



# THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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JULY 2024

## HOUSE APPROVES COLA COMMISSION & BASIC LIFE INSURANCE INCREASE

Two top priority legislative proposals, initiated by *Mass Retirees*, have been unanimously approved by the House of Representatives, led by Speaker Ron Mariano (D-Quincy) within the outside sections of the FY25 State Budget.

The Special Commission on the COLA, first proposed by Governor Maura Healey (at the request of *Mass Retirees*) within her budget proposal released in January, was included within the House Ways and Means budget proposal released in early April. Measures included within the respective Ways and Means proposals tend to have the support of

### Now Before House/ Senate Budget Conference Committee

legislative leaders.

"We are very grateful to House Ways and Means Chairman Aaron Michlewitz for including the COLA Commission within the House budget. This demonstrates the commitment of the House to improving the COLA for State and Teacher retirees in a meaningful way," said *Mass Retirees* CEO Shawn Duhamel. "As we explained when we approached Governor Healey last year, the challenge we face is the high cost of



REP. AARON MICHLEWITZ  
HOUSE WAYS & MEANS CHR.



REP. JOHN LAWN  
D-WATERTOWN

improving the COLA. A new funding approach is needed and the only way to get there with something of this magnitude is through the collective work of a special commission."

The state is responsible for setting and funding COLA benefits for

CONTINUED ON PAGE 4 ►



## WEP/GPO ORIGINS & SOLUTIONS

### Focus Of Congressional Hearing

To restate the obvious, *Mass Retirees* has sought to end the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) since the day the laws were created in 1983. In fact, shortly after it was signed into law by President Reagan, we were one of the first organizations to criticize the Social Security Reform Act because it created WEP/GPO.

Not only are nearly all Association board members impacted personally by WEP/GPO, but there is not a day that goes by when we do not hear from members who are harmed by these federal laws. WEP/GPO are unfair and continue to cause significant financial hardship to more than 2.1 million retirees across the country. **Our position is clear: Retirees should receive every penny that they paid for and earned, nothing more and certainly nothing less.**

CONTINUED ON PAGE 2 ►

## NEARLY 20% OF RETIREMENT SYSTEMS AT OR NEAR FULL FUNDING

### Investment Success Must Be Shared

Twenty of the 104 Massachusetts public retirement systems were at least 90% fully funded as of April 1, 2024, according to the latest data from the Public Employee Retirement Administration Commission (PERAC). Of that number, four systems have achieved fully funded status and now report a surplus.

Fully funded status is reached when the retirement system has amassed enough assets to cover the cost of all accrued retirement benefits owed to all current retirees, surviving spouses, and vested employees/deferred retirees.

Pension funding comes from three sources: Employees' share through payroll withholdings (now averaging 10% for municipal systems); employer

CONTINUED ON PAGE 5 ►

# Capitol Hill Forum Marks 2nd WEP/GPO Hearing In 5 Months

CONTINUED FROM PAGE 1 ►

On April 16th, the House Ways and Means Subcommittee on Social Security held a Congressional hearing on the overall issue of WEP and GPO. This was the 2nd public hearing on the issues within the past 5 months. On November 20th of last year, in Baton Rouge, Louisiana, a hearing was held to hear directly from public retirees harmed by WEP and GPO. In addition to the four retirees invited as official witnesses, that hearing produced more than 800 letters from retirees and organizations – including *Mass Retirees* – entered into the official Congressional record.

Public retirees are being heard on the unfairness and financial hardship caused by WEP and GPO. It is due to the voice of public retirees, and the pressure placed on Congress to act to resolve these issues, that the second WEP/GPO hearing took place in Washington, DC in April.

Unlike the hearing in November, which was designed to focus on the people harmed by WEP/GPO, hear their compelling stories, and educate members of Congress on the problem itself April's subcommittee hearing was designed to hear from policy experts. In the hearing announcement, the subcommittee stated that the purpose of the hearing was "to examine Social Security's Windfall Elimination Provision and Government Pension Offset, their intended purpose, shortcomings, and alternatives." The hearing did not focus on any specific bill or proposed fix, nor was it intended to.

The House Ways and Means Committee, which has full oversight over all issues related to Social Security and all federal spending in general, is currently Chaired by Congressman Jason Smith (R-Missouri). Massachusetts Congressman Richard Neal is the Committee's ranking Democrat member. The Social Security Subcommittee is Chaired by Drew Ferguson (R-GA), with John Larson of Connecticut serving as the ranking Democrat.

Per Congressional rules, the majority party sets the agenda, schedules hearings, and determines which legislative proposals advance (marked up) beyond the committee. As is relatively standard procedure for these types of hearings, the Subcommittee called four witnesses – three from the Majority (Republican) and one called by the Minority (Democrat). By Congressional rules, the majority party calls most witnesses.

**Jason Fichtner, Ph.D., Chief Economist for the Bipartisan Policy Center**, while stating, that WEP/GPO are unfair, began his testimony by stating "The original public policy intent of the WEP and GPO was to ensure fair treatment between workers whose only earnings are covered by Social Security and workers with earnings that are not covered by Social Security. It is important to maintain equity between covered and non-covered workers. But repealing the WEP and GPO would violate the principles of fairness and equity that these provisions were intended to protect."

While opposing full repeal, on the grounds that it would result in

public retirees receiving larger Social Security benefits than what they earned, Fichtner does support WEP/GPO reform. Specifically addressing reform, he said "This change would allow for the use of one benefit formula for all Social Security beneficiaries, would be simple to understand, and would be fairer than the current system, while maintaining the original intent of fairness and equity of the WEP and GPO provisions."

**Rachel Greszler, Visiting Fellow in Workforce, Economic Policy Innovation Center**, expressed that



eliminating both provisions is not good public policy, explaining that the estimated cost of repeal is \$183 billion. Greszler added, "Policymakers

should implement a fair and accurate fix." She explained that the GPO was put into place in the late 1930s, a time when most women did not participate in the workforce. Eliminating the GPO would violate the intent of the spousal benefit, which is to provide retirement benefits to spouses with limited work outside of the home. She also focused much of her testimony on the pending insolvency of Social Security in 2034, stating that a full repeal of WEP/GPO would serve to hasten the problem.

**Nancy Altman, President of Social Security Works**, supports full



repeal of the WEP and GPO, and believes Social Security benefits "should be increased across the board." Altman included the repeal of WEP/

SEE  
**MASS RETIREES**  
**TESTIMONY**  
PAGE 6

CONTINUED ON PAGE 16 ►



# MASS RETIREES LEGISLATIVE UPDATE FORMAL SESSION ENDS JULY 31ST

*BUDGET & SEVERAL IMPACTFUL BILLS PENDING*

The end of the 2023-2024 legislative session is fast approaching with full formal session wrapping up on July 31st. While the House and Senate will continue to meet informally after that date until the next session begins in 2025, full formal sessions, those sessions that every member is present, finish. Any legislation that would require a roll call vote will not be taken up by the branches after July 31st. During informal sessions legislation is moved on a voice vote and it takes only one member to

object and the process stops.

As we look towards July 31st, several large pieces of legislation are still on the agenda for the House and Senate, many requiring the completion of a conference committee report. One of those is the Fiscal Year 2025 budget.

Beyond the special COLA commission and the basic life insurance that were included in the House budget and will be before the conference committee, there were also other line items that impact public retirees included in both the House

and Senate versions.

One is the funding of the Group Insurance Commission which provides insurance for state retirees and active members as well as approximately 50 municipalities and agencies. For FY2025 the GIC will be funded at \$2,169,893,912. In addition, there was an appropriation of \$4.5 billion, which reflects the Commonwealth's obligation for year 2 of the 3-year pension funding schedule. Finally, both versions include a 3% annual COLA for

CONTINUED ON PAGE 4 ►




## UPCOMING 2024

# ANNUAL MEETING



2023 ANNUAL MEETING



**9.13.24**  
Mansfield, MA  
11:00 AM

**TRADITIONALLY WITH THE ANNUAL MEETING, MASS RETIREES LAUNCHES OUR ANNUAL SEASON OF AREA MEETINGS AND TELE-TOWN HALLS FOR THE NEXT 12 MONTHS. STAY TUNED TO THE OCTOBER VOICE FOR A COMPLETE SCHEDULE OF OUR FALL AREA MEETINGS AND TELE-TOWN HALLS.**

**WHEN: FRIDAY, SEPTEMBER 13, 2024, 11:00AM**  
**WHERE: enVISION HOTEL & CONFERENCE CENTER**  
31 HAMPSHIRE STREET, MANSFIELD, MA 02048

**PLEASE JOIN US!**

SEE PAGES 10-11 FOR HIGHLIGHTS OF RECENT AREA MEETINGS

# FY25 Budget

CONTINUED FROM PAGE 1 ►

some 68,000 retired State employees and 70,000 retired Teachers (with the exception retired City of Boston teachers, who are members of the Boston Retirement System). Under the current pension funding schedule, each \$1,000 increase in the COLA base adds roughly \$50 million to the pension appropriation and creates \$500 million in new unfunded liabilities.

## 1ST LIFE INSURANCE INCREASE SINCE 1985

In addition to the COLA Commission, the House also unanimously approved a budget amendment increasing the State’s Basic Life Insurance Benefit to \$10,000. The benefit, which is automatically provided to all active and retired State employees, was last increased in 1985. For the past 39 years, the benefit has remained at \$5,000 – an inadequate amount when attempting to cover funeral and burial costs in 2024.

While active employees have access to inexpensive optional life insurance benefits, in addition to the Basic Life coverage, the cost of the optional life plan becomes exceedingly expensive as a retiree ages. After age 75, optional life insurance (essentially a term policy) becomes

too costly for most retirees to continue the coverage.

The amendment to the House budget was filed by Representative John Lawn (D-Watertown), who is also the lead sponsor of the *Mass Retirees* backed bill to increase the benefit. Lawn’s amendment gained immediate bipartisan support, with House Republican Leader Brad Jones (North Reading) and Mathew Muratore (R-Plymouth) among the first to sign on as cosponsors.

It should be noted that life insurance benefits for municipal retirees, including teachers, are set by local governments – not the state. This also applies to those local retirees and employees insured under the state’s Group Insurance Commission. State law allows cities and towns to each set their own basic life insurance benefits, with no limits.

“Our belief is that if we are successful increasing the Basic Life benefit at the state level, it will serve as a catalyst for municipal governments to improve local life insurance benefits,” added President Frank Valeri.

## CONFERENCE COMMITTEE UNDERWAY

While the State Senate chose not to include either the COLA Commission or the Basic Life Insurance increase within its version of the FY25 budget passed in late May, Senators did approve an amendment creating a special Task

Force on post retirement public sector work by public retirees.

Like the COLA Commission, *Mass Retirees* is named as a sitting member of the Task Force.

Filed by Senate Republican Leader Bruce Tarr (R-Gloucester), the amendment appears to stem from the recent report by MA Inspector General Jeffrey Shapiro, which calls for increased controls and oversight of rules governing the post retirement public sector work of retirees. For more, see legislative update below.

“Members should not read too much into the fact that the Senate budget does not include the COLA Commission or Basic Life increase. It is a normal part of the legislative process for proposals to be included in one chamber’s version of the budget, but not the other. That is simply part of the give and take,” explains Duhamel. “We are optimistic that the Senate conferees, led by Ways and Means Chairman Michael Rodrigues (D-Westport), understand the importance of a COLA Commission. We also hope, that after 39 years, the Senate will agree that it is time for the Basic Life Insurance benefit to be increased.”

With the formal legislative session ending on July 31, Beacon Hill observers anticipate a budget deal being reached in early July. Once final approval is reached between the House and Senate, the budget will be sent to Governor Healey, who then has 10 days to act.

# Leg. Update

CONTINUED FROM PAGE 3 ►

the state and teachers’ retirement system.

The Senate included a special Task Force on post-retirement work public service in the budget. The 16-member commission, on which the *Mass Retirees* Association will have a seat, will be charged with reviewing the process for calculation and oversight of post retirement work earnings. Currently a retiree can return to public service work but

is limited to 1200 hours in a calendar year and can earn the difference between the retiree’s pension and the current salary being paid for the position from which they retired. If you have been retired more than a full calendar year, a retiree can earn an additional \$15,000.

Like that of the COLA Commission and the basic life, this language will be subject to conference committee. Traditionally, the conference committee has completed their work and the budget has been approved by early July.

There are also several impactful bills related to health care awaiting action. The House and Senate bills would address hospital oversight, long term care and prescription drugs. There is also an omnibus bill related to municipalities awaiting action by both branches, which includes a commission on other post-employment benefits (OPEB). The *Mass Retirees* will also have a seat on that commission.

We will provide a complete wrap of our legislation as well as other actions taken by the legislature in our October edition.

# TOP 20 FUNDED SYSTEMS

Board Name	Funded Ratio	Valuation Date	Assumed Investment Return	Fiscal Year Fully Funded	COLA Base (FY25)
Gr. Lawrence Sanitary	106.90%	1/1/23	6.50%	N/A	\$18,000
Winthrop	102.10%	1/1/23	6.75%	N/A	\$13,000
Watertown	101.30%	1/1/23	7.65%	N/A	\$14,000
Quincy	101.20%	1/1/22	6.75%	N/A	\$15,000
Minuteman RSD	99.70%	1/1/23	7.00%	2024	\$14,000
Massport	98.40%	1/1/22	6.75%	N/A	\$14,000
Milton	98.40%	1/1/23	7.00%	2024	\$18,000
Leominster	97.90%	1/1/23	5.50%	2035	\$13,000
Andover	95.60%	1/1/23	5.75%	2031	\$14,000
Shrewsbury	95.40%	1/1/23	7.50%	2030	\$14,000
Berkshire County	95.40%	1/1/23	6.75%	2026	\$14,000
Brockton	94.50%	1/1/22	6.75%	2035	\$14,000
Concord	93.40%	1/1/22	6.50%	2028	\$14,000
MHFA	93.30%	1/1/23	7.00%	2028	\$18,000
Winchester	92.20%	1/1/23	7.00%	2027	\$14,000
Saugus	91.20%	1/1/23	7.00%	2028	\$18,000
Chicopee	90.90%	1/1/23	7.25%	2027	\$16,000
Cambridge	90.60%	1/1/22	7.10%	2026	\$18,000
Wellesley	90.30%	1/1/23	6.00%	2029	\$20,000
Dedham	90.00%	1/1/22	7.00%	2029	\$15,000

## Top 20

CONTINUED FROM PAGE 1 ►

contribution (varies depending on unfunded liability and normal cost); and investment returns.

With very few exceptions, Massachusetts public employers did not properly fund the government’s share of public pension costs until the passage of pension reform in 1988. At the time, Massachusetts had the worse funded public pension systems in the country – second only to Mississippi.

The 1988 law (which was local option) required the state and local governments to establish pension funding schedules and properly fund the employers’ share of pension costs. This included paying off decades of unfunded liabilities, as well as properly funding the

employers’ share of ongoing costs, referred to as “normal post” in actuarial terms.

“In the mid-1980s the lack of proper pension system funding on the part of the government was a very big deal. After years of study by special commissions, the law was finally modernized in 1988. Back then, no one could envision a day when a single system would be near fully funded, never mind having a growing number with assets above 100%,” recalls *Mass Retirees* General Counsel Bill Rehrey. “Prior to 1988, most pension system assets were funded through employee contributions and limited investment returns. It is truly remarkable how far things have come. Now the question is what happens next?”

Of growing concern to the Association is the fact that state retirement law is largely silent on

the question of what happens once a system is fully funded. For instance, nothing in the law requires the employer to continue appropriating funds to the system if a surplus of assets exist.

One case in point is Watertown, which was 101.30% funded as of 1/1/2023 (does not include 2023 investment gains). As a result of the surplus, Watertown’s contribution to the retirement system for FY24 is \$0. Meanwhile, active employees will contribute some \$3.6 million into the system during the current fiscal year. For FY25, the town is scheduled to contribute just \$531,274 (1.3% of payroll), while active employees are estimated to pay more than \$3.8 million into the system. The system’s long-term pension funding schedule indicates that the town’s annual

CONTINUED ON PAGE 8 ►



# Testimony to the House Ways & Means Hearing on the Windfall Elimination Provi

Chairman Jason Smith, Ranking Member Richard Neal, Subcommittee Chairman Drew Ferguson, Ranking Member John Larson:

Thank you for the opportunity to be heard. On behalf of our 52,000 members, please accept the following testimony relative to the April 16, 2024, Subcommittee Hearing on the Windfall Elimination Provision and Government Pension Offset.

We are thankful to the Committee for furthering the national conversation surrounding the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) by holding the second public hearing on these issues in the past five months. These hearings have served to build public awareness of the unfairness of WEP/GPO, as well as grant public retirees the ability to have their voices heard and personal stories entered into the official Congressional Record.

This is particularly true of the November 2024 Committee Field Hearing held in Baton Rouge, LA, where the negative and highly unfair impact of WEP/GPO on public retirees was finally brought to light. The official testimony offered by the hearing's witnesses, combined with the more than 800 written submissions received by the Committee, serve as proof of the harsh effect of WEP/GPO.

While at times going off track from what should have been the primary focus, April's hearing in Washington, DC did serve to bring to light the overall issues surrounding both full repeal and reform of WEP/GPO.

## About Mass Retirees

Founded in 1968, the Retired State, County and Municipal Employees Association of Massachusetts is the only state-wide organization in Massachusetts exclusively advocating on behalf of all retired Massachusetts public employees. As an independent non-profit, the Association is not a union or affiliated with any other entity.

Commonly known as *Mass Retirees*, our Association, together with our close allies the

Texas Retired Teachers Association (TRTA) and others, has a long history of working with Congress in a bipartisan manner to develop a viable solution to either repeal or reform these laws. We appreciate the opportunity for our members' voices to be heard, as well as to provide the Committee with our input as you examine and consider legislative options.

*Mass Retirees* has been at the forefront of national advocacy efforts to fully repeal or reform the WEP and GPO laws since the passage of the Social Security Reform Act in 1983. Over the past 41 years, no other federal laws have proven to be more detrimental to public retirees than the WEP and GPO.

## Why WEP/GPO Must End

While we do not wish to repeat the testimony submitted by *Mass Retirees* to the Committee in November 2023, which focused on the impact and hardship placed upon our members by the WEP and GPO, there are key points that deserve repeating and updating.

According to the February 28, 2024, report by the Congressional Research Service (CRS), some 92,934 Massachusetts residents are currently impacted by the WEP. CRS reports that another 42,624 MA residents are victims of the GPO. The number of retirees harmed by these laws continues to grow each year as effected public employees retire.

Massachusetts is somewhat unique in that the Commonwealth's entire public workforce operates outside of the Social Security System. This is because the Massachusetts public pension systems predate the creation of Social Security.

However, most Massachusetts public retirees qualify for Social Security through a combination of covered employment in the private sector, military, or government work outside of the Commonwealth. Those public retirees impacted

CONTINUED ON PAGE 7 ►

# Committee Subcommittee on Social Security WEP and Government Pension Offset (GPO)

## Testimony

CONTINUED FROM PAGE 6 ►

by the WEP earned and paid for a Social Security benefit that has been unfairly reduced by the WEP, wrongly depriving our members of critical retirement income.

As is the case with the 2.1 million retirees now impacted by WEP, our members worked and paid their taxes into the Social Security system with the implied promise of receiving the Social Security retirement benefit which they earned. In addition to serving the public, our members dutifully played by the rules and did their part – only to learn that the retirement benefit they were promised will not materialize due to an arbitrary and deeply flawed federal law.

This breach of public trust not only places impacted retirees in a financial disadvantage in their so-called “golden years,” but also serves to significantly undermine their faith in our federal elected officials. For the better part of the past two decades, a super majority of the House of Representatives has routinely cosponsored legislation fully repealing WEP and GPO or reforming the WEP. A general bipartisan consensus appears to exist that these laws are broken, unfair, and should change.

Yet, much to the disappointment and frustration of our members, session after session Congress fails to act. In recent sessions, there has also been a failure to compromise.

### Solutions

Shortly after the passage of the Social Security Reform Act of 1983, *Mass Retirees* was among the first public retiree organizations in the country to call the inclusion of WEP/GPO a mistake. In the fall of 1983, our Association joined what has become a 41-year odyssey to repeal or reform the two

unfair laws.

Our longstanding goal is to bring an end to both the WEP and GPO.

When it comes to the WEP, this means changing the Social Security formula to accurately calculate the retirement benefits earned and paid for by our members. All American workers should retire with the knowledge that they will receive the Social Security benefit which they earned.

At the April 16, 2024, hearing the Committee heard from four expert witnesses. While differing in their outlook on solvency, Social Security reform, and potential solutions to WEP/GPO, all four appeared in agreement that the current WEP/GPO laws are unfair and should change. Again, where they differ is how to best approach changing the laws without creating an unfair outcome for other retirees or adversely impacting Social Security’s solvency.

Regarding solvency, we are deeply concerned by and reject any suggestion that WEP/GPO remain unchanged to bolster Social Security’s finances. To do so would be tantamount to balancing the well-being of Social Security on the backs of public retirees. Not only do we believe this to be wrong but would serve as an insult to those public retirees who have already suffered an unjust reduction in their Social Security benefits – a reduction, one can argue, that has already served to wrongly bolster the system’s finances over the past four decades. Benefits that were unfairly withheld from our members have served to prop up the Social Security system as a whole. We believe that these facts should be considered as Congress addresses viable solutions for change.

Further, if ending WEP/GPO in their entirety cannot be achieved without a broader reform of Social Security, we urge the Committee to take the interim step of passing reform legislation that will bring immediate relief to those current retirees suffering the financial hardship brought about by

CONTINUED ON PAGE 17 ►

# NEW CHANGES IN RETIREE BENEFIT VERIFICATION REQUIREMENTS

Most public retirees can remember when every two years they were required to have a notarized benefit form signed and returned to their retirement board to verify they were receiving monthly benefits. During COVID however, boards were able to accept their forms without being notarized by a Notary Public. Members were simply required to sign, under the penalties of perjury and return to their respective board.

A recent regulation change promulgated by the state's oversight commission, Public Employee Retirement Administration Commission (PERAC), has made the process used during COVID a permanent change. Now retirees will continue to file every two years a signed benefit verification form,

without the required notarized affidavit.

A second part of the regulation change also included a provision that would allow boards who utilize a data/death match service to forego sending this benefit verification form to retirees. This most likely will mean if you are a retiree from a large system, such as the State Retirement Board, you may not receive and be required to submit a benefit verification affidavit in the future. Boards may avoid these future mailings to retirees if they choose; however, even large systems, using some data/death match service, may continue to do so as an added measure or only for limited membership, if they feel it to be necessary.

Elected State Board Member and *Mass Retirees* President Frank Valeri commented on the future of these changes:

"Only time will tell how boards will respond to these changes in retiree benefit verification requirements. I can say that at the State Board, being able to utilize the changes in technology such as the data/death match service to identify active members will certainly help. It will reduce costs, administrative burdens and eliminate unnecessary human errors in a direct mailing process to some 68,000 retirees. Not to mention our ability to eliminate this task currently placed on retirees."

## Top 20

CONTINUED FROM PAGE 5 ►

appropriation will be less than 1% of payroll beginning in FY29.

Despite the success of the retirement system, Watertown's COLA base remains at \$14,000 – a \$2,000 increase over the past 26 years.

Of the top 20 funded systems, 9 have a COLA base ranging from \$15,000 to \$20,000.

"*Mass Retirees* strongly believes that the success of our public pension systems must be shared with retirees," said Association President Frank Valeri, who is also an elected member of the State Retirement Board. "When reviewing the top 20 systems, you will quickly see that the COLA base in 11 of the systems

lags what should reasonably be expected in a well-funded system.

"Two of the top systems, Winthrop (102.10%) and Leominster (97.90%) each still just have a \$13,000 COLA base. Increasing the base just once since 1998 is unacceptable, especially when it comes to such well-funded systems. It is simply wrong to fund the system on the backs of retirees and employees, which is what it seems some communities have done.

"On the flip side are systems like Wellesley (\$20k), Cambridge (\$18K), Greater Lawrence Sanitary District (\$18k), Milton (\$18k), and Saugus (\$18k) which have done right by their local retirees and share the success through incrementally improving the COLA base. This approach is not only fair, but also the right thing to

do. After all, the pension assets are a legal trust belonging to the members of the retirement system – not the government."

In addition to pushing for improved COLA benefits, *Mass Retirees* is also leading the charge to require a minimum contribution from the employer.

Not participating in Social Security means that the state and local governments do not pay the 6.2% employer contribution required under Social Security. With employees required to contribute an average of 10% into the retirement system, it is only fair that the employer meet the same obligation that they would under Social Security and contribute not less than 6.2% of payroll into the retirement system.



# MASS RETIREES SURVEY SHOWS STRONG INTEREST IN MEDICAL CANNABIS

*More Than 1,900 Members Participated in Poll*

**T**welve years after medical marijuana was legalized here in Massachusetts and with growing national attention placed on the potential healthcare benefits of the once highly stigmatized drug, *Mass Retirees* conducted an informal survey designed to gauge member interest in the topic. To date, 38 states and the District of Columbia have legalized medical cannabis in some form.

The April survey was emailed to some 19,000 *Mass Retirees* members, with more than 1,900 choosing to participate. Of that number, 70% indicated that they have either tried or plan to try medical cannabis to treat chronic pain, sleep, anxiety, and arthritis. 86% of respondents shared that they are curious as to whether CBD/Cannabis would help an ongoing medical problem.

In conjunction with the survey, the Association conducted an interview with Brooke Worster, MD, chief medical officer of EO Care. Dr. Worster is also the Director, Supportive Oncology at Jefferson Health in Philadelphia and completed

her medical fellowship in palliative care and pain management at MGH Brigham and Dana Farber Cancer Center in Boston.

According to Dr. Worster, a major focus of the use of medical cannabis and research on the topic is focused on the care and treatment of cancer patients and also those dealing with pain. She also expressed the concern within the healthcare community regarding the lack of factual information and proper use of cannabis products in medical treatment.

These concerns were confirmed through the survey results, with 60% reporting that they have limited or no knowledge of CBD/Cannabis. And another 82% indicated that being provided product and proper care recommendations from a reliable source is valuable or very valuable. Finally, just 10% reported that they received helpful information about CBD/Cannabis from their doctor – which is something they said they want.

With the federal government



**BROOKE WORSTER, MD**  
CHIEF MEDICAL OFFICER EO CARE

having just announced the reclassification of cannabis from a Class 1 drug to Class 3, and the FDA reportedly looking at steps to regulate the drug as they do with other medications, it appears clear that the use of CBD/Cannabis for medical purposes is quickly becoming commonplace. While still a future possibility, this may also lead to the drug, in certain instances, being covered by health insurance plans.

## EO CARE STUDY: PROMISING RESULTS



Initial studies around the impact of the use of medical cannabis on health care costs are promising, including one by EO Care, a Massachusetts based company. It is

led by recognized healthcare, cannabis regulatory, and technology leaders/innovators focused on helping patients navigate this new and often confusing treatment option. We note that one of its board members is Bill Van Faasen, the former head of Blue Cross Blue Shield of MA and a highly regarded healthcare industry leader.

EO Care worked with the leading healthcare cost actuary, Milliman,

to estimate that physician-guided cannabis care for those dealing with pain, sleep problems, anxiety, and the effects of cancer and its treatment would reduce overall healthcare expense by 3% to 5%. In the case of older populations who deal with more of these problems than younger groups, even the 5%

CONTINUED ON PAGE 14 ►



# MASS RETIREES SPRING MEETINGS MEMBERS TURN OUT

With legislative activity intensifying as the State House approaches the end of its formal session (see page 3), it's not surprising that members turned out in numbers at the Association's three spring meetings in Leominster, Peabody and Dorchester, to hear the latest news. "While members can also keep informed with our weekly message, video and Hotline, some prefer getting it in-person and also enjoy the camaraderie that flows from gathering with fellow retirees," comments President Frank Valeri.

"And by interacting with members and learning what's on their minds, myself and all the officers also benefit a great deal from these in-person meetings. You can't beat that face-to-face contact."

In addition to our members, there were special guests who joined us. One very special guest at our Peabody meeting was GIC Executive Director Matt Veno who took time to interact with members but also addressed the audience, highlighting the challenges posed by ever-increasing healthcare costs as well as the GIC's efforts, including those with *Mass Retirees*, to mitigate this problem.

"We appreciate Matt coming to Peabody and meeting with our members," adds CEO Shawn Duhamel. "In fact, Matt has the distinction of being the first GIC executive director to participate in one of our meetings. It's symbolic of the solid working relationship that has



CEO SHAWN DUHAMEL



PRESIDENT FRANK VALERI



LEG. LIAISON NANCY MCGOVERN



## ASSOCIATION OFFICERS INFORMING & LISTENING



## SPECIAL GUESTS



GIC EXECUTIVE DIRECTOR MATT VENO



REP. JERALD PARISELLA (D-BEVERLY)



REP. MEGHAN KILCOYNE (D-NORTHBOROUGH)  
REP. NATALIE HIGGINS (D-LEOMINSTER)



SEN. WALTER TIMILTY (D-MILTON) AT PODIUM



LEG. CHR. TOM BONARRIGO WITH  
REP. BRUCE AYERS (D-QUINCY)



ESSEX CTY. D.A. PAUL TUCKER &  
REP. SALLY KERANS (D-DANVERS)



REP. MICHAEL KUSHMEREK (D-FITCHBURG)



LEG. CHAIR. TOM BONARRIGO WITH  
BOSTON CITY COUNCILOR BRIAN WORRELL

# ING AREA MEETINGS FOR LATEST NEWS

**ANNUAL MEETING**  
**SEPT 13**  
Details Page 3

developed between *Mass Retirees* and the GIC to address to address this all-important issue."

Several elected state officials were also in attendance, including Senator Walter Timilty (D- Milton), Essex Cty DA Paul Tucker (D-Salem) Rep. Christopher Worrell (D-Boston), Rep. Jerald Parisella (D-Beverly), Rep. Meghan Kilcoyne (D-Northborough), Rep. Natalie Higgins (D-Leominster), Rep. Bruce Ayers (D-Quincy), Rep. Sally Kerans (D-Danvers), Rep. Michael Kushmerek (D-Fitchburg) and Boston City Councilor Brian Worrell. According to Legislative Chairman Tom Bonarrigo, "They're all very good friends of *Mass Retirees*. And, we

want to thank them for taking the opportunity to join with us at these meetings.

"While Senator Timilty is seeking election as Clerk of the Norfolk Superior Court this November, all the state representatives mentioned above will be seeking re-election. All of them deserve our support in their bids, as do DA Paul Tucker and City Councilor Brian Worrell."

Valeri continues, "With these spring meetings and our Cape Meeting on June 6th, we've concluded our area in-person meetings for this season. But, as you see from page 3, we kick off the next season with the 2024 Annual Meeting on September 13th. See you then."



### MEMBERS



**Ibis Health** **A REGULAR ATTENDEE**

Members recognize him. He's Gary Brodsky from Senscio, the Mass. company that developed the Ibis Program. Gary has become a regular at meetings, explaining Ibis and answering member questions.

**MANAGING YOUR MEDS: SEE PAGE 13**



# MEDICARE DRUG PRICING NEGOTIATIONS

Since our last report (November *Voice*), the first cycle of drug price negotiations under the Medicare Drug Price Negotiation Program are proceeding on schedule. First, all the drug companies that manufacture the 10 drugs selected for the first cycle of negotiations with CMS (Centers for Medicare & Medicaid Services) signed agreements to participate in the Program. See table below on the 10 selected drugs and their manufacturer.

They did so, but as we also reported earlier, the drug industry is challenging the Program's constitutionality in multiple courts. These challenges are ongoing as the first cycle of negotiations continues

## *First Cycle Proceeding on Schedule*

forward.

No later than this past October 2, the participating drug manufacturers and public were given the opportunity to submit data and information on the selected drugs and their therapeutic alternatives to CMS. Participating manufacturers were then invited to meet with CMS on its data submission.

To garner further public input, the CMS held 10 public patient-focused listening sessions, one on each of

the selected drugs. Held between last October 30 and November 15, these listening sessions afforded patients, beneficiaries, caregivers, consumer and patient organizations and other interested parties with the opportunity to share their insights on a particular drug.

Because there were limited speaking opportunities during the listening sessions, CMS invited written submissions from the public. These submissions could include data on the selected drugs, their therapeutic alternatives, data related to unmet medical need and impacts on specific populations as well as patient/caregiver experience.

CONTINUED ON PAGE 14 ►

## CMS Drug Price Negotiations

### *Ten Rx Drugs in First Cycle*

**Eliquis**, made by Bristol-Myers Squibb, is used to prevent blood clotting, to reduce the risk of stroke.

**Jardiance**, made by Boehringer Ingelheim, is used to lower blood sugar for people with Type 2 diabetes.

**Xarelto**, made by Johnson & Johnson, is used to prevent blood clotting, to reduce the risk of stroke.

**Januvia**, made by Merck, is used to lower blood sugar for people with Type 2 diabetes.

**Farxiga**, made by AstraZeneca, is used to treat Type 2 diabetes.

**Entresto**, made by Novartis, is used to treat certain types of heart failure.

**Enbrel**, made by Amgen, is used to treat rheumatoid arthritis.

**Imbruvica**, made by AbbVie, is used to treat different types of blood cancers.

**Stelara**, made by Janssen, is used to treat Crohn's disease.

**Fiasp and NovoLog**, insulins made by Novo Nordisk.



# IBIS HEALTH: MANAGING YOUR MEDICATIONS PROPERLY

## *Taking the Right Dose on the Right Day, at the Right Time*

**E**xactly four years ago, *Mass Retirees* announced in the July 2020 *Voice* that an innovative Telehealth services program, known then as Ibis (and now Ibis Health), was being made available to members with chronic conditions and insured by Medicare. Developed by Sencio Systems, a Mass. software and telehealth services company, Ibis Health features both advanced computer technology and a robust service support team that will enable eligible members to actively self-manage and monitor their chronic conditions at home.

Since that announcement, *Mass Retirees* and Sencio have developed a solid working relationship. To better understand the program's benefits, we've asked Sencio to explain how Ibis Health assists a member with an essential component in self-managing their care, namely taking their medications properly - taking the right dose on the right day, at the right time.

Staying on top of your meds can be hard, especially if you are among the roughly 80 percent of older Americans with two or more chronic conditions. According to Sencio, there's often a lot to manage. More than half of adults over the age of 65 report are taking four or more prescription drugs at once, according to the Kaiser Family Foundation. With multiple conditions such as Type 2 diabetes, hypertension, heart disease and respiratory problems, the number of meds can top a dozen or more, with different dosages and instructions, which can feel

overwhelming.

It's perhaps no surprise that, according to the U.S. Center for Disease Control and Prevention, about one in five prescriptions are never filled. Of those that are, about half are taken incorrectly, leading to at least 100,000 preventable deaths and roughly \$100 billion in preventable health care costs each year.

With daily medication reminders and coordinated assistance to navigate potential side effects, refill requests and insurance coverage, Ibis Health works to empower members with multiple chronic conditions to feel their best and remain independent. As a result, members in the program are more likely to take all their meds as prescribed, reporting an 80 percent adherence rate while participating in the program.

"I've been enrolled in Ibis since 2020," reports Association Insurance Coordinator Cheryl Stillman. "During the past four years, I've spoken with members in the program who are very satisfied with the service support team, including member advocate and certified medical assistant Krista Thomas.

"Krista works tirelessly to help members figure out ways to stay on top of their meds and understand what they are taking and why. I've asked Krista to answer some question about managing your meds with the help of Ibis Health. Here are her answers."

**Why is it important to take your meds correctly, especially when it comes to managing chronic conditions?**

"Well, when we do not take our

meds as prescribed, you are more likely to have other side effects, less likely to be able to treat the disease that you are trying to treat, and more likely to have complications with them. It's a big issue in the United States that a high percentage of people are not taking their medications correctly, and we could prevent so many diseases and deaths if we just take our medications, at the right time, with the correct dose, every single day as the doctor prescribes. But it can be hard at times for people, depending on their situations and other barriers that might come in between them and their ability to get their medications."

**How does Ibis Health help members to stay on top of their meds?**

"We provide a tablet for each member, and on that tablet are their medications. We can set up alarms to remind them to take their medications. We also provide support to help members who struggle with remembering their meds or understanding the differences in their meds. We help them obtain pill packs, where all their meds come in one little pack and they can just take all of their morning meds at once. We also have nurse practitioners on staff who can help educate people on their medications. I love teaching somebody how to use their medications correctly, and the reasons we use them as prescribed. Knowledge is so much power, and the more knowledge we give people, the better they are with taking care of their health."

CONTINUED ON PAGE 18 ►

# Medicare Rx

CONTINUED FROM PAGE 9 ►

That concluded the Program's important steps during last year. What's happening this year?

On February 1, CMS sent an initial offer for each selected drug to its participating manufacturer, with a proposal for the maximum fair price (MFP) and a concise justification for the proposed price. In developing an initial offer, CMS has considered evidence related to therapeutic alternatives as well as other factors, such as costs of research and development, and production and distribution of the selected drug.

The ten participating drug companies had 30 days to respond to CMS's initial offer by accepting the offer or if desired, providing a counteroffer. All ten drug companies submitted a counteroffer.

If agreement on a MPF is not reached through the initial offer or

## What's Happening This Year?

counteroffer, CMS and each participating drug company have been engaging in negotiation meetings, up to three in number, during this



spring and summer. The negotiation period ends on August 1, 2024.

On September 1, 2024 CMS will publish the negotiated MFP for each of the 10 selected drugs. Then it has until March 1, 2025 to publish the explanation of the prices for each

drug.

For this first cycle, the reduced prices will take effect January 2026. Again the impact of the legal challenges by the drug industry remains uncertain.

Remember, this is only the first cycle under the Program. Drug selection and price negotiations will be repeated with an additional 15 Part D drugs selected in both 2025 and 2026 to take effect for 2027 and 2028 respectively.

In May, while the first cycle is still ongoing, CMS issued draft guidance that details requirements and parameters for the second cycle. An additional 20 Part B or Part D drugs will be selected in years 2027, 2028 and 2029 to take effect in 2029, 2030 and 2031 respectively.

# EO Care

CONTINUED FROM PAGE 9 ►

number may be too low an estimate. This may be the single biggest cost reducer available to the healthcare system today.

"Our members know that *Mass Retirees* has a long history of being at the leading edge of policies that both benefit retirees and have the potential to help contain the rising cost of healthcare without cost shifting or degrading the quality of member benefits. Knowing that more and more people are using medical marijuana, it made sense for us to gauge the thoughts and interest of our members," explains Association CEO Shawn Duhamel. "While we believed there would be interest, we did not think the response would be as great as it was. After the survey was conducted, I heard directly from several members who wanted to share how the use of medical cannabis has benefited them or their

spouse.

"We also heard from a handful of members who seemed to confuse the medical use of cannabis with recreational use. To be very clear, while recreational use of marijuana is legal in Massachusetts (currently legal in 24 states) our focus is exclusively on medical use only. However, after generations of stigma and illegality attached to cannabis, it is understandable that some members have concerns.

"What is very clear from the survey results and from the direct feedback from members, is that there is a strong interest in utilizing cannabis to treat medical conditions. It is also clear that members seek reliable information and help in safely and effectively using the products. That seems to be a key component that is missing from the current retail model, where patients have little to no guidance."

To provide those members either currently using or interested in using

medical cannabis with a reliable source of information and access to specific CBD/Cannabis products designed for medical use, *Mass Retirees* has opted to work directly with EO Care to offer a discounted service to Association members.

*Mass Retirees* will continue to closely monitor this quickly evolving topic and will report to members in future editions of *The Voice*, as well as within our weekly email reports and at area meetings.

If you'd like to learn more about EO and responsible medical cannabis use or get a free, clinician-created Care Plan (based on your use goals, relevant aspects of your medical record and your daily schedule), please visit

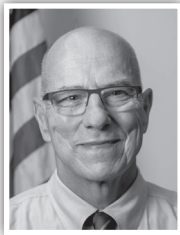
<https://partner.eo.care/mass-retirees> or call 888-823-6143.

# RETIREMENT BOARDS

## ELECTIONS & APPOINTMENTS

**Andover – Andover Retirement Board** members reappointed **Blackwell “Bojay” Taylor** as their fifth member and Firefighter **Eric Teichert** was re-elected unopposed as he was the only qualified candidate nominated. The Board members making the reappointment and certifying the election were **Hayley Green, CPA.\***, **Elena Kothman** and **Deidre Lockhart**. **Elena Kothman** also serves as the Board’s executive director.

**Arlington - The Arlington Retirement Board** reappointed



**ALFRED FANTINI**  
ARLINGTON

**Alfred “Fred” Fantini** as their fifth member. This will be his second term as fifth member. The other members making the appointment include retired Police Lieutenant

**Kenneth Hughes\***, retired Fire Chief **Robert Jefferson**, **Ida Cody** and **Richard Keshian, Esq.** **Rich Greco** is the Arlington retirement administrator.

**Brockton–Deputy Fire Chief Scott Albanese** was declared re-elected by the **Brockton Retirement Board**,



**SCOTT ALBANESE**  
BROCKTON

as he was unopposed in his third term. Scott is also an elected member of the MACRS Executive Board. The members making the declaration were **Irene**

**Giannopoulos**, **John Condon**, retired Fire Lieutenant and State Retirement Board member **Archie Gormley**, and retired Plymouth County Retirement Board Executive Director **Bill Farmer\***. Brockton’s executive director is **Jeanne Martineau**.

**Framingham -** Recently

reappointed City Accountant **Richard Howarth Jr.\*** has also assumed the ex-officio position on the **Framingham Retirement Board**. In addition, CFO **Jennifer Pratt** was named the appointed member replacing **Louise Miller** who left the City of Framingham. The other Board member are retired Firefighter **Joseph Fonseca**, retired Fire Lieutenant **Peter Rovinelli** and Walpole Police Officer **John White**, **Jr. Laurie Lizak** is the Board’s executive director.

**Gloucester–Concord Retirement Board’s Executive Director Linda Boucher** was appointed as the **Gloucester Retirement Board** fifth member. She replaces **Juanita**



**LINDA BOUCHER**  
GLOUCESTER

**Escobar** who did not seek reappointment. The Board members making the appointment were **Kenny Costa**, **Donna Leete**, retired Firefighter **Douglas**

**MacArthur\***, and retired Firefighter **James Hannon Jr.** The Board’s executive director is **Patricia Ivas**.

**Leominster – Firefighter Shayne Newton** was re-elected to his second term on the Leominster Retirement Board. **Shayne**



**SHAYNE NEWTON**  
LEOMINSTER

received 83% of the members voting in his re-election bid. The other members serving on the board are **Jennifer**

**Reddington, CPA**, **David LaPlante\***, Firefighter **Jonathan Campagnau** and **Douglas Farwell**. The Retirement Board’s administrator is **Erin Hunt**.

**Lowell – Retired Magistrate Michael Brennan** was reappointed

as the **Lowell Retirement Board’s** fifth member for his 8th term. Members making the appointment were **Kelly Oakes**, Firefighter **David Keene**, retired Fire Chief **William Desrosiers\***, and retired Firefighter **Robert Littlefield**. Lowell’s Retirement Board administrator is **Shannon Dowd**.

**Mass. Housing Finance Agency Retirement Board – The Mass. Housing Finance Agency Retirement Board** members declared **Antonio Torres** re-elected as he was the only candidate nominated for election. Board members making the declaration were **Rachel Madden**, **Thomas Flynn**, **Mike Fitzmaurice\*** and **Paul Hynes, Esq.** The Board’s executive director is **Joe Petty**.

**Maynard – The Maynard Retirement Board** declared Assistant Town Accountant **Susan Baltazar** elected as she was the only candidate nominated. She replaced retired Police Officer **Clifford Wilson** who decided not to run for re-election after serving five terms on the Board. Other members on the Board making the declaration were **James Alexander**, **Kevin Petersen**, Firefighter **Patrick Hakey** and retired Administrative Law Judge **Christopher Connolly\***. The executive director is **Kenneth DeMars**.

**Montague–Montague Selectmen** reappointed **Steven Ellis** as their representative to serve his third term on the **Montague Retirement Board**. The other members on the Board include **Carolyn Olsen\***, retired Firefighter **David Dion**, **Cheryl Clark** and retired Greenfield Retirement Administrator, **Marianne Fiske**. **Debra Underhill** is the Retirement Administrator.

CONTINUED ON PAGE 19 ►

# WEP/GPO

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GPO within her broad testimony calling for an overall reform of Social Security – for which the overall benefit structure has not changed in more than 50 years.

Altman proposes paying for repeal, as well benefit enhancements, through higher federal payroll taxes on the wealthy stating the following: “One of Social Security’s strengths is that it is totally self-funded. It can only pay benefits if it has enough dedicated revenue to cover all costs. It has no borrowing authority, and therefore, by law, cannot add even a penny to the deficit. This is true of not only the cost of its benefits but all related administrative costs. Unless Congress plans to radically depart from this fundamental feature, it must, at some point, cover the cost of repealing the WEP/GPO and other proposed benefit

expansions, if it is not to make all working families, public and private sector, worse off. Importantly, there is a right way and a wrong way to cover that cost.

“The right way is by requiring millionaires and billionaires to pay their fair share.”

**Charles Blahous, Ph.D., J. Fish and Lillian F. Smith Chair and Senior Research Strategist,** Mercatus Center at George Mason University,



explained that for workers who split their careers between jobs where they pay into Social Security and do not pay in, the issue is very complicated. In a detailed overview of why WEP/GPO were created, Blahous states “An important aspect of Social Security that gives rise to both the WEP and the GPO is that Social Security does

not consider employment earnings outside of Social Security coverage when computing benefits. Your Social Security benefits, as well as those of your survivors or a non-working spouse, are a mathematical function of the earnings on which you have paid Social Security taxes.

“Another relevant feature of Social Security is that it provides ancillary benefits such as survivor benefits and nonworking spouse benefits, and observes “dual entitlement” rules in determining the amounts of these benefits.”

In addition, Blahous echoed the testimony of Fichtner and Greszler by opposing full repeal of WEP/GPO on the grounds that it would result in those retirees receiving pensions from employment not covered by Social Security gaining a larger Social Security benefit than what they earned. However, like his colleagues, Blahous endorses the notion of reform.

## KEY OBSERVATIONS FROM HEARING

### 1) RETIREE VOICES ARE BEING HEARD

One thing is certain, the voices of public retirees are being heard on Capitol Hill. Years of intense pressure being brought by our Association and others across the country has kept the issues of WEP/GPO on the Congressional radar. With full repeal legislation having earned 320 House cosponsors and 54 sitting US Senators, Congress appears to be seeking a viable solution.

The hearing in November and the one that took place in April would not have taken place without the unrelenting advocacy of public retirees. It is also important to note that the focus of the first hearing, which took place in November, was to hear and learn directly from public retirees.

### 2) NO SURPRISES

While we are very disappointed that the testimony and outlook from the witnesses was not exactly favorable toward public retirees or on steps that we believe would strengthen the overall system, the hearing went exactly as we anticipated it would. It might be because our Association has been involved in these issues for four decades, but there we no surprises whatsoever. If anything, it demonstrated why WEP/GPO are so difficult to resolve and why (in recent years) our Association has been focused on reform rather than repeal.

### 3) PARTISAN IDEOLOGICAL DIVIDE

The hearing also showcased the stark difference of ideologic opinions between Republicans and Democrats on Social Security reform in general. Some viewers have questioned why so much time was spent talking about solvency and the overall health of the system. The answer is that even the smallest change in benefits or funding effects the Social Security system. Any change to WEP/GPO will involve considerations on the impact to the overall system. This is largely the reason why US Senate rules require a 60-vote majority to make ANY change to Social Security – which is a high bar to overcome.

In fairness, there is a general concern amongst the leadership of both parties regarding the impact of full repeal – whether it be due to benefit levels exceeding what a retiree earned or the impact on Social Security financing/solvency.

### 4) FULL REPEAL REMAINS UNLIKELY – AT LEAST IN NEAR TERM

The reasons why full repeal of WEP/GPO has been so difficult to achieve over the past 41 years was brought to the forefront at the April hearing. Except for Nancy

CONTINUED ON PAGE 18 ►



# Testimony

CONTINUED FROM PAGE 7 ►

WEP/GPO.

While we believe that both the WEP and GPO laws should be fully repealed, we cannot allow another generation of public retirees to suffer while a perfect solution is sought. We have already lost far too many members who hoped for a repeal that has yet to come.

We believe that, with some revisions, legislation filed this session by Massachusetts Congressman Richard Neal (HR 4260, Public Servants Protection Act) and Texas Congressman Jodey Arrington (HR 5342, Equal Treatment of Public Servants Act) are viable proposals that can be enacted by Congress and become law in 2024. Further, these proposals can be enacted without endangering Social Security's solvency or inadvertently creating an unfair outcome for other beneficiaries.

However, for reform legislation to successfully advance it must address both the WEP and GPO laws. Currently, neither HR4260 nor HR5342 address the GPO.

***Short of full repeal of the GPO, the law must change in two important ways:***

1. End the ongoing offset of public pension COLAs. Applying the GPO to future cost-of-living adjustments in a retiree's pension not only creates an expensive administrative burden for SSA, but worsens the financial hardship already endured by those public retirees to whom the GPO applies. A new "One and Done" approach would only apply the GPO calculation on the original spousal benefit and not COLA payments.

2. Alter the GPO calculation as to not adversely impact lower wage retirees. The current arbitrary

formula applied by the GPO adversely impacts lower wage retirees, leaving many unable to sustain themselves following the death of a spouse. The impact creates the exact situation that the spousal Social Security was created to alleviate.

In the past two Congressional sessions, the Committee came close to striking a bipartisan deal that would have advanced a WEP reform proposal. Progress appears to have been thwarted by what, in our view, are minor differences regarding funding the reforms and the impact the reforms may have on future generations of retirees.

To be clear, we agree that it is inherently unfair and improper to reduce Social Security benefits on those currently employed and in the system. Replacing one problem with another is not a solution we can endorse.

However, small benefit changes that would not take effect for some 45+ years, combined with minor alterations in Social Security's accounting methodology, do not seem unreasonable.

What is wholly unreasonable is to allow today's generation of retirees to continue to suffer due to laws that most agree to be unfair, unjust, and resulting in an inaccurate calculation of Social Security benefits. Inaction should not be an acceptable option.


With all respect, we urge Congress to act in 2024 to bring long overdue relief to the millions of Americans now harmed by the WEP law, as well as the nearly 750,000 retirees impacted by the GPO. Our members cannot afford to wait for a perfect remedy. They need relief and they need it now.

On behalf of our 52,000 members, we appreciate the opportunity to be heard. We also pledge to continue working with the committee, in good faith and in a bipartisan manner, to help facilitate the passage of this important legislation.

Most sincerely,



**Frank Valeri**  
President  
Mass Retirees Association



**Shawn Duhamel**  
Chief Executive Officer

# WEP/GPO

CONTINUED FROM PAGE 16 ►

to be bad public policy. In fairness, Altman’s support for full repeal centered on it being part of a larger overhaul of Social Security that would involve substantial changes in how the program operates and an expansion of the federal payroll tax – items that are highly unlikely to pass in this Congress.

As explained above, opposition to full repeal centers on two factual points: First, WEP/GPO were created to stop those retirees receiving a pension from employment not covered by Social Security from receiving a larger Social Security benefit than which they earned. This factor is due to the structure of the benefit formula itself, which is designed to increase benefits for those viewed as “low wage” earners over the course of a 35-year work history. Under the current formula, fully repealing the WEP would result in retirees receiving more than they earned.

Second, full repeal of WEP/GPO would cost the Social Security system some \$183 billion over the next 10 years. It would also reduce Social Security solvency for one year. While our counter argument is that the system should not be unfairly balanced on the backs of public retirees, the fact remains that the cost and impact on the system is a major obstacle in terms of gaining public support for full repeal.

While the current law is very unfair in that it has left those retirees impacted by WEP with a Social Security benefit that is less than what they earned, it is hard to gain support for repeal of a law that would result in retirees receiving larger benefits than they earned.

It is also important to point out that these are the reasons why support for full repeal is lacking in the US Senate, where only 54 of the required 60 Senators are on record supporting full repeal. By design, the Senate takes a very deliberate and cautious approach – which is why the 60-vote threshold is back in the Senate rules. Even if a full repeal bill were to pass the House (which remains unlikely), it would most certainly be DOA in the Senate.

Altman, the witnesses explained in detail why they believe full repeal

## 5) NEXT STEPS: REFORM IS ONLY VIABLE PATH

Finally, while it should be clear to anyone watching the hearing that full repeal is very unlikely to happen, reform of WEP/GPO is highly likely. We reached that hard conclusion 10 years ago and shifted our focus to building consensus around reform. We strongly believe that reform must not only be for the WEP, but also include the GPO.

The good news is that the experts agree that the current WEP/GPO laws are unfair and should be reformed. It is important to point out the significance of the fact that all three policy experts, each affiliated with fiscally conservative organizations, share the belief that the current laws treat retirees unfairly and should be changed.

However, even the more moderate step of reform will require compromise – not just from retiree advocates, but also between Republicans and Democrats in Congress over the issue of paying for the changes. Each side must be willing to give a little for a deal to get done, which is something that has lacked in recent sessions where potential reforms have fallen short due to differences on how to pay for the changes.

We are also hopeful that those retirees and organizations championing HR82 and full repeal become open to compromise. An all or nothing position for full repeal only will almost certainly end with no changes taking place and no one being helped. Reality can be hard to accept, but it is necessary if we are to truly help those in need.

We want to publicly thank our allies at the Texas Retired Teachers Association (TRTA) and the Association of Texas Professional Educators (ATPE). Together, we have kept a direct line of communication open with Congressional leaders from both parties as we seek a bipartisan solution.

The bottom line is that these issues are far too important to give up on. We will find a realistic path forward that brings long overdue relief to our members. And we will continue to do so in a transparent and honest manner. You deserve nothing less than the truth, as well as our full efforts to getting a deal done ASAP.

# Ibis

CONTINUED FROM PAGE 13 ►

**What if I am having trouble getting my meds? Or I need a refill? Can Ibis Health help me with that?**

“Always. If a member reaches

out to us because they are unable to get one of their medications, we will do everything in our power to help them find another avenue to get that medication. With some medications, people just can’t afford them. I have sent out applications to members so they can apply for assistance programs to get their medications at

a lower cost. If you’re having problems with the pharmacy, we can always try to help you find a pharmacy in the area that may have the medication available. We provide many different ways to help people stay adherent to their medications.”

**To learn more about Ibis visit: [www. ibishealth.org/voice](http://www.ibishealth.org/voice)**

# Elections

CONTINUED FROM PAGE 15 ►

**Natick** – **Michael Reardon** was reappointed the fifth member of the **Natick Retirement Board**. This will be his fifth term on the Board as fifth member. The Board members making the reappointment were **Michelle Laramee**, **Marco Gargurevich**, retired Police Chief **Nicholas Mabardy** and retired Building Commissioner **Michael Melchiorri\***. The Board's retirement director is **Beth Matson**.

**New Bedford** – The **New Bedford Retirement Board** members voted to appoint **Christopher Saunders, Esq.** as their 5th member. The New Bedford resident is also chairman of the Bristol County Retirement System and County Treasurer. Board members voting to appoint were, retired Police Officer **Len Baillargeon\***, retired Firefighter **James Kummer** and the two mayoral appointees, **Quillan Lowney** and **Angela Natho**. Serving the Board as executive director is **Eric Cohen**.

**Taunton** – The **Taunton Retirement Board** voted to reappoint **Barry Amaral**, from the Bristol County

Registry of Deeds, as the fifth member of the Board. Board members voting to make the reappointment were **Ian Fortes**, **Gill Enos**, retired Police Detective **Dennis Smith\***, and retired Fire Lieutenant **Thomas Bernier**. The Taunton Retirement Board's executive director is **Paul Slivinski**.

**Webster** – Retired Investment Banker **Brian Perry** was reappointed to his second term as the **Webster Retirement Board's** fifth member. Board members making the reappointment were **Timothy Bell**, **Eleanor Doros**, **Robert Craver\*** and retired Police Detective **James Hoover**. The Webster Retirement Board administrator is **Kristin LaPlante**.

**Wellesley – Wellesley Retirement Board** members appointed **Ed Heilbron** as their 5th member on the Board. In addition, **Michael DiPietro** replaced Ex-Officio member **Sheryl Strother**. Other Board members include, **David Kornwitz\***, Firefighter **Michael Leach** and Police Officer **Timothy Barros**. The Board's retirement administrator is **Lynn Whynot**.

**Westfield** - **Westfield Contributory Retirement System**

sought nomination papers for an Elected Board member and Fire Captain **Christopher Kane** was the only nominee and has been declared the winner by the Westfield Retirement Board. It will be **Christopher's** fourth term on the Board. The remaining members declaring the election were **Vicki Moro**, retired Police Sergeant **Edward Murphy**, retired Deputy Fire Chief **Mark Devine\*** and **Dennis Powers, Esq.** The Westfield retirement administrator is **Liam Browne**.

\*Denotes Chair

## THANK YOU FOR UPDATING US

Many boards notify us when a new member has been elected or appointed or of staffing changes. Thank you for letting us know. And, we appreciate if you can continue to update us so that we can report the news here in *The Voice*.

Please contact Tricia:  
[tricia@massretirees.com](mailto:tricia@massretirees.com)

*The following members of our Association have recently passed away.  
We extend our deepest sympathy to their families.*

AGHJAYAN, HACHIG A. – Stuart, FL  
(Dept. of Correction)  
ALFANGE, DEAN – Leverett, MA  
(UMass)  
ALVES, LEONARD G. – New Port Richey, FL  
(Somerset Teacher)  
BAXTER, LOUISE – S. Boston, MA  
(Dept. Transitional Assistance)  
BEARY, JUDITH A. – Emporia, KS  
(Survivor - Lynn School Dept.)  
BERGMAN, WILLIAM L. – Leominster, MA  
(Leominster Wire Inspector.)  
BLASCZAK, RAYMOND. F – Peabody, MA  
(City of Beverly)  
BLIER, Sr., MAURICE S. – Melbourne, FL  
(Dept. of Correction)  
BYORECK, CARL J. – Palmer, MA  
(Division Environmental Management)  
CALLERY, FRANCIS J. – Green Harbor, MA  
(Worcester Teacher)  
CAREY, KATHERINE M. – Marco Island, FL  
(Boston School Dept.)  
CHASE, ANNE M. – Lakeville, MA  
(New Bedford Teacher)  
COGLIANO, MARYLOU – E. Boston, MA  
(Survivor - MDC Swimming & Skating Ring)  
CROWLEY, HAROLD S. – Quincy, MA  
(Quincy Teacher)

CUNNINGHAM, JOYCE W. – Acton, ME  
(Assabet Valley RVSD Teacher)  
DEAN, PATRICIA A. – Westport, MA  
(Westport Fire Dept.)  
DeFLUMERI, CARMEN R. – Kelso, WA  
(Everett Police Dept.)  
DICKSTEIN, ERIC N. – Randolph, MA  
(State Comptroller's Office)  
DINEEN, KEVIN F. – Cambridge, MA  
(Middlesex Cty - Maintenance)  
DiSTEFANO, CARMELA – Revere, MA  
(Dept. of Revenue)  
EVANS, GERALDINE M. – E. Weymouth, MA  
(Weymouth Police Dept.)  
FALCONE, Sr., FRANK M. – Douglas, MA  
(Springfield Fire Dept.)  
FARRELL, MARGARET E. – Bangor, ME  
(Plymouth Teacher)  
FINN, MARTIN R. – Watertown, MA  
(Watertown Teacher)  
FORGET, MARGARET A. – Worcester, MA  
(Survivor of a State Retiree)  
GELENIAN, MARY ANN – Mansfield, MA  
(Survivor - Bristol Community College)  
GIUNTA, PAUL – Marlboro, MA  
(Newton Retiree)  
GRALINSKI, MICHAEL – Wilbraham, MA  
(State Dept. Public Safety)

GRIFFITH, RICHARD S. – Woburn, MA  
(Registry of Motor Vehicles)  
HARRINGTON, CHARLES R. – Westport, MA  
(Dept. of Correction)  
HERLIHY, MARLENE E. – Winchester, MA  
(Somerville Teacher)  
HIGGINS, NEOMA L. – Columbus, OH  
(Dept. of Mental Health)  
HOLEN, JOYCE A. – W. Wareham, MA  
(State - Early Education & Care)  
HORGAN, WILLIAM F. – Worcester, MA  
(Worcester Teacher)  
HUBBARD, BARBARA E. – Hubbardston, MA  
(UMass Medical Center)  
HUNT, Jr., JAMES H. – Salisbury, MA  
(Essex County Retiree)  
HURLEY, DANIEL J. – Malden, MA  
(UMass Worcester)  
JANSSENS, JUDITH R. – Gardner, MA  
(State Retiree)  
JOHNSON, PAULA C. – Quincy, MA  
(Quincy Teacher)  
JORDAN, ROBERT J. – Hanover, MA  
(Boston Police Dept.)  
KENNEDY, Sr., JOHN H. – Swampscott, MA  
(Lynn 911)  
KILLION, FRANCESCA – Norwood, MA  
(Blue Hills RSD)



RETIRED STATE COUNTY AND MUNICIPAL EMPLOYEES  
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July 2024  
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## DECEASED MEMBERS (continued)

- |   |   |  |
|---|---|--|
| LAMONDIA, LOIS A. – Enfield, CT<br>(Springfield Library)              | MILLER, JAMES E. – Centerville, MA<br>(Needham Highway Dept.)           | ROGALA, MARY ANN – Townsend, MA<br>(DOC - Inmate Training & Education)       |
| LANDMAN, ELIZABETH – Lincoln, MA<br>(Survivor - UMass Lowell)         | MOQUIN, KENNETH – Freedom, NH<br>(Survivor - Essex Cty Sheriff's Dept.) | REGO, ROBERT A. – Palm City, FL<br>(Dept. of Correction)                     |
| LAROSA, ANTHONY P. – Stoneham, MA<br>(Boston Teacher)                 | MURPHY, JAMES J. – Charlton City, MA<br>(Worcester Teacher)             | RYAN, JAMES V. – Braintree, MA<br>(Quincy Fire Dept.)                        |
| LAUBNER, JACQUELINE – Marblehead, MA<br>(Lynn Teacher)                | MURPHY, JANET N. – Woburn, MA<br>(Dept. Transitional Assistance)        | SCOTT, IKE L. – Franklin, MA<br>(MWRA)                                       |
| LEE, PHYLLIS G. – Williamsburg, VA<br>(Peabody Teacher)               | NELSON, RICHARD L. – Reading, MA<br>(Reading Police Dept.)              | SMITH, BARBARA L. – Marshfield, MA<br>(Braintree Teacher)                    |
| LIBLANC, BORIS – Warwick, RI<br>(Bellingham School Dept.)             | NEWTON, DORIS S. – Amherst, MA<br>(UMass Amherst)                       | SMITH, MILDRED E. – Framingham, MA<br>(Needham Teacher)                      |
| LORKIEWICZ, GEORGE S. – Ft. Lauderdale, FL<br>(Southbridge Teacher)   | O'BRIEN, CHARLES M. – Squantum, MA<br>(Boston Retiree)                  | STAPLES, SCOTT – Lynn, MA<br>(Lynn Teacher)                                  |
| LUCACIO, MARGARET – Arlington, MA<br>(Survivor - MDC)                 | O'CONNOR, RONALD J. – Revere, MA<br>(MDC Water Division)                | STRANGE, DAVID J. – Trumbull, CT<br>(Brookline Police Dept.)                 |
| MacDONALD, ALLAN J. – N. Weymouth, MA<br>(Hingham School Dept.)       | O'DONNELL, WILLIAM F. – Cambridge, MA<br>(Dalton Teacher)               | TONI, ROGER, J. – Westport, MA<br>(Fairhaven, Teacher)                       |
| MAGUIRE, ALICE B. – Lexington, MA<br>(Lexington Comptroller's Office) | O'NEIL, CORINNE M. – Fairhaven, MA<br>(Mass. Rehab. Commission)         | TRODELLO, JOSEPH – Fitchburg, MA<br>(Lunenburg Teacher)                      |
| MALONE, EDWARD A. – Burlington, MA<br>(Turnpike Authority)            | OMINSKY, PAUL L. – Melbourne, FL<br>(State Retiree)                     | TROMBLEY, MICHAEL F. – Ware, MA<br>(UMass Amherst)                           |
| MALONEY, ROSE – Cooper City, FL<br>(Milton Teacher)                   | ORENBERG, EDITH M. – Sarasota, FL<br>(Newton Teacher)                   | VANGEL, SAMUEL J. – Westwood, MA<br>(Holbrook Teacher)                       |
| MARKWELL, ARNOLD R. – Port Richey, FL<br>(Greenfield Fire Dept.)      | PAINE, LESLIE W. – Sutton, MA<br>(Grafton Teacher)                      | VERGA, ANTHONY J. – Gloucester, MA<br>(State House of Representatives)       |
| MARMOL, JOSE JACIN S. – Westwood, MA<br>(Dept. of Public Health)      | PALMER, JUDITH L. – Plymouth, MA<br>(Franklin, MA)                      | WALKER, JAMES S. – Ashland, MA<br>(Framingham Teacher)                       |
| MATTHEWS, HECTOR J. – Leominster, MA<br>(Westboro State Hospital)     | PARK, JOAN M. – Dartmouth, MA<br>(New Bedford Teacher)                  | WARREN, ALAN – Bridgewater, MA<br>(Bridgewater State College)                |
| McNALLY, JOHN E. – Carver, MA<br>(Boston Fire Dept.)                  | PELLETIER, PAUL E. – Wrentham, MA<br>(Sudbury Teacher)                  | WERME, DAVID A. – Kutztown, PA<br>(Boylston Police Dept.)                    |
| MESSINA, RICHARD J. – Dedham, MA<br>(State Retiree)                   | POMERLEAU, RONALD J. – Glen, NH<br>(Waltham Police Dept.)               | WILLIAMS, KENNETH A. – E. Boston, MA<br>(MassPort)                           |
| METZLER, MATTHEW P. – Wilbraham, MA<br>(Springfield Teacher)          | QUINK, JOSEPH J. – Belchertown, MA<br>(State Police)                    | WOJCIECHOWICZ, JOHN – Mashpee, MA<br>(State Building Inspector)              |
| MIASKIEWICZ, THERESA E. – Salem, MA<br>(Salem Teacher)                | REILLY, DANIEL E. – Pinellas Park, FL<br>(Dept. of Correction)          | ZODIACO, JOSEPH J. – Billerica, MA<br>(Survivor Middlesex Community College) |