

Brain Storm

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CalABLE Accounts Benefit the Disabled

By Gwen Lewis

An ABLÉ account is an investment and savings account available to eligible individuals with disabilities. ABLÉ accounts are made possible by the federal Achieving a Better Life Experience (“ABLE”) Act of 2014. California’s version, called CalABLE, launched in December 2018 and is now open for enrollment.

CalABLE accounts allow individuals with disabilities to save and invest in a tax-advantaged account without losing eligibility for certain means-tested public benefits programs, like Medicaid (Medi-Cal in California) and Supplemental Security Income (SSI).

Earnings in your CalABLE account are not subject to federal or California state income tax, so long as you spend them on “Qualified Disability Expenses” (QED).

Programs such as Medi-Cal and SSI are available only to those with little or no income or assets. Both require having less than \$2,000 in savings and other personal property.

However, the new law makes up to \$100,000 in an ABLÉ account invisible to that asset limit for means-tested programs.

Individuals of any age can open a CalABLE account, but the owner must have developed a qualifying disability before the age of 26. Those receiving either SSI or Social Security Disability Insurance (SSDI) who meet the age test, automatically qualify. Otherwise, you need a physician to certify eligibility.

A person may have just one ABLÉ account and, although anyone can contribute to it, no more than \$15,000 can go into the account each year.

Earnings grow tax-free, and withdrawals are tax-free for any expense related to living a life with disabilities, such as education, health care, housing, medical bills not covered by insurance, transportation and employment support.

CalABLE plans offer various investing options; a 100%

Continue on Page 2

Inside this Issue

CalABLE Accounts.....	1 & 2
Bay Area Regional Advocacy	2
Family-to-Family	3
Support Group Calendar	4
Membership Form.....	4

Continue from Page 1

Interest-Bearing Account, a Conservative Portfolio, a Moderate Portfolio or an Aggressive Growth Portfolio.

Some of CalABLE's other benefits are:

- Free, easy online enrollment
- Ability to make contributions/deposits via electronic fund transfers from a bank account, or by check
- Ability to invite friends and family members to contribute directly to your account
- Diverse yet simple investing options
- Prepaid debit card (coming soon)
- Account protection from creditors and from recovery by Medi-Cal upon the beneficiary's passing

For more information log into CalABLE.ca.gov

**UPCOMING
GENERAL MEETING**

**5150s From A Police
Officer's Perspective**

*A Presentation by
Brian Laurence, AMFT*

June 3, 2019

7:00 p.m. - 8:30 p.m.

Livermore Library
Community Rm. B
1188 S. Livermore Ave.,
Livermore

Bay Area Regional Advocacy

By Joyce Lombardo

On Friday, February 8, over 70 members from NAMI affiliates across the bay area convened for the Bay Area Advocacy Meeting at the Google Community Space in San Francisco.

To build upon our advocacy efforts, a panel discussion of local and state decision makers was on hand. The panelists were State Senator Jim Beall, San Francisco Supervisor Rafael Mandelman, Fremont City Councilmember Teresa Keng, and Marin County Behavioral Health Director, Dr. Jei Africa.

Regional Advocacy meetings are designed to bring together members of the public, community-based organizations (NAMI and Partners) and local county mental health staff who talk about public behavioral health planning processes and share updates. In addition, training was given on how to advocate effectively and at the end of the event, a discussion fostered big picture advocacy plans for the Bay Area for the upcoming year.

These meetings bolster collaboration and strengthen the relationship between family members and staff. This was the first time Regional Advocacy had state, local, and county leaders on one panel to discuss the public mental health system. This was the first time NAMI Tri-Valley had 7 out of 8 of its board members in attendance. Way to go!!!



NAMI Tri-Valley Board attends the Bay Area Advocacy Meeting in San Francisco.

2019 GENERAL MEETING PRESENTERS

August 5: Family and Consumer Empowerment Programs

October 7: Daniel Kostalnick, M.D. Psychiatrist

November 4: Housing in Alameda County, Robert Ratner, MPH, MD`

Saying “Yes” to Meds May Only be Half the Battle Won

By Mark Voegele

“I will take my meds.” This must be among the top 5 hoped for declarations by that loved one affected by mental illness. My wife and I are among those very fortunate parents that heard this years ago and continue to reap the benefits.

As good as it may be to hear this, it is only a battle won. It is not the end of the war. The spirit may be willing, but the system can be weak. By “system” I mean insurance, pharmacies, and sometimes the doctors.

The doctor sends in the scrip for the med they prefer. Insurance pushes back for generic or an alternative. The pharmacy does not tell you until you show up to pick up the med or call in to see if it is ready.

You recently change insurers, or, more likely, your employer recently changed insurers for everyone at your company. Different insurers have different policies about various medications. Many of us have wrestled with this even with non-psychiatric meds.

Prescriptions are delayed while you investigate and resolve the changes and/or conflicts of opinion. Your doctor is asked to spend their limited time defending their choice to the insurance company. They may have to justify why a particular med is necessary when combined with the other 2, 3, or 4 meds the patient takes. Whatever the case, this all takes time.

If you have ever ridden the psych med roller coaster, you already know that one or more missed doses can undo months in a very short time. Your insurer does not care what harm they do to your loved one by these delays. At least, that is my opinion. I have never once experienced an insurance representative that had an ounce of empathy or understanding of the potential harm. That said, you cannot expect the insurer to wave a magic wand and change corporate policy for the sake of your loved even if the representative is fully in agreement with your opinion and concerns.

So, what do you do while the doctor and insurer negotiate? You consider buying the medication out-

of-pocket. What follows is my first-hand experience with this very issue.

I retired. My medical insurance went away. I moved to my wife’s employer’s policy, but our son could not for reasons I will not describe here. Therefore, he became wholly dependent on MediCal (California’s name for Medicaid).

At the time, our son was on Abilify. MediCal does not approve Abilify (without a fight). He was running low, but that did not matter to them. We asked CVS what it would cost out of pocket—around \$300 for a 30-day supply. Walgreens and Rite Aid proved to be on par with CVS.

We were highly motivated to price chop, so my wife took the baton and ran. I do not know how my wife found this solution, but it proved to be a life (ahem, money) saver.

She discovered www.goodrx.com. They also have an Android app—GoodRX. I do not have a way to see if they have iPhone app too, but I suspect they do. This service provides the drug price at all nearby pharmacies along with a coupon to lock in that price.

As I type this article, I am looking at the cost for 30 pills of 10mg Abilify. Walgreens is \$295.00. Rite Aid is 297.68. CVS had a coupon that brings it down to \$46.75! But wait! I see I can get it at Safeway for \$18.33! That is a 94% saving over Rite Aid.

The app lists the pharmacies in order from cheapest to most expensive. It also shows a local map of where the pharmacies are located, displaying the cost on the map. The lowest price location is in green with white letters. The others are white with black letters.

P.S. I have no affiliation with GoodRX. They do not know that I am promoting them. This article is not sponsored by them. If you know of similar services that can be helpful to caregivers, please share. God Bless.

Editor’s Note: Alameda County provides an Rx Card, see www.countyrxcard.com/alameda for details.

Support Group Calendar

Family/Caregiver Support Group - Livermore

Meets **2nd Monday** of each month:

Monday, May 13, 2019

Monday, June 10, 2019

Monday, July 8, 2019

7:00 p.m. - 8:30 p.m.

Livermore Library Board Room
1188 S. Livermore Ave., Livermore

Contact: Marsha McInnis 925.980.5331
marsha@nami-trivalley.org

Parent Resource & Support Group - Pleasanton

Meets **3rd Tuesday** of each month:

Tuesday, May 21, 2019

Tuesday, June 18, 2019

Tuesday, July 16, 2019

12 noon - 2:00 p.m.

5674 Stoneridge Drive, Suite 114, Pleasanton

Contact: Marsha McInnis 925.980.5331
marsha@nami-trivalley.org

Family/Caregiver Support Group - Pleasanton

Meets **4th Monday** of each month

Monday, May 27, 2019

Monday, June 24, 2019

Monday, July 22, 2019

7:15 p.m. - 9:00 p.m.

5674 Stoneridge Drive, Suite 114, Pleasanton

Contact: Marsha McInnis 925.980.5331
marsha@nami-trivalley.org

NAMI Connections Recovery Support Group

Every Wednesday – 7:15 pm to 8:45 pm

St. Clare's Episcopal Church

3350 Hopyard Road, Pleasanton, CA

NAMI is a non-profit, grassroots, self-help, support and advocacy organization of consumers, families, and friends of people with severe mental illnesses, such as schizophrenia, schizoaffective disorder, bipolar disorder, major depressive disorder, obsessive-compulsive disorder, panic and other severe anxiety disorders, autism and pervasive developmental disorders, attention deficit/hyperactivity disorder, and other severe and persistent mental illnesses that affect the brain.

Brainstorm is published by NAMI Tri-Valley, an affiliate of NAMI National and NAMI California.



Annual Membership Application

Name _____

Address _____

City _____

State _____ Zip _____

Phone _____

E-mail _____

NEW **RENEWAL**

REGULAR (PER PERSON): \$40

HOUSEHOLD: \$60

OPEN DOOR: \$5

The Open Door rate is available to those whose economic circumstances require it, and entitles you to the full rights and privileges of NAMI membership.

Donation

\$ _____ In Memory Of: _____

\$ _____ In Honor Of: _____

*Your dues include membership in NAMI Tri-Valley, NAMI California, and NAMI National. Membership dues are tax-deductible renewable 12 months from initial application. Membership also entitles you to receive NAMI Tri-Valley Newsletter *Brainstorm* and NAMI National *The Advocate*. Tax I.D.# 72-1610675.*

Volunteer and make a major difference in the lives of those affected by mental illnesses.

Please send this application form with your check payable to **NAMI Tri-Valley, P. O. Box 5563, Pleasanton, CA 94566**