



# NEWSWATCH

Vol. 2012-2013 No. 6

January 2013

**Next meeting: 2 p.m., Wednesday, February 13  
Peterson Room, Showalter House, IU Foundation, SR46 Bypass**

## **Cate to speak on cybersecurity**

In its three most recent listings, Computerworld has named Fred H. Cate one of the world's "Best Privacy Advisers." Cate, the director of IU's Center for Applied Cybersecurity Research, will speak on "Cybersecurity Challenges" when the IU Retirees Association gathers on Feb. 13. The meeting will be at 2 p.m. in the Peterson Room at the IU Foundation.

Cate, a Distinguished Professor and C. Ben Dutton Professor at the Maurer School of Law, specializes in privacy, security, and other information law issues. He appears regularly before Congress, government agencies, and professional and industry groups on these matters. He is a member of Microsoft's Trustworthy Computing Academic Advisory Board. He serves on the U.S. Department of Homeland Security's Data Privacy and Integrity Committee Cybersecurity Subcommittee and is a member of the Department of Defense's Advanced Research Projects Agency Privacy Oversight board. In March 2009 he provided 12 key points to the White House cybersecurity review.

"We face extraordinary cybersecurity challenges as individuals and as a nation," says Cate. "In the words of former NSA Director Mike McConnell, 'The United States is fighting a cyber-war today, and we are losing. It's that simple.'" Cate will focus on three questions:

- Why is cybersecurity so difficult?
- What should we be doing about it?
- What you can do to protect yourself?

Because of his expertise, Cate is in frequent demand by various media. In December, for example, he was a guest on NPR's "Morning Edition," and earlier in 2012 he was interviewed on NPR's "All Things

Considered," WISH-TV, and American Public Media's "Marketplace," and by the *Chicago Tribune*, the *Kansas City Star*, and the *Los Angeles Times*.

A fellow, senator, and president of the Phi Beta Kappa Society, Cate earned his bachelor's at Stanford University with honors and distinction. He earned his doctorate at the Stanford Law School. He is also the director of IU's Center for Law, Ethics, and Applied Research in Health Information.

## **"Retirees, you're awesome!" says Martin**

**Wain Martin** had a few words for IU retirees when the United Way team gave its report at the Jan. 16 meeting of the IURA. "Retirees, you're awesome!" he exclaimed enthusiastically before leading a rousing cheer.

Why all the fuss? **Harriet Pfister** announced that, as of Jan. 15, retirees had raised \$130,000 toward a goal of \$115,000 for United Way programs. Of the 207 donors, 59 are Vanguards, pledging \$1,000 or more.

**Doris Burton** is the third member of the awesome IURA United Way team.

## **Hamilton calls for regular order**

"What in the world are you doing if you're not doing your job?" Former Rep. **Lee H. Hamilton** believes their constituents should be asking members of Congress that question. Among its duties Congress is required by law to pass a budget annually. The way to do that, Hamilton told 130 people at the Jan. 16 meeting of the IU Retirees Association, is to implement "what parliamentarians call regular order, which served this country well for 200 years."

Regular order is the process you learned in Poli Sci 101, Hamilton told retirees. The President submits his budget. House and Senate committees and subcommittees mark it up. Their recommendations are vetted and amended through floor debates, and a vote is taken. A conference committee works out differences between the chambers, and a final vote is taken. Then the budget goes to the President for his signature.

“Representative democracy works best with both a strong President and a strong Congress,” Hamilton said. “The trend now is toward a strong executive. A lot of the problem lies at the door of the Congress, which has become a very, very timid body. If you talk about equal powers, you have your head stuck in the sand.”

Hamilton spent 34 years in Congress, retiring in 1999. While in Congress he was chairman of the Joint Committee on the Organization of Congress, and he now directs IU’s Center on the Congress. He is the author of *Strengthening Congress* and *How Congress Works and Why You Should Care*.

“Congress has made nail-biting part of its process,” he told retirees. “The country faces horrendous fiscal problems, including how to get the deficit and spending under control and how to figure out a way to pay for the government we want.”

IURA President **Iris Kiesling** introduced Hamilton. Kiesling, a Monroe County commissioner, pointed out that it is difficult for local governments to set their budgets because of fiscal uncertainty at the federal level.

“The most important thing is to get the economy growing again,” Hamilton said. “Every problem is easier to solve in a political and economic climate where you have economic growth.” Creating such a climate requires reform on the economic side and on the government side. The economic side means tax reform. “The tax code is 73,000 pages long,” he pointed out. “It’s absolutely unmanageable.” Reforming the government side means ending dysfunction.

“Everyone favors tax reform,” Hamilton said, “but that’s where agreement stops. Every line of the tax code has ardent defenders.” Income inequality has become a real problem in this country, and “money offers disproportionate access to the players in the system.”

Conversations about money devolve into conversations about priorities. Demographics play a role. Right now for every \$1 the government invests in a child, it spends \$4 on a citizen over age 65. Demographics drive the budget, he said, with entitlement programs and health care gobbling up the largest share.

“The really big question,” said Hamilton, who chaired the U.S. House Committee on Foreign Affairs, “is, What should be America’s role in the world?”

The U.S. is still the world’s greatest military and economic power, but no decision is more fraught than the wisdom of American military intervention, where lives are at stake. Syria, Egypt, Iran: the future is uncertain. “Our relations with China will determine the course of the world for several generations to come,” Hamilton said, and “Russia still holds a number of important cards.” In Europe it’s not just Greece and Spain that are in economic trouble. “Nobody wants to talk about Afghanistan,” he added, “and Saudi Arabia can’t just keep passing the crown from one aged fellow to another.”

According to the FBI director, Hamilton said, the No. 1 terrorist threat is cybersecurity. “We are so very, very vulnerable,” he said, and coordination between government and the private sector is a problem.

While in Congress Hamilton chaired the Permanent Select Committee on Intelligence, and he was vice chairman of the 9/11 Commission. The intelligence budget has just exploded since 9/11, he said. Intelligence used to involve knowing how many Soviet missiles were along the Turkish border. Now it means knowing your talking points as well as mine — and the size of various world leaders’ prostate glands.

The Independent Task Force on Immigration and America’s Future, of which Hamilton was co-chairman, in 2006 called for reform of the nation’s immigration laws. When it comes to immigration, he said, we have to decide on a comprehensive or piecemeal plan. A comprehensive plan would include a nationwide system for verifying immigration status when hiring, increasing quotas for highly qualified applicants, and a guest worker program. What about 11 million undocumented people now in the U.S.? “We can give them a path to citizenship, we can give them a path to legal status, or we can just forget about them,” he said.

Insofar as energy is concerned, he believes that it is possible for this nation to be energy-independent by the end of the Obama administration. “We’ve got a shot at it,” he said. As for climate change, “we cannot really debate it. It is a certain threat of uncertain magnitude.”

The meeting, held at the IU Foundation, was co-sponsored by Emeriti House. **Mary Jensen, Marty Joachim, Susan Jones, Kate Kroll, and Joan Prentice** provided refreshments.

## Good news for Blue Retirees

The continued stalemate between Premier Healthcare and Anthem has resulted in confusion, including unwarranted alarm among some IU retirees in the Blue Retiree program. Some Premier sites have misinformed these retirees, telling them that the amount not covered by Medicare will be processed at the Out of Network rate because Anthem and Premier do not have a current contract. But the impasse does not affect the Blue Retiree program, which is a Medicare supplement plan, not an Advantage plan.

If you are a member of the Blue Retiree plan and you are told by a Premier Healthcare provider that you will be billed at the Out of Network rate, please tell that office to call Premier Healthcare billing at (812) 355-6900. In case of further difficulty, refer that person to **Karen Hill** at IU Human Resources: [kashill@iu.edu](mailto:kashill@iu.edu), (812) 856-4459. She will have an Anthem provider relations representative contact that individual for education about how the retiree plan works.

## What’s the difference? Comparing Medigap and Advantage plans

Confusion can arise between a Medicare supplement/Medigap plan (such as the Anthem Blue Retiree plan) and an Advantage plan. At the Oct. 10 meeting of the IURA, **Susan Brewer**, university director of healthcare and welfare programs, explained to retirees how IU’s Medicare supplement plan works. When Medicare processes a claim, it determines whether the provider is part of its provider network. It also determines the allowed amount and how much the provider has to write off. Then the claim goes to the private company sponsoring your Medigap insurance — in IU’s case, Anthem — which pays the remaining charges based on Medicare’s determination.

In a Jan. 8 e-mail to IURA vice president **Dick McKaig**, Brewer emphasized, “The Anthem Blue Retiree plan sponsored by IU is a Medicare supplement (Medigap) plan. It uses the Medicare provider network that includes Premier. IU does not sponsor a Medicare Advantage plan.” [emphasis by the editor]

Medicare Advantage plans, which are offered by various companies (including Anthem) are different from Medigap plans. As the Medicare website states, “Unlike Medigap insurance, these types of plans do not offer supplemental coverage but are instead a private insurance alternative to Original Medicare.” Two common types of Advantage plans are PPO (Preferred Provider Organization) and HMO (Health Maintenance Organization). These plans require you to use a particular provider network. When you go outside that network, your services may not be covered or your costs may be higher.

As Brewer stated at the October meeting, “The current negotiations between Premier Healthcare (formerly IMA) and Anthem apply only to Anthem’s PPO network rather than the Medicare network.”

“You can’t put all Anthem plans in the same bucket,” Brewer said in her Jan. 8 e-mail. “You can see how the Premier staff could easily get mixed up between the two types of Anthem plans — one supplementing original Medicare and the other using their own network.”

## Want help cleaning out your library?

The Academic Scholarly Bookstore, 105 Pete Ellis Dr., Suite A, in Bloomington, helps find new homes for your academic book collection. According to Jaclyn Grant, daughter of the bookstore’s owner, “We have helped quite a few retired professors find new homes for their books. If you have a large collection, we will come to your house or office and move out your books. We are clean, efficient, and friendly.”

Some of the books will be stocked in the bookstore, Jaclyn explains, and others will be donated to various nonprofit organizations.

For details, call Joe Grant at 812-345-2490, weekdays between noon and 5 p.m. Or e-mail Jaclyn at [jacgrant@umail.iu.edu](mailto:jacgrant@umail.iu.edu) or [joe@academicscholarlybooks.com](mailto:joe@academicscholarlybooks.com).

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### **April meeting to feature drama, election**

When retirees gather on Wed., April 10, they will hear **Jonathan Michaelson**, chair of the department of theatre and drama, speak about creating theatrical productions at IU.

The April meeting is also the annual meeting, when we elect three new board members to take the place of those whose terms are expiring: **Wayne Craig, Iris Kiesling, and Shirley Pugh**. Board members with one more year to serve are **Dick McKaig, Harriet Pfister, and Jim Schellhammer**. Those with terms expiring in 2015 are **Joan Curts, John Hobson, and Don Weaver**.

### **Electronics help available at MCPL**

The Monroe County Public Library has a special program to give you a jumpstart on e-reading. If you received a Kindle, Nook, iPad, or other e-reader for the holidays and you would like a little help, you can take it to Program Room 2B, second floor, on Thursday, Feb. 21, or Tuesday, Feb. 26, between 10

a.m. and noon. Library staff members will help you navigate downloading the library's free e-books.

The library also offers one-on-one computer help, 60-minute individualized sessions that can help you set up an e-mail account, use a flash drive, or get some help with some other problem that has you stymied. Stop by the Adult Services Information Desk, or call 349-3228 to schedule a session.

### **About this organization, newsletter**

Founded in 1975 as the IU Annuitants Association, the IU Retirees Association welcomes all retired faculty and staff and their spouses or partners. The IURA is entirely self-funded and receives no university support.

*Newswatch* is published eight times each year, August through April except for February. To correct your address or to be removed from the list, please contact database manager **Gerald Marker**, marker@indiana.edu. Send corrections or comments to *Newswatch* editor **Judy Schroeder**, jschroed@indiana.edu.