credit card, and draws money down from existing health care funds like consumers' health savings accounts and flexible spending accounts.



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