



FACT CHECKS

MISINFORMATION
HIGHLIGHTED IN YELLOW



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Nov. 5, 2022

Dear Member,

Health care and the status of the proposed Medicare Advantage Plus program have been hot topics for a while. **With the cost of drugs and hospitalizations skyrocketing since the pandemic began, the Stabilization Fund that pays for health care is \$600 million in the hole – and increasing daily. Unless change is made – and made quickly – our retirees AND our active members are going to suffer.**

THE TRUTH: Medical costs are not the reason the fund is low. First of all, according to Official City Documents, there is almost \$1 BILLION in the Stabilization Fund. Secondly, the amount is lower because the MLC and most of its unions, including the CWA 1180, agreed to allow the UFT to take out [\\$1 BILLION to fund raises in 2014](#). The fund ONLY pays the difference between HIP HMO and GHI, PICA, widow benefits and funds the union Welfare Funds. IT DOES NOT PAY MEDICARE BILLS.

I have spoken at multiple membership meetings about the Municipal Labor Committee’s (MLC) proposed Medicare Advantage Plus (MAP) program and how this is the best option for helping rein in escalating costs.

THE TRUTH: MAP saves the City, not the retiree. It's funded by the government and if that funding is reduced, costs increase for the retiree or services are further diminished exactly like what happened in 2017 to HIP VIP. MAP also has over 87 prior authorizations for care that infirm seniors do not have in traditional Medicare, and doctors DO NOT have to accept it.

Our own Retiree Division has done an excellent job of keeping our retirees informed about exactly what is happening with the state of health care in New York.

THE TRUTH: If you call spreading misinformation excellent, well then, yes you did.

As a union, we have regularly updated all our active members and retirees on the situation the City faces in continuing to pay for burgeoning health care expenses. If you have not already read the most recent Communique article – “**The Truth, The Whole Truth, and Nothing But the Truth**” that fully explains all the details of the plan – please do so.

THE TRUTH: This should be called “The Lie, The Whole Lie, and Nothing but Lies.” For all the facts on this disinformation campaign, please visit www.nycretares.org/debunked and <https://www.nycretares.org/active-employees>

Change is hard; we understand that. However, the way prescription drugs and basic health care costs are increasing, we **CANNOT** keep things as they are.

THE TRUTH: Change isn't always hard. What is hard is watching your own union brothers and sisters who do not understand the difference between traditional Medicare with supplemental and MA plan, and that the difference you were forcing on us was a PURE DIMINSHMENT of our hard earned benefits. MA is NOT federal Medicare that we paid into all our lives so that we would have it when we retired. Unions taught us to NEVER privatize our health care and that is exactly what you are doing. Medicare Advantage IS NOT TRADITIONAL MEDICARE, it even says that on the government website.

Unfortunately, there is a group of well-funded yet misinformed retirees that brought a court case to stop the MLC's cost-saving proposal. The court's ruling forces a change to the City's Administrative Code for the MLC to have more bargaining power with the City that would enable continued health care coverage – with options – but **WITHOUT** a \$1,200 to \$2,000 yearly premium.

THE TRUTH: We are NOT misinformed. Remember, we ran your unions, we were union presidents, attorneys, commissioners and your average hard working loyal union members. We brought [a case to STOP the City](#) from taking away our hard earned and paid for **vested** retiree health benefits. You have FULL bargaining power as you hold the certificates AND have the [1992 MLC agreement](#) that requires the City to negotiate healthcare with the MLC. What you attempted to do was FORCE us into an INFERIOR privatized MA plan and then charge us if we elected to keep our current plans that had been premium free for over 55 years, a right we earned. Many of our retirees could not afford those premiums and therefore would have NO choices. MA plans are not accepted by all doctors and DO NOT mirror the plans we currently have as Medicare with a supplemental is far superior to what you were trying to impose on us. Sadly, you complain about a premium of \$100-166 a month for a plan that pays 100% of your expenses, versus the penalty premium you intended to put on FIXED low income retirees of \$191/month PER PERSON for a plan that only covers 20% of our expenses. You may want to [meet Sallie](#), who makes a pension of \$884/month. How can you do this to all the Sallies? Take her vested health benefits?? *That's anti-union!*

This is serious. [The MLC is acting in the best interest of us all despite what this outspoken retiree group is saying!](#)

THE TRUTH: The unions have spread a [campaign of disinformation](#). If you understand what the code provides as was legislated in 1967, and what we have with Medicare and supplemental, you would realize the lie you were told by the City and MLC. The MA plan created simply does not "mirror" what we have. [The Officer of Inspector General](#), in Congressional hearings, the [Government Accountability Office](#) and [Medicare Advocacy](#) have all proven that MA plans delay and deny care that harm people, that the most infirm leave them in their last year of life in large numbers and they take away choice. The only reason you can force us into them is because you're using a rule President Trump changed to allow private insurers to reap federal money and remove us from the City Health plans all of us love for your value bargaining. Our City plans only pay 20% of our bills, where yours pay 100%. Our plans cost less. Tell us again, how we cost the city more?

[Health care and how we bargain with the City for it is complicated. This retiree group has been using the complexity of the matter to upset retirees everywhere. Now they are approaching active members with disturbing statements that will cause the MLC to lose credibility.](#)

THE TRUTH: It's not complicated to us, we ran your unions. We are defending the retirees to protect what THEY earned and paid for. Our former unions used to protect us. The hardest thing we had to accept was that OUR OWN UNIONS sold off what we earned to pay for **your current raises**. Unions legally can only represent those with wages, hours and work conditions. Retirees don't have that. But, they always protected us, until now. We are not anti-union, you are anti-retiree. We were living very peaceful lives in retirement until this debacle reared its ugly head so do not try to place the blame on us.

I am a Vice Chair at the MLC. I can promise you that the MLC is doing **EVERYTHING** in its power to make sure our retirees and our active members do not lose any of their current coverage and are not forced into any monthly premiums for services that are now free.

THE TRUTH: Last year when you tried to force us into the MA plan, you stripped all choices from us and imposed a penalty premium, which is why the Court intervened and said that if the cost of our plans are less than the cost of HIP HMO, the City has to pay for it. You didn't like that because you wanted to reduce the value of our plans for your own savings. That's why you gave us a plan that you claim cost \$7.50, instead of the plan we had that cost \$191.

Continuing the first-rate health care plan at the lowest cost possible is our ultimate goal.

THE TRUTH: Then why did you try to force us into an inferior private managed care plan and stripped us of all our plan choices? [The judge declared the penalty premiums illegal.](#)

Please stand with me and the Executive Board by contacting your New York City Council member as soon as possible to ask them to **vote YES** on changing the Administrative Code. It's the only way. **Details on whom to contact and how to send a letter will be emailed from Local 1180's eblast system to your personal email tomorrow.**

THE TRUTH: VOTE NO TO PROTECT EMPLOYEES & RETIREES

Don't let a few anti-union, determined union-busters break us!
Without resolving the health care crisis, the Mayor has stated there will be **NO CONTRACT NEGOTIATIONS** for active members in any union!

THE TRUTH: WE ARE NOT ANTI – UNION! We are pro-retirees and anti “getting screwed by our union!” Big difference! We earned these benefits. We guess, instead of selling out the “unborn” you sold out the “retirees” who built this City, rebuilt this City after 9/11, lost spouses in the Line of Duty, and sold off our plans for a value to negotiate your contract. You allowed the UFT to take \$1 BILLION from the Health Fund to use for raises and blame us for suing to protect what was rightly ours. What is anti-labor is selling out retirees and changing the rules at the end of the game. Your actions will cause your members to research the truth. We loved our unions. Why would you do this to us?

The Mayor stating he will not negotiate a contract with your union is an improper practice and they cannot hold up union negotiations for a citywide agreement. But please ask yourself, if you must have a raise today, is it ok to sell off people who were once city workers who are disabled 9/11 responders, and grandparents who once ran your unions? You are devaluing the covenant of a union because this would never have been done to a retired union worker. Remember who we are: RETIRED LABOR AND LABOR LEADERS. Remember who you are and that this City sets the example. If a NY Union says it’s okay to sell off retiree benefits, the entire country will. Some day you, too, will be in our position and maybe then you will understand the worries we have.

This why **ALL** our members – active and retired – **MUST** sign and send the letter to the New York City Council. We are out of time but we are ...
STRONGER TOGETHER!!

THE TRUTH: WE ARE RETIREES! WE SHOULD BE WORKING TOGETHER! YOU SHOULD BE PROTECTING US! WE SHOULD NOT HAVE HAD TO LITIGATE TO PROTECT WHAT WE EARNED.

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