



# MONDAY ALERT

New York State Alliance *for* Retired Americans

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November 25, 2024

## **Bill to Deal With the Erosion of Retiree Health Benefits in New York for Public Employees Being Considered in the NYS Senate**

**This letter was forwarded by Long Island Chapter of NYSARA President Stan Bergman and deals with an issue that is of yearly concern to union retirees. It deals with the erosion of retiree health benefits and details a Senate bill that will address it. NYSARA members should call their State Assembly person and State Senator to support this bill.**

November 2024

Dear Nassau Retirees Legal Fund Members and Nassau County Retirees,

I want to take this opportunity to assure you that, while New York State Senate members do not oversee the daily operations of Nassau County, I am fully aware of your fight to protect the health benefits that you diligently

worked for, paid into, and were reassured upon your retirement. As public service workers, you made significant sacrifices by choosing careers that, while rewarding, often came with lower financial compensation in exchange for promises of secure pensions and health benefits. It is imperative that those promises are honored.

Having served as a Nassau County Legislator for nearly eight years and now as your State Senator, I have consistently advocated for the rights and protections of municipal employees, retirees, and union labor. I understand you **were** affected by the most recent collective bargaining agreement negotiated by the County Executive and CSEA leadership, that's why I am taking action at the State level to prevent the erosion of retiree benefits. I am proud to co-sponsor bill **S.8388** that Prohibits public employers from diminishing health insurance benefits provided to retirees and their dependents or the contributions such employer makes for such health insurance coverage below the level of such benefits or contributions made on behalf of such retirees and dependents by the public employer as of December 31, 2021. This bill stands as a critical safeguard against the erosion of health insurance benefits for retirees and their dependents. This legislation aims to ensure that the level of health insurance benefits and contributions provided by public employers remains intact, protecting what you have rightfully earned. While the bill is still currently under

review in committee, I am committed to returning to Albany with the intention of driving its passage, thus fortifying the health coverage for our retired public employees. At the discretion of the Governor and leadership in the Senate and the Assembly, a special legislative session before the end of the year can be called. I encourage you to contact Governor Hochul at (518) 474-8390, Majority Leader Andrea Stewart-Cousins at (518) 455-2715, and Speaker Heastie at (518) 455-3791 to call for a special session of the legislature to bring S.8388 to the floor for a vote.

Throughout my career, I have earned the trust and backing of organizations like the Civil Service Employees Association (CSEA), reflecting my steadfast commitment to supporting our dedicated public workforce. I recognize the challenges you currently face with the County, and I have been proactive in urging County leadership to seek solutions as well. I have been in touch with top CSEA and County representatives to encourage open and meaningful dialogue. It is my hope that through good-faith negotiations, they can swiftly resolve the pressing issues surrounding the County CSEA workforce and retiree health insurance plan. Together, we can reinforce the protections that our dedicated public servants rightly deserve.

If any additional information becomes available, I will be sure to contact you. Sincerely,  
Steven D. Rhoads

New York State Senator, District 5

## **Gillibrand calls for Senate to pass bill expanding Social Security for public sector workers**

Senator Kirsten Gillibrand (D) is pushing the U.S. Senate to pass a bill that would expand social security benefits for over 35,000 New York public sector retirees. The public sector workers include state and local government employees, teachers, firefighters, and police officers. The Social Securities Fairness Act passed in the House with considerable bipartisan support last week. The Senate has not voted on it yet.

"No one should be denied the Social Security benefits they have earned and deserve," Gillibrand said Wednesday.

"Passing this bill would give retiring public servants some desperately needed peace of mind and reward them for the invaluable role they've played in society." If passed, the bill would eliminate two provisions, the Windfall Elimination Provision, and the Government Pension Offset, which reduces the amount in Social Security that retirees can receive. All in all, about 2.5 million Americans would see their Social Security go up. Payments would be retroactive to December 2023.

## **Amid Fall Open Enrollment, New Insights on the Medicare Advantage Landscape in 2025**

By Lindsey Copeland and our friends at Medicare Rights

## **The Complexity of Choosing Medicare Plans**

For many, this annual process of comparing a seemingly endless number of plan options is overwhelming. Plans can differ on everything from costs to coverage, making detailed analysis both critical and difficult. [Deceptive marketing](#) tactics [further complicate](#) beneficiary decision-making. People may make [poor or no coverage choices](#) as a result, with serious consequences like higher costs and problems accessing care.

## **Key Insights from the 2025 Medicare Advantage Landscape**

A new [KFF analysis](#) of the 2025 MA landscape suggests it remains stable, and that plan evaluations remain complex. For 2025, the average beneficiary has access to 42 MA plans, similar to 2023 and 2024 (43 options), and more than twice as many as in 2018 (20 options). There is variability from state to state, but overall, nearly one-third (32%) of Medicare beneficiaries will have access to more than 50 MA plans—up from 7% in 2020, and largely unchanged from 2024 (33%). MA enrollment has also surged in recent years, [more than doubling](#) over the last decade. Today over half (54%) of all Medicare beneficiaries—nearly 33 million people—are enrolled in an MA plan.

## **Increasing Market Concentration in Medicare Advantage**

As MA enrollment and plan numbers grow, market share for the biggest players is becoming increasingly concentrated,

heightening concerns about an inadequately competitive marketplace. On average, beneficiaries can select from plans offered by 8 different firms, the same as in 2024. Companies are saturating individual geographic areas; more than half (58%) of beneficiaries live in counties where at least one firm is offering 10 or more plans. Two companies—UnitedHealthcare and Humana—maintain control over a significant portion of the landscape; they currently account for [nearly half](#) (47%) of MA enrollment. In 2025, their plans will be available in 87% and 89% of counties, respectively.

### **Overpayment Concerns in the Medicare Advantage Market**

The stability in the MA market comes amid “concerns that [modifications to the payment formula](#) and [higher utilization](#)” would cause significant contractions. This outcome, along with significant independent research, indicates [overpayment](#) corrections are appropriate and necessary. In 2024 alone, MA payments are estimated to be [22% higher](#) than what Medicare would have spent to cover the same group of enrollees in Original Medicare. These extra dollars [allow plans to funnel money into attractive supplemental benefits](#) that draw beneficiaries to the plans. However, [it is unclear](#) how or if these benefits are truly working for enrollees because data about their delivery and utilization, as well as about the consumer experience, is severely lacking. They nevertheless remain a powerful plan marketing tool: The Commonwealth

Fund [estimates that 24% of people](#) who choose MA do so because of these extra services.

### **Advocacy for Better Medicare Advantage Policies**

The Medicare Rights Center understands the importance of ensuring access to optimal coverage options in ways that ensure Medicare is strong now and in the future. We will continue to advocate for greater MA payment accuracy and plan accountability, and for changes to improve the enrollee experience, such as tougher consumer protections, enhanced benefits, better access and affordability, and more streamlined processes.

### **President-elect Trump Chooses Dr. Oz to Run Centers for Medicare and Medicaid Services**

President-elect **Donald Trump** has selected [Dr. Mehmet Oz](#) to lead the Centers for Medicare and Medicaid Services (CMS), the federal agency in charge of a \$1.5 trillion budget and the health insurance coverage for more than 155 million Americans.

CMS oversees Medicare, Medicaid, the Children's Health Insurance Program and the Health Insurance Marketplace. If Oz, a former cardiac surgeon who became a household name as a frequent guest on **Oprah Winfrey's** daytime TV show, is confirmed by the Senate, he would also be responsible for a health agency that has about 6,500 employees.

When Dr. Oz ran for Senate in Pennsylvania, he called for turning Medicare over to private, for-profit Medicare Advantage health insurers that have been found to [over-charge and deny care](#). That is also a goal of Project 2025, a project of the conservative Heritage Foundation and staffed by many former Trump Administration officials.

"Medicare Advantage (MA) was created in part because insurance corporations argued that they could deliver more benefits to consumers at a lower cost to the government," said **Richard Fiesta**, Executive Director of the Alliance. "In reality, the Kaiser Family Foundation found that in 2019 Medicare spending for MA enrollees was \$321 higher per person than if enrollees had instead been covered by traditional Medicare. The next CMS administrator must hold insurance corporations accountable, not give them a blank check."

### **Senate Must Pass Social Security Fairness Act Before End of the Year**

On November 12, the U.S. House of Representatives overwhelmingly [passed](#) a bill that could raise Social Security benefits for millions of Americans who worked in public service, as well as their families. The Senate must vote on the bill by [December 31](#), before the current Congress adjourns.



The legislation addresses the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), provisions which unfairly reduce Social Security benefits for public sector retirees who receive a public pension — or the spouse or survivor of a Social Security beneficiary — who worked in a job not covered by the Social Security program.

For decades, the two Social Security law provisions have unjustly deprived more than 2 million public service retirees of the benefits they have earned.

"The House voted to correct a serious injustice involving Social Security benefits that has been a problem for decades," said Executive Director **Fiesta**. "Many Alliance members and other retirees are seeing their Social Security benefits reduced by hundreds of dollars a month. The economic harm to their quality of life cannot be overstated."

***ACTION NEEDED:*** *For this important bill to become law, the Senate must also approve it. More than 60 Senators have already cosponsored the Senate version of the bill (S. 597).*

Please [click here](#) to tell your senators to support this critical legislation and push for a vote before the end of the year.

**Martin O'Malley Stepping Down as SSA Commissioner**

**Martin O'Malley**, Commissioner of the Social Security Administration, [will resign from his position](#) on November 29th.



During O'Malley's tenure at SSA, he focused largely on making improvements to wait times on the 1-800 number and for initial disability determinations, as well as rooting out underpayments and overpayments in Social Security benefits.

Earlier this year, SSA launched [an initiative](#) focused on addressing customer experience challenges for the agency. Over the past several months, O'Malley has reviewed performance metrics and identified actions for progressing toward better customer service.

O'Malley, a former Maryland governor and mayor of Baltimore, however, has also warned that without more resources and support, the SSA workforce will struggle with rising employee workloads as the agency faces a record high number of beneficiaries and historically low agency staffing.

In the results of the 2024 Federal Employee Viewpoint Survey, for the first time in years, SSA employees' results on engagement, satisfaction and agency leadership all trended positively.

"Retirees, SSA employees and all Social Security beneficiaries are grateful for Commissioner O'Malley's tremendous accomplishments and dedication," said **Robert Roach, Jr.**, President of the Alliance. "That he was able to achieve those results on such a limited budget is astounding. He is absolutely right that SSA must have more funding to meet its goals."

### **Social Security Administration Will Require Customers to Make Appointments for In-Person Services**

The Social Security Administration (SSA) is expanding appointment-based services at their [local Social Security offices](#). By scheduling appointments, SSA aims to further reduce wait times, streamline service delivery, and improve the overall customer experience.

Nearly 400 field offices have already moved to appointment-based service this year, leading to both significant improvements in wait times and increases in the number of customers able to complete their business online. Some offices have minimal to no wait times.

SSA is implementing appointment-based services nationwide in two phases. The first phase is a transition period, now through January 5, 2025. The purpose of this transition period is to educate customers about needing to schedule an appointment for SSA services. As a reminder, many services can be provided via phone with an appointment and do not require an in-person visit.

Effective January 6, 2025, SSA will require customers to schedule an appointment for service in field offices, including requests for Social Security cards. SSA encourages customers to become accustomed to their [online services](#), where many transactions can be completed conveniently and securely, and to their [automated services](#), available at the National 800#, 1-800-772-1213.

Customers who are not able to handle their business online or with the automated options may call their [local Social Security office](#) or the National 800# to schedule an appointment.

SSA emphasizes that people who are unable to make an appointment or do not want to make an appointment will not be turned away. Members of vulnerable populations, military personnel, people with terminal illnesses, and individuals with other situations requiring immediate or specialized attention may still prefer to walk in for service at field offices.

"The hard-working SSA staff are delivering quality services despite the underfunding of the agency," said **President Roach**. "We are grateful for their additional efforts during this transition period."

### **InterGen, the Intergenerational Alliance of Young and Elder Activists, Shares Inspiring Video**

InterGen, the Intergenerational Alliance of young and elder activists that the Illinois Alliance has helped sponsor, has released a video with highlights from a recent retreat at SEIU Healthcare. Their powerful, [8-minute video](#), which includes centenarian and Illinois Alliance member [Bea Lumpkin](#), shows how people of different generations are working together to accomplish their political goals.

"On issues like Social Security, most voters across party lines are in agreement that the program should be strengthened, not cut," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "The video is very

uplifting as an example of the synergy of older and younger Americans with so much in common."

### **Alliance Releases New Fact Sheet with Updated Social Security, Medicare Statistics**

The Alliance has updated its Social Security and Medicare Facts and Figures [fact sheet](#) for 2025 with the most up-to-date information about average benefit amounts, the cap on earnings subject to Social Security taxes, and Medicare Parts A, B, and D premiums. To see all the Alliance fact sheets and position papers, click [here](#).

### **Happy Thanksgiving from the New York State Alliance for Retired Americans**

The NYS Alliance for Retired Americans wishes all our members a safe and enjoyable Thanksgiving. Make your Thanksgiving extra special by choosing union-made products for your celebrations!





# THIS THANKSGIVING, MAKE SURE IT'S UNION-MADE!

## Cookware, Cutlery and Dinnerware

- All-Clad
- Anchor Hocking
- Bennington Pottery
- Clauss Knives
- CorningWare
- Cutco Knives
- Fiestaware
- Libbey
- Pyrex

## Vegetables and Sides

- Betty Crocker
- Birds Eye
- Del Monte
- Dole
- Hanover Foods
- Ocean Spray
- Ore-Ida

## Desserts

- Cool Whip
- Entenmann's
- Kroger 100% Pumpkin
- Marie Callender's
- Reddi-Wip
- Sara Lee

## Stuffing and Bread

- Kraft Stove Top
- Stroehmann
- Schwebel's
- Arnold

## Turkey and Ham

- Boar's Head
- Butterball
- Cook's Hickory Smoked Spiral Sliced Ham with Honey
- Foster Farms
- Tyson

MORE AT: [AFLCIO.ORG/THANKSGIVING](https://aflcio.org/thanksgiving)

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