



THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

11 BEACON STREET, BOSTON, MASSACHUSETTS 02108-3024 | (617) 723-7283 | WWW.MASSRETIRES.COM

JANUARY 2024

PRESIDENT'S MESSAGE

COLA Base Improvements Main Focus in 2024

It should come as no surprise that the cost-of-living adjustment or "COLA" remains the single most important state and local issue for our Association. In fact, this has been the case for the past 55 years.

The reason why the COLA is universally important to our members is because all public retirees and surviving spouses are equally impacted by the issue. We cannot say the same about any other issue.

As we head into 2024, with just seven months remaining in the Massachusetts legislative session, we're doubling down on our focus

to improve the State and Teacher retirees' COLA base – as well as continuing to work with the 102 local retirement systems.

While the COLA is historically important, the once in a generation spike in inflation we have felt over the past three years elevates the issue to what we believe is a state of urgency. Public retirees need financial relief. This is an indisputable fact!

At the local level, great progress has been made over the past two years with several local retirement systems having made significant improvements to the COLA base. The most striking example is the Town of

Montague, which recently approved a \$30,000 base for its municipal retirees. Both Bristol County and the



FRANK VALERI
PRESIDENT MASS RETIREES

CONTINUED ON PAGE 15 ►

CONGRESSIONAL HEARING ON WEP/GPO'S IMPACT

Baton Rouge Event Highlights Harm to Public Retirees



NOVEMBER 20, BATON ROUGE, LA:
U.S. House Ways & Means Subcommittee on Social Security Hears Testimony on WEP & GPO's Unfair Treatment of Public Retirees

Monday of Thanksgiving week, a House Ways and Means Committee Field Hearing on "Social Security's Disservice to Public Servants: How the Windfall Elimination Provision and Government Pension Offset Mistreat Government Workers" took place in Baton Rouge, Louisiana. This was the first Congressional public hearing on the topic since 2016.

The hearing was held by the U.S. House Ways and Means Subcommittee on Social Security. It

was co-chaired by Ways and Means Chairman Jason Smith (R-MO) and Social Security Subcommittee Vice Chairman Mike Carey (R-OH). The hearing was streamed live and can be viewed on our website www.MassRetirees.com.

In addition to the public hearing, the Committee requested that written testimony be submitted for the Congressional record. *Mass Retirees*, along with a countless number of Association members,

CONTINUED ON PAGE 2 ►

INSIDE THIS ISSUE

MEDICARE & TURNING 65

Page 5



MEMBERS TURN OUT AT AREA MEETINGS

Pages 10 & 11



MASS RETIREES AT BCBS FORUM

Page 12



WEP

CONTINUED FROM PAGE 1 ►

have submitted written testimony documenting the unfair impact of these laws.

In a statement posted online prior to the hearing, the Committee said “America’s public servants are mistreated by the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO). These unfair Social Security rules not only harm their retirement but can often take seniors by surprise. Today, the Committee has traveled to Baton Rouge, LA to hear from retired public servants about how WEP and GPO have affected their lives.”

CONGRESSMEN COMMENT ON WEP/GPO UNFAIRNESS

The Ways and Means Field Hearing was held in Baton Rouge for two reasons. First, a large portion of Louisiana’s public workforce is not covered by Social Security and therefore impacted by WEP and GPO. Second, the lead sponsor of H.R.82 is Congressman Garret Graves (R-LA), whose district includes Baton Rouge. With more than 300 House cosponsors, H.R.82 proposes to fully repeal both the WEP and GPO. At the hearing, Graves called Congressional action to fix the 1983 federal law “long overdue.”

We should point out that while the focus of the four official witnesses was on full repeal of both the WEP and GPO laws, the hearing itself spotlighted the unfairness of the laws and did not delve into the details of any specific legislative fix.

Leading off the hearing, Subcommittee Chairman Mike Carey’s described the WEP and GPO as flawed, complex formulas that tend to overcorrect. He explained that today’s hearing “is the first step to identify meaningful relief for our public servants.”

Chairman Smith, who will

ultimately play a key role in whether or not a WEP/GPO bill passes the House during the current Congressional session, said the following in his opening remarks: “Social Security’s Windfall Elimination Provision and Government Pension Offset have prevented millions of Americans from getting the Social Security benefits they deserve, and these policies will harm millions more, unless Congress acts. While not likely known to most Americans, these two parts of the Social Security program have real consequences for public employees. It means seniors get smaller checks and could struggle to afford their food, medicine, and heat their homes.

“Decades ago, in an effort to keep Social Security from overpaying certain retirees – which would be unfair to other seniors – Washington stepped in and created new formulas and a new process. Unfortunately, those solutions have proven ill-equipped to solve the original problem.

“Seniors aren’t only harmed by these unfair policies. They’re often blindsided by them. Most state and local employees do not know that they’ll get a smaller Social Security benefit until it’s too late to adjust their plans. People spend decades working, saving, planning for retirement, and find out only at the point of retirement, that things were not as they thought. And given the complexity of the entire system, trying to work with the Social Security Administration to determine what they are owed can be extremely difficult and frustrating.

“At the core of this issue is fairness. Congress must find a bipartisan way to provide public servants with the fair treatment that they deserve.”

WITNESSES OFFER POWERFUL TESTIMONY

In total, four official witnesses who are retired public servants gave public testimony during the hearing. Their powerful testimony dramatically conveyed the urgent need to address WEP/GPO.



WITNESSES: PATRICK YOES, ANN DUGAS & BERNIE PIRO

Patrick Yoes, National President of the Fraternal Order of Police, testified that not a day goes by when he does not hear from retired police officers who have been harmed by the WEP and/or GPO. He stated that there is deep frustration for law enforcement officers who lose a large portion of their earned Social Security benefits due to WEP. Seventy percent lose their entire spousal or survivor benefit due to GPO. This “discourages anyone from pursuing a career in public service,” said Yoes.

Ann Dugas, a retired Louisiana State Employee, testified that after being widowed at a young age, she began receiving Social Security survivor’s benefits. Due to the GPO, those benefits were eliminated once she retired and began to collect her public pension. Mrs. Dugas stated, “The decision to retire was not an easy one for me to make. Approaching the age of seventy-seven (77) with twenty-five (25) years of employment with the State, I faced the reality that I would not be able to work much longer and I felt that I needed to begin to look into my options for retirement.”

CONTINUED ON PAGE 6 ►

MASS RETIREES LEGISLATIVE UPDATE

ALL EIGHTEEN BILLS HEARD BY PUBLIC SERVICE

The last of the eighteen Association bills that were assigned to the Joint Committee on Public Service had a public hearing in October.

On Tuesday October 17th,

Association CEO Shawn Duhamel and Legislative Liaison Nancy McGovern attended the public hearing held by the Joint Committee on Public Service. Chaired by State Representative Ken Gordon and State Senator Mike Brady, the hearing largely focused on disability retirement.

The Association offered testimony in support of S.1630, an act relative to ordinary disability retirement.

This is a bill we filed this year with State Senator Brendan Crighton. It aims to reform the ordinary (non-work related) disability retirement by better aligning the benefit with what is available to private sector retirees under Social Security Disability (SSDI). In recent years it has become increasingly clear that the current benefit is not meeting the needs of many active employees, who are

CONTINUED ON PAGE 4 ►



UPCOMING IN-PERSON

2024 AREA MEETINGS

For our Florida members who number in the thousands, *Mass Retirees* has scheduled a record 5 meetings that will be held in areas with the highest membership concentrations and piggyback each other on the East (Gold) and West (Gulf) Coasts.

WHEN: WEDNESDAY, FEBRUARY 7, 2024, 11:00AM
WHERE: E. PAT LARKIN CENTER
 520 DR. MLK BLVD, POMPANO BEACH, FL 33060

WHEN: THURSDAY, FEBRUARY 8, 2024, 11:00AM
WHERE: PORT ST. LUCIE ELKS LODGE #2658
 2290 SE LENNARD ROAD, PORT ST. LUCIE, FL 34960

WHEN: WEDNESDAY, MARCH 6, 2024, 11:00AM
WHERE: BONITA SPRINGS ESTERO ELKS LODGE #2753
 3231 COCONUT ROAD, BONITA SPRINGS, FL 34134

WHEN: THURSDAY, MARCH 7, 2024, 11:00AM
WHERE: LARGO ELKS #2159
 810 16TH AVE SE, LARGO, FL 33771

WHEN: FRIDAY, MARCH 8, 2024, 11:00AM
WHERE: ORLANDO LOCATION TBD
 DETAILS IN THE NEXT ISSUE

**STRIVING
TO KEEP
MEMBERS
INFORMED
& ENGAGED**

**PLEASE
JOIN US!
AND BRING
A GUEST**

Mass Retirees traditionally holds just one Mass meeting during the harshest of the winter months. As always, we hope that the weather will cooperate and members in that area will be able to attend.

WHEN: FRIDAY, JANUARY 5, 2024, 11:00AM
WHERE: TEWKSBURY/WILMINGTON ELKS LODGE #2070
 777 SOUTH STREET, TEWKSBURY, MA 01876



2.7.24
 Pompano Beach, FL
 11:00 AM

2.8.24
 Port St. Lucie, FL
 11:00 AM

3.6.24
 Bonita Springs, FL
 11:00 AM

3.7.24
 Largo, FL
 11:00 AM

3.8.24
 Orlando, FL
 11:00 AM

MASSACHUSETTS MEETING

1.5.24
 Tewksbury, MA
 11:00 AM

TWO WESTERN MA COMMUNITIES INCREASE COLA BASE

MONTAGUE SETS HIGHEST-EVER AT \$30,000

October was a busy month in western Massachusetts with two communities increasing their COLA base for retirees.

First at a special town meeting in Montague in early October a record-setting \$30,000 COLA base was unanimously approved. This means the Montague's municipal retirees will now be eligible to receive a maximum COLA of \$900 annually – a COLA that is cumulative and becomes a permanent part of a retiree's pension. The base will effective July 1, 2024.

This is not the first time that Montague has led the way on COLA policy. In 2011, Montague was the first system to approve an \$18,000 base. At that time the COLA base had been \$12,000 for all retirement

systems. Along with the unanimous support at town meeting, the measure was supported by the Select Board after a presentation done by the Retirement Board.

The system's current funding ratio is 87%, and this increase extends the funding schedule, which currently ends in FY30, by 2 years. The Montague Retirement System is now scheduled to be fully funded in 2032.

In late October the City Council in Greenfield approved a measure to increase the COLA base from \$14,000 to \$16,000. This represents approximately a 14% increase, resulting in a maximum COLA of \$480 annually.

The Greenfield Retirement Board felt that due to unprecedented interest rates, the system is

in a favorable position in its funding schedule (due to be fully funded in 2035), and therefore voted to provide an increase in the COLA base amount to retirees. This is only the second COLA base increase in more than a decade and will not impact the City's current funding schedule.

"We applaud the Montague and Greenfield Retirement Boards, on which Association member Marianne Fiske jointly serves, elected officials, and town meeting members as they continue to honor the commitment to their municipal retirees by ensuring that the retirement system is properly funded and that those funds are used for the intended purpose – helping retirees," notes Association President Frank Valeri.

Legislative

CONTINUED FROM PAGE 3 ►

forced to retire due to a non-job connected illness or injury.

While this specific proposal would not immediately change benefits for current retirees, our Association has a long tradition of leading the way in formulating retirement policy and working to improve the overall system. Ordinary disability is a prime example of one area of our retirement law that needs to be modernized and improved.

The final three bills filed by the *Mass Retirees* for this session that were before the Joint Committee on Public Service had a hearing on Tuesday October 31st. Association President Frank Valeri and Legislative Chair Tom Bonarrigo testified before the committee in favor of the legislation.

The bills heard on that Tuesday were HB2494 & SB1662 filed by Representative Mike Day and Senator Paul Feeney. The legislation

makes any increases to premium splits by a municipality to retirees of that municipality prospective, thereby protecting an already retired employee at the time from incurring the higher percent.

The third bill was SB1752, filed by Senator John Velis, which seeks to extend the definition of veteran that was expanded in 2004, for certain retirees. The expanded definition included those who served during non-wartime periods, as well as the National Guard in limited cases. However, the definition was only applied to those who retired after 8/26/04. The legislation seeks to extend the definition to those who qualify under the expanded definition and retired before 8/26/04.

What to Expect Next

Once the hearing process for the Public Service Committee is complete, we are anticipating the Chairs will move forward with Executive Sessions. During this process the Committee makes recommendations on the next step for these three bills, as well as our other fifteen that

were previously heard.

The last piece of legislation that is still awaiting a hearing is before the Joint Committee on Financial Services. HB1003 filed by Rep. Rodney Elliott (D-Lowell) would move the date by which a municipality would need to notify the GIC that they are exiting for the next plan year from December 1 to March 1.

Looking ahead, January 2024 will begin the second year of the legislative session and formal sessions will resume after the holiday break. January also begins the Fiscal Year 2025 budget cycle. The Governor will file her second budget three weeks after the legislature convenes, which works out to be the 4th Wednesday of January. The House Ways and Means Committee will release the House version and debate in April and the Senate Ways and Means Committee will follow with the Senate version and debate in May. The process culminates as close to July 1, the start of the new fiscal year, as possible.

MEDICARE

TURNING 65

A Review of Required Medicare Enrollment & Eligibility

One of the most common questions we receive from members is regarding enrollment in Medicare. In most cases, Medicare enrollment is triggered upon turning age 65 – hence the term commonly used for this process “Turning 65”.

As you may or may not know, Massachusetts public retirement law requires Medicare eligible retirees to enroll in Medicare once eligible for the federal health insurance plan. This requirement applies to all state and local retirees, as a condition of your eligibility to maintain your GIC or local health insurance coverage. The mandatory Medicare requirement also applies to your spouse or survivor, if they are enrolled in the public retiree health insurance plan.

Once enrolled in Medicare, your GIC or local health insurance plan becomes your supplemental plan (often referred to as a Medicare supplement plan). To be clear, after enrolling in Medicare A & B, you will still be enrolled in the GIC or with your local insurance plan. However, Medicare is the primary insurance, and your Medicare Supplement plan (or Medicare Advantage plan offered through the GIC or your local insurance carrier) becomes the secondary insurance.

Before going any further, we need to acknowledge the fact that not all public retirees qualify for Medicare, either on their own or through a spouse. This is because Massachusetts public employees do not participate in Social Security. While public employees hired on or after April 1, 1986 participate in Medicare, those hired prior to April 1, 1986 do not participate in Medicare. Therefore, many career

public employees never earned the minimum 40 quarters to be eligible for Medicare and remain enrolled in the non-Medicare health plans.

A growing number of municipalities have opted into the Medicare Buy-In, whereby the local government pays the added fees and penalties in order to enroll all local retirees, 65 or over, in Medicare. *Mass Retirees* continues to advocate for the state GIC to implement Medicare Buy-in for the 10,000 or so retirees insured under the state plan who are not Medicare eligible.

MEDICARE'S BASIC COMPONENTS

Before summarizing eligibility, let's first review the basic components of Medicare. Medicare contains various parts, commonly referred to as Parts A, B, C, and D.

Part A (Hospital Insurance):

Helps to cover: inpatient care in hospitals, limited skilled nursing facility care, hospice care, and home health care. Part A is free to those who qualify for Medicare.

Part B (Medical Insurance):

Helps cover services from doctors and other health care providers. There is a monthly premium for Part B, with six levels of contribution based on your taxable income from two years prior. In 2023, the federal government looks to your 2021 taxable income. The Part B premium is deducted from your Social Security benefit (if the retiree receives a benefit) or is billed directly each quarter.

Part C (Medicare Advantage):

Unless offered through the GIC

or your local community, retirees should not enroll in private Medicare Advantage plans.

Part D (Drug Coverage): CVS SilverScript is an example of a drug plan that utilizes Part D. Like Part B, Part D also has a monthly premium that is set on an income-based sliding scale.

APPLYING FOR COVERAGE THREE SCENARIOS

To keep it simple, let's break down the following explanation into three scenarios: Applying for Medicare on your own work history; Applying for Medicare through a spouse who is older than you; and Applying for Medicare through a spouse who is younger than you.

Before walking through the scenarios, we should remind you that Medicare eligibility starts at age 65. However, if you are 65, still working full time and enrolled in your employer's non-Medicare health insurance plan, then you do not have to enroll in Medicare. However, once you stop working full time, you must enroll in Medicare or incur potential penalties.

We should also point out that there is a partial temporary exemption to the state requirement that public retirees must join Medicare if you are eligible. The law allows Medicare eligible retirees, enrolled in a family health insurance plan (3 or more subscribers enrolled in the plan), to remain in the non-Medicare plan until such time as a family plan is no longer required. This usually occurs when dependents age out of

CONTINUED ON PAGE 14 ►

CLOSER LOOK AT CONGRESSIONAL WEP/GPO HEARING

History will determine whether the November 20th Congressional Field Hearing on the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws marks a true turning point in the 40-year struggle to end the two inherently unfair federal laws. Currently, next steps within the current Congressional session remain unclear.

However, there are some key takeaways and observations from the Baton Rouge hearing.

1) Pressure from retirees is a difference maker

One thing is crystal clear, the pressure being brought by public retirees has been felt by Congress. As of December 31, 2023, just over 2 million current retirees are impacted by the WEP – a number that continues to grow by approximately 70,000 retirees each year. Another 745,000 retirees are harmed by the GPO.

In addition to organizations like *Mass Retirees*, most prominently the Texas Retired Teachers Association (TRTA), and public employee unions organizing their members to

Key Takeaways & Observations

advocate for change, a whole new group of retirees have organized online via social media to create a true grassroots campaign focused on WEP and GPO repeal. This has served to amplify the message beyond traditional channels, helping to gain media attention and generate public awareness of the unfairness of WEP and GPO.

One example of these diverse, yet coordinated efforts is the speed with which HR82 (legislation to fully repeal both the WEP and GPO) has reached 300 House cosponsors this year. While similar bills routinely gained more than 300 cosponsors in the 1990s and early 2000s, it took advocates years to achieve what today's grassroots have done in the matter of months.

Elected officials know that public retirees vote in higher percentages than any other demographic group. The fact that public retirees continue to relentlessly pressure Congress to act has not gone unnoticed.

2) Witnesses did an excellent job representing harm caused by WEP/GPO

Four witnesses testified in person at the hearing representing law enforcement, public educators, firefighters, and state workers. Like Massachusetts, the majority of Louisiana's public workforce is not covered by Social Security subjecting public retirees to the WEP and GPO.

Each of the four witness testified, in great detail, as to the harm caused to them and their families by the two unfair federal laws. They also spoke to the problems the laws have caused in terms of recruitment and retention of public sector workers.

Importantly, the witnesses also explained to the Committee how they came to qualify for Social Security. Like many public retirees, they qualify for Social Security through private sector employment and/or military service. They paid their federal FICA taxes, earned a benefit, and are now being wrongly denied the benefits for which they paid.

CONTINUED ON PAGE 16 ►

WEP

CONTINUED FROM PAGE 2 ►

Bernie Piro, a retired firefighter of 35 years, testified that he expects his Social Security benefits to be cut by about 60 percent due to WEP. He described the provisions as a betrayal and "an injustice that must be corrected now." He explained how the WEP has been a tremendous hardship on his family, and they have eliminated spending where they can, including internet service and a landline at their home.

Paula Porter, a retired school

teacher from Louisiana of 38 years, testified that her husband passed away at age 61 from cancer and never collected any Social Security income. Mrs. Porter worked part-time jobs throughout her career after his passing to support their five children. Porter is now 80 years old, and she has been denied her husband's benefits. "I still live a simple life—I don't travel, I don't go to movies. You lead a very, very simple life."

Chairing the hearing, Congressman Carey made the following observation. "While this

is an issue that is especially pronounced in Louisiana, it is not just a Louisiana problem. It affects more than one hundred thousand public servants in my home state of Ohio, as well as those in Missouri, Illinois, Massachusetts, Texas, Virginia, California, and every other state across the country.

"America's hardworking and dedicated public servants deserve relief from the WEP and GPO's unfair treatment.

See our analysis and key takeaways from the hearing above.



MEDICARE PART B GOING UP IN 2024

AMOUNTS TO A 5.9% INCREASE

As we projected in our November *Voice*, the Medicare Part B premium will be going up in 2024. This follows a drop in the premium during this year.

According to the CMS (Centers for Medicare and Medicaid Services), the standard monthly Part B premium will be \$174.70 in 2024, an increase of \$9.80 from \$164.90 in 2023. This amounts to a 5.9% increase.

“While we don’t welcome premiums going up, it wasn’t totally

unexpected,” comments Association President Valeri. “As we reported earlier, the Medicare trustees projected, back in March, a 2024 premium of \$174.80.

“Remember this year’s reduced premium included the refund to Medicare beneficiaries for a portion of the 2022 premiums that had been set too high. Without that refund, this year’s standard premium would have been more than the \$164.90 being paid now.

“We also anticipated that Part

B spending would increase in 2024 with CMS’s recent approval of a new Alzheimer’s drug, Leqembi. While the drug will be used only with patients in the early stages of the disease, some estimate that its coverage will cost Medicare \$2.7 billion annually.”

Here’s a table that shows the 2024 Part B standard premiums as well as the income-related monthly adjusted amounts or IRMAA.

2024 PART B PREMIUMS

Medicare Part B covers doctor visits and other outpatient services, such as lab tests and diagnostic screenings. As the chart shows, premiums for some enrollees are higher than the standard premium, because beginning in 2007 monthly payments are based on income.

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$174.70
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$244.60
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$174.70	\$349.90
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$279.50	\$454.20
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$384.30	\$559.00
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$419.30	\$594.00

What are these income-related monthly adjusted amounts that we’re showing here. And, who’s subject to them?

Since 2007, certain retirees, both from the public or private sector, pay higher Part B premiums based on their modified adjusted gross income. This is known as Medicare’s Income-Related Monthly Adjustment Amount or IRMAA.

An IRMAA monthly Part B premium includes an income-related adjustment for 2024 that will range from \$244.60 to \$594.00, depending on the extent to which an individual beneficiary’s modified adjusted gross income exceeds \$103,000 (or \$206,000 for a married couple). CMS estimates that about 8 percent of Medicare beneficiaries pay the income-adjusted premiums.

The Social Security Administration (SSA) determines who pays an IRMAA based on the income reported two years prior. So, the SSA looks at a retiree’s 2022 federal tax returns to see if they are subject to IRMAA in 2024.



THANKS FOR YOUR PAC DONATION!

Another Successful Drive This Year

As we close out this year, we take this opportunity to thank our members for their generous donation to the Association's political action committee, the Retired Public Employees PAC.

"Each year the PAC drive has proven to be a success," reports its Treasurer Ralph White. "Calendar year 2023 was no exception, and for that we wish to thank our members who have taken the time to make a donation, either online

or by mail."

While organized and operating separately from *Mass Retirees*, the

PAC contributes significantly to the Association's overall mission. That's particularly true in the furtherance of its legislative and educational/information programs.

And White adds, "If you haven't yet, please consider donating. It's never too late and thank you in advance."

Donations can be made by mail and payable to the Retired Public Employees PAC, at 11 Beacon St, Suite 309, Boston, MA 02108 or online at www.massretirees.com

'Each year the PAC drive has proven to be a success.'

RALPH WHITE
PAC TREASURER &
MASS RETIREES FOUNDER



STATE BOARD TO BEGIN ESTIMATED FIRST PENSION PAYMENT

It was reported at the October State Retirement Board meeting that testing for the implementation of an estimated first pension payment for its retirees had resumed. The Board's goal is to have such testing completed by the end of 2023. Executive Director Kathi Kougias informed Board members that such testing had been suspended due to certain staffing changes. However, testing had resumed for the necessary software adjustments required before launching the estimate benefit program.

If all goes as expected testing should be completed by year's end and a limited estimated first pay program should be available to eligible members in early 2024. The program is targeted to provide eligible retirees with a first pension payment within 60 days of the applicant's stated retirement date. It aims to address the current four to five

Implementation Targeted for Early 2024

month waiting period for such first pension payment.

However, it will initially be geared to certain applicants who have no pending buy-back or group classification status issues or service and salary certification issues. In addition to such prerequisites, certain groups of applicants may not be eligible for the estimated benefit. Members who are subject to an active DOR Child Support order, receiving Worker's Comp. benefits, a retirement subject to a Domestic Relations Order or Higher Education member with an Optional Retirement Plan balance will not be able to participate in the estimated benefit plan. The

State Board will make the determination on any pending prerequisites or eligibility limitations for members making application.

The State Retirement Board members voted unanimously to establish the estimated benefit plan in the late fall of 2022. Unfortunately, due to the required new software platform to be integrated with the existing first pay process and limited staffing resources, implementation has been delayed. According to elected Board member Frank Valeri, "It has taken some time, but I believe this program will especially help those members who have served the Commonwealth and paid into our system for years, receive payment for their service in a much more reasonable time period. The Board staff, Board members and Treasurer Goldberg's office have worked hard to finally make this happen!"

HEALTHCARE FOCUS OF FALL FORUMS

Association Officials Participated

As you know, public retiree health insurance and healthcare policy are major focuses of *Mass Retirees*. Awareness and understanding of ongoing trends, while seeking new ways to improve healthcare benefits, are integral to our focus on these issues. In November alone, our Association participated in the Public Sector Healthcare Roundtable, Blue Cross Blue Shield of MA Labor Advisory Committee, and the state Group Insurance Commission’s first in-person Commission meeting since prior to the pandemic.

Our overarching belief is that public retirees deserve to continue to have access to the highest quality and most affordable health insurance plans available. Ensuring that you have choices when it comes to plan selection and can choose the providers that best meet your needs is equally important.

That said, we have deep concerns that some insurance plans are already very expensive or carry

high out-of-pocket costs for retirees. This is especially true at the municipal level, where some communities require a 50/50 premium split.

At the local level, we are now seeing an increase of activity within local public employee committees (PECs) or insurance advisory committees (IACs). This is why we worked closely with BCBS of MA and several public employee unions in October to host an educational forum on local health insurance bargaining (see article pg 12).

BCBS LABOR ADVISORY COMMITTEE

In November Frank Valeri, Nancy McGovern, and Shawn Duhamel attended a meeting of the BCBS of MA Labor Advisory Committee. The Committee, on which *Mass Retirees* has participated for decades, is made up of both public and private sector unions and labor organizations to serve as a sounding board for “The Blues”. Participation on the Committee also provides our Association with a unique firsthand

opportunity to learn about healthcare trends and cutting-edge approaches to care before they are widely known. This helps us to better serve our members.

GIC’S IN-PERSON MEETING

Also in November, our Association attended the first in-person meeting of the GIC’s commission since prior to the pandemic. The meeting coincided with the annual report of the state’s Health Policy Commission (HPC) that we reviewed in the November *Voice*. HPC Executive Director David Seltz and his team were on hand to present their findings and answer questions from GIC Commissioners.

The GIC closely collaborates with the HPC, using the data collected and findings to help develop policy choices for the 465,000 enrollees insured under the state plan. With that important point in mind, this was certainly an important meeting for us to personally attend.

PUBLIC SECTOR HEALTHCARE ROUNDTABLE CONFERENCE



ROUNDTABLE ADMINISTRATOR TOM LUSSIER, SHAWN DUHAMEL & NANCY MCGOVERN

In early November, Shawn and Nancy attended the Annual Conference of the Public Sector Healthcare Roundtable in

Washington, DC. GIC Executive Director Matt Veno was also in attendance, along with senior leaders from dozens of public sector health plans from across the country.

In addition to in-depth presentations from healthcare policy experts, health economists, and senior government officials, several presentations stood out due to their immediate relevance to policy discussions being held here.

The development of wellness and disease management programs in Colorado was a topic that stood



MATT VENO
GIC EXECUTIVE DIRECTOR

out early in the program. As you know, *Mass Retirees* continues to work closely with Scensio Systems

CONTINUED ON PAGE 18 ►



MASS RETIREES IN

Engaging Members Across

PLYMOUTH

PITTSFIELD



Since the *Mass Retirees* Annual Meeting in September (see November *Voice*), our 2023 – 2024 area meeting season is well underway. “So far we’ve traveled from one end of the state to the other – from Pittsfield to Westport,” according to Meeting Coordinator Leo Delaney. “We’re planning to hold our full pre-pandemic schedule of meetings this season. So expect to see a meeting in your region over the next nine plus months.”

Before going to press, Association officials had met with

members at four locations – Pittsfield, West Springfield, Plymouth and Westport. “We enjoy the opportunity to interact face-to-face with the members, in addition to providing them with the latest news involving their pensions, health insurance and Social Security,” comments Association President Frank Valeri. “And, we thank Association Vice Presidents Tim Hannigan, Karl Schmaelzle and Steve Rivard, as well as Association Treasurer Joe Connarton, for



KEEPING MEMBERS INFORMED



CEO SHAWN DUHAMEL



PRESIDENT FRANK VALERI



LEG. LIAISON NANCY MCGOVERN



LEG. CHAIRMAN TOM BONARRIGO

ASSOCIATION OFFICERS & OTHER RETIREMENT OFFICIALS



MASS RETIREES TREASURER JOE CONNARTON



KARL SCHMAELZLE V. PRES. WESTERN DISTRICT



STEVE RIVARD V. PRES. S. EASTERN DISTRICT



NEW BEDFORD BOARD CHAIR LEN BAILLARGEON



SPRINGFIELD BOARD CHAIR BOB MOYNIHAN



TIM HANNIGAN V. PRES. BERKSHIRE DISTRICT



PLYMOUTH BD'S SHARON LAROSA & DALE WEBBER



NEW BEDFORD'S PEC JEFF CAMARA (R)



FALL RIVER BOARD CHAIR BOB CAMARA

IN-PERSON MEETINGS across the Commonwealth

W. SPRINGFIELD

WESTPORT



their help at the meeting being held in their region.

"We also welcomed several legislators from both parties. Sen. John Velis (D- Westfield) and Representatives Natalie Blais (D-Deerfield), Daniel Carey (D-Easthampton), Michael Finn (D-West Springfield) and Mathew Muratore (R-Plymouth) visited us to say hello to our members. Former legislators, Sen. Joan Menard of Fall River and Rep.

Nancy Flavin of Easthampton, joined us too."

"Again this is just the beginning of the Association's area meeting season," continues Delaney. "As you see on page 3, several meetings are scheduled for our Florida members, but as the temperatures rise here, there will be a full slate of meetings across the state that will be listed in our next (March) issue of *The Voice*.

"Hope to see you then."



LEGISLATIVE GUESTS



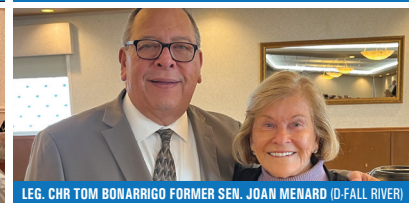
LEG. CHAIRMAN TOM BONARRIGO | SEN. JOHN VELIS (D-WESTFIELD) | CEO SHAWN DUHAMEL



REPS. DANIEL CAREY (D-EASTHAMPTON), NATALIE BLAIS (D-DEERFIELD), MICHAEL FINN (D-W SPRINGFIELD)



REP. MATHEW MURATORE (R-PLYMOUTH)

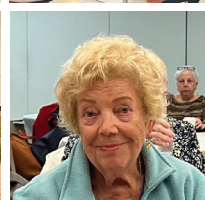


LEG. CHR TOM BONARRIGO FORMER SEN. JOAN MENARD (D-FALL RIVER)



FORMER REP. NANCY FLAVIN (D-EASTHAMPTON)

MEMBERS



Mass Retirees Participates in Blue Cross Educational Forum

Focus on PECs & Local Insurance Issues

Legislative changes in 2011 altered how municipalities bargained for health insurance with active employees and retirees. At that time many of the municipalities across the Commonwealth took advantage of the new law and either made benchmark changes to their existing plans or transferred members to the GIC.

After the initial round of changes, health insurance remained relatively stable up until late last year. This uptick in activity brought to light that many of the Public Employee Committees (PECs) that were created and active in many municipalities had now become defunct or disbanded all together.

Mass Retirees along with our partners at AFT-MA, MTA and the PFFM, recognized the need for training and education opportunities for retirees and employees serving on PECs. This then led to a conversation with the Labor Division of Blue



Cross Blue Shield.

On October 5th BCBS, in conjunction with Mass Retirees, AFT-MA, MTA, PFFM hosted a first of its kind Public Sector Educational Discussion for active employees and retirees who participate in PECs.

Ed Note: Mass Retirees appoints the only retiree designee serving on a PEC.

It's noteworthy that Association members on PECs attended the forum. We were also joined by John Brouder, former partner at Boston Benefit Partners, and a longtime health insurance consultant for labor.

Presentations on the bargaining process, the role of a consultant,

background information on joint purchasing arrangements and what data the PEC should be requesting. The morning concluded with a panel discussion and an opportunity for those in attendance to ask questions of the experts. Panel members included, Association CEO Shawn Duhamel, Andrew Powell, Field Representative for AFT-MA, Philip Katz, Bargaining Specialist for MTA, Bill Cross, President, Saugus Fire Department and Stephen Dion, Client Relationship Consultant BCBS and John Brouder, former Partner at Boston Benefit Partners.

"We want to thank our PEC designees who attended the forum," says Association PEC Coordinator Nancy McGovern. "This was the first of its kind forum with our partners, and we plan to have additional sessions in 2024."



FORUM PANEL: MASS RETIREES CEO SHAWN DUHAMEL (SPEAKING - THIRD FROM LEFT)



AFT-MA'S ANDREW POWELL (AT MICROPHONE) WITH MTA'S PHIL KATZ



MASS RETIREE'S V.P. - MIDDLESEX DENIS DEVINE WITH BCBS PAUL SWEENEY



JOHN BROUDER



PEC NEW BEDFORD'S JEFF CAMARA & STONEHAM'S MILO INGALLS



IBIS PRELIMINARY STUDY OF MIIA MEMBERS

Suggests Participation Results in Significant Cost Savings



Just a little over two years after MIIA and *Mass Retirees* first partnered to offer Ibis Health to its members, a preliminary analysis indicates participation in the groundbreaking chronic care management program is yielding significant cost savings.

The study, which included a small sample of MIIA's highest-cost beneficiaries, showed a 26 percent reduction in monthly claims after joining Ibis Health for the period between January 2020 and December 2022.

The results suggest a potential annual net savings of \$85,000 in claims for MIIA and more than \$422,000 in overall health care costs for more than 500 beneficiaries with the highest risk scores, as defined by the U.S. Centers for Medicare and Medicaid Services (CMS).

"This has always been the end goal for relationships with our insurance partners, to prove ultimately that we are doing two things: for the member, keeping them healthy at home and reducing unnecessary emergency room visits and hospitalizations; for the payer, that we are, simply put, saving them money," said Brenton Stoddart, Director of Ibis Programs for Senscio Systems

and a co-author of the study. "We want to thank MIIA for believing in a care model like Ibis Health and becoming our first major insurance partner that wanted to test the efficacy of a program like Ibis. Two years after that leap of faith, we are able to see the results that show Ibis Health is making the difference we thought it would when we first partnered up."

Designed to empower retirees with two or more chronic conditions to take control of their well-being in between doctor visits, Ibis Health utilizes a remote care team and the patented AI-powered IbisHub platform that connects members to clinical specialists in real time. Self-reported data create insights for timely intervention and early detection, and advocates work to personalize the program to members' needs and wants, helping to determine what matters most to each individual.

This ongoing coordinated support has allowed many Ibis Health members to improve their health and achieve their goals in ways that work for them, including Bill, a 68-year-old retired Massachusetts law enforcement officer who first heard about the program through the *Mass Retirees*. Bill appreciates the

role Ibis Health has played in helping him to manage Type 2 diabetes. Over the past year, he has worked to lose 50 pounds and gain control over his blood sugars, allowing him to be able to come off his daily insulin medication. "It's a good tool to make life a little simpler health wise," said Bill, whose last name is being withheld for privacy. "They're very non-judgmental and that's important to people. They don't judge but they encourage you."

Like Bill, more than half of the participants in the analysis of MIIA Health Benefits Trust MEDEX claims had a diagnosis of diabetes. Other conditions included in the study were hypertension, congestive heart failure, COPD, anxiety and depression. The average age of study participants was 76.

As this preliminary study was small in scope with an initial sample size of 15, MIIA and Ibis Health plan to continue the analysis, expanding it to include more members and incorporating 2023 data. Further outreach will target the more than 3,000 retirees in the MIIA Health Benefits Trust who share a similar profile with the study participants.

"MIIA is proud to partner with Ibis Health and happy to offer this free, state-of-the-art benefit to our members, which we believe can positively change the way they look at their health."

Kawanda Boyd

MIIA PROGRAM MANAGER OF MEDICARE
PRODUCTS AND OPERATIONS



You can learn more about Ibis Health online at ibishealth.org or by calling 888-626-9995.

CONTINUED FROM PAGE 5 ►

TURNING 65 - 3 SCENARIOS

the plan at 26 or otherwise become enrolled in their own insurance plan. However, retirees who choose not to enroll in Medicare when first eligible may be subjected to the late enrollment penalty.

SCENARIO 1: Retiree qualifies for Medicare on their own.

The most straight forward way to qualify for Medicare is through your own work history. In order to qualify for Medicare on your own, you need at least 40 quarters (10 years) of contributions into the system. This can either be in conjunction with Social Security or specific to Medicare only.

If you qualify for Social Security, then you automatically qualify for Medicare at age 65. However, as we reported earlier, all Massachusetts public employees hired on or after April 1, 1986 contribute to Medicare (but not Social Security). This means that if you were hired on or after that date you paid a FICA tax to Medicare only throughout your public service career and earned eligibility for Medicare.

Once age 65, a retiree with 40 or more quarters must enroll in Medicare. We advise that members begin this process 5-6 months prior to your 65th birthday (or from the date in which you wish to enroll). Contact Medicare to enroll in Part A & B, then contact the GIC or your local health insurance provider to enroll in a Medicare supplement plan.

SCENARIO 2: Retiree qualifies for Medicare through their spouse.

Many career public employees, who did not have the opportunity to earn their own 40 quarters under Medicare, may qualify for Medicare under their spouse's work history, even in the case of a divorced or deceased spouse. If you have been married for 10 or more years and

your spouse qualifies for Medicare or for Social Security then you will as well. Social Security eligibility begins at age 62, regardless of whether or not the benefit is collected at that time.

If your spouse is older than you, then chances are that they will have enrolled in Medicare prior to you. And if your spouse is insured under your public retiree health insurance plan, they are required to enroll in Medicare once they are eligible.

The same process applies as described above, whereby we recommend that you begin the application process 5-6 months prior to your date of eligibility. However, a key difference that might take place is that one spouse will be enrolled in Medicare prior to the other. This means that the Medicare enrolled spouse will have their own Medicare supplement plan, while the non-Medicare enrolled spouse will remain enrolled in the non-Medicare health insurance plan. If you have other non-Medicare eligible dependents enrolled in the plan, then you will likely maintain a family plan. Otherwise, the non-Medicare enrolled spouse will be enrolled in an individual plan until they are themselves eligible for Medicare.

SCENARIO 3: Retiree will qualify for Medicare through their spouse, but their spouse is more than 3 years younger.

This is where things can become pretty complicated and somewhat confusing. If an eligible retiree does not enroll in Medicare upon turning 65, Medicare will assess a 10% penalty for each year the retiree's enrollment is late. For example, if you were eligible at 65 but did not enroll until 66 a 10% penalty is assessed. Enrolling two years late increases the penalty to 20% of the Medicare premium. And the penalty exists for the remainder of your life!

While harsh, the penalty is easy to follow under normal circumstances where the retiree is eligible on their own or through an older spouse. But what happens if your spouse is younger and not yet eligible for Medicare or Social Security.

As mentioned above, Social Security eligibility begins at age 62. Under this scenario, a retiree aged 65 or older would become eligible for Medicare once their spouse turns 62 and is eligible for Social Security. The retiree can enroll in Medicare Part A at no cost.

However, if your spouse is more than three years younger (under age 62) and not yet eligible for Social Security what are you required to do? While you can put off enrolling in Medicare until your spouse reaches age 62, you would run the risk of the federal government assessing the late enrollment penalty once you finally enroll. Remember, the late enrollment penalty is equal to 10% of the premium per year you are late – for the duration of your Medicare enrollment.

Under this scenario, what is a retiree to do?

Medicare does allow non-eligible retirees to buy into the program. However, the retiree would be forced to pay 100% of the Part A premium out-of-pocket. Again, Part A is free for retirees eligible for Medicare because of the FICA tax you or your spouse paid while working.

If you don't qualify for a premium-free Part A, you might be able to buy it. In 2023, the premium is either \$278 or \$506 each month (\$278 or \$505 in 2024), depending on how long you or your spouse worked and paid Medicare taxes. You also have to sign up for Part B to buy Part A. If you don't buy Part A when you're first eligible for Medicare, usually when you turn 65, you'll pay an extra 10% for your monthly premium. You'll pay the higher premium amount each month for twice

CONTINUED ON PAGE 15 ►

CONTINUED FROM PAGE 14 ►

the number of years you could have signed up for Part A but didn't.

Unfortunately, there is no simple answer as to whether or not a retiree should buy-into Medicare A & B on your own to avoid future penalties or wait until your spouse is eligible for Social Security at age 62 but end up paying late enrollment penalties (which could be quite substantial).

The best advice we can give is that retirees under this scenario should simply do the math. What is the cost of buying into Medicare A & B vs. the cost of late enrollment penalties at a later date? Each case is going to be different based on your age and the age of your spouse.

Mass Retirees strongly

And it goes without saying, all *Mass Retirees* members have the ability to contact any member of our team if you have questions or need help. Our Insurance Coordinator Cheryl Stillman is a great resource for anyone with questions regarding Medicare enrollment.

disagrees with the late enrollment penalty, which is not at all logical. That said, this federal law has been part of Medicare since the program's creation in 1965. We do not envision Congress repealing the penalty.

If you are enrolled through the state GIC and have questions regarding Medicare enrollment, they have produced a short video on "Turning 65". You can also call the GIC with any follow-up questions you may have.

Local retirees, insured through a municipal health insurance plan,

can contact their local health insurance administrator with questions on Medicare enrollment.

Regardless of the intricacies of Medicare enrollment, the most important point to remember is that you will continue to have access to excellent health insurance coverage. One great advantage of Medicare is the fact that most out-of-pocket costs are far less expensive than non-Medicare plans. This is the reason why we strongly advocate for the Medicare Buy-in program.

President's

CONTINUED FROM PAGE 1 ►

Town of Wellesley have taken similar steps forward by crossing the \$20,000 threshold.

However, at the state level the State Retirement System and Teachers' Retirement System continue to maintain the same COLA base that was established by the legislature in 2012 – a \$13,000 base.

After 12 years since the last increase, there is no disputing the need to improve the State and Teacher COLA base. There is also no argument opposing the need to create an additional COLA benefit to help career public employees who have been retired for 15 or more years with modest pension benefits.

The challenge we face is purely financial. There is no getting around the fact that, absent a restructuring of the State and Teacher Pension Funding Schedule, a COLA base

increase is very expensive. I would argue that it is expensive – but highly necessary!

In the November edition of *The Voice*, we made the case for the creation of a new COLA Commission comprised of retirement policy experts. This model worked well in 1996, when the COLA faced another crossroads. The result was the landmark COLA Reform Act, of 1997 – a law that has ensured that nearly all MA public retirees have received an annual COLA for the past 26-years.

For the coming fiscal year (FY25), we are calling on state leaders to enact a two-step approach with the State and Teacher COLA base. First, pass a modest increase in the current base that will provide retirees with immediate relief from inflation. In recent years we have pursued a \$3,000 increase in the base, which would increase the amount on which the annual COLA percentage is applied from the current \$13,000 to

\$16,000.

Second, we believe that the creation of a special COLA Commission is needed to devise a new method to continually improve the COLA base going forward. It is unfair that State and Teacher retirees be made to wait 10 or more years for incremental increases in the COLA base. Like the situation we face in 1996, improvements are desperately needed.

Over the coming weeks and months, we will continue to work closely with the Healey Administration and the legislative leadership to make every attempt to bring this needed relief for FY25.

Additionally, we will simultaneously work on other top priorities such as the GIC implementing a Medicare Buy-in plan, increasing the Veterans Bonus, and modernizing the state's Basic Life Insurance plan – to name just a few top of line issues. You deserve nothing less from us!

Takeaways

CONTINUED FROM PAGE 6 ►

3) Lack of notification that WEP/GPO exist

A major point driven home during the hearing is the fact that many public employees do not know of the existence of the WEP/GPO laws until they begin to plan for their retirement. In some cases, the retiree only became aware of the laws when they applied for their Social Security benefits or even after they begin to collect their benefits.

Each of the four public retirees who testified at the November 20th hearing stated that they were unaware of the existence of WEP/GPO when they first began their public service careers. Some questioned whether they would have taken a public sector job had they known that their Social Security benefit would be reduced or even eliminated (GPO).

Throughout the hearing, House Ways and Means Chairman Jason Smith (R-Missouri) made it a point to focus on the lack of awareness and notification of the laws. This includes the current inability of the Social Security Administration to accurately calculate estimated benefits of those employed in jobs not covered by Social Security. This leads to incorrect Social Security estimates being given to public employees and retirees – which in turn leads to flawed retirement planning.

It appears that any legislation involving changes to WEP/GPO will likely include requirements for improved notification and estimated benefit calculations.

4) Lack of understanding of how WEP/GPO laws function

In addition to testimony regarding the lack of notification surrounding the existing of WEP/GPO, the hearing also made it clear that a

lack of clear understanding exists on how the laws function.

For instance, one witness testified that he was concerned that the GPO would reduce his wife's Social Security benefit should she collect a survivor's pension in the event of his death. A spouse, who is a private sector retiree, is not subject to the GPO. Only the public sector retiree themselves would be subject to the GPO or WEP laws.

Thankfully the Ways and Means Committee staff, who are Social Security experts, were able to speak with the retiree following the hearing to explain that his wife's benefit would not be reduced. Hopefully, this provides some peace of mind.

Another frequent misconception among retirees harmed by the WEP is how their Social Security benefit was calculated. Many wrongly believe that the WEP reduced their monthly Social Security benefit by "thousands" of dollars. The truth is that there is a maximum WEP reduction, which is based on the number of years of substantial earnings a retiree has under Social Security. The WEP reduction is set based on the year in which a retiree becomes eligible for Social Security (normally age 62). The WEP is applied based on year of eligibility – not the year in which a retiree begins to collect Social Security.

For retirees with 10-20 years (40-80 quarters) of substantial earnings covered by Social Security the maximum monthly WEP reduction is \$557.50 for those first eligible in 2023. Last year the maximum reduction was \$512. In 2021 it was \$498.

For retirees with 21-29 years of substantial earnings the WEP reduction becomes proportional, with the reduction decreasing as the years of contributions increase. With 21 years the monthly reduction is \$501.80, with 22 years is \$446. A retiree with 29 years of substantial earnings would see a monthly reduction of \$55.80. By way of reference, the maximum reduction for

those retirees who became eligible for Social Security in 1990 was \$178 a month.

At 30 years of substantial earnings the WEP is no longer applied, allowing the retiree to receive their full Social Security benefit.

Should legislation repealing the WEP pass into law, Social Security benefits would be adjusted going forward to restore the portion of the benefit reduced by the WEP.

5) Next steps unknown

Despite universal bipartisan comments that WEP and GPO are "unfair" and "harmful" to public retirees, it is unclear as to what action Congress may take on the issues prior to the end of the current legislative session a little more than a year from now in January 2025.

What seems clear is that another public hearing is likely to occur in the first half of 2024. We base this assumption on the use of the plural word "hearings" that was quoted by Chairman Smith and other members of the Committee.

If a second hearing does take place, it will likely be held on Capitol Hill and focus on potential policy changes. We envision that the Social Security Administration will be a likely witness, focusing on the financial impact of changes to the WEP and GPO law, as well as administrative reforms that would be required to better inform the public of the WEP and GPO.

A Capitol Hill hearing would also likely include discussion of the various repeal and reform proposals now pending before the Committee. These bills include HR82 (full repeal of both WEP and GPO), as well as the WEP reform bills HR5342 and HR4260.

While the direction Congress ultimately chooses remains to be seen, the comments by Chairman Smith and Subcommittee Vice Chair Mike Carey may prove instructive.

CONTINUED ON PAGE 18 ►

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS



HARRY BRUNELLE
BARNSTABLE

Barnstable County – Hyannis Fire District retiree, **Harry Brunelle** was re-elected to the Barnstable County Retirement Board without opposition to his third term. Board members certifying the election were **Carol Coppola***, **Ronald Bergstrom**, retired Dennis Firefighter **Robert Rolanti** and **TK Menesale**. The recently appointed **Susy Bento Holmes** is the Board's executive director.

Belmont – Retired firefighter **Walter Wellman** was elected to his 9th term on the **Belmont Retirement Board**. He was declared elected by the Board members as he was the only qualified candidate nominated for the election. The Board members declaring Walter elected were **Donna Tuccinardi**, Firefighter **Ross Vona**, **Brian Antonellis** and **Thomas Gibson, Esq.*** The Board's executive director is recently appointed **Ryan Horan**.

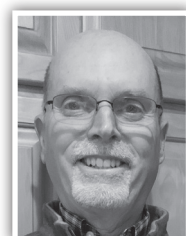
Beverly – Firefighter **Kevin Smith** was unopposed in his re-election for his fourth term on the Beverly Retirement Board. The other Board members include **Carol Augulewicz**, **Bryant**, City Treasurer **Bryant Ayles***, retired City Clerk **D Wesley Slate**, and the Melrose Retirement Board Executive Director **Adam Travinski** is the fifth member. The Board's retirement director is **Barbara Wells**.

Framingham – **Framingham Retirement Board** declared retired Firefighter **Joseph Fonseca** re-elected without opposition. It will be Joe's third term. Other members on the Board include retired Fire Lieutenant **Peter Rovinelli*** (Acting

Chair) , **Louise Miller**, **Mary Ellen Kelley** and Walpole Police Officer **John White, Jr.** The Framingham executive director is **Laurie Lizak**.

Greater Lawrence Sanitary District – The members of the Greater Lawrence Sanitary District Retirement Board elected **Kristin Politano**, administrative assistant at the District who received 35 votes to defeat retired Plant Operator and longtime Board member **Michael Gagnon** who received 21 votes. The other Board members include **Joseph Quartarone**, **Laurie Elliott**, **Sandra Grenier*** and **Ronald Pollone**. The Board's retirement administrator is **Heather Thibeault**.

Lowell – The Lowell Retirement Board members declared retired Firefighter **Bob Littlefield** re-elected for his second term, as he was the only qualified candidate. The other Board members certifying the election were: **Kelly Oakes**, Firefighter **David Keene**, retired Fire Chief **William Desrosiers** and **Michael Brennan**. The retirement board administrator is **Shannon Dowd**.



BOB LITTLEFIELD
LOWELL

Marlborough – Retired Police Officer **Gregory Brewster*** was re-elected to his 11th term and Firefighter **William Taylor** to his 9th term on the **Marlboro Retirement Board**. Declaring both candidates re-elected were the other members of the Board: **Diane Smith**, **Daniel Stanhope**, and **Robert Gustafson**. The Retirement Board director is **Beth Matson**.

Maynard – The Maynard Board of Selectmen appointed Assistant

Town Clerk **James Alexander** as their representative to the **Maynard Retirement Board**. The other Board members are: **Kevin Petersen**, Firefighter, **Patrick Hakey**, **Cliff Wilson** and retired Chief Administrative Law Judge **Christopher Connolly, Esq.***. The Maynard Retirement Board executive director is **Kenneth DeMars**.

Melrose – Police Chief **Michael Lyle** was the only candidate nominated for the elected seat on the **Melrose Retirement Board** and was declared re-elected to his fourth term. The other Board members declaring the election were: **Patrick Dello Russo***, **Keriann Golden**, Firefighter **Scott Colborne** and **John McLaughlin, Jr.** The Retirement Board's executive director is **Adam Travinski**.

Middlesex County – The **Middlesex County Retirement Board** declared retired Wilmington Fire Lieutenant **John Brown** re-elected. John also serves as the **MACRS** vice president. Other members on the Board include: **Thomas Gibson, Esq.***, **Brian Curtin**,



JOHN BROWN
MIDDLESEX COUNTY

Tewksbury Fire Chief **Joseph Kearns** and **Robert Healy**. The Retirement Boards' chief administrative officer is **Lisa Maloney, Esq.**

Montague – **Montague Retirement Board** declared **Cheryl Clark** from the Treasurer/Collectors Office re-elected to her sixth term as she was unopposed in the election. Other members serving on the Board are: **Carolyn Olsen***, **Steven Ellis**, retired Firefighter **David Dion**

CONTINUED ON PAGE 19 ►

Takeaways

CONTINUED FROM PAGE 16 ►

While calling the WEP and GPO laws unfair and indicating that changes in the laws are needed, each stopped short of calling for repeal. They also

mentioned the law's original intent, which was to ensure that retirees receiving a pension from employment not covered by Social Security did not receive an unfair increase in their Social Security benefit.

Whether full repeal is achieved, or both the WEP/GPO laws are

reformed, Congressional action on these issues is long overdue. What is clear is that the pressure being brought about by public retirees from all across the country has placed WEP/GPO firmly on the Congressional radar.

Healthcare

CONTINUED FROM PAGE 9 ►



PATRICK KENNEDY
FORMER U.S. CONGRESSMAN



ROUNDTABLE OPENING SESSION

to promote the Ibis Tele-Health platform. Ibis has been embraced as an important wellness and disease management tool by UniCare and the BCBS plans offered by MIIA. See related article, page 13.

Overall healthcare affordability was another key topic. Like the cautious approach taken by the GIC in choosing not to increase out-of-pocket costs last winter, there is a growing body of evidence demonstrating the dire impact of high copayments or deductibles on healthcare costs. When people defer needed care due to cost, the end result is shown to be far more expensive.

We also heard from the CEO of Morgan Health, a subsidiary of JP Morgan Chase. Morgan Health invests in innovative healthcare and leads in serving as an incubator for innovation in healthcare delivery.

One of the more important discussions centered on the ever-rising cost of prescription drugs, pharmacy benefits managers (PBMs), and Medicare's new-found ability to negotiate the price of certain medications. These related presentations reaffirmed that the country as a whole is facing the same problems and challenges when it comes to drug pricing without a clear or easy solution.

A related topic is expansion of Medicare Advantage (MA) plans, specifically the group MA plans that are made available to Medicare eligible retirees as an employer sponsored option. More than half of all Medicare plans offered through employers are now MA plans.

Provider consolidation was also a key topic discussed. The concern is not simply the merger of hospital systems or even hospital systems acquiring physician networks. An even more troubling trend is the merger of insurance plans with

hospital networks and other providers, such as pharmaceutical providers. Whether these trends will prove to be good for healthcare or simply end as monopolistic endeavors remains to be seen.

A presentation that was particularly interesting was delivered by former US Congressman Patrick Kennedy, who is the founder of The Kennedy Forum – a highly regarded non-profit foundation focused on mental health and substance use disorder policy. Speaking of his own well documented personal struggle with substance abuse, Kennedy presented a forceful and compelling call to action for the future of mental healthcare in the US.

Through the BCBS Labor Advisory Committee, we have heard recent presentations from law enforcement officials and the building trades on a new approach to addressing mental health, substance use disorder, and recovery. Whether due to on-the-job injuries, trauma, or PTSD, there is a growing acknowledgement that these serious medical issues need to be properly addressed. Kennedy's remarks fit within this new way of approaching issues that have traditionally been stigmatized and not openly discussed.

Our Association is exploring what steps we can help facilitate to ensure that proper mental health, substance use disorder, and recovery services are made available to retirees. As Nancy McGovern has pointed out, "Just because someone retires it does not mean that they are no longer in need of help."

Elections

CONTINUED FROM PAGE 17 ►

and **Marianne Fiske**, who is a retired Greenfield Retirement Administrator. The Montague Retirement Board administrator is **Debra Underhill**.

Natick – Town of Natick retired Building Commissioner **Michael Melchiorri*** was re-elected without opposition to his 8th term on the **Natick Retirement Board**. The other members on the Board include: **Michelle Laramee, Eliot Lurier, Nicholas Mabardy** and **Michael Reardon**. The Retirement Board director is **Kathleen Bacon**.

Newburyport – Retired Firefighter **Joe Spaulding*** was re-elected to his 5th term on the **Newburyport Retirement Board**, without opposition. He will be serving with Firefighter **Jeff Cutter, Ethan Manning**, retired Salisbury Town Administrator **John Moak** and **Larry Guinta**. The Newburyport's retirement director is **Laurie Burton**.

Quincy – Firefighter **Paul Moody** replaced retired Firefighter **Ernest Arienti** and Police Officer **Paul Brown** replaced retired Police Officer **Leo Coppens** on the **Quincy Retirement Board**. The other board members include: **Susan O'Connor***, **Michael McFarland** and **Richard Fitzpatrick**.

The Board's executive director is **Brad Croall**.

Southbridge – The town manager named the newly appointed Treasurer/Collector **Michelle Hill** to the **Southbridge Retirement Board** as the Board's appointed member. The other members include Town Accountant **Kristine Russell, Julie Pena*, Wilfrid Cournoyer** and **Pam LeDuc**. The Board's retirement administrator is **Yolanda Alvarado**.

Swampscott – The **Swampscott Retirement Board** declared retired Police Officer **John Behen** re-elected as he was the only candidate nominated in their recent election. John will begin his 8th term as an elected member on the Board. He will be joined by Superior Court Clerk of Court **Thomas Driscoll, Jr.* Esq**, retired Fire Chief, **Kevin Breen, Amy Sarro** and **Robert Powell III**. The Swampscott Board administrator is **Nancy Lord**.

Westfield – Retired Deputy Fire Chief **Mark Devine*** was unopposed and re-elected to the **Westfield Retirement Board**. The Board members declaring the election were: **Vicki Moro**, retired Police Sergeant **Edward Murphy**, Fire Captain **Christopher Kane** and **Dennis Powers, Esq**. The Board's retirement administrator is **Liam Browne**.

Woburn – The **Woburn Retirement Board** declared **Marilou Lundin**, retired executive director of the Woburn system, elected as she was the only candidate nominated for the position. This will be Marilou's tenth term on the Board.



MARILOU LUNDIN
WOBURN

In addition, the Board reappointed **Michael Gorman** to his fifth term as fifth member. The other members serving are retired Fire Captain and **Mass Retirees Association's Middlesex District VP Denis Devine*, Charles Doherty** and **Gerald Surette**. The Woburn Retirement Board's executive director is **Anne Speicher**.

Worcester – **John Mahan**, the Police Department stress coordinator, was re-elected, unopposed in his sixth election to the **Worcester Retirement Board**. The other Board members include: **Robert Stearns, Matthew Walley**, retired Board Executive Secretary **Elizabeth "Betsy" Early*** and **Tamara Cullen**. Worcester Retirement Board's executive secretary is **Lisa Poske**.

*Denotes Chair

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

- BARNES, GORDON E. – Wakefield, MA (Boston Public Works)
- BISBEE, VESTA – Holyoke, MA (Surv - Holyoke Soldier's Home)
- BORCEA, STEFAN – Feeding Hills, MA (Lower Pioneer Valley Educational Collab.)
- BOULANGER, WILLIAM E. – Dedham, MA (Boston Fire Dept.)
- BRESSLER, C. STEPHEN – Brookline, MA (Brookline Youth Resources Commission)
- BROWN, V. MAUREEN – Belchertown, MA (Dept. Mental Health)
- BURGESS, FRANK J. – S. Peabody, MA (Arlington Custodian)
- BURKE III, WILLIAM E. – Bridgewater, MA (MassPort)
- BYRNE, TERESE A. – Hanson, MA (Braintree Teacher)
- CAHILL, PHILIP A. – N. Andover, MA (State Police)
- CAMPBELL, REGNIA C. – Hanover, MA (Whitman Hanson RSD Teacher)
- CAMPBELL, THOMAS R. – Wakefield, MA (Wakefield Police Dept.)

- CARBONE, ROBERT A. – Fitchburg, MA (Fitchburg DPW)
- CAREY, ROBERT N. – Westfield, MA (Westfield State College)
- CHMURA, RUDY J. – Nashua, NH (State Rep. & Holyoke Soldier's Home)
- CIALEK, STEPHEN J. – Southampton, MA (Easthampton Police Dept.)
- CLARK, ELIZABETH H. – Las Vegas, NV (Southampton Teacher)
- COLE, CHARLES F. – State College, PA (UMass Amherst)
- COLEMAN, BARBARA B. – Oro Valley, AZ (Westwood Town Hall)
- CYRAN, WALTER – Holyoke, MA (Holyoke Fire Dept.)
- CZEPIEL, JUDITH M. – Erving, MA (Athol Housing Authority)
- DAVIS, EUGENE – Hudson, MA (State - DOT)
- DEWHIRST, PATRICIA J. – Groveland, MA (Pentucket RSD)
- DONNELLAN, KATHLEEN – Natick, MA (Boston School Dept.)

- DONOVAN, ANTHONY V. – Adams, MA (Pittsfield Court Facilities Bureau Manager)
- EVANS, MARTINA I. – Boxford, MA (Topsfield Teacher)
- FAGNANT, WALTER T. – Sandwich, MA (Barnstable County)
- FARLEY, CAROLYN M. – Pittsfield, MA (Pittsfield Teacher)
- FARRELL, MILDRED R. – Brookline, MA (Dept. of Revenue)
- FAY, WILLIAM J. – Cary, NC (Wilmington Teacher)
- FINNEGAN, ROBERT F. – Monson, MA (Monson Teacher)
- FITZSIMMONS, ANNE – Middleboro, MA (Middleboro Gas & Electric)
- FOLEY, EILEEN C. – W. Springfield, MA (Springfield Teacher)
- FORD, JUDY R. "SUNSHINE" – Fairhaven, MA (Dept. Mental Health)
- FORTIER, JANE M. – Franklin, MA (Dept. Mental Retardation)
- FOSTER, RICHARD R. – Winslow ME (Winchester Water Dept)



RETIRED STATE COUNTY AND MUNICIPAL EMPLOYEES
ASSOCIATION OF MASSACHUSETTS
11 BEACON STREET • BOSTON, MASSACHUSETTS • 02108-3024

NONPROFIT ORG.
U.S. POSTAGE
PAID
BOSTON, MASS.
PERMIT 54933

FRANK VALERI, *President*
SHAWN DUHAMEL, *Chief Executive Officer*
JOSEPH CONNARTON, *Treasurer*
JUDITH LANGONE, *Secretary*
THOMAS BONARRIGO, *Legislative Chairman*
PAUL SHANLEY, *Executive V. Pres.*
RALPH WHITE, *V. Pres., At Large*
TIM HANNIGAN, *V. Pres., Berkshire District*
KARL SCHMAELZLE, *V. Pres., Western District*
ED PIETREWICZ, *V. Pres., Central District*
DENIS DEVINE, *V. Pres., Middlesex District*
BILL FLIPPIN, *V. Pres., Eastern District*
STEVE RIVARD, *V. Pres., Southeastern District*
ROBERT POWILATIS, *V. Pres., Plymouth Cape/Islands*
ANNE WASS, *Executive Board*
JACQUELINE GORRIE, *Executive Board*
CHERYL STILLMAN, *Executive Board*
DANIEL TURCO, *Executive Board*
WILLIAM G. REHREY, *Legal Counsel*
NANCY MCGOVERN, *Legislative Liaison*

VISIT OUR ASSOCIATION'S WEB SITE:

www.massretirees.com

THE VOICE

January 2024

© 2024 274C



We Support Our Troops.

DECEASED MEMBERS (continued)

FOURNIER, DWIGHT E. – Berkley, MA (Berkley Fire Dept.)	LYNCH, JOSEPH S. – Medford, MA (Boston Retiree)	RICH, PAUL F. – Lancaster, MA (State Police)
GAUMONT II, RAYMOND G. – W. Boylston, MA (MWRA)	MacDONALD, ROBERTA M. – Needham, MA (Watertown Fire Dept.)	RICHARDS, KATHERINE H. – Clearwater, FL (Northern Essex Community College)
GRAY, ROBERT C. – Winston Salem, NC (North Shore Community College)	MALONEY, ROBERT B. – The Villages, FL (Tewksbury Teacher)	RIVARD, ROBERT C. – Lima, NY (Pittsfield Water Dept.)
GRONDIN, THOMAS A. – Danvers, MA (Stoneham Teacher)	MARTIN, WILFRID – Dracut, MA (Middlesex County)	RIZZARDI, MARY A. – Pittsfield, MA (Dept. of Revenue)
HESSON, KATHARINE, E. – Inverness, FL (Weston Police Dept.)	MATHER, JUDITH A. – Sterling, MA (Sterling School Dept.)	ROUSSEAU, JEAN J. – Fairhaven, MA (Fairhaven Housing Authority)
HOWARD, GEORGE F. – Foxboro, MA (Needham School Dept. Custodian)	McCABE, DONNA-LEE – Hancock, NH (State Retiree)	RUSSELL, DOUGLAS A. – Plymouth, MA (Lynnfield Teacher)
HOWARD, MARGARET – Foxboro, MA (Dept. Mental Retardation)	McVEIGH, PRISCILLA A. – Dudley, MA (Granby Teacher)	SARDINHA, JOHN S. – Fall River, MA (Fall River Maintenance)
JACKIMOWICZ, BRID J. – Plymouth, MA (Plymouth County Assessor's Dept.)	MEAGHER, RICHARD A. – W. Boylston, MA (Worcester Teacher)	SAYCE, DANIEL, J. – Norwood, MA (Norwood School Dept.)
KACERGIS, MICHAEL A. – Provincetown, MA (Cape Cod Tech. Teacher)	MEANY, JOHN W. – Gardner, MA (Gardner DPW)	SCHWERDTFEGER, JANE – Lynn, MA (Dept. Elementary & Secondary Education)
KALAMBOKAS, JAMES – Melbourne Beach, FL (Amesbury Teacher)	MEDZORIAN, GLADYS – Belmont, MA (Arlington Teacher)	SHERMAN, C. RANDALL – W. Yarmouth, MA (Yarmouth Fire Chief)
KALEY, RICHARD F. – Dalton, MA (Dalton Fire District.)	MURPHY, ALBERT A. – Rotonda West, FL (Salem Retiree)	SMIEGAL, PAUL A. – Brockton, MA (Brockton Teacher)
KELLEY, SHAWN C. – Princeton, MA (Sudbury Fire Dept.)	MURPHY, HELENE A. – Salisbury, MA (Surv. State Retiree Haverhill)	SODERBERG, MARY ANN – Bonita Springs, FL (Wachusett RSD)
KENNEDY, JOAN – Westfield, MA (Chicopee Teacher)	NUNZIATO, JOHN A. – Woburn, MA (Somerville Teacher)	THORNE, CARLOTTA E. – Medford, MA (Dept. of Education)
KILMER, JOSEPHINE C. – Pittsfield, MA (Mass. Rehab. Commission)	O'MALLEY, WALTER P. – Clinton, MA (Clinton Assessor's Office)	TRAICOFF, GEORGE – Newburyport, MA (State Retiree)
KLATKA, SUSAN J. – Springfield, MA (Springfield Teacher)	PREVITE, ANDREW J. – Melrose, MA (Everett Teacher)	TREMBLAY, MARYELLEN – Lenox, MA (Pittsfield Teacher)
KRAUSE, RONALD E. – Barre, MA (Dept. of Correction)	REARDON, ANN L. – Quincy, MA (Boston School Dept.)	WATERS, DAVID – Brandon, FL (Framingham DPW)
LITCHFIELD, DONALD M. – Scituate, MA (Plymouth County)	REPONEN, DAVID – Holden, MA (Ashburnham Westminster RSD Teacher)	WHITE, RICHARD F. – Bourne, MA (State Police)
LORDAN, JOSEPH P. – E. Falmouth, MA (Boston Fire Dept.)	REZENDES, GEORGE J. – Nantucket, MA (Nantucket Police Dept.)	WILLARD, MARIE C. – Lakeland, FL (State Retiree)