

# LOVE CANAL MEDICAL FUND

## Year 2000 Activities

This bulletin provides highlights of the activities during the past year of the Love Canal Medical Fund (LCMF) and includes a survey to help guide future activities. We hope that you will take a few minutes to fill out the survey and mail it back to us. Your answers will help guide our decisions over the next year related to coverage of illnesses, and will help us improve the claim forms and the processing of claims.

## Year End Financial Summary

The Love Canal Medical Trust Fund was established in 1985 with one million dollars as part of the settlement of the law suit between some Love Canal residents and Occidental Petroleum. At the end of the year 2000, the total funds remaining in the Love Canal Medical Trust Fund was \$1,982,843. The increase in the Fund is the result of interest paid on the funds which have been invested to obtain the highest level of interest within a conservative investment portfolio. The total income for the year 2000 was \$141,466.

During the past year (2000), the LCMF has paid \$88,280 to reimburse beneficiaries for medical expenses. This is by far the largest expense item for the Fund. The next largest expense is the cost of processing the claims which came to \$13,614 last year. Other expenses include postage, printing, supplies, a part time secretary, meeting costs, telephone and internet services. These expenses came to about 13% of the total expenses for the year. Total expenses for the year 2000 was \$117,815.

The finances of the LCMF are audited each year and a copy of the audit report is available to beneficiaries upon request. An annual report summarizing the year's activities is also available to beneficiaries upon request.

## Future Expenses Are Hard To Estimate

The Fund's beneficiaries are growing older and because some diseases take many years before they surface, it is difficult to anticipate future claims. The LCMF is not an insurance company. It only reimburses beneficiaries for out-of-pocket expenses and, in keeping with the New York State court order establishing the fund, only for those expenses that are related to diseases that reasonably could be associated with Love Canal chemicals. We do not know how much these out-of-pocket expenses will amount to in the future. Two important factors are how many claims are submitted and what health coverage people have. For these reasons, the usual charts for estimating health care costs cannot be used to anticipate the annual cost of benefits paid in the future.

There are other restrictions on the Fund. Only people named in the original settlement documents can be beneficiaries and, sufficient funds must be preserved to provide life-long coverage for the youngest beneficiary, which is likely to be at least another 60 years.

## Did You Submit A Claim This Year?

Many beneficiaries did not submit a claim this past year. We hope the reason is because you are healthy. However, it makes sense for everyone to have an annual check up. There is no deductible for annual physicals so even a ten dollar co-pay qualifies for reimbursement.

Fewer than 25% of those who are entitled to benefits have submitted a claim since the Fund was established. We are trying to learn why so many beneficiaries have not taken advantage of the Fund. Is it too hard to file a claim? Is the dollar amount too small? Do you not understand which diseases may reasonably be related to chemical exposures at Love Canal? Or, is there some other reason?

This is your money. How it can be spent is defined by the lawsuit, but we do want to give it to you within the parameters of the court ordered lawsuit. Please use the enclosed survey to tell us why you haven't submitted a claim . . . we need to know.

### Expanded Coverage

This past year coverage of out-of-pocket expenses for beneficiaries was expanded to include:

- Increased prescription coverage up to \$2,000 per year.
- Increased coverage for mental health testing and treatment up to \$2,000 per year.
- Increased coverage for annual physical exams up to \$250.

### Bulletins

A serious commitment was made last year to expand our outreach efforts to beneficiaries. The Love Canal Medical Fund Bulletin has proven to be an important way to reach beneficiaries. The Bulletin provides a way to get information to beneficiaries such as changes in medical coverage and procedures for submitting claims. They have also helped us keep track of beneficiaries who move, change their names, or are deceased. Information of this sort is essential for keeping our files up to date, so that we can tell everyone about new benefits and other important information. This is especially pertinent to the "children" of Love Canal who move frequently.

Last year the LCMF sent out three Bulletins, and received encouragement to continue. Please fill out the enclosed survey and let us know if the Bulletins have been useful to you.

### Developing A New Web Page

The Fund began developing a web page this past year as part of the outreach plan. When completed, the web page will include a copy of the Love Canal Medical Fund Benefits Plan, the

Annual Report, previous Bulletins, copies of the medical and physical claim forms that can be downloaded, as well as information on completing forms and other information.

### Telephone and E-mail

Two other elements of the outreach plan that were implemented this past year include adding a telephone and e-mail address for beneficiaries to reach us. The telephone number is (716) 773-6578; the e-mail address is [lemf@adelphia](mailto:lemf@adelphia).

A decision was made to use an answering machine for the telephone because the Board didn't want to pay the extra cost for a person to answer the phone. Please, leave a message, we'll make sure that your call receives a quick response.

### Love Canal Medical Fund Board

The LCMF is made up of both former residents and outside experts. The Board has made an effort to divide the membership evenly between residents and experts. Due to a couple of residents leaving the board the membership was not evenly split this past year. We have three new member (all former residents) joining the board in 2001.

#### The Board members in 2000 were:

Janice Alexander	Former resident
Joe Dunmire, <i>Treasurer</i>	Former resident
Lois Marie Gibbs, <i>Co-Chair</i>	Former resident
Sheila Graziano, Esq, <i>Secretary</i>	Expert
Luella Kenny, <i>Chairwoman</i>	Former resident
Stephen Lester, MS	Expert
Adeline Levine, PhD	Expert
Joan Matty, RN, MS	Expert
Pauline Pilipauskis	Expert
Barbara Quimby	Former resident
Carol Segal, MD	Expert
Virginia Troy, RN, MS	Expert

**How many beneficiaries are there?** On January 5, 1985 there were 1,328 beneficiaries named in the settlement. Today, we are in contact with 1,060 people. We are unable to locate 76 people and 192 are deceased. We appreciate any help you can give us about missing names and addresses.

## Beneficiary Survey

*To better understand the needs of beneficiaries, we have put together this short survey. We hope that you will take a little time from your busy schedule to fill it out and mail it back to us. You can put the survey in an envelope or fold the pages together so that the LCMF address appears on the front, tape the bottom, place a first class stamp on it and drop it in the mail as is. The more we understand your needs the better we can assist you.*

*. . . The Love Canal Medical Fund Board*

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1.) Have you used the Love Canal Medical Fund?     Yes     No

If not, please tell us why, and then skip to question 7?

2.) If you've used the Fund, was your claim for:

Disease-related medical expenses  
 Annual physical exam

3.) If you've used the Fund, do you have suggestions on how to improve the process?

4.) If you've used the Fund, was the claim form adequate for your needs?

5.) If you've used the Fund, did you find any part of the claim form confusing?  
If yes, please explain.

6.) If you've used the Fund, were you treated well by the claim processing person?  
 Yes     No    If no, please describe problem.

7.) Are there diseases not covered by the Fund that you believe should be covered?  
\_\_\_ Yes \_\_\_ No If yes, please list the diseases or medical coverage you'd like to see.

8.) Are there limits on coverage (like prescriptions) that you think the Fund should increase?  
\_\_\_ Yes \_\_\_ No If yes, please list the benefit.

9.) Are there medical problems that you have experienced that you didn't think the LCMF would cover, so didn't submit a claim? \_\_\_ Yes \_\_\_ No If yes, please list:

To better understand how to increase our benefits, it is helpful to know where the gaps are in beneficiaries insurance coverage. We would be very grateful if you would assist us by answering the following questions. The survey is anonymous so your information will stay private.

10.) How old are you? \_\_\_\_\_ Years

11.) What type of health insurance do you have?

- \_\_\_\_\_ Major medical that covers 80/20%
- \_\_\_\_\_ HMO with co-pay of \$ \_\_\_\_\_
- \_\_\_\_\_ Medicare
- \_\_\_\_\_ Other \_\_\_\_\_
- \_\_\_\_\_ Prescription plan with a co-pay of \$ \_\_\_\_\_
- \_\_\_\_\_ Dental Care Plan with a co-pay of \$ \_\_\_\_\_
- \_\_\_\_\_ No insurance at all

12.) Is your coverage through your place of employment?

\_\_\_ Yes \_\_\_ No, my insurance coverage is through \_\_\_\_\_

13.) Are there comments you would like to share, questions you have about the Fund, or information that you would like to see the Bulletins cover in the future?

\_\_\_\_ Yes (Please use expanded space below if needed) \_\_\_\_ No

14.) Are you interested in becoming a member of the Board of Directors of the LCMF? Do you know of anyone who you think would make a good Board member?

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Telephone: \_\_\_\_\_

**Please use the space below to expand your answer to any of the questions or to share additional comments with the Love Canal Medical Fund.**

Refold this sheet with the rest of the questionnaire and mail it back to as soon as you can.

For more information, please contact us by e-mail at [lcmf@adelphia.net](mailto:lcmf@adelphia.net); telephone at 716-773-6578 or by writing us at Love Canal Medical Fund, P.O. Box 540, Grand Island, NY 14072

Comments, Questions and ideas:

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Love Canal Medical Fund  
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Inside: Love Canal Medical Fund - Summary of Year 2000 Activities

Short survey to get your opinion about the Fund and the coverage  
it provides. Please take the time to fill it out!

LCMF  
P.O. Box 540  
Grand Island, NY 14072

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