



WCAAAA

INSIDER

Western Connecticut Area Agency on Aging

DECEMBER 2023-JANUARY 2024



Season's Greetings

On behalf of WCAAAA, we wish you and your loved ones a wonderful holiday season and a new year filled with peace and happiness.



12/25/2023– Christmas
01/01/2024– New Year's
01/15/2024– MLK Day

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Virtual Live Well Learning

Connecticut's five Area Agencies on Aging are offering a virtual training for new leaders who would like to get trained in the evidence based Chronic Disease Self-Management Program (CDSMP) developed at Stanford University. The training will take place on Tuesdays and Thursdays, Jan. 18- Feb. 29, 2024 from 10am-12:30pm. There is no cost to attend.

During the training, participants are required to attend thirteen 2.5 hour Zoom video meetings over seven weeks. The first week has one session, followed by two sessions per week over the next six weeks. Trainees must have their own computer and will be using their webcam and computer speakers. A stable, fast internet connection and good sound quality are required, and participants must be proficient in how to use their equipment. A copy of Living a Healthy Life with Chronic Conditions, 5th edition and a virtual CDSMP Leader's Manual will be provided to each participant. There are homework assignments required before and during the training. The limit is 12 trainees.

To become a certified Leader for the virtual platform, participants will need to attend all 13 training sessions and partner with another Leader to facilitate a six-week workshop within 12 months of the training.

For more information, contact Debby Horowitz, WCAAA's Live Well Regional Coordinator at 203-757-5449 ext. 125 or dhorowitz@wcaaa.org.

UR Community Cares is a network of volunteers providing services to older and disabled adults to try to improve their quality of life. Collaborating with town depts, health and social service providers we are able to network to understand the needs across the state of Connecticut. People in need of help put in requests for help, volunteers help to address people's social needs by being companions and going into their homes to teach them technology and improve health across communities by bringing them to medical appointments or picking up necessities from the pharmacy.

All participants create an account, we perform a background check and then when a person is in need they schedule a request in their account and then an email goes out to all the volunteers in their area. IF A VOLUNTEER is AVAILABLE they will receive an email letting them know.



"Revamp Your Medicare Advantage:

What's Next After the Annual Election Period?"

The Medicare Annual Election Period ended on December 7th, 2023, and you are not too happy with the Medicare Advantage selection you made, what are your options now?

Medicare Advantage Open Enrollment Period (MA OEP) runs from January 1st to March 31st, 2023, and it provides an opportunity for those already enrolled in a Medicare Advantage plan to:

- 1) switch to another plan with or without drug coverage, or
- 2) return to Original Medicare by enrolling in a Medicare Part D plan and a Medigap Plan.



- ◇ Confirm if your healthcare providers are covered by the plan.
- ◇ Verify if your prescription drugs are included in the plan's coverage.
- ◇ Evaluate the cost differences between pharmacies.
- ◇ Assess if generic versions of prescribed drugs are an option.
- ◇ Understand the total cost of the plan, including premiums, deductibles, and cost-sharing amounts.
- ◇ Ensure the plan offers benefits and services relevant to your needs (e.g., dental, hearing, vision, health clubs, transportation, etc.).
- ◇ Be cautious of fraudulent offers.
- ◇ Check if you qualify for extra help or programs like the Medicare Savings Program to save on premiums, deductibles, and copayments, as well as the Part D Low Income Subsidy, Employer/Military/Other Insurance.
- ◇ If you travel outside your state, consider a national drug plan, or confirm if your Medicare Advantage plan covers services outside the state.
- ◇ Familiarize yourself with the plan's rules and restrictions, such as preauthorization requirements and whether a referral by a primary care physician is needed to see a specialist.

How to enroll?

- ◇ Create an account on Medicare.gov to access the Medicare Plan Finder
- ◇ Contact a CHOICES Counselor at 1 800 994-9422 or 203-757-5449 X 134
- ◇ Call 1-800 Medicare

Only one change is permitted per period, with the changes taking effect on the first day of the following month after the request is received

Submitted by: Kiara Carchi – WCAAA Staff

Sources: <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan> | <https://www.ncoa.org/article/whats-the-difference-between-medicares-open-enrollment-period-and-medicare-advantage-open-enrollment>

Resource: <https://urcommunitycares.org/>
 Contact Info
 UR COMMUNITY CARES, INC.
 Manchester, CT Phone: 860-430-4557
 Fax: 860-730-4929 Email: info@urcommunitycares.org

REMINDER

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Did you know about Brass City Harvest Farmers Market?

About Brass City Harvest

Brass City Harvest is a 501(c)(3) non-profit organization that was founded in 2007 as a way to use the concept of urban agriculture to build self-reliance skills in the community, empower residents to modify their dietary behaviors and to increase fresh food access points in our community.

Our Mission

Brass City Harvest was founded in 2007 with a mission to support urban farming, foster a sustainable community food system, provide nutrition education, and increase food access points to address many of the health, food, and social justice needs of underserved populations in Waterbury. The Brass City Regional Food Hub was built with the intention of supporting growth of the local economy through employment and training opportunities. The facility focuses on creating new fresh food access points by offering farmers' markets, nutrition education for seniors and students, farm-to-school initiatives, and healthful shopping options in a food desert.



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michele@brasscityharvestwaterbury.org

359 Mill St

Waterbury, CT 06703

Source: <https://brasscityharvestwaterbury.com/about-bch/>



Source: <https://newsnetwork.mayoclinic.org/discussion/housecall-10-tips-for-coping-with-holiday-stress/>

Ten Tips to Have a "Holly Jolly Holiday" with our Aged Loved Ones

According to a 2019 Mayo Clinic study, holiday seasons often have a few unwanted guests, and they weren't speaking about the proverbial in-laws or that one relative that always brings the immensely dense fruit cake, that gets regifted at the office party. In fact, this study showed that, in records numbers, the holidays cause more depression and anxiety within the elderly community. Some of the causes of depression in older adults come from the nostalgia of missing family and friends that may have moved away or passed on. Other problems attributed to the depression in our aging community is the limited amount of socializing that most others indulge in during the holiday peak, such as office parties, school holiday plays, ugly sweater parties and those neighborly Round Robins, where neighbors walk from house to house, partaking in holiday games and contests, and a host of other variables that often cause the elders in a community to feel isolated and lonely. Some of the potential causes of loneliness in older adults during the winter holidays can include recent losses, health problems, and isolation. As the days get shorter, and the nights are longer, the most common symptoms of elderly depression during the holidays may include changes in sleeping habits, difficulty sleeping, apathy or lethargy, changes in appetite, loss of interest in activities, and loss of interest in socializing. To combat holiday depression in the elderly, here are ten tips that might put some tidings and joy, sprinkled with pinch of "Ho Ho Ho!" back into the hearts of our longest living loved ones.

1. Make a connection with your local Senior Center and invite the members to your children's school holiday play.
2. Bake holiday goods and donate them to a local elderly housing community.
3. Choose a few elderly members from your church and surprise them with holiday dinners.
4. Create a "Secret Santa" list, using the names of the elders in your neighborhood, and drop off surprise gifts.
5. Facetime the elders in your family; create a Round Robin of sorts and invite other family members to join in the fun!
6. Take a trip! Plan to visit a family elder. Brush the dust off those old photo albums and look back down memory lane at old pictures and share the laughter with your children.
7. Send holiday cards and greetings with hard copies of photos; this way the elders in your family can add your photos to their array of pictures that often align their living room walls.
8. Take a summer solstice with grandma and grandpa and go "up, up and away!" Fly to a summer destination and leave the chilly wind gusts behind!
9. Decorate an elderly person's home space, adding a little "cinnamon sprinkle and apple spice". Dress up in costumes that depict a family holiday tradition that connects to one's family's heritage.
10. Create a caroling group a few months in advance and go door to door, choosing the elders in your neighborhood, (with their permission of course) and give them a winter wonderland experience.

Whether you prepare egg nogg in mason jars and share them with your elderly neighbors, or have your children mail out traditional holiday greeting cards, these ideas are small changes and connections you can make that, over time. Each year they will make a difference in your outlook on aging and their needs during this tough natural transition. Your holidays may look different, yet they will be meaningful. Even if the holidays bring some depression and anxiety to our elders, we can try to hold their memories close and embrace new ways to celebrate. Be kind to yourself, but most importantly remember to bring tidings and joy to other during these "Ho-Ho-Holidays".

Submitted by: Tonika Lowe

FROM THE SENIOR MEDICARE PATROL (SMP)



If you have billing issues that are unresolved, questions on how to read your Medicare statements, or concerns about claims, contact the SMP for assistance.

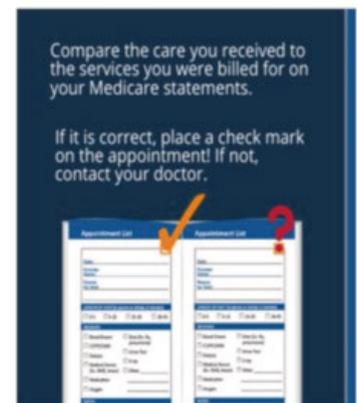
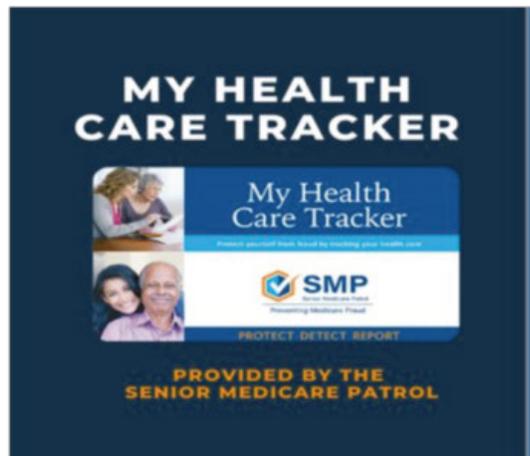
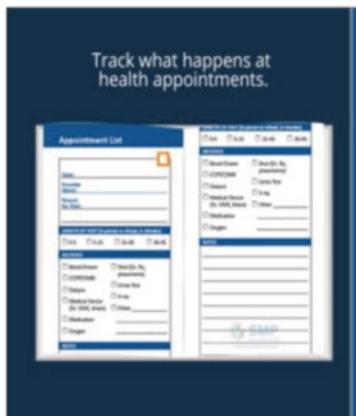


SUPPORTED BY GRANT # 90MFRCD002 FROM ACL

“My Health Care Tracker”

Start 2024 right. This **free resource** is available to Medicare beneficiaries at your local Area Agency on Aging. This little booklet:

- Keeps a record of health care services received
- Makes sure such services/medical equipment are listed correctly in your billing notices
- Protects your health benefits from fraud, errors & abuse



Senior Medicare Patrol (SMP) at your local Area Agency on Aging:

- Works with you, one-on-one to examine health documents to determine potential fraud, errors and abuse
- Educates people in group presentations & at exhibits/events on how to avoid becoming victims of scams

Contact a CT Area Agency on Aging at 1-800-994-9422 to request a free “My Health Care Tracker”

Interested in becoming a Senior Medicare Patrol Volunteer? SMP needs public speakers to educate the general public and promote best practices on preventing all types of Medicare fraud, which currently cost the government billions of dollars in losses every year. As an SMP Volunteer, you’ll learn Medicare basics and assist in strengthening this valuable and popular federal program

Senior Medicare Patrol (SMP), a federal program, provides information needed to *PROTECT* you from Medicare fraud, errors, or abuse; *DETECT* potential fraud, errors, or abuse; and *REPORT* your concerns

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2024 CHOICES New Team Member Trainings

CHOICES, Connecticut's State Health Insurance Assistance Program (SHIP), is accepting applications for our 2024 New Team Member Trainings.

CHOICES is part of a national network that offers free, confidential counseling, education and assistance to Medicare beneficiaries, their caregivers and the general public. CHOICES is administered by the Department of Aging and Disability Services State Unit on Aging in Partnership with Connecticut's five Area Agencies on Aging and the Center for Medicare Advocacy, Inc.

- ❑ CHOICES training is free for volunteers and \$125 for in-kind (paid) professionals.
- ❑ Training participants will complete an orientation session, 6 half days and 2 full days of training, sign a Memorandum of Understanding, and take an online certification exam.

Training topics include: Medicare Parts A, B, C and D, Medigap, eligibility, coverage, costs, appeals, coordination of benefits, transitions from other insurance, and cost assistance programs for low-income beneficiaries, including MSP, LIS and Medicaid. Training manuals will be provided.

Expectations of CHOICES Team Members: willing to learn, compare and explain various Medicare options, provide enrollment assistance through the Medicare Plan Finder tool, assist low-to-modest income beneficiaries to apply for cost assistance programs, report your work monthly and attend quarterly update trainings. *Please note individuals who may have a conflict of interest such as insurance agents or brokers are unable to participate in the trainings.*

Available Trainings in 2024

Spring Training (virtual):

Orientation: April 23rd 9 am -12 pm

Training Dates: May 7th, 8th, 14th, 16th, 21st, 23rd, 9am—12pm

May 28th, 30th 9am-4pm

Application Deadline: April 9th, 2024

If you would like to make a positive difference in the lives of Connecticut's Medicare beneficiaries, contact your CHOICES Regional Coordinator to begin the registration & screening process. Available Trainings in 2024

To Register, Contact the AAA Regional Coordinator who serves your town:

Senior Resources Agency on Aging | Regional Coordinator: Laura Crews | lcrews@seniorresourcesec.org | Towns Served: Ashford, Bozrah, Brooklyn, Canterbury, Chaplin, Chester, Clinton, Colchester, Columbia, Coventry, Cromwell, Deep River, Durham, East Haddam, East Hampton, East Lyme, Eastford, Essex, Franklin, Griswold, Groton, Haddam, Hampton, Killingly, Killingworth, Lebanon, Ledyard, Lisbon, Lyme, Mansfield, Middlefield, Middletown, Montville, New London, North Stonington, Norwich, Old Lyme, Old Saybrook, Plainfield, Pomfret, Portland, Preston, Putnam, Salem, Scotland, Sprague, Sterling, Stonington, Thompson, Union, Voluntown, Waterford, Westbrook, Willington, Windham and Woodstock.

North Central Area Agency on Aging | Regional Coordinator: Urania Reyes | Urania.reyes@ncaaact.org | Towns Served: Andover, Avon, Berlin, Bloomfield, Bolton, Bristol, Burlington, Canton, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hartland, Hebron, Manchester, Marlborough, New Britain, Newington, Plainville, Plymouth, Rocky Hill, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Windsor and Windsor Locks.

Agency on Aging of South Central CT | Regional Coordinator: Leslie Pruitt | lpruitt@aosacc.org | Towns Served: Ansonia, Bethany, Branford, Derby, East Haven, Guilford, Hamden, Madison, Milford, New Haven, North Branford, North Haven, Orange, Oxford, Seymour, Shelton, Wallingford, West Haven and Woodbridge.

Southwestern CT Agency on Aging | Regional Coordinator: Katie Wheeler | kwheeler@swcaa.org | Towns Served: Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Norwalk, Stamford, Stratford, Trumbull, Weston, Westport and Wilton.

Western CT Area Agency on Aging | Regional Coordinator: Kiara Carchi | kcarchi@wcaaa.org | Towns Served: Barkhamsted, Beacon Falls, Bethel, Bethlehem, Bridgewater, Brookfield, Canaan, Cheshire, Colebrook, Cornwall, Danbury, Goshen, Harwinton, Kent, Litchfield, Middlebury, Morris, Naugatuck, New Fairfield, New Hartford, New Milford, Newtown, Norfolk, North Canaan, Prospect, Redding, Ridgefield, Roxbury, Salisbury, Sharon, Sherman, Southbury, Thomaston, Torrington, Warren, Washington, Waterbury, Watertown, Winchester, Wolcott and Woodbury.

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Eating Healthy On A Budget



Eating healthy when money is tight can be challenging, especially if you are living with a costly condition like diabetes. These tips can help.

A diet that includes plenty of vegetables, fruits, and lean proteins is important for good health, especially if you have diabetes. Healthy eating is key to maintaining blood sugar levels in your target range. But the cost of nutritious foods can quickly add up. Eating on a budget doesn't mean you have to sacrifice nutrition. With a little know-how and planning, you can enjoy nutritious foods without breaking the bank. And if you need help, a diabetes care and education specialist can work with you to develop a plan that fits your lifestyle, beliefs, and culture.

By following these six tips, you may be surprised at how much you can stretch your grocery budget.

1 Plan Your Recipes: Cook enough for leftovers! Using the same ingredients for multiple meals doesn't mean they all have to taste the same. Using different herbs and spices can turn common ingredients into meals with different flavors. If your favorite protein is chicken, cook one whole chicken and use it for several different dishes. You can have chicken and vegetable stir fry one night and chicken fajitas another night.

2 Shop With a List: Once you've planned your meals for the week, create a shopping list with the ingredients you need. Having a shopping list makes shopping easier and faster, which helps you reduce impulse buys and take home only the items you need. If your shopping list includes nuts, beans, or grains, consider buying in bulk to save money and keep your pantry well-stocked for future meal planning.



3 Buy Frozen or Canned: When it comes to fruits and vegetables, frozen and canned options can be healthy alternatives to fresh produce. What's more, they cost less and last longer. Many frozen veggies and fruits even have resealable packaging that allows you to use what you need and store the rest. This way you can enjoy your favorites even when they aren't in season.

When choosing canned options, it's best to select those that come in water, not syrup. Be sure to read the label for any added sugar or salt. You'll want to avoid those. And skip frozen options that have added butter or cream sauces. Choose options without sauce or look for packaging that reads "lightly sauced" to avoid extra sugar, salt, and empty calories.

4 Cut Cost with Coupons: Coupons are a great way to save on your grocery bill, especially if you have your shopping list planned out. With over a billion coupons available each year, you will likely find a coupon that you can use. If you can't find a coupon for those blueberries on your list but find one for strawberries, consider making the swap to save money. Even low-value cents-off coupons can really add up. Just by using five 50-cents-off coupons a week, you can end up saving over \$100 each year. Also, shop the sale items!

5 Buy Store Brands: Buying generic or store brand items can save you 20% to 30% on your food bill. Items like canned tomatoes, milk, olive oil, and frozen fruits and vegetables are usually available in a cheaper store brand version. Just be sure to compare the ingredients list and nutrition facts panel to make sure you're not getting a product with added ingredients.

6 Try Growing a Garden: If you can, growing your own fruits and vegetables is a great way to save money and have fresh produce at your fingertips. Even if you don't have a yard to grow a garden, many fruits, vegetables, and herbs can grow in pots on patios or balconies. Having a constant supply of fresh produce at home can save you money at the store. You may not be able to grow a "money tree" in your garden, but it'll feel like you did with the extra money you'll be saving. Also...

Don't shop when you are hungry - you're likely to buy more than you need
Avoid junk food - things like cookies, frozen pizza & chips often cost more, and may be high in sugar, fat, sodium & calories.
Remember, food at convenience stores cost more than at grocery stores
Buy locally grown food, if possible - shipping produce from far away adds to cost
Red meat can be expensive - try beans & rice, tofu, chicken & turkey. They cost less, and are healthier.

**BON APPETIT,
AND HAPPY SAVING!**

Article submitted by Deb Kaszas, MPH.
<https://www.cdc.gov/diabetes/healthy-eating-budget.html>

Inflation Reduction Act (IRA)

One year ago, on August 16, 2022, President Biden implemented the Inflation Reduction Act, a significant legislative initiative aimed at reducing healthcare costs for millions of Americans. This pioneering law offers substantial financial assistance to millions of Medicare beneficiaries, enhancing their access to cost-effective treatments and bolstering the long-term viability of the Medicare program.

HIGHLIGHTS INCLUDE:

- **Implements a \$35 Monthly Cap on Medicare-covered Insulin Expenses:** Individuals enrolled in a Medicare prescription drug plan will not exceed paying \$35 for a month's supply of any insulin covered by their plan, dispensed at a network pharmacy, which includes mail-order options. Additionally, the covered insulin products will not be subject to High Part D deductibles. Furthermore, those using insulin through designated durable medical equipment (DME), such as durable pumps, will have a maximum expense of \$35 for a month's supply of insulin, with no deductible applicable. This provision extends to individuals utilizing pumps covered through the DME benefit under Part B and Medicare Advantage plans.
- **Facilitates Free Access to ACIP-recommended Vaccines under Medicare Part D Prescription Drug Coverage:** People with Medicare's prescription drug coverage will pay no deductible and will not be responsible for any cost-sharing for ACIP-recommended vaccines, including shingles vaccine, Tdap, and travel vaccines. (ACIP-Advisory Committee on Immunization Practices)
- **Mandates Drug Manufacturers to Pay Rebates to Medicare for Certain Price Increases:** Drug manufacturers are obligated to offer rebates to Medicare if the prices of specific Part B drugs escalate beyond the inflation rate.
- **Lower Coinsurance for Certain Part B Rebate Drugs:** Individuals with Traditional Medicare and Medicare Advantage may experience reduced coinsurance rates when a drug's price surge exceeds the inflation rate in a benchmark quarter. In such cases, beneficiaries will pay 20% of the inflation-adjusted payment amount as coinsurance, a lower amount compared to the standard coinsurance they would otherwise incur.
- **Drug Selected for the Medicare Drug Price Negotiation Program:** On August 29, 2023, Medicare took a big step. They revealed a list of ten drugs covered by Medicare Part D for the first round of price talks. This is the first time Medicare can directly negotiate prices for expensive, unique drugs without alternatives. The selection was based on total drug costs under Medicare Part D and legal requirements for the year 2026. (See Figure 1).
- **Medicare Part D Catastrophic Phase of the Prescription Drug Benefit and Premium Stabilization:** From January 1, 2024, onwards, those with Medicare prescription drug coverage won't pay any extra costs for covered drugs in the catastrophic phase. Also, starting from the same date, Part D base premiums will be kept steady, with a maximum 6% increase from the previous year until 2029. There's also a plan in place to stabilize premiums in 2030 and beyond.
- **Expansion of the Low-Income Subsidy Program (Extra Help)** Starting January 1, 2024, seniors, and those with disabilities will benefit even more through the expansion of the Extra Help program. This includes no deductible, no premium, and lower fixed copayments for specific medications.
- **Limitation on Medicare Part B Payment for New Biosimilars:** From July 1, 2024, new biosimilars without average sales price data won't be paid more than their reference biological counterpart under Part B.

FIGURE 1

Drug Name	Commonly Treated Conditions	Total Part D Gross Covered Prescription Drug Costs from June 2022-May 2023	Number of Medicare Part D Enrollees Who Used the Drug from June 2022-May 2023
Eliquis	Prevention and treatment of blood clots	\$16,482,621,000	3,706,000
Jardiance	Diabetes; Heart failure	\$7,057,707,000	1,573,000
Xarelto	Prevention and treatment of blood clots; Reduction of risk for patients with coronary or peripheral artery disease	\$6,031,393,000	1,337,000
Januvia	Diabetes	\$4,087,081,000	869,000
Farxiga	Diabetes; Heart failure; Chronic kidney disease	\$3,268,329,000	799,000
Entresto	Heart failure	\$2,884,877,000	587,000
Enbrel	Rheumatoid arthritis; Psoriasis; Psoriatic arthritis	\$2,791,105,000	48,000
Imbruvica	Blood cancers	\$2,663,560,000	20,000
Stelara	Psoriasis; Psoriatic arthritis; Crohn's disease; Ulcerative colitis	\$2,638,929,000	22,000
Fiasp; Fiasp FlexTouch; Fiasp PenFill; NovoLog; NovoLog FlexPen; NovoLog PenFill	Diabetes	\$2,576,586,000	777,000

Note: Numbers are rounded to the nearest thousands.

For the time period between June 1, 2022 and May 31, 2023, which is the time period used to determine which drugs were eligible for negotiation, about 8,247,000 people with Medicare Part D coverage used these drugs to treat a variety of conditions, such as cardiovascular disease, diabetes, autoimmune diseases, and cancer. These selected drugs accounted for \$50.5 billion in total Part D gross covered prescription drug costs, or about 20% of total Part D gross covered prescription drug costs during that time period.

SOME HIGHLIGHTS FOR 2025

Medicare Part D \$2,000 annual out-of-pocket cap: Starting in 2025, everyone with Medicare Part D will have a maximum annual out-of-pocket cost of \$2,000 for their medications. They can choose to spread out these costs in monthly payments over the year. After that, the cap will go up each year in line with the yearly increase in average drug expenses.

The Manufacturer Discount Program in Medicare Part D will replace the Medicare Coverage Gap discount program. Under this new program, drug manufacturers will need to provide discounts for certain drugs in both the initial coverage and catastrophic phases.

Government Reinsurance in Medicare Part D: In the catastrophic phase of Part D, the government's support for brand-name drugs and biologicals will drop from 80% to 20%, and for generics, it will drop from 80% to 40%.

Drug Price Negotiation Program: CMS will select 15 more Medicare Part D drugs for negotiation by February 1, 2025. By November 30, they will also publish the highest fair prices for these drugs. These prices will be in effect in 2027.

To read the full report visit: <https://aspe.hhs.gov/reports/inflation-reduction-act-2022-one-year-anniversary-highlights-aspe-drug-pricing-reports>

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Sources: The Inflation Reduction Act of 2022: One Year Anniversary Highlights from ASPE Drug Pricing Reports: <https://aspe.hhs.gov/sites/default/files/documents/6354a76564a01bc0bec52b9956e74d9d/IRA-Medicare-Drug-Pricing-Highlights-from-ASPE-Reports%202022-2023.pdf> | Medicare Drug Price Negotiation Program Selected Drugs for Initial Price Applicability Year 2026: <https://www.cms.gov/files/document/fact-sheet-medicare-selected-drug-negotiation-list-ipay-2026.pdf> | Inflation Reduction Act Timeline: <https://www.cms.gov/files/document/10522-inflation-reduction-act-timeline.pdf> | Inflation Reduction Act 2022: One Year Anniversary: <https://aspe.hhs.gov/reports/inflation-reduction-act-2022-one-year-anniversary-highlights-aspe-drug-pricing-reports>



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Thank you.