



NYC Retirees Stand Firm In Protecting Retiree Healthcare

NEW YORK, March 13, 2026 — A Response to the United Federation of Teachers Attacking Retiree Legislation That Protects our Healthcare

For years, Michael Mulgrew, the president of the United Federation of Teachers, tried to force retired municipal employees off of traditional Medicare and into a cheap, inferior alternative called Medicare Advantage. Although this would have harmed retirees, it would have benefited active workers, as the savings achieved by diminishing retiree healthcare would have funded benefits for active workers. In order to disguise his effort to fund active worker benefits on the backs of retirees, Mr. Mulgrew falsely assured retirees that Medicare Advantage was just as good as traditional Medicare. After retirees exposed this lie and voiced their outrage, Mr. Mulgrew reversed course and opposed Medicare Advantage. We're thankful that he did – we now consider him an important ally in the fight against Medicare Advantage. The Medicare Advantage saga showed that, with enough outrage from the retiree community, Mr. Mulgrew can be compelled to do the right thing.

Mr. Mulgrew once again needs to be compelled to do the right thing. There is a bill pending in the City Council (Intro 1096) that would prohibit the City from diminishing the healthcare benefits of Medicare-eligible (*i.e.*, elderly or disabled) retirees, who never bargained for or consented to the diminishment of their healthcare in retirement. Mr. Mulgrew is opposed to this bill, which, again, would simply protect retiree healthcare. The reason is simple: he wants the ability to sell out current retirees in order to negotiate raises and other benefits for his active worker members. The bill would prevent him from doing that. To be clear, the bill would allow him and other active workers to bargain away their own retirement benefits. It would just prevent him from bargaining away the benefits of current retirees, who have no seat at the bargaining table.

In short, Mr. Mulgrew opposes Intro 1096 because it would deny him the ability to sell out helpless, unrepresented retirees in order to fund benefits for his constituents (active union workers). But he can't openly admit that. So, like he did with Medicare Advantage, he has to falsely assure retirees that he is looking out for their best interests. He claims that Intro 1096 would set a "bad precedent" by making retiree healthcare a subject of legislation. According to him, this could embolden the City to pass legislation taking away union members' bargained-for employment benefits. This argument makes no sense for multiple reasons.

First, we already have a law that protects retiree healthcare: New York City Administrative Code § 12-126. It was passed in 1967 and provides sweeping protections for retirees, including the right to free health insurance coverage, a HIP-HMO plan, and reimbursement for Medicare Part B premiums. Intro 1096 would merely extend the healthcare rights long granted by § 12-126. Contrary to Mr. Mulgrew's fearmongering, § 12-126 has never emboldened the City to pass legislation taking away union members' bargained-for employment benefits.

Second, the reason the City has not passed, and cannot pass, legislation taking away union members' employment benefits is that it would violate the Taylor Law. The Taylor Law is a state statute

that guarantees unions the right to collectively bargain for their benefits. The City could never pass legislation that violated the Taylor Law. Mr. Mulgrew's "boogie man" legislation—a hypothetical City Council bill denying union members employment benefits—would blatantly violate the Taylor Law. Intro 1096 would not. Intro 1096 explicitly allows unions to negotiate for any retiree healthcare benefits they wish for themselves (even if those benefits are better or worse than the benefits prescribed by the bill). Moreover, Intro 1096 is about retirees, who are not covered by the Taylor Law because they are no longer in a collective bargaining unit.

When Mr. Mulgrew tries to tell you that opposing Intro 1096 is in retirees' best interests, don't let him fool you. Hold his feet to the fire like you did with Medicare Advantage. If you do, we believe that he will do the right thing. And when he does, we will once again embrace him as an ally.

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