

October 14, 2022



Dear friends,

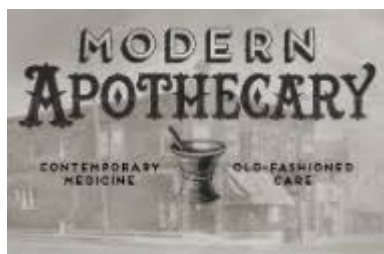
Each year, October 15 is recognized as White Cane Safety and Awareness Day. White Cane laws require drivers to stop for pedestrians with vision loss and have been on the books since the 1930s. White Cane Safety Day was created in 1964 by President Lyndon Johnson with the goal of educating the American public about the right of way of pedestrians using a white cane or guide dog. Governor Tony Evers issued a proclamation honoring White Cane Safety and Awareness Day here in Wisconsin. Learn more [here](#).

Until next time, stay safe and healthy.

Sincerely,

Bob





Modern Apothecary Set to Move to New Location; October is American Pharmacists Month

Modern Apothecary is an independently-owned pharmacy in Downtown Kenosha. They do a lot of good for our community and were leaders in helping Kenoshans get vaccinated when the first Covid-19 vaccines became available. The owner, Erin Merritt, announced earlier this week that she has purchased a site at 5700 6th Ave. and that Modern Apothecary will be moving there in spring 2023. Merritt says her business has simply outgrown the current building, at 4924 7th Ave. The new location, which will be on the first floor of the former Woolworth store, will be more than 5,500 square feet, which is more than double the size of her current space. Find out more about Modern Apothecary at

<https://www.modernapothecary.org/>.

Speaking of Modern Apothecary, October is American Pharmacists Month. The recognition was created to shine a light on the great work these healthcare workers do. Pharmacists stepped up in a big way during the Covid-19 pandemic, serving as frontline workers involved in Covid testing and vaccination, as well as treatment of symptoms. Pharmacists always go the extra mile for their patients, and we thank them for all that they do each and every day.



Sen. Wirch meets with some pharmacy students in his office prior to the Covid-19 pandemic

In Case You Missed It



Social Security Recipients to Get Highest Cost-of-Living Increase in More than 40 Years

It was announced this week that Social Security recipients will see their benefits increase by 8.7% in 2023, the biggest cost-of-living adjustment since 1981. This equates to an average increase of \$146 per month. Seniors will also see their Medicare Part B premiums drop in 2023 for the first time in more than a decade. It will be only the fourth time that premiums will decline since Medicare was created in 1965.



Republicans in Congress Introduce Bill to Raise Prescription Drug Prices for Seniors

The Bill Would Repeal Portions of the Inflation Reduction Act Allowing Medicare to Negotiate with Drug Companies, Limiting Out of Pocket Expenses and Capping the Cost of Insulin

Republicans in the U.S. Senate have introduced a bill that would repeal all of the prescription drug cost control provisions contained in the Inflation Reduction Act (IRA) signed earlier this year by President Joe Biden. The effect of the bill, were it to become law, would be an increase in prescription drug prices for seniors on Medicare. The Inflation Reduction Act allows Medicare to negotiate with drug companies over the cost of prescription drugs for the first time, something other government programs such as the VA have done to successfully keep costs down for many years. The IRA also limits the out of pocket costs for prescription drugs

through Medicare at \$2,000 a year and caps the cost of insulin for Medicare recipients at \$35 per month.



Evers Puts Money toward Improving Birth Outcomes, Infant and Maternal Mortality Rates

Governor Tony Evers is directing \$16 million in grants to improve maternal and child health in Wisconsin. The money will be invested in efforts to close gaps in maternal, infant and child health outcomes and will fund initiatives to address disparities in maternal and infant mortality rates. A 2020 report studying birth outcomes in 36 states and the District of Columbia found Wisconsin had the worst Black infant mortality rate. Infants born to Black mothers in Wisconsin are three times more likely not to survive before their first birthday than infants born to white mothers in the state, and this inequity has been largely unchanged for decades. According to the Wisconsin Maternal Mortality Review, the maternal mortality rate for Black women in Wisconsin is approximately 5 times the rate for white women. These disparities are also present in Indigenous and Latino communities. Infants born to women from Indigenous or Latino backgrounds are 1.5 as likely not to survive their first birthday as infants born to white mothers in Wisconsin.



After Slowing During Covid Pandemic, Medical Debt Collections are Back in Full Force – Know Your Rights

A number of healthcare providers have aggressively resumed filing medical debt collection lawsuits against patients after pausing or slowing such actions during the height of the Covid-19 pandemic. It's important to know your rights when facing such a debt. The Consumer Financial Protection Bureau (CFPB) makes these recommendations:

- Check your bills for accuracy. Look at the bills closely to make sure the items are accurate and you received the treatments listed.
- For treatments you received starting January 1, 2022, you may have protections through the No Surprises Act. For example, you should not receive unexpected bills for emergency services received from a health care provider or facility that you didn't know was out-of-network until you were billed. If you don't have health insurance or if you pay for care without using your health insurance, your provider must give you a good faith estimate of how much your care will cost before you get it. Afterward, if the billed amount is \$400 or more above the estimate, you may be able to dispute the charges.
- If you are not able to afford the bill, talk to the medical care provider. Nonprofit hospitals are required by law to offer financial assistance programs, and many other providers are willing to work out payment arrangements.
- Know the limits on debt collectors contacting you. Debt collectors can contact you only about valid debts that you owe. They can't contact you about debt that isn't yours or that you don't owe. You have the right to ask a debt collector to verify that you owe the debt and that it is yours. They must comply with the laws that apply to debt collection, like avoiding harassing or abusive phone calls and following requirements when they report the debt to consumer reporting companies.
- Push back against coercive credit reporting. Debt collectors are not permitted to report a medical bill to the credit reporting companies without trying to collect the debt from you first. Debt collectors may be hoping that you will simply pay the bill without disputing it. Instead, you have the right to dispute the information.
- Avoid scammers. Don't pay a person or a service who promises to keep medical bills off your credit report or to protect you from unexpected out-of-network medical costs. Steer clear of people who want to charge you an upfront fee for resolving your debt and credit situation.

Another important thing to know is that as of July 1, your medical debt will no longer hurt your credit score. Under pressure from the Biden administration, the three major credit reporting agencies – Equifax, Experian and TransUnion – have instituted rules that require removal of cleared medical debt from your credit report. That means that if you've paid your medical bills in full but the debt was still sitting on your credit report as a negative mark, that negative mark will now be removed. This action will remove an estimated 70% of negative medical debt remarks, giving many a jump in their credit scores. Additionally, you'll now have more time before unpaid medical bills are reported on your credit report. Unpaid medical debt that is currently in collections for one year will be reported; this is an increase from the current six month period. Finally, beginning in 2023, Equifax, Experian and TransUnion will no longer include medical debt collections under \$500 on credit reports.

If you've been victimized by a debt collector, you can file a complaint with the [Consumer Financial Protection Bureau](#).



Downtown Racine to Host Two “Candy Crawl” Dates

The 4th Annual Downtown Racine Candy Crawl and Halloween Scavenger Hunt will take place on two Saturdays, October 22 and 29, from 12 to 2 pm both days. More than 30 Downtown Racine businesses are planning to participate. Children are invited to dress up in costume and visit the local businesses to receive free treats. In addition to the trick or treating, families can participate in a self-guided Halloween-themed scavenger hunt. Items will be hidden in store windows throughout Downtown Racine. Maps of locations, along with scavenger hunt sites, will be available at RacineDowntown.com beginning October 15.



Wisconsin Launches Program to Send Out Free Covid Tests

Wisconsin residents can now get Covid-19 tests sent to them free of charge from the state. The federal government had been offering free Covid tests, but the funding for that program has run out.

The Wisconsin Dept. of Health Services (DHS) says that the [Say Yes! Covid Test website](#) is now live and operational. The site allows households to order five rapid tests for free.

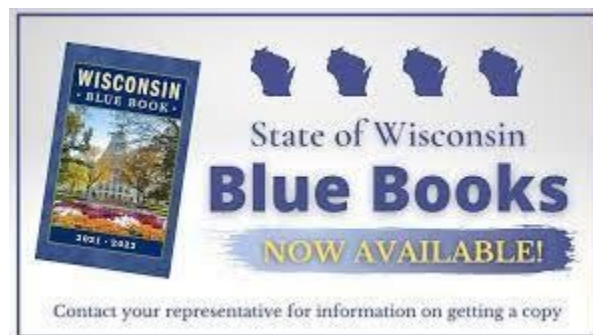
Households can still get up to eight rapid Covid tests per month through their insurance providers, as well.



Take My 2022 Legislative Survey

It's very important to me as a legislator to hear what you think about the important issues of the day. I've put together a survey on a variety of topics that I am hoping you will take the time to complete. You can find an online version of the survey at

<https://legis.wisconsin.gov/senate/22/wirch/surveys-and-petitions/2022-legislative-survey>.



Reserve Your Copy of the 2021-2023 State of Wisconsin Blue Book

The latest edition of the State of Wisconsin Blue Book has arrived. If you would like to have a copy sent to you, contact my office at (608)267-8979 or sen.wirch@legis.wisconsin.gov. These books are free and contain interesting and valuable information about our state's culture, history and government.