

SERVICES FOR VETERANS

American Legion Department HQ 860-436-9936

Veterans Benefits Infoline 866-928-8387

US Veterans' Affairs 800-827-1000

CT Department of Veterans' Affairs 860-616-3600

CT Military Support Program 866-251-2913

Veterans' Crisis Line 800-273-8255

Army Reserve Family Programs www.arfp.org

CT Department of Veterans Affairs www.ct.gov/ctva

VA Forms Online www.va.gov/vaforms

STATE REPRESENTATIVE

EMMETT D. RILEY

REPRESENTING NORWICH | 46TH ASSEMBLY DISTRICT



Legislative Office Building
Hartford, CT 06106-1591
Capitol: (800) 842-8267
www.housedems.ct.gov/Riley

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Dear Friends & Neighbors,

It is my honor to serve you as your state representative and I will continue to work diligently to address key issues that affect our quality of life.

To help keep you both informed and engaged in the legislative process, I will send updates on actions taken by the legislature, particularly on the issues directly affecting Norwich.

I hope you find this information to be of use and know that I will continue to represent you to the best of my ability. If you should have any questions or concerns in regards to matters of the state, please feel free to contact me.

Sincerely,

Emmett D Riley

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SENIOR & VETERAN NEWS

THE CONSUMER LAW PROJECT FOR ELDERS

The Consumer Law Project for Elders (a project of Connecticut Legal Services, Inc.) provides free legal assistance to Connecticut residents age 60 or over who have questions about consumer rights, debt or collection problems, receipt of bills for items never purchased, identity theft, bankruptcy, dispute of goods or services purchased and unfair and undisclosed loan terms. For more information, call 1 (800) 296-1467.



PRESCRIPTIONS AVAILABLE IN 90 DAY SUPPLIES

Sometimes illness or difficulty with transportation can make it hard to get to the pharmacy to refill a monthly prescription. It also can be a challenge if you are heading south for the winter and need more than a monthly supply of your medications. This year we passed a new law that enables you to get a 90 day supply. This will allow you to have a three-month supply of a prescription and not have to worry about getting to the pharmacy each month. Co-pays and other insurance restrictions will still apply.

REVIEW OF HEALTH CARE COVERAGE DENIALS

When a health insurance carrier denies coverage, sometimes it's because they don't have sufficient information. This year we required health carriers to offer the patient's health care professional an opportunity for a conference with a clinical peer employed by the carrier when a denial is issued. A clinical peer is a physician or health care professional who holds a license in a similar specialty to one who would normally manage the medical service being reviewed. The conference is intended to be a peer-to-peer conversation in which your health provider can make the case for your coverage.



PROTECTING YOUR CREDIT

Identity theft is the number-one source of consumer fraud in the United States. Using strong passwords for credit cards and bank accounts as well as strong computer protection software can help protect against identity theft. When shopping online, use one credit card specifically for online purchases and look for the lock image to ensure you are on a secure site. Never give out personal information like a SSN or bank account number unless it is with a company you know. Review a copy of your credit report at least once each year to watch for signs of identity theft. You can get one free Credit Report every year from each of the three credit bureaus, for a total of three reports per year by visiting www.annualcreditreport.com or calling 1-877-322-8228.

For additional advice and guidance regarding mortgage issues and foreclosure case status, call the Foreclosure Hotline at 1-877-472-8313 or visit the Department of Banking's website at www.ct.gov/dob and go to Avoiding Foreclosure and the Foreclosure Hotline Bulletin. There are state and federal programs that you may qualify for and state and federal agencies that may be of assistance to you.

If you are the victim of identity theft, report the crime to police and keep a copy of the police report to share with creditors. You should also contact your bank, creditors, the IRS, your utilities and all service companies. Call the fraud department of one of the three major credit bureaus below and ask them to flag your file with a fraud alert and to include a statement that creditors should get your permission before opening any new accounts in your name.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289

WOMEN VETERANS' PROGRAM

The CT Department of Veterans' Affairs will now conduct benefits and services outreach for female veterans and offer recommendations on what type of service initiatives would be best to honor these brave women (PA 15-8).

INCREASING SERVICES TO VETERANS ON CAMPUS

Operation Academic Support for Incoming Service Members (OASIS) helps over 6,000 student veterans at our state colleges and universities. OASIS centers are places where these veterans can meet with each other and get information on all veterans benefits. We told the Board of Regents to upgrade and standardize these centers across all campuses.

TAX EXEMPTION FOR MILITARY RETIREMENT PAY

This year we cut taxes for veterans, effective for tax years beginning on or after Jan. 1, 2015, by giving a 100% CT state income tax exemption for military retirement pay. This exemption applies to Federal retirement pay for all retired members of the U.S. Armed Forces, Coast Guard, and CT Army and Air National Guard.