

# A sick idea

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To the editor:

Mayor Eric Adams, the Office of Labor Relations and the complicit Municipal Labor Committee (MLC) want city employees and retirees to think that a Medicare Advantage plan is a win-win for all.

Medicare Advantage is a "disadvantage" for all. Medicare Advantage plans have two main differences: far fewer doctors participate in MA plans; and doctors and their patients have to endure the bureaucratic hurdles — and proven dangers — of prior authorizations. Placing a "for-profit" private insurance company — making medical decisions — between the doctor and her patient is a fundamental concern. Hundreds of New York-area doctors said they were not going to accept this potential plan. And for retirees living outside the New York area, their access to participating doctors was going to be even more restricted.

New York City makes excess payments of almost \$1.2 billion a year to insurers. The city buys insurance which incurs "risk charges." These charges would be avoided if the city self-insured as most other major public and private employers do. Cost savings can be attained by negotiating reduced reimbursement rates by our well-heeled non-profit hospitals, and negotiating reduced reimbursement rates in return for the generous property, commercial and income tax waivers it grants them. Mayor Bloomberg successfully negotiated with insurers years ago. Why not do so now?

New York City could also combine many of the 73 union welfare funds to save millions in administrative costs. Some welfare funds carry high reserves while expending 20 percent lower-than-average amounts for benefits. (Confer: NYC Comptroller Report FN20-118S of Jan. 25).

New York State and the neighboring counties of Nassau and Suffolk do not mandate Medicare Advantage as the sole retiree health plan. Arbitrator Martin Scheinman has not entertained any such plan change on Long Island so why should New York City. Self-insuring, welfare fund consolidation and

renegotiated reimbursement rates preserves traditional Medicare while saving enormous costs and maintaining good healthcare. Why not now?!

Joseph Campbell