

A good plan, on paper: City officials must ensure new retiree insurance works as advertised

By DAILY NEWS EDITORIAL BOARD

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On Sunday, Mayor Adams threw his administration's support behind his predecessor's plan to move a quarter-million municipal retirees into a new custom-made Medicare Advantage health insurance plan, shedding roughly \$600 million in city spending annually. It was the right call, and somewhat surprising for a man who'd used the term "bait and switch" as a candidate in October. Despite a lot of the confusion and misinformation flying around, the bones of the plan are sound. It would provide care comparable to what retirees receive now while sharing much more of the cost with the federal government.



Adams must show retirees the Advantage of the plan.

Still, it is not a plan without open questions, the resolutions of which matter. Chief among these is the extent to which the medical providers that retirees have come to rely on will reliably accept the new plan; lawyers for retirees say providers express confusion about or straight up deny that they will take the plan.

City officials insist that this is due to a lack of awareness by providers and not evidence that they actually won't accept the plan, and that this is being remedied as they plow ahead with court-ordered outreach campaigns to both retirees and providers. It's on the city to definitively demonstrate that all providers taking the current plan will accept the new one.

Then there's prior authorization, a significant change in how retirees' services will be delivered, requiring the insurance provider — an alliance between EmblemHealth and Empire Blue Cross Blue Shield — to sign off on a variety of health services before they can be provided.

It's a sane idea to hold down costs, but in practice this can introduce delays in the delivery of care as patients wait for their insurance to approve something their own doctor is insisting they need. Municipal officials must prove administration is swift and fair, not an incurable bureaucratic headache.