

THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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JULY 2023

EDITORIAL

HISTORY DEMONSTRATES COLA TO BE DAUNTING CHALLENGE

Those members closely monitoring legislative developments on Beacon Hill will know that our amendments to increase the State and Teacher Retirees' COLA base within the FY24 State Budget were not adopted. While we are disappointed, the hurdles that exist in the path of COLA improvements are not new nor unexpected.

As we have explained in detail throughout this process, the difficult hurdle to overcome is the fact that under our current pension funding schedule the cost to increase the

By Frank Valeri and Shawn Duhamel

COLA base is daunting. Due to the size of the State and Teacher systems, as well as the specific funding requirements of the systems, the budgetary impact of increasing the base is huge.

Outside factors, such as the strength of the economy and financial markets, also play a big role in the timing of benefit increases. These factors are largely the reason why, after weighing the costs

of our proposal, the House chose not to pass our budget amendment last month. As we reported in May, Massachusetts tax collections dropped nearly \$1.5 billion below benchmark expectations in April. House leaders feared the drop in revenue was on the horizon and had cautioned us on this reality last winter.

Our proposal to increase the State/Teacher COLA base by \$3,000 (from the current \$13,000 base established in 2011 to a new \$16,000 base) would add some \$1.5 billion

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STATE TAX RELIEF PROPOSAL ADVANCING FORWARD

Contains Key Features Benefiting Retirees

PENDING TAX RELIEF RETIREE HIGHLIGHTS

ESTATE TAX:

Raising the threshold before an estate is subject to the estate tax.

REAL ESTATE TAX:

Increasing the refund under the state's "Circuit Breaker" law.

INCOME TAX:

Creating a tax credit for families with dependents 65 or over.

A comprehensive tax relief proposal is advancing forward through the State House. At this time we're highlighting those key features that we believe more directly impact the income, estate and real estate taxes of retirees while awaiting final enactment by the Legislature and then Governor.

At press time, the bill is being considered by the Senate. While there is no timeline, Senate action is expected in the near future.

As we reported in our last (May) *Voice*, Governor Healey filed her \$859 million tax relief legislation (HR42) with the House. HR42 included her

proposal to significantly amend the estate tax law. It would substantially increase the threshold before a deceased's estate would be subject to the Mass. estate tax from \$1 million to \$3 million – an estate tax credit of \$182,000.

Back then we noted that the Commonwealth is one of only 12 states that have an estate tax and even more, one of two states (Oregon) that have the lowest threshold (\$1M) before being subject to tax from the first dollar of an estate's value, commonly known as the "Cliff Effect".

In addition to estate tax relief,

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COLA

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in new unfunded pension liability. To pay off the unfunded liability by 2036, which is the current date of full funding for the Commonwealth, would cost approximately \$150 million a year.

There are two ways this debt can be paid off: Either through pension investment gains or by an increased budget appropriation using state tax dollars. We believe the expected investment returns can and will cover these costs, but it is the responsibility of state budget writers to look at the worst-case scenario and plan accordingly.

This is the reason why legislative leaders made the decision not to include a COLA base increase within the FY24 budget. That said, this is not the end of the road in raising the State and Teacher COLA base.

In fact, House Ways and Means Chairman Aaron Michlewitz has made clear that he intends to continue working with *Mass Retirees* to find an affordable way to increase the base – and we take him at his word.

On the Senate side, Ways and Means Chairman Michael Rodrigues has made a similar pledge. Like his House counterpart, Senator Rodrigues has long been a supporter of public retirees.

That said, we are dismayed that for the second consecutive year our COLA amendments were asked to be withdrawn by the Senate leadership well before debate even began. Last year, the Senate opted not to take up the 5% COLA passed by the House a month prior. This year the upper chamber chose not to consider the COLA base amendment, nor the 5% COLA amendment offered by Senators Michael Brady and Brendan Crighton respectively.

With the darkening economic forecast, we do understand the desire of Senate leaders to keep a tight lid on additional budgetary



FRANK VALERI
PRESIDENT MASS RETIREES



SHAWN DUHAMEL
CEO MASS RETIREES

spending. However, we also believe that our members have earned the right to full consideration of proposals designed to improve the quality of life for retirees.

We do appreciate and are thankful that for the 25th consecutive year, the House and Senate have included a 3% State/Teacher COLA within the annual budget. And for the 12th year running, that 3% COLA is calculated on a \$13,000 base (maximum annual increase of \$390, which becomes a permanent part of the pension). With 2-3 exceptions, retirees belonging to the 102 local retirement systems have also received an annual COLA in each of the past 25 years calculated on a base that is set locally.

The fact that here in Massachusetts all COLAs are cumulative, meaning that each payment becomes a permanent part of a retiree's base pension, serves as a tremendous benefit that many other public retirees around the country do not have. A growing number of states grant no COLA at all. And when they happen to grant an increase, it is most often treated as a onetime bonus payment.

As we continue to work to improve benefits, it is important to take stock of what has been accomplished over the years.

OVERCOMING COLA HURDLES

From the Association's founding in 1968 through to the current legislative effort, the COLA base has been a continual focus of the work of *Mass Retirees* – as well as

a formidable, if not daunting, challenge to overcome.

What's also true is that we have faced down these challenges before and won. In fact, the very first accomplishment of the Association in 1971 was a major reform of the COLA law. At that time, COLAs were only paid to those public retirees with pensions BELOW the COLA base, which back then was \$2,000. The 1971 reform changed the law to ensure that all retirees received an increase.

In the aftermath of the passage of Prop 2 ½ in 1981 – retirees across the state faced the prospect of no COLA being granted at all. But through the leadership of this Association and some key legislative champions for retirees, state law was changed to make sure that all public retirees received a COLA – to be funded entirely by the Commonwealth.

A decade later, when the state had again fallen on tough economic times, we lived through a period when the COLA was granted haphazardly every 3-5 years! Those tough times resulted in the landmark COLA reform law Chapter 17, of the Acts of 1997.

COLA reform was the result of a 1996 special commission (on which *Mass Retirees* was a key member), that returned responsibility for the local COLA to the 102 local retirement systems. We were both present at the State House during this ongoing debate, Frank as a key legislative staffer and Shawn as *Mass Retirees* Legislative Liaison.

After passing the Senate

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WEP/GPO UPDATE

Sustained Pressure For Congress to Act

With the 40th anniversary of the Social Security Reform Act of 1983 upon us, several pieces of bipartisan legislation have been filed or are in the process of being filed before Congress to repeal or reform the Social Security Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Both laws were created in 1983 as part of the Social Security Reform Act, which was passed by a bipartisan Congress and signed into law by President Ronald Reagan. While Reagan is often blamed for the WEP and GPO, the origins of the two laws predate the Reagan Administration. Federal officials had begun to explore the concepts behind WEP and GPO in the mid-1970s.

As has been the case for the past four decades, several bills have been filed in the 118th Congress to either repeal or reform both WEP and GPO. While the presence of this type of federal legislation is not new, what has changed in recent years is the national awareness that these laws are unfair and cause a great deal of financial harm to retired public employees.

Across the country, more than 2 million current public retirees are now impacted by the WEP, while

the GPO offsets the spousal Social Security benefit of some 735,000 retirees. Of that number, 511,000 spousal benefits are fully offset – meaning that they receive no Social Security benefit at all.

When originally created by Congress in 1977, the GPO offset was 100% not the 2/3rds offset established in 1983.

According to the Congressional Research Service: “The GPO was originally established in 1977 and replaced an earlier dependency test for spousal benefits that had been in law since 1950. The 1977 law provided that 100% of the noncovered government pension be subtracted from the Social Security spousal or widow(er)’s benefit. If the original legislation had been left intact, individuals affected by the dual entitlement rule and the GPO would have been treated identically because, in both cases, the Social Security spousal or widow(er)’s benefit would have been reduced by 100% of the pension from noncovered employment.

“The GPO’s two-thirds offset rule was established by the Social Security Amendments of 1983 which made a number of amendments to Social Security. One section of the House version of this law proposed that the amount used in calculating

the offset be one-third of the non-covered government pension. The Senate version contained no such provision and would therefore have left standing the 100% offset that existed at the time. The conferees adopted the House bill except that the offset was fixed at two-thirds of the noncovered government pension.”

The policy rationale behind the GPO is that Social Security spousal benefits were designed to provide retirement income to those with no retirement benefits of their own. This approach began as the dependency test established in 1950 and later evolved into the GPO law.

What these laws do not account for is the fact that many of the 735,000 retirees now impacted by the GPO receive small to modest public pensions, which results in an unfair reduction in Social Security benefits.

Similarly, the formula behind the WEP law is increasingly seen as unfair. The basis for creating the 1983 law was to end what was viewed as an overpayment of Social Security benefits to those receiving pensions from employment not covered by Social Security. This overpayment

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9.22.23
Mansfield, MA
11:00 AM

U P C O M I N G

2023 ANNUAL MEETING

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 SEPTEMBER VOICE FOR A COMPLETE SCHEDULE OF OUR FALL AREA MEETINGS AND TELE-TOWN HALLS.

ADVANCE NOTICE: MARK YOUR CALENDAR AND NOTE NEW LOCATION IN MANSFIELD

WHEN: FRIDAY, SEPTEMBER 22, 2023, 11:00AM
WHERE: enVISION HOTEL & CONFERENCE CENTER
31 HAMPSHIRE STREET, MANSFIELD, MA 02048

PLEASE JOIN US!

SEE PAGES 10-13 FOR HIGHLIGHTS OF RECENT AREA MEETINGS

Tax Relief

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Governor Healey also proposed a major improvement in the state's Circuit Breaker law that we highlighted in the *May Voice*. Briefly, the Circuit Breaker is a tax credit that provides a refund for a portion of the real estate taxes paid by homeowners and renters (indirectly through their rent) who are 65 or over. Currently the refund is capped at \$1,200. HR42 proposed doubling the refund from \$1,200 to \$2,400.

Finally, HR42 created a new benefit that will help families with the costs of caring for dependents 65 or over. These days it's becoming more commonplace for family households to include a retiree who is being cared for or a retiree who is caring for an older parent in their household. This new "Dependency



REP. MARK CUSACK
D-BRAINTREE

Benefit" would be a credit of \$600 on the state income tax return.

After H42 was filed in the House, it was referred to the Joint Revenue Committee which is co-chaired by longstanding Association friend, Rep. Mark Cusack of Braintree, who has been a major sponsor of the Association's Legislative Program. In March, the Revenue Committee conducted a hearing on the Governor's proposal.

In April, the House approved its tax relief bill (H3770) by a vote of 150-3 which was then referred to the Senate Ways and Means Committee. With some differences, the House bill contained the three proposals outlined above.

They also recognize that the estate tax needed reform. H3770 would increase the \$1M threshold to \$2M and would also eliminate the Cliff Effect on an estate's value under the \$2M threshold. Also, it creates the new Dependency Benefit that

would be phased-in, reaching \$600 in 2025.

"In the House, we focused on how we can help the people of the Commonwealth with the cost-of-living and make life a little easier," according to Chairman Cusack. "Our proposal to double the Circuit Breaker's maximum refund from \$1,200 to \$2,400 is just one way we sought to accomplish that goal for our retirees who are facing higher property taxes and rents."

"When we went to press, the proposal remains under review in the Senate," according to Legislative Chairman Tom Bonarrigo. "We expect that once the Senate has acted, there will be a House-Senate conference committee to iron out their differences and arrive at a mutually agreed upon bill to be voted on by both chambers and sent to the Governor for her signature, We'll keep our members updated here, our weekly email/video messages and Hotline."

WEP

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was the result of how Social Security is designed and benefits calculated. Dating back to the program's creation in 1935, Social Security has been purposely designed to provide added benefits to those retirees deemed to have been lower wage workers – a calculation based on an individual's lifetime FICA withholdings.

FULL REPEAL VS. REFORM

Since the creation of WEP and GPO in 1983, ongoing attempts at fully repealing both laws have been underway. Despite often having super majority support in the US House of Representatives, full repeal legislation has not once received a favorable "ought to pass" from the Ways and Means Committee nor

been brought to the floor for a vote.

In the US Senate (where 60 votes are required for Social Security related legislation to pass), the high-water mark for support has been 45 cosponsors.

For the current (118th) Congress, full repeal legislation (HR82 & S597) carries 263 House and 44 Senate cosponsors respectively. While 76 Republican House members support HR82, just 5 Senate Republicans have cosponsored S597. This is largely because full repeal is strongly opposed by the Senate Republican leadership.

"Full repeal of WEP and GPO does not have the support of senior Republican leaders, and this has been clear to us for the past several Congressional sessions. Making the path forward for full repeal that much harder is the fact that the Chairmen of the House Ways and Means Committee and Social Security Subcommittee represent

states that are not largely impacted by WEP and GPO. These proposals and the costs they would impose on the system are not popular in Missouri or Georgia," comments *Mass Retirees* CEO Shawn Duhamel. "Without national support, the votes in Congress to pass full repeal are just not there.

"However, there is broad support within both parties for reform of the WEP law. And we also believe that a strong case can be made, and the votes found, to reform the GPO to help retirees with modest incomes. These are not perfect solutions, but if we take an all or nothing position then another 40 years may pass by without retirees receiving any help at all. That might not be what people want to hear, but it is the truth. Our members deserve nothing but the truth.

"While it is very important to

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CRITICAL JUNCTURE IN GIC LOCAL PARTICIPATION

Seventeen Cities & Towns Can Elect to Leave GIC Next Year

This year marks a critical juncture for local participation in the state Group Insurance Commission (GIC). That's because almost half or 17 of the 38 cities and towns whose retirees and employees are currently enrolled in the GIC, can elect to leave the state health insurance program next June 30. They must decide by this December 1.

Calendar Year 2023 also marks the 30th anniversary of the state law that allows cities and towns to participate in the GIC's health insurance program, namely what we call the Coalition Bargaining Law or Section 19 that became effective on July 1, 1993 (Chapter 110, Acts of 1993). Before Section 19, the Group Insurance Commission (GIC) had primarily insured only state employees and retirees. **Ed Note:** Before Section 19, local governments and school districts could and can still enroll only their retired teachers in the GIC's Retired Municipal Teacher (RMT) program

under Chapter 32B, Section 11E.

Fourteen years later – in 2007 to be exact, the state legislature and then Governor Deval Patrick revisited the law and enacted a major overhaul of Coalition Bargaining (Chapter 67, Acts of 2007). The principal objective was to make local participation in the GIC a more viable option to local governments. It achieved the desired result with several communities enrolling in the GIC for health insurance.

Then in 2011, the legislature enacted a second set of major changes with the focus on how municipal employees and retirees bargained for their health insurance (Chapter 69, Acts of 2011). These changes were enacted despite strong opposition to many of them by *Mass Retirees*, labor and teacher unions. This new law became known as Section 21-23 and essentially allowed local officials, if certain pre-conditions were met, to unilaterally

transfer to the GIC or adopt plan design changes on an existing plan to the level of GIC plans – without the need to bargain.

Since the 2011 changes, the number of participants has remained stable with very few choosing to either exit or join the GIC. For example, at the December 2022 Commission meeting it was indicated that in 2022, there were 11 communities up for renewal and 10 opted to remain. The Athol-Royalston School District was the only one who opted not to renew and exited the GIC on June 30. Currently there 38 cities and towns, 8 regional school districts or union collaboratives and 9 other local entities whose retirees and employees have their health insurance with the GIC.

As we reported above, there are 19 municipal organizations (17 municipalities, 1 regional school district and 1 collaborative) who are up for renewal this year (See Chart below), and as we see it, making 2023

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LOCAL PARTICIPANTS FY23 RENEWALS



MUNICIPAL ORGANIZATION	TOTAL MEMBERS	MUNICIPAL ORGANIZATION	TOTAL MEMBERS
1 TOWN OF ARLINGTON	1,938	11 TOWN OF NORTH ANDOVER	1,221
2 TOWN OF ASHLAND	624	12 TOWN OF RANDOLPH	1,198
3 TOWN OF BEDFORD	824	13 TOWN OF STONEHAM	1,018
4 TOWN OF BROOKLINE	3,268	14 TOWN OF SWAMPSCOTT	756
5 TOWN OF EASTON	960	15 TOWN OF WESTON	1,003
6 TOWN OF FRAMINGHAM	3,647	16 TOWN OF WESTWOOD	805
7 CITY OF HAVERHILL	2,957	17 TOWN OF WEYMOUTH	2,383
8 TOWN OF HINGHAM	1,178	18 GILL MONTAGUE RSD	370
9 TOWN OF LEXINGTON	2,463	19 LABB COLLABORATIVE	218
10 TOWN OF MARBLEHEAD	1,332	These entities represent a total of 28,163 members	

GIC

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a critical juncture on GIC local participation. These 19 organizations represent a total population of 28,163 members – a significant number of local GIC enrollees. Again, they will have until December 1 to transfer their retirees and employees out of the GIC next June 30.

Association PEC Coordinator Nancy McGovern adds the following: “While many municipalities may eventually choose to remain in the GIC, some have begun to meet with their public employee committees (PEC) to explore their options. Remember the PEC includes a representative of each collective bargaining unit, with which the political subdivision negotiates under chapter 150E and a retiree representative appointed by the *Mass Retirees*.”



Happy 100th Birthday Frank Bellotti!

Association President **Frank Valeri** and Legislative Chairman **Tom Bonarrigo** join former Attorney General and longtime Association member **Frank Bellotti** in celebrating his 100th birthday.

OTHER LOCAL & PEC ACTIVITY

Educational Opportunities Being Planned

Along with the 19 GIC communities that are examining their options, there has been an increase in non-GIC communities exploring potential changes. Like the GIC communities, some have begun to meet with the current PEC or in some cases a community has decided to seek implementation of the Section 21-23 process.

“However, due to the relative stability over the last several years, many PECs have been dormant or are no longer in existence,” according to McGovern. “In an effort to provide support to all of our PEC members we have started a series

of internal and external engagement opportunities. On March 16th, we held a virtual meeting for our PEC representatives. Approximately 20 members from across the state took part in the meeting. Returning and new PEC representatives had an opportunity to connect and share experiences and ideas. Moving forward we will continue to host additional meetings for this group.”

Along with the internal meetings the Association has engaged with our external partners to provide educational opportunities for labor and retirees. Both section 19 and sections 21-23 of Mass. General Laws

Section 32B have various provisions and actions that need to be undertaken. The educational sessions will provide PEC members with a deeper understanding and tools to navigate the processes that are part of both laws.

“Our municipal retirees remain our eyes and ears on the ground and the first line of communication and defense in their communities,” continues McGovern. “Information sharing will be critical as the recent up tick in activity seems to be only the beginning.”

WEP

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keep the pressure on Congress to act, the most likely outcome at changing WEP and GPO will come through a larger reform of Social Security. An omnibus reform bill that has bipartisan support from the Congressional leadership and White House is likely the only realistic path forward. Such a bill will require everyone to compromise, but such a

bill is necessary to ensure the future of Social Security.”

Mass Retirees continues to work with Congressional leaders to help develop and support viable proposals to reform WEP and GPO. In doing so, the Association’s leaders have urged Congressman Richard Neal to include reform of the GPO within any future legislation that he might propose on the topic.

“We remain extremely disappointed and angry with how the last Congressional session ended,

without a WEP reform deal taking place. That experience serves as a reminder of just how complicated these issues are to resolve, particularly in a highly partisan atmosphere where the parties are unwilling to compromise,” says Association President Frank Valeri. “If you take a rigid approach and refuse to compromise, then nothing can ever be achieved, and retirees will continue to suffer. That is an unacceptable outcome!”

MILESTONE IN LOCAL COLA HISTORY

In the history of the local COLA (Cost-of-Living Adjustment), another milestone has been achieved, with both the Bristol County and Wellesley Retirement Boards shattering what we call the \$18K Ceiling on the COLA base. Remember the COLA base is the maximum amount of pension to which the COLA percentage, traditionally at 3%, is applied.

Since the January issue of *The Voice*, fourteen more boards have raised their COLA base for this July 1. The “new entrants” and their new COLA bases are shown in the accompanying chart on page 9. **Ed Note:** *As our members have come to expect, our Annual COLA Report, with a complete update on local developments, will be published in the September Voice.*

Among these fourteen, Bristol County stands out as the first to break through \$18,000 and adopt a \$20,000 COLA base. Shortly after Bristol County, Wellesley also shattered the \$18K ceiling by approving a \$19,000 COLA base for this July 1, then \$20,000 next July (2024) and finally to \$21,000 on July 1, 2025, which equates to the average Social Security being paid in this state.

Wellesley’s base increases are consistent with the town’s decades-long plan to fully fund the retirement system and ensure that the system properly serves the town’s retirees and survivors. This approach pre-dates the state’s modern pension funding practices, which began in the late 1980s.

“Bristol County and Wellesley deserve very special recognition for achieving this milestone,” points out *Mass Retirees* President Frank Valeri. “Let us explain why with a brief history of the current local COLA law.”

\$18K MAXIMUM BASE SHATTERED

BRIEF HISTORY OF LOCAL COLA LAW

When the local COLA Law (Section 103 of Chapter 32) was enacted as part of Chapter 17 of the Acts of 1997, Association CEO Shawn Duhamel was then its Legislative Liaison. He recalls, “As part of this landmark legislation that we played the central role in enacting, there was a provision creating a \$12,000 COLA base. This was in line with the average Social Security benefit in Mass. at that time.

“But, with the average Social Security rising, we knew that local retirement systems needed the authority to move beyond \$12,000. It was 2010 when *Mass Retirees* succeeded in enacting our proposal that allows local retirement systems to establish a COLA Base higher than \$12,000 without any maximum cap.”

Over the ensuing years, the vast majority of local retirement systems increased their COLA Base, ranging from \$13,000 to \$18,000. Shortly after our proposal became law in 2010, we announced that both the Hampden County Regional and Montague Boards raised their COLA Base to \$18,000.

Over the years since Hampden County and Montague, another 13 retirement systems, including Bristol County and Wellesley, also raised their base to \$18,000, forming what we unofficially called the \$18K Club. Even though the Local COLA law had no cap on the maximum base, it turned out that the \$18,000

maximum evolved as the “de facto ceiling” on local COLA bases. That was the case until now!

BRISTOL ACHIEVES HIGHEST COLA BASE YET

According to CEO Shawn Duhamel, “Our Association began in 2021 to highlight the phenomenal investment returns by retirement systems and call upon them to share the new gains with their retirees by improving COLA benefits. Again, the COLA law allowed them to do just that.”

Multiple retirement boards began to explore a base increase above \$18,000. Bristol County and Wellesley were among them.

“At the end of January, we received word from our Southern District V. P. Steve Rivard, who is an elected member on the Bristol County Board, that they had voted for a \$20,000 COLA base to take effect this July,” continued Duhamel. “Under the COLA law, their vote needed to be approved by the Bristol County Advisory Council, and Steve got back with us on what action the Advisory Council took at its March 31 meeting.”

According to Rivard, “I was pleased to report that the County Advisory Board approved the Bristol County Retirement Board’s vote to establish a \$20,000 COLA base effective this July.

“Our Board has always been committed to making investment and spending decisions that are in the best interest of its retired and active members. With Social Security benefits rising, we recognized that it was time to raise the COLA base so our retirees didn’t fall behind.”

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ATTENTION: HARVARD PILGRIM ENROLLEES

In mid-April, Point32Health, the parent organization for Harvard Pilgrim Health Care (HPHC), announced that HPHC was the victim of a ransomware attack, leading it to take nearly all of its systems offline to contain the damage. HPHC has assured its members that it had been able to continue ensuring them access to care.

Then in late May, Point32Health made another announcement that it had begun to notify HPHC enrollees that the recent ransomware attack involved files that “may contain personal information and/or protected health information for current and former subscribers and dependents, and current contracted providers (and that) Pilgrim has now begun the process of notifying individuals whose information may potentially



Commission, or any other health-care insurer such as UniCare, Blue Cross, Mass. General Brigham or Health New England.

Data Breach Status

have been involved in the incident.”

As we understand it, HPHC will be offering complimentary access to two (2) years of credit monitoring and identity theft protection services through IDX to potentially impacted individuals.”

We also understand that this ransomware attack struck only HPHC and has not compromised Tufts Health Plan, the Group Insurance

While we’ll continue to update our members, Mass Retirees does not know any more details than what has been publicly reported by Point32 and/or HPHC. For direct questions related to this issue, we encourage enrollees to contact HPHC directly.

COLA

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unanimously on April 17th, the Mass. Municipal Association launched an all-out attempt to kill the proposal in the House. The battle came to a head the night of May 22nd, when then-Speaker Tom Finneran and Majority Leader Sal DiMasi pushed the bill through the House following more than 8-hours of heated debate. Governor Bill Weld signed the bill into law on June 9, 1997 – nearly 26 years ago to this day.

As is the case today, the highest hurdle throughout all the policy debates surrounding the COLA has been about cost. And due to a variety of factors involving pension funding

requirements, those costs have only continued to go up.

However, as was the case in 1971, 1981, and again in 1996 – we will find a way to overcome these hurdles and improve pension benefits for our members.

One positive point is that we have maintained direct communication with both the House and Senate chairs of Ways and Means, as well as the Public Service Committee, where our COLA legislation is under review with a hearing likely taking place in late June. Just as was the case during difficult periods in the past, today’s legislative leaders have pledged to continue working with *Mass Retirees* to find an affordable way to improve COLA benefits. By

working together, we are confident that we will succeed.

Meanwhile, we should also not lose sight of how far we have come. Once again this year, the Commonwealth is fully funding its share of the pension system to the tune of more than \$4.1 billion. The GIC also continues to be fully funded with an FY24 appropriation of nearly \$3 billion.

We will continue to make progress at both the State and local levels of government in improving retiree benefits, even if the fight is harder and takes longer than we would prefer.

LOCAL FY23 5% COLA “A SUCCESS STORY”

Full Approval: Over 60% Statewide

As we anticipated, the number of local systems that have approved our proposal for a FY23 5% COLA has continued to grow. “In our May Voice, we reported on 43 local systems receiving full approval for 5%,” according to President Frank Valeri.

Now we have 63 with full approval! That’s over 60% statewide

of the 102 local systems. Since the May Voice, another 20 systems, including 4 counties have been added (**highlighted in gold**).

“Remember the deadline for final approval is June 30,” continues Valeri. “We know there are systems that are working hard to complete the process before then. As always, we’ll be there if called upon to help

and hopefully we’ll be updating our list in the September Voice.

“Thanks to the retirement boards and their members for getting this benefit across the finish line and to their retirees and survivors. It’s truly a success story that is still being written.”

5% FY23 COLA UPDATE (Systems Receiving Full Approval)

1. Barnstable County	17. Easthampton	33. MHFA	49. Saugus
2. Bristol County	18. Fall River	34. Milford	50. Somerville
3. Middlesex County	19. Falmouth	35. Milton	51. Southbridge
4. Norfolk County	20. Fitchburg	36. Minuteman RSD	52. Springfield
5. Adams	21. Gloucester	37. Montague	53. Stoneham
6. Andover	22. GLSD	38. MWRA	54. Taunton
7. Arlington	23. Greenfield	39. Needham	55. W. Springfield
8. Attleboro	24. Hull	40. Newburyport	56. Wakefield
9. Belmont	25. Lexington	41. N. Adams	57. Waltham
10. Beverly	26. Lowell	42. Northampton	58. Watertown
11. Boston	27. Lynn	43. Northbridge	59. Webster
12. Braintree	28. Malden	44. Norwood	60. Wellesley
13. Cambridge	29. Marblehead	45. Pittsfield	61. Westfield
14. Chicopee	30. MassPort	46. Plymouth	62. Winchester
15. Clinton	31. Maynard	47. Revere	63. Worcester
16. Dedham	32. Methuen	48. Salem	

COLA

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INCREASED LOCAL FY24 COLA BASES (Since January Voice)

Bristol County	\$20,000	Lawrence	\$14,000	Plymouth County	\$18,000
Cambridge	\$18,000	Marblehead	\$14,000	Webster	\$18,000
Falmouth	\$16,000	New Bedford	\$14,000	Wellesley	\$19,000
Fitchburg	\$14,000	Newburyport	\$15,000	Winthrop	\$13,000
Gardner	\$14,000	Newton	\$13,000		



MASS RETIREES WINT Members Returnin

While *Mass Retirees* will continue to hold Tele-Town Hall meetings, we have resumed a full schedule of in-person meetings across the state. Beginning with the winter months and into early spring, members have attended meetings across the state, as well as one in Florida.

According to Meeting Coordinator Leo Delaney, "Because of the pandemic, it's been a three-year hiatus since we last invited members to our annual winter and early spring meetings. They didn't disappoint and turned out as you can see from the photos shown here from Auburn, Tewksbury, Pompano Beach, Medford and Leominster."

As always, Association vice presidents are in attendance to participate and help out. For example, several were at our Auburn meeting, including Executive VP Paul Shanley, Central District VP Ed Pietrewicz and Middlesex District VP Denis Devine. Association Treasurer Joe Connarton and Legislative Chairman Tom Bonarrigo also had an opportunity to meet and talk with members.

And we can't forget special guests. At our Tewksbury meeting two special guests joined us. We welcomed Representatives Tram Nguyen (D-Andover) and Vanna Howard (D-Lowell) who are good friends and allies of the Association. Both took the opportunity to address the membership.



RETURN INTO SPRING MEETINGS Following After 3-Year Hiatus

Also several retirement board officials were in attendance including Middlesex County Elected Member John Brown and Lynn Elected Member Rich Biagiotti, both of whom are also Association members. *Mass Retirees* works closely with them and other retirement board officials across the state.

At all meetings, we've invited a representative from Senscio to speak about Ibis Health. Senscio's Gary Brodsky or Brenton Stoddard have been able to attend and talk to our members about Ibis Health, the telehealth services program that *Mass Retirees* strongly supports and believes can help Medicare members with

chronic conditions to avoid repeated hospitalizations.

Our Florida meeting had special significance for President Frank Valeri, CEO Shawn Duhamel and Coordinator Delaney. In 2020 they were returning home from Florida where the Association had just held its last meeting before the pandemic struck.

With early spring and April's warmer temps, Association officials met with members in Medford and then Leominster. "These were both new locations for us, so we couldn't be sure of the turnout. Well, they found us without any problem and heard the latest news from Association officers."

TEWKSBURY



Meetings

CONTINUED FROM PAGE 11 ►

POMPANO BEACH, FL

Warm Reception From Members



HEADING INTO SPRING

With Member Meetings in **MEDFORD** & **LEOMINSTER**



WIN FOR FOXBORO SURVIVORS

Premium Contribution Cut In Half

Success at the local level doesn't stop with the COLA (see pages 7 & 9). No, achievements are also being made when it comes to health insurance, particularly for surviving spouses.

Members will recall that our last (May) *Voice* included a report on our Middleboro members and their success increasing the town's share of the health insurance premiums being paid by the town's surviving spouses. We also reported on similar efforts underway in Foxboro, spearheaded by retired Fire Chief Bob Gaulin who the Association has designated to serve on the town's PEC (Public Employee Committee).

At that time, Bob had succeeded in having his proposal that Foxboro pay 50% of a surviving spouse's insurance premium placed on the warrant for the May 8 town meeting.

And, he contacted the Association, asking if we could help in getting the word out to his fellow town retirees and survivors.

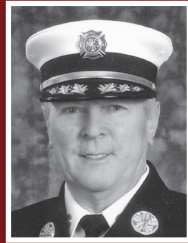
In addition to the message in *The Voice*, our members, retired from Foxboro, were notified by regular mail and email. Not only that, we contacted our state members who lived in the town, urging them to unite with their fellow town retirees and survivors at town meeting and lend their support to the proposal.

"I want to thank the Association for responding to my request for help," comments Gaulin. "Having encountered some criticism of the proposal along the way, I knew this wasn't a given, and we needed everyone to chip in to get this done." "Thanks Bob. This would not have been achieved without your commitment and determination to have your town do the right thing for their surviving spouses," says

Association PEC Coordinator Nancy McGovern. "There's no question that this is tremendous news for Foxboro's survivors who will benefit greatly when they see their insurance cost cut in half."

To provide health insurance to their retirees and employees, Foxboro participates in MIIA (Massachusetts Interlocal Insurance Association), With MIIA, the town's retirees are offered the Blue Cross Medex II with MedicareRx for prescription drug coverage. **Ed Note:** Foxboro has implemented the Medicare Buy-In program for their retirees who were non-Medicare eligible at age 65. For details, see our May 2023 *Voice*.

Non-Medicare retirees who are under age 65 (and not yet Medicare eligible) are currently offered 3 Blue Cross plans. They are: Network Blue Select (HMO), Network Blue New England (HMO) and Blue Cross Elect (PPO).



BOB GAULIN
RETIRED FOXBORO
FIRE CHIEF



SPECIAL
SERIES

LEGISLATIVE PROGRAM

H I G H L I G H T S

#1



SPOTLIGHT ON



INSURANCE LEGISLATION

PROMOTING QUALITY INSURANCE AT AFFORDABLE COST

IN THIS ISSUE WE RESUME OUR SPECIAL SERIES ON THE ASSOCIATION'S LEGISLATIVE PRIORITIES AND OUR LEGISLATION RELATED TO INSURANCE

There is no doubt that health care related matters and those related to insurance have increasingly become a focus of both the advocacy and service areas of the Association. As a result, the legislative proposals filed by the Association this session include six bills relative to the subject. Four seek to make changes relative to the Group Insurance Commission, one is relative to protecting local (municipal) retirees and the final one is relative to the basic life insurance benefit for state retirees.

The Group Insurance Commission provides health insurance benefits for approximately 460,000 members, state and some municipal active employees, retirees and survivors. In addition, one of the plans in the GIC serves as the benchmark that all plans at the municipal level can mirror.

Two of the bills filed seek to make changes to the operational side of the agency. **S1668** would change the composition of the board that provides oversight for the agency. It would create a seat on the GIC to be filled by the *Mass Retirees* president or a designee. Currently the board has 17 members, and those members are a mix of private and public sector appointments. While there is a retiree representative on the board the appointment is made solely by the Governor. **S1668** would seek to replace one of the six public seats with the *Mass Retirees* president or designee, providing for an even

stronger voice for retirees on the Commission.

There are 55 municipalities, regional school districts and agencies that participate in the GIC. Should any of these organizations wish to leave the GIC and seek coverage through another option the law requires that they notify the GIC by December 1 of the year prior to exiting the following July 1. **H1003** extends from December 1 to March 1 the date by which a local government must notify the GIC that it will be withdrawing from the state insurance program. This change would address the concern voiced by those retirees who are serving on PECs in municipalities. Currently the GIC determines plan design, i.e., copayments, deductibles and tiering, and premium rates that would be effective July 1 in February/March of that same year, however this is 3 months after the December 1 deadline. PEC members feel that this time gap prevents them from properly comparing the GIC with other municipal insurance options. The change in date would eliminate this gap.

Research has shown that large out of pocket costs reduce the likelihood that a person will utilize their insurance for preventive care. While the GIC has remained committed to making wholesale changes in cost shifting, in particular during this past procurement, there are still some aspects that have an impact on those who have significant on those that are covered by the non-Medicare

plans.

H2593 would address the out-of-pocket maximum paid by members. Retirees covered by a non-Medicare plan are subject to an out-of-pocket maximum of \$5,000 for an individual and \$10,000 for a family. This means that a member will pay no more than \$5,000/\$10,000 in annual out-of-pocket costs. **H2593** reduces the current maximum out-of-pocket costs that a GIC retiree must pay from \$5,000/\$10,000 to \$2,500/\$5,000 providing relief for those being hurt by exorbitant out of pocket costs.

Another measure to further reduce costs to retirees, **H2563** would require the GIC to transfer its retiree enrollees who are 65 or over and not Medicare eligible, into Medicare. What is commonly referred to as the Medicare Buy In program, has been implemented in municipalities who participate in MIIA and Blue Cross Blue Shield over the past several years. The transfer has been wildly successful, providing savings for both the municipality and the retiree. There are approximately 10,000 non-Medicare eligible retirees covered by the GIC. We believe that even paying the full cost of Part of A and the penalties for Part B the state will reap substantial savings by making the transfer. There has been ongoing work being done with the GIC to seek a resolution to implementation of the program for those

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CASE STUDY

MEDICARE & SOCIAL SECURITY SOLVENCY

Historically known as the “third rail” of American politics, cuts to Medicare and Social Security have been deemed off-the-table throughout the recent debate on raising the federal Debt Ceiling and cutting the federal budget. However, with the long-term solvency of both programs in question, debate over potential reforms is on the horizon.

Projected to become insolvent starting in 2031, Medicare reform will likely be the initial focus of Congress and the White House in the coming years. The latest valuation of the program indicates that Medicare Part A (Hospital Insurance) will only have enough cash on hand to cover 89% of claims just eight years from now. Thankfully, Medicare Part B and D do not have the same budgetary pressures because both programs are covered (in part) by retiree contributions.

The latest report from the Medicare Trustees added three years to the Part A insolvency date, which had previously been pegged at 2028. This positive change is attributed to the improving economy as the US and global economic markets

recover from the COVID-19 pandemic and related high inflation.

Social Security fares slightly better, with the latest Trustees’ report setting the date of insolvency at 2034 – at which time the Trust Fund is slated to have 75% of the funds needed to pay benefits. Unlike Medicare, which is funded in part by retiree contributions toward Medicare Part B & D, Social Security is entirely funded through the federal payroll tax (FICA).

Under the current tax and benefit structure, starting in 2034 Social Security will payout more in benefits than it will bring in from the payroll tax and trust fund reserves. And while Medicare has routinely been subject to various reforms and adjustments over the years, the last major change to Social Security took place 40-years ago with the 1983 Social Security Reform Act – the same federal law that created the awful WEP and GPO.

POTENTIAL PROGRAM CHANGES

“When you hear about changes to Medicare or Social Security, it is often referred to as “entitlement

reform.” *Mass Retirees* and many other groups representing older Americans find that term to be offensive,” said Association President Frank Valeri. “These programs are not free handouts. To be eligible, the retiree or their spouse will have had to pay federal payroll taxes into the programs. These benefits were earned and paid for by the recipients throughout their working lives. And, eligible retirees depend on Medicare and Social Security to be there for them in retirement.

“Regardless of what it is called, we know that some type of reform of these programs is coming in the relatively near future – which in Washington, DC terminology is sometime after the 2024 Presidential Election. That said, it is important for retirees to understand the facts on how these programs work and exactly what type of ‘reforms’ are being considered.”

In future editions of *The Voice*, we will closely examine the type of reforms possibly up for consideration and explore the various pros and cons. Additionally, we will point

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Spotlight

CONTINUED FROM PAGE 14 ►

who are members of the plan.

While plan design changes, i.e. cost shifting measures have been the most utilized way of providing savings at the municipal level, the premium splits imposed also have a financial effect on retirees. There are few options that provide protection against drastic increases in a premium split for retirees. **S1662**

& **H2494** requires that increases in the retiree premium percentage be applied prospectively to retirees who retire on or after the increase is implemented. This would be consistent with the state policy that applies changes prospectively.

The final bill that is part of the package relative to insurance seeks to increase the amount of the basic life insurance benefit for state retirees. **H2578** would increase the benefit from \$5,000 to \$10,000. The benefit has remained at the \$5,000

level since 1985 and no longer accurately reflects the cost of a funeral/burial service.

Insurance and the costs surrounding it will remain one of the largest expenditures in our personal budgets. The legislation in our package seeks to ensure that retirees continue to have a voice at the table, the tools to make the best decisions and the resources to limit the financial impact.

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Beverly – City Treasurer **Bryant Ayles*** was reappointed by Mayor Michael Cahill. Other members on the Board include **Carol Augulewicz**, **D. Wesley Slate**, Firefighter **Kevin Smith**, and **Charles Kostro** who also serves as the executive director of the Essex Regional Retirement Board. Beverly’s retirement administrator is **Barbara Wells**.

Braintree – Retired Fire Chief **Gerald Kenny*** received 218 votes to defeat Police Officer Ed Woo who received 163 votes and was re-elected as the **Braintree Retirement Board’s** Fourth Member. The other board members include **Ed Spellman Jr.**, **Frederick Viola**, **Joseph Driscoll** and **David DelGallo**. The Retirement Board director is **Dennis Gallagher**.



GERALD KENNY
BRAINTREE

Easthampton-Donald Emerson*, retired police captain, was unopposed and declared re-elected to the **Easthampton Retirement Board** for his fifth term. **Jessica Hebert** was appointed the Easthampton treasurer and has become the Board’s ex-officio member. The remaining members are **Hetal Patel**, retired Fire Chief **David Motter**, and retired Springfield Fire Lieutenant **Connie Sullivan**. The Easthampton retirement administrator **Kymme Wood**.

Falmouth – Firefighter/EMT **Craig B. O’Malley** was re-elected as the second elected member of the **Falmouth Retirement Board** for his third term. The other Board members include recently named ex-officio **Victoria Rose**, **Paul Slivinski**, who also serves as the executive



GERALD “JERRY” COUGHLIN SPECIAL RECOGNITION FOR SERVICE

Former *Mass Retirees* Treasurer Gerald “Jerry” Coughlin recently stepped down as the Appointed Member of the Plymouth Retirement Board. In recognition of his decades of public service (including both with Mass. Turnpike & Plymouth Retirement Board), Jerry was presented with a special Citation from the Mass. House of Representatives.

director of the Taunton Retirement Board, **Scott Starbard** and fifth member **Ellen Philbin***, Cambridge Retirement Board executive director. The Falmouth Retirement Board director is **Francis “Kip” St. Germaine III**.

Gardner – In an election for the two elected seats on the **Gardner Retirement Board**, incumbents retired Fire Captain **Robert Newton** and **Denise Merriam*** were both unopposed and declared re-elected by the Board. It will be Robert’s fifth term and Denise’s eleventh term on the Board. The others serving on the Board include **John Richard**, **Kevin McInerney** and **Neil Janssens**, a state retiree. The Board administrator is **Cheryl Bosse**.

Hampshire County – Hampshire County Retirement Board members appointed **Joe Cook** as their fifth member replacing **Joyce Karpinski** who currently serves as the Northampton city auditor and chair of the Northampton Retirement Board. The members making the appointment were **Harry Chadwick**, retired PERAC chief auditor, **Jane Wolfe**, **Sean Mangano** and **Patrick Brock***. The Board administrator is **Mary Baronas**.

Holyoke – Holyoke City Councilor, **Todd McGee** was appointed to the **Holyoke Retirement Board** by Mayor Joshua Garcia. The other members serving on the Board are Ex-Officio Member **Tanya Wdowiak**, retired Firefighter **John McCarthy***, retired Holyoke Executive Director **Cheryl Dugre** and **Michele Aubrey**. The Retirement Board’s executive director is **Anthony Dulude**.

Massport – The members of the **Massport Employees Retirement** system elected Working Foreman in Building Maintenance **Jon Turco** to fill the seat vacated by **Michael O’Brien**. Jon topped the ballot receiving 378 votes to win the election. The other member candidates included **Brian Macauley** 200 votes, **Tonya Walker** 154 votes, **Craig Cardinale** 114 votes, **Joseph O’Malley** 57 votes, **Michael Holder** 32 votes and **William Cahill** 24 votes. The other members of the Massport Board include **James Hoyte***, **Michael Grieco**, **John Prankevicius**, and **Betsy Taylor**. **Irene Moran** is the



JON TURCO
MASSPORT

CONTINUED ON PAGE 17 ►

★ ★ ★ ★ PRIM ELECTION ★ ★ ★ ★

PAUL SHANLEY WINS BIG

Mass Retirees Executive Vice President **Paul Shanley** won his re-election to the state's Pensions Reserves Investment Management (PRIM) Board by a resounding margin. Shanley received over 84% of the votes (13,566) cast by retired and active members of the State Retirement system. He defeated Derrick Jones, State Manager, who received 2,530 votes

It will be Shanley's sixth three-year term, beginning on July 20, 2023. Paul has been serving in this State member PRIM Board seat since 2008. Actually, this seat has been filled by a *Mass Retirees* officer since the beginning of the Board's composition with former President and Association founder, **Ralph White** prior to Paul. It will be a remarkable 42 years of holding this



PAUL SHANLEY
MASS RETIREES EXECUTIVE VP

seat on PRIM!

Upon receiving the election results from PRIM's Chief Elections Officer **Francesco Daniele**, Shanley had the following reaction, "I am truly overwhelmed with the vote that I received. I know it wouldn't have been possible without the support of my fellow state retirees

and *Mass Retirees* members."

"I'd like to take this opportunity to thank everyone for their vote. I will remain committed to the tasks at hand during these extremely difficult times, I look forward to working with **Treasurer Deb Goldberg** and other members on the Board to manage and maintain our pension funds entrusted to us"

In a concurrent PRIM Election, retired teacher **Robert Brousseau** received 12,570 votes to defeat **Rose Mendonca** who received 1,883 votes for the elected Teacher's seat.

At the close of April 30, 2023, the PRIM total fund was \$95B, holding pension assets of the State, Teachers and participating or purchasing local retirement systems.

Elections

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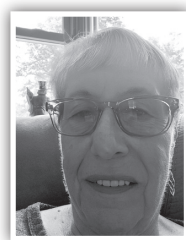
director of the Board.

Milton – The Milton Retirement Board members declared Firefighter **Thomas Cicerone** re-elected, as he was the only candidate nominated for the position. The members making the declaration were **Amy Dexter**, **Paige Eppolito***, Firefighter **William Murphy** and **Robert O'Melia**. Milton's executive director is **Jeanne Darcy**.

MWRA – The MWRA Employees Retirement Board declared Project Manager **Kevin McKenna** re-elected, being the only candidate for the elected position. This will be his fourth term as elected member. The members declaring Kevin reelected were, recently appointed ex-officio member **Brian Peña**, **Matthew Horan** MWRA Treasurer, **James Fleming**,

Esq.*, and Brookline Retirement Director **Frank Zecha**. The MWRA executive director is **Carolyn Russo**, who is also serves as the fifth member of the Chelsea Retirement Board.

Northampton – The Northampton Retirement Board declared retired Northampton Smith Vocational School Employee **Karen Lafleche** re-elected without opposition as an elected member on the



KAREN LaFLECHE
NORTHAMPTON

Board. This will be Karen's second term as the elected board member. The other members include **Joyce Karpinski***, **Charlene Nardi**, **Tammy Suprenant** and **Thomas Sullivan**. The Retirement Board administrator is **David Shipka**.

Quincy – The Quincy Retirement Board members reappointed **Richard**

Fitzpatrick as fifth member who serves as the Norfolk County business manager. It will be his fifth term as the board's appointment and had served as ex-officio for several terms prior to his fifth member appointment. The other members on the Board included **Susan O'Connor***, **Paul Brown**, **Michael McFarland**, and retired Firefighter **Ernest Arienti**. The executive director for the Board is **Brad Croall**.

Wellesley – Police Officer Timothy Barros was declared re-elected by the **Wellesley Retirement Board**, as he was the only candidate nominated. It will be Tim's fifth term on the Board as an elected member. Members of the Board declaring the election were **Sheryl Strother**, **David Kornwitz***, **Michael Leach** and **Charles Cahill**. The Wellesley retirement administrator is **Lynn Whynot**.

*Denotes Chair



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Daily virtual Support for Chronic Care!

41,007

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PROFILE

MEMBER KEEPS HEALTH ON TRACK WITH IBIS HEALTH

No question, data is an essential tool in showing if Ibis Health is helping members to manage their health care at home. But it also helps to hear firsthand on their experience participating in the program.

With that in mind, let's see what Association member Al, an 82-year-old state retiree, has to say about Ibis Health.

Like many people his age, Al has some health issues he needs to monitor, including his weight, to keep feeling his best. A few years ago, he read an article in *The Voice* that described Ibis as the groundbreaking virtual chronic care management program from Senscio Systems.

He also learned that the program was designed to help retirees like himself take better care of themselves at home, engaging them in daily dynamic planning to gain greater control over their own

quality of life. With that, Al decided to give the Ibis Health Program a try.

"It sounded like something I could [use to] keep an eye on my health without running to the doctor's every day, to be aware of things that might be going wrong before they got to be a problem," said Al. "Medicare was picking up the tab for it, so I didn't have to."

Signing up for the program, Al received a continuously connected tablet equipped with Senscio's proprietary AI platform, which works to anticipate and flag risks for health decline before they occur. He uses it every day to check and record his blood pressure, temperature, and blood-oxygen levels. It also reminds him to take his medications, and helps him track any activities or exercise, such as walking.

Once a month, Al receives a call from an Ibis Health member advocate, who checks in to see how he is doing. According to Al, the advocate

goes over the data he has recorded through the tablet, and sometimes offers suggestions.

"There's always praise for the things that you're doing well. And then never a putdown for things you weren't doing so well, just a gentle hint that maybe we could do a little better," Al continues. "The advocate who I've had from the start was just amazing. ... She was just such a caring person. I've never met anyone like her really, that was that concerned about me."

That care and concern became especially important in March 2020, when Al contracted Covid-19 right at the beginning of the pandemic. At the time, not much was known about the virus, vaccines and treatments were of course not yet available and it was scary. Al said his Ibis Health member advocate and the company's Director of Ibis Services, Ami

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Medicare

CONTINUED FROM PAGE 15 ►

out which reforms could impact current vs. future retirees.

“These issues are really going to take centerstage in the not-so-distant future. We’re going to hear a lot of confusing information and political rhetoric along the way. It is important to be able to cut through the noise and get to the facts,” added CEO Shawn Duhamel, who has long been the *Mass Retirees* point person on federal issues. “We can also not forget that the most likely path to change the WEP and GPO laws will come through a major

reform of Social Security. With insolvency now predicted to come within the next decade, it is very unlikely that standalone legislation changing only WEP and GPO will pass. Change is most likely to come through a large bipartisan reform of the whole program – reform that will require compromise across the board.

“And reform of Social Security will be easy when compared to reform of Medicare. We know how complicated health care has become. Medicare policy is not only important to retirees, but also plays a significant economic role across the country. Combined, these factors make for a difficult legislative

process.”

Mass Retirees members should look to future editions of *The Voice*, as well as within our weekly email / video updates for detailed information on Medicare and Social Security reform.

Editor’s Note: *Each Friday morning, CEO Shawn Duhamel emails a weekly update to all Association members. If you are not receiving the weekly update, please contact our office to make sure we have your correct email address on file. Some members have accidentally unsubscribed from our email list, which prevents them from receiving further updates. Be careful not to unsubscribe.*

Ibis

CONTINUED FROM PAGE 18 ►

O’Grady, a registered nurse, were on the phone with him daily, checking in on him.

“At my age, and living alone, I was scared and nervous,” adds Al. “They were just fabulous. ... They held my hand and babysat me

through it, and I got through it fine with their help.”

Participating in the Ibis Health Program has made Al more aware of his health and well-being, including the steps he can take to improve his overall quality of life.

“If I’m running a temperature or something like that, which I wasn’t aware of, that’s always a big help.

Same thing with the blood pressure, if that’s up higher, I’ll try to relax or whatever I have to do to get it down,” reports Al.

“Overall it’s a help. It’s not like going to the doctor’s every week, but it’s reminders, little nudges here and there, for the things that you need to be aware of.”

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

ABERNATHY, JANICE A. – Lynnfield, MA
(Lynn Teacher)
ADAMS, EDWARD W. – Hinsdale, MA
(Beverly Highway Dept.)
ADAMS, PATRICIA A. – Ipswich, MA
(Beverly Teacher)
ALLAN, ELEANORE M. – Franklin, MA
(Survivor - Walpole Teacher)
ANDERSON, JACQUELINE – Millis, MA
(Bellingham Teacher)
BARTON, GORDON “BUZZY” – Lynn, MA
(Lynn Fire Dept.)
BECK, LINDA G. – Bradenton, FL
(Bellingham Teacher)
BECKER, IRENE M. – Dedham, MA
(Dedham School Dept.)
BELLOLI, JOSEPH R. – Framingham, MA
(Dept. of Labor & Industries)
BENNETT, MERLENE L. – Amesbury, MA
(Woburn Teacher)
BETRO, JOSEPH – E. Walpole, MA
(Racing Commission)
BIBBO, NICK A. – Newton, MA
(Salem Teacher)
BISCHOFF, FREDERICK B. – Waldoboro, ME
(UMass Lowell)
BLAIS, MARC A. – Blair, NE
(Edgartown Teacher)
BLISS, TAMARA J. – Newton, MA
(Survivor MAPC CTPS)
BRICE, RICHARD H. – Tignall, GA
(Dept. Mental Health)

BROUGHAN, SHARON K. – Erving, MA
(Greenfield Police Dept.)
BROWN, Jr., EDWARD M. – Boston, MA
(Dept. Public Safety)
BURNHAM, ROBERT J. – Boulder, CO
(Westfield Teacher)
BURNS, EDWARD – Brockton, MA
(Dept. Transitional Assistance)
CALLAGHAN, PAUL – Canton, MA
(Boston Fire Dept.)
CAPRARO, DAVID E. – Attleboro, MA
(Attleboro Fire Dept.)
CARVALHO, DENNIS – Raynham, MA
(Lakeville & Freetown Teacher)
CERRONE, Jr., CHARLES J. – Worcester, MA
(State DELE)
CHURWIN, HOWARD – Westwood, MA
(Quincy Teacher)
CLOUTIER, JANICE M. – Milford, MA
(Milford Teacher)
CLOUTIER, MICHAEL H. – Collinsville, IL
(Dept. Public Safety)
COAN, EDWARD J. – Brimfield, MA
(Boston Fire Dept.)
COLTHART, MURIEL L. – Dennisport, MA
(Ashland Teacher)
CROSSMAN, DORIS C. – Marlboro, MA
(Survivor - Northborough Fire Dept.)
CROWE, MARTIN F. – Lecanto, FL
(Dept. Mental Health)
CRUPI, BENEDICT T. – Reading, MA
(Melrose Teacher)

CUNNINGHAM, TERESA E. – Milton, MA
(Milton School Dept.)
DAIGLE, FRANCIS A. – Newburyport, MA
(Newburyport DPW)
DALY, JAMES M. – Braintree, MA
(Boston School Dept.)
DARLING, STEPHANIE W. – Charlotte, NC
(Weymouth Teacher)
DEELEY, THOMAS F. – Charlestown, MA
(Belmont Fire Dept.)
DEWAR, PAULA – Brighton, MA
(Survivor MDC)
DIGIAMMARINO, FRANK – Bethesda, MD
(Lexington Teacher)
DOLAN, JUDITH D. – Fall River, MA
(Fall River Registry of Deeds)
DORAN, JUDITH F. – Tucson, AZ
(Brookline Teacher)
DROSOS, GEORGE W. – Epsom, NH
(Boston Fire Dept.)
ETZEL, PETER – Norwell, MA
(A&F Operational Services Division)
FAGAN, GARRETT M. – Natick, MA
(Natick High School)
FERGUSON, JOHN D. – Center Conway, NH
(Boston Police Dept.)
FLAHERTY, MONA M. – Wilmington, MA
(Survivor MDC)
FLANNERY, OVIDE – S. Hadley, MA
(UMass Amherst)
FLANNERY, PATRICIA A. – Joplin, MO
(UMass Boston)



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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*
CHERYL STILLMAN, *Executive Board*
DAN TURCO, *Executive Board*
ANNE WASS, *Executive Board*
WILLIAM G. REHREY, *Legal Counsel*
NANCY MCGOVERN, *Legislative Liaison*

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THE VOICE

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DECEASED MEMBERS (continued)

FLOOD, GERTRUDE S. – Hopkinsville, KY (Lowell School Dept)	LOPEZ NATALE, KATHERINE – Reading, MA (Medford Teacher)	POWERS, DEAN A. – Seekonk, MA (Freetown Lakeville RSD Teacher)
FOLSOM, ROBERT A. – Shrewsbury, MA (Shrewsbury Housing Authority)	LORD, J. CHARLES – Princeton, MA (Middlesex Community College)	RACINE, LOUIS R. – Greenacres, FL (New Bedford Retiree)
GALKOWSKI, PATRICIA – Fall River, MA (Survivor - SMU Librarian)	LOZORAITIS, SUSAN H. – Worcester, MA (Ashburnham Westminster RSD Teacher)	REID, ROBERT L. – Lynn, MA (Taunton Teacher)
GAUTHIER, PHILIP L. – S. Grafton, MA (Grafton Building Superintendent)	MAAG, RICHARD E. – Lynn, MA (Lynn Teacher)	RIZZO, JEAN A. – Lake Havasu City, AZ (Rate Setting Commission)
GOODHIND, SUSAN M. – W. Springfield, MA (W. Springfield Teacher)	MacDOUGALL, WILLIAM R. – Reading, MA (Boston Public Schools)	RYAN, BARBARA – Dorchester Center, MA (Boston Fire Dept.)
GOPEN, JOEL S. – Sharon, MA (Brookline Teacher)	MacFARLAND, LANCE – The Villages, FL (Woburn Teacher)	SANSON, VIRGINIA – Taunton, MA (Dept. Mental Health)
GORDON, FAYE L. – Brookline, MA (Salem State College)	MAJOR, ELIZABETH A. – Agawam, MA (Marlborough Teacher)	SANTRY, CLAIRE N. – Lynn, MA (Survivor Mass. Turnpike)
GRAHAM, LENA A. – New Bedford, MA (New Bedford Teacher)	MANSFIELD, ELIZABETH A. – N. Attleboro, MA (N. Attleboro Teacher)	SCANNELL, MARY P. – Beverly, MA (N. Andover Teacher)
HAWKINS, GILBERT C. – Plainville, MA (Dover Sherborn Teacher)	MASLIN, BARBARA – Billerica, MA (Billerica School Dept)	SERVAL, Sr., STANLEY S. – Waltham, MA (Waltham Water Dept.)
HOUGH, BARBARA E. – E. Dennis, MA (Hingham Teacher)	McCABE, ROBERT L. – New Bedford, MA (UMass Dartmouth)	SILVERSTEIN, RHODA H. – N. Quincy, MA (Brockton Teacher)
HOUGH, JOHN A. – N. Andover, MA (Methuen Teacher)	McDONALD, PETER J. – Charlton, MA (Tantasqua RHS Teacher)	SPINNER, MARGARET – Brunswick, ME (UMass Medical School Library)
HULME, KENNETH A. – Atkinson, NH (Dept. Environmental Protection)	McINNES, ROBERT F. – Milton, MA (Westwood Teacher)	SWANSON, JOAN C. – Cambridge, MA (Cambridge Teacher)
HUNTER, RICHARD E. – Chatham, MA (Chatham Fire Rescue Dept.)	McLAUGHLIN, HERBERT H. – Lynnfield, MA (State Police)	TRUDEAU, LEO R. – Bushnell, FL (E. Bridgewater Highway Dept.)
JERZYLO, EILEEN – Salem, MA (Boston School Dept.)	MITCHELL, PATRICIA L. – Wellesley, MA (Wellesley School Dept.)	TUCKER, BARBARA ANN – Worcester, MA (Auburn Teacher)
KELLIHER, MICHAEL J. – Weymouth, MA (State Police)	MURPHY, TIMOTHY F. – Watertown, MA (Brighton District Court)	ULRICH, DONALD G. – York, ME (Tantasqua RHS Teacher)
KOKOSZYNA, PAUL J. – Southampton, MA (Springfield Teacher)	O'CONNOR, JAMES R. – Norwood, MA (Framingham Teacher)	VALASKATGIS, ANN – Salem, MA (Danvers Teacher)
KRISCIUKAITIS, SILVIA M. – Avon, MA (Brockton Teacher)	OAKES, PATRICIA T. – Hyde Park, MA (Survivor Boston Licensing Board)	WATTS, MARIE L. – Mattapoisett, MA (Dartmouth Teacher)
KRITZMAN, RHODA – Hingham, MA (Stoughton Teacher)	ORZECZOWSKI, JOSEPH P. – Westfield, MA (State Police)	WOODWORTH, FREDERIC A. – Plainville, MA (Norfolk County Highway Dept.)
LEONARD, CAROL A. – Lowell, MA (Survivor UMass Lowell)	PLANTE, MAURICE L. – Worcester, MA (Worcester Fire Dept.)	ZUKOWSKY, LEANNE M. – Largo, FL (Sturbridge Teacher)