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Op-ed: How Adams can salvage the botched rollout of a new Medicare Advantage plan for retirees

Steve Cohen



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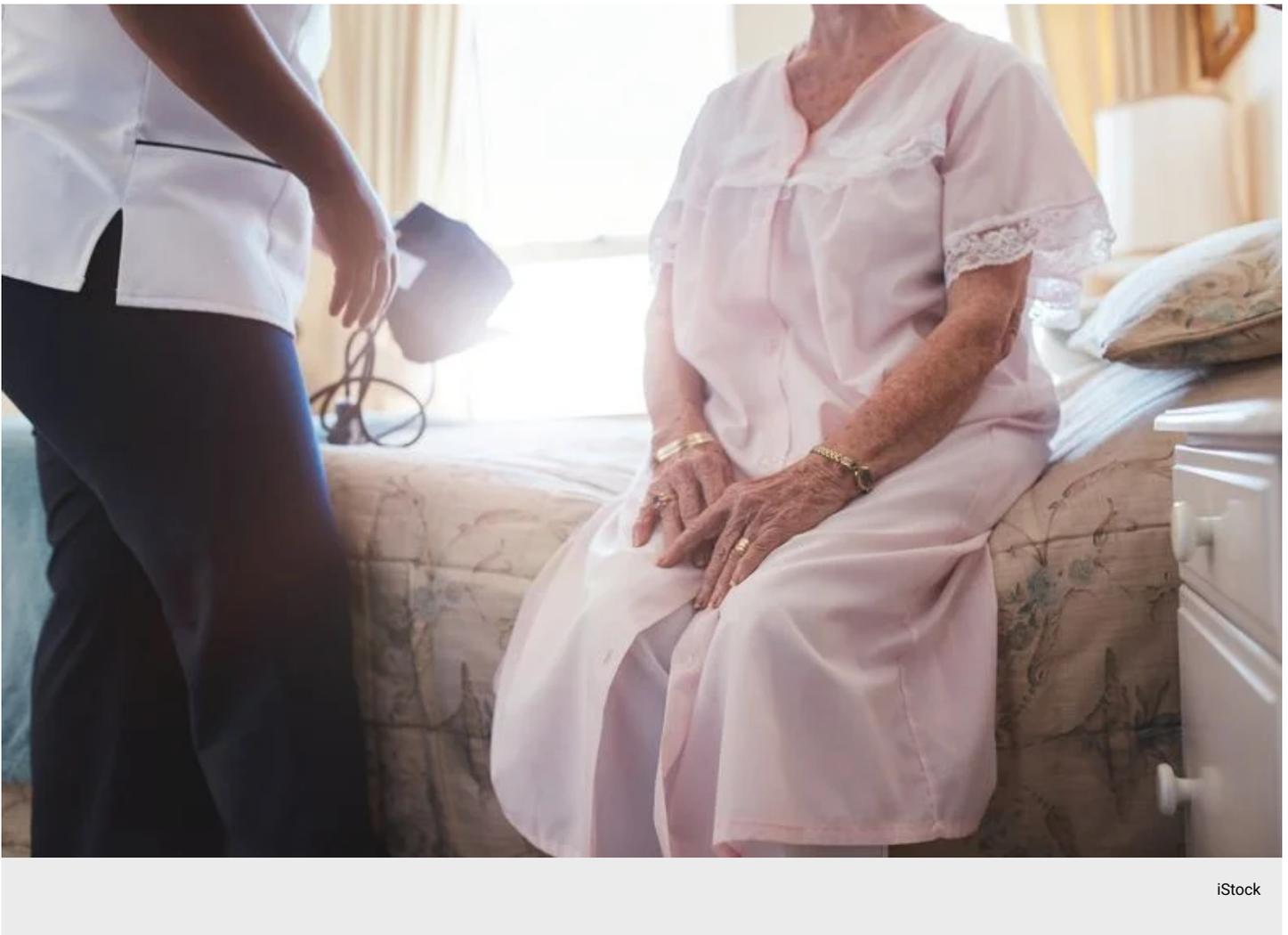


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Some 250,000 New York City municipal retirees are terrified they are going to lose much of their health care. They should be. An eleventh-hour sneak attack by the de Blasio administration—aided and **abetted by the unions** that used to represent these folks—would dramatically affect the medical care they receive.

The state Supreme Court has put in place a temporary injunction prohibiting implementation of the city's proposed Medicare Advantage Plus plan at least until April 1. That delay is based solely on the inadequacy of the city and insurance company partners' plan to fairly inform retirees about the plan's provisions and limitations. (The underlying illegality of the city's attempt to force retirees into the MAP plan has yet to be argued.)

Mayor Eric Adams should do what former Mayor Bill de Blasio did not: find health care savings without doing it on the sly or on the backs of senior citizens and disabled retirees. He ought to do this because health care insurance premiums cost the city nearly \$12 billion annually.

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A real incentive for the shift

Here is what Adams needs to do:

First, he should acknowledge there is a real incentive to shift people from the Medicare Supplemental plan to a Medicare Advantage plan. The de Blasio administration thought it would see \$500 million annually in "savings" by forcibly shifting retirees from one type of plan to the other. That's because the supplemental plan that retirees have enjoyed for 40 years is paid for by the city, whereas Advantage plans are paid for by the federal government. It will not be easy for the Adams administration to walk away from the cost-shifting. (Nobody really argues the city will save that money; it will just be redirected.)

The de Blasio folks got greedy: They thought they could **save the entire \$500 million** by creating a traditional Advantage program, adding a few meaningless bells and whistles, such as the Silver Sneakers gym program, and declaring it was custom-designed and truly better.

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It was an attempt to put lipstick on a pig.

Many doctors are refusing to accept it. Some 87 tests and procedures will be subject to the insurance company's prior authorization bureaucracy, and seniors will be hit with a new \$15 co-pay every time they see a specialist or get a test.

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Do right by retirees

So being honest with retirees would be an important first step.

Second, the Adams and his people should issue a new request for a proposal, based on retirees' input and a basic precept of fairness: telling insurance companies to create a program based on retirees having the choice to opt into the new program. (The city's current proposal forces retirees into the program and penalizes them with having to pay thousands of dollars annually to keep the supplemental plan they now have.) If a new opt-in plan is really better than what they have, retirees will choose it.

Of course, this means that some of that \$500 million in "savings" might have to be used to pay to make it a better plan. But even a savings of \$300 million annually is real money.

The mayor has the opportunity to find health care savings for the city and do right by retirees. All he has to do is avoid the greed, favoritism and shortsightedness that plagued us during the de Blasio years.

Steve Cohen is an attorney at Pollock Cohen, one of the firms representing the retirees.

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