

# UCI EMERITAE/i Newsletter

University of California, Irvine

Spring 1998 Vol. 4, No. 3

## CHAIR'S COLUMN by Jerome Tobis, M. D.

In the most recent issue of the UCI Emeritae/i Newsletter, I expressed the opposition of the Senate Emeritae/i Committee to the restructuring proposals for the Table of Organization of the Academic Senate. Specifically, the Senate Emeritae/i Committee was fearful that the voice of the expanding emeritae/i constituency would not be heard if the committee were disbanded.

The latest proposal promulgated by the Restructuring Committee indicates that the new Welfare Committee will have a minimum of three Emeritae/i members who will serve as a standing subcommittee of the Welfare Committee. This proposal was reviewed by the Senate Emeritae/i Committee at a meeting held February 12, 1998, and was unanimously supported by the entire Emeritae/i Committee.

(See page 2)

## UCI ACADEMY OF LIFELONG LEARNING by Peggy Maradudin

By now many of you have heard of this new part of the UCI Campus. It has grown since its beginning in late October 1997 to over 240 members, from the university and from the community. The Academy Curriculum Committee oversees the development of short courses designed to appeal to a variety of intellectual interests of the mature non-student population. To date we have offered 12 courses through June 1998. These courses have involved a good many UCI faculty and a few UCI emeriti as lecturers and as course developers. We are now in the process of considering courses for the 1998-1999 academic year and need to reach out for more help to the UCI emeriti. When UCI was in its earliest years there was a program called University Studies. A committee of faculty invited other faculty to teach a quarter course in a subject they enjoyed but was not necessarily within the area of their expertise. Here is an opportunity

(See page 2)



## SPRING LUNCHEON UCI Emeritae/i Association

**TIME:** Wednesday, April 29<sup>th</sup>, 11:30 A.M.  
**PLACE:** UCI University Club  
**SPEAKER:** Arnold Binder, Chair  
Irvine Division, Academic Senate  
Professor Emeritus, Social Ecology

**TOPIC:** "Shared Governance in the University of California: Crisis and Problems."

(Please see reservation form enclosed.)

## RETIREMENT by Oakley Hall

After retiring from UCI, I spent some years under the misapprehension that my productive days were over. Then I got back to literary work. I published a novel, *Separations*, last year with the University of Nevada Press, which got some good reviews and was the winner of a Southwest Book Award. I also published an autobiographical piece, "My Mother and Her Son" in *The Antioch Review*. Since then I've been doing historical research into San Francisco's past. The result is a kind of historical mystery novel titled *Ambrose Bierce and the Queen of Spades*, an 1880's thriller with Ambrose Bierce as the detective which will be published by UC Press next fall. I have just finished a book on writing, *The Practice of Fiction*, and am at work on another Ambrose Bierce historical-mystery, *Ambrose Bierce and the Death of Kings*. This is laid around the death of King Kalakaua of Hawaii in San Francisco in 1891.

Barbara and I spend half our year in San Francisco (Russian Hill), and summers in Squaw Valley in the Sierra Nevada. There I am General Director of the Squaw Valley Community of Writers, a summer writers' conference now in its 29th year. Programs are offered in Fiction writing, Screen writing, Poetry, and the Art of the Wild (environmental and ecological writing) over three weeks in July and

(See page 3)

## FINANCIAL ABUSE OF OLDER ADULTS by Joan Virginia Allen

Orange County is on a FAST track toward reducing financial abuse committed against older adults. The FAST (Fiduciary Abuse Specialist Team) is a new program, a public/private partnership of multi-disciplinary professionals who volunteer their time to facilitate comprehensive services to victims of financial elder abuse.

When asked about the FAST, I usually begin with an explanation of fiduciary abuse. A fiduciary is someone who stands in a position of trust. The abuse occurs when a fiduciary betrays that trust, thereby damaging the person who trusted them. For example, caregivers who use their position of trust to exploit the resources of their elderly charges.

Numerous risk factors contribute to an older adult's potential for financial abuse. For some older persons, physical or mental impairments inhibit their ability to manage their own financial matters and make them dependent on others to perform certain tasks for them. Some elders have family who are dependent on them for money or housing and/or who have an alcohol or other drug dependency. Financial abuse may be perpetrated by caregivers, family members, anyone with whom the victim has a relationship of trust, including a

(See page 2)

**CHAIR'S COLUMN (Cont'd)**

Because of the late development of the Emeritae/i Committee's position, this information could not be reported in our winter issue, Vol. 4, No. 2 of the Newsletter.

**ACADEMY (Cont'd)**

ity to do this again. If you have any ideas about what you might like to try, if you want to work to create a course with the assistance of someone who has already done it for the Academy, if you would like to become a member of the Academy and sit in on courses, please let me know. You can contact me through my e-mail: Maradudin@compuserve.com or through my voice mail (949) 640-4471. I look forward to hearing from you.

---

*Peggy Maradudin, Curriculum Chair, UCI Academy of Lifelong Learning*

---

**FINANCIAL ABUSE (Cont'd)**

friend, neighbor, landlord, trade person or professional.

The FAST includes Consultants and Specialists. The Consultant Team consists of a volunteer core of dedicated professionals representing Law Enforcement, Case Managers, Mental Health, Financial Services, Public and Private Legal Services, Real Estate, Banking, Medical Services, Adult Protective Services, Public Guardian, Regional Center, Area Agency on Aging, City Attorney, Health Insurance (HICAP), Long Term Care Ombudsman, Department of Health Services, District Attorney, Attorney General, Social Security, and the Alzheimer's Association. The UCI representative to FAST is Linda D. Nelson, Ph.D., Program Planner/Coordinator, Academic Geriatric Resource Center.

Specialists are trained and advised by Consultants to recognize, prevent, investigate and resolve financial abuse of older adults in this county. Specialists represent Adult Protective Services, Long Term Care Ombudsman, Public Guardian, and Mental Health agencies. If you would like more information about FAST or would like to attend a seminar regarding

prevention of financial abuse, call Joan Allen at 714-863-0323, ext. 31.

---

*Joan Virginia Allen is an elder law attorney, admitted to the bar in 1982, graduating first in her law school class. She is Chair of the Orange County Bar Association Elder Law Section, a member of the National Academy of Elder Law Attorneys, and the Coordinator/Manager of FAST.*

---

**MEDICARE SUPPLEMENTS**

by Julius Margolis

At the moment the only Medicare supplement offered by the University is Prudential High Option which is at risk. The HMOs available to the annuitants do have risk contracts with Medicare so that they provide low cost alternatives to Pru Hi Op, but their benefits are limited in that one must use physicians and hospitals within their plans. If you are healthy and you have little expectation of a severe medical problem, then it is advantageous to join one of the HMOs because of their low premiums. This happened in the case of regular Pru Hi Op and this system is almost kaput. It has not yet happened to Pru Hi Opt Med Supp (PHOMS), but the premiums have increased sharply and may continue to rise. Prudential is selling the plan and we do not know what will be its replacement.

UCCare might be the source of a new Medicare Supplemental Plan, but at the moment it essentially ignores Medicare. If you are on Medicare and Medicare pays its 80%, UCCare assumes that their 80% obligation has been met and they do not make any contributions.

PHOMS and UCCare are Prudential at risk operations. Prudential is getting out of the health insurance business. It is putting both of these systems up for sale. Most likely there will be a redesign of these systems associated with the transfer to a new supplier (possibly Blue Cross). Unfortunately we do not seem to be very well set up to influence the future direction of a new Medicare Supplement Fee-for-Service (FFS). The key faculty input is the Health Subcommittee of the University Committee for Faculty Welfare. This is an excellent committee in terms of expertise

of its membership. Unfortunately, for the emeriti at least, it has focused on rescuing UCCare, because of its importance for the active population. The committee has at least three emeriti among its members (H. Simon, W. Hirsch and R. Gable), but they have chosen not to raise issues of a FFS. I have written to them, they have brought my memos to the committee and the committee was surprised to learn about the sharp increase in premiums for PHOMS! Clearly CUCEA has to be more aggressive with its representation on the Health Subcommittee and UCFW. My strongest recommendation is to energize CUCEA. PHOMS and FFS have to have the same priority of attention as UCCare.

A second recommendation is that CUCEA has to be represented in any consultative body that works with the Office of the President on the redesign of FFS and UCCare. (I understand that the new head of the office dealing with the health plans, Judith Boyette, is eager to work with the faculty. If the UCFW develops an effective working, consultative relationship with Boyette, possibly the CUCEA representation of UCFW may be sufficient.) At the minimum CUCEA should appoint a committee to consult with its representative on the UCFW about the new plans. Maybe even more important, CUCEA should choose its rep on UCFW based upon expertise and commitment to rescue and improve the FFS.

A third recommendation is that CUCEA work hard on getting data about claims costs. Questions of redesign relay heavily on tradeoffs between costs and benefits. The Health Subcommittee can be very helpful in advising the Administration and CUCEA about tradeoffs if they had access to cost data for them to analyze. I understand that the Administration has not been forthcoming. It is time to make a much more determined effort to get the numbers. Even if the numbers cannot be made public if they are proprietary, they should be available to a consultative committee of faculty and emeriti.

An illustration of the type of thinking that might go on in a redesign analysis is as follows: The design of a Medicare supplement option - - Since Medicare is the prime insurer and they accept almost

all of the risk, the only issue is what benefits we should try to reduce (eliminate or minimize) if we find that the costs are high. For instance, we would not want to eliminate the coverage of pharmaceuticals, but we could make it more efficient. We might increase the incentives for annuitants to go to doctors who take Medicare assignment, but not paying any more than the 20% not covered. And if they prefer to take a doctor who does not take assignment, then of course they should pay the differential.

Desirable attributes:

1. Freedom of choice of physicians
2. Cost containment

a. *Pharmaceutical - Differential benefits based upon purchasing through an outlet which would provide a discount, or purchasing of generic or any other cost containing scheme.*

b. *Physician choice. Only 20 percent of Medicare approved amount. Therefore incentive to choose doctor who takes assignment.*

c. *Chronic cases: We might pay 20 percent for the first two, three or four, or . . . . visits for the same complaint. After that number there may be a decline in the percentage.*

---

*Julius Margolis is Professor Emeritus of Economics and past chairman of the University Committee on Faculty Welfare.*

---

**Letter from Professor Margolis to Judith Boyette, Benefits Planning Administrator (2/16/98)**

Dear Ms. Boyette:

The local emeritus committee has been upset by the increases in premia in the Pru Hi Op Medicare Supplement and the absence of an adequate replacement in the set of options that are offered. They have asked me to investigate the issues and see whether I can develop some suggestions. I have begun by writing to members of the Health Subcommittee of the UCFW and I am beginning to understand some of the current issues, but I am surprised by the absence of any information about the Medicare population. It is appropriate that the major concern should be with active employees but all of them, if they remain

with the university, will become annuitants and Medicare members so we should pay more heed to this population.

The Pru Hi Op Medicare Supplement (PHOMS) was a superb plan for retired professors. Since the government-subsidized Medicare program absorbed most of the risk and the retired professors could afford the small supplement payments of benefits it worked well, so long as the premia were reasonable. However, the premia have increased considerably and we understand that they are likely to continue to increase. This will lead to the typical death throes of the plan - the healthier will leave for the HMOS, claims will increase, so will premia, etc., etc., until the plan is abandoned. Let us stem the flow away from a fee for service Medicare supplement.

I would like to get full information on the cost structure of the UCRP Medicare population so as to help design a benefit and premium structure which would enable us to have a viable PHOMS, or an equivalent within the structure of UCCare. For instance, I am told that the pharmaceutical costs have risen dramatically. OK, but can we offer an incentive for the use of generics? Can we introduce incentives so that the annuitants will use doctors who will take Medicare assignment? It might be better to let the annuitants pay more of the bills for doctors without assignment rather than raise everyone's premia and bleed the plan.

The pooled risks in a PHOMS depend on retaining the "relatively" healthy retired population in the system. My wife is one of the chronically ill population and I am willing to pay more for the use of the system rather than force an increase in premia for all which would wreck the plan. I feel sure that a better distribution of benefits and costs can preserve a Medicare Supplement plan in Pru Hi Op or in UCCare. However, this will require an analysis of the claims costs for the Medicare population.

We have several excellent Health Economists in the UC system. (Several of them are on the Subcommittee on Health of the UCFW.) I am sure that they can help design a more viable system for

actives as well as for the emeriti if they had access to claims costs and other data such as age, diseases, and so on. I am not a health economist but I have accepted the responsibility to help preserve a fee for service component for the Medicare population and I am willing to help in analysis. However, we must have the relevant data and an opportunity to consult with you. I hope you can make the claims cost data available.

*Editor's Note: Professor Margolis' dialogue with Judith Boyette is continuing, and there should be more to report in the next issue of the Newsletter.*

### **RETIREMENT (Cont'd)**

August. The Community of Writers has always been loosely associated with the MFA Programs in Writing at UCI, and the English Department and the School of Humanities generously give us some money for scholarships for UCI MFA candidates and recent graduates.

After years of limping on sore knees I am now the proprietor of two artificial knees. On these I play tennis a couple of times a week. These occasions are known among my friends at the California Tennis Club in San Francisco as "mental health time." Barbara and I are contemplating a fall trek on the Route of Ste. Jacques, Roncevalles to Campostela in Spain.

I'm also a member of the Writers' Round Table of San Francisco, which meets every month at Moose's Restaurant on Washington Square.

---

*Oakley Hall, the author of Badlands and several other celebrated novels, was for many years the Director of the UCI Graduate Writing Program.*

---



**UCI Emeritae/i Association  
1997-1998 EXECUTIVE OFFICERS**

**Jerome Tobis**

*Chair*

**Sam McCulloch**

*Vice Chair*

**Isabelle F. Hunt**

*Treasurer*

**Richard Friedenberg**

*Recording Secretary*

**Grover Stephens**

*Corresponding Secretary*

**Louis Gottschalk**

*Past Chair 1997-1998*

**EDITORIAL BOARD**

**Renee R. Hubert**

*Editor*

**Judd Hubert**

*Editor*

**Myron Simon**

*Editorial Board Chair*

**Jerome Tobis**

*Ex Officio*

**Warren Bostick**

*Chair of Program Committee*

*Design and Format of Newsletter by Joyce E. Keath*

**UCI EMERITAE/I MEMBERSHIP**

Takeo Akasaki, Richard Baisden, Edward J. Berk, Warren Bostick, B. Boughey, George Brown, William Donoghue, Henry Fagin, G. J. (Pete) Fielding, Louis Gottschalk, Anne Heiney, Judd and Renee Hubert, Isabelle Hunt, Kenneth Ibsen, Malcolm Jones, Richard Juberg, Sheen Kassouf, Joseph Lambert, Julius Margolis, Samuel McCulloch, Frederick McGuire, Joseph McGuire, Seymour Menton, Kivie Moldave, Yuji Murata, Thomas Nelson, S. T. Nerenberg, Robert Porter, Ross Quillian, Frederick Reines, Norman Rostoker, Roland Schinzinger, Myron Simon, Wendell Stanley, Mabry Steinhaus, Grover Stephens, William Thompson, Jerome Tobis, Harold Toliver, Gerard VanHoven, Marcel Verzeano, Juan Villegas, Robert Warner, M. Stanley Wendell

**We encourage all Emeritae/i faculty members to pay annual dues of \$25.00. The above listed members have thus far contributed their dues for the 1997 - 1998 academic year. If you have not done so, please send your check, made out to the UCI Emeritae/i Association, to our Treasurer:**

**Isabelle F. Hunt**

**2 Faith**

**Irvine, CA 92623-3252**



**UCI EMERITAE/I ASSOCIATION**  
2000 Mesa Office Building  
University of California, Irvine  
Irvine, California 92697-9004

Telephone: (949) 824-6204

E-mail: [emeriti@uci.edu](mailto:emeriti@uci.edu)

Fax: (949) 824-3091