



THE VOICE

OF THE RETIRED PUBLIC EMPLOYEE

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NOVEMBER 2022

RETIREE HEALTH CARE MAJOR DEVELOPMENTS UNDERWAY

GIC

FINAL STAGE OF GIC PROCUREMENT BEGINS

After more than a year of preparation and months of bid analysis, the state's Group Insurance Commission (GIC) is entering the final stage of the procurement process. This month, the GIC is expected to announce its selection of health insurance plans for the coming fiscal year.

The current health plan contracts, as well as those for the two pharmacy benefits managers (PBM), have been in place since 2018. State law requires the GIC to put all plans out to bid every five years.

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MEDICARE

POSITIVE CHANGES ARE COMING PART B PREMIUM GOING DOWN

Our members, enrolled in Medicare, will benefit from positive changes that are coming to the federal health insurance program. Just before going to press, they received welcome news. Next year, they will be paying less for their Part B coverage.

Instead of the standard \$170.10 monthly premium now being paid, most enrollees will be paying \$164.90 in 2023. Higher-income enrollees will be also be paying less than they currently are. **See Part B Premium Chart, page 4.**

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CONGRESSIONAL RULES TRIGGER FIRST-EVER RELEASE OF WEP/GPO BILL

NEGOTIATIONS FOCUS ON WEP REFORM COMPROMISE

September saw major developments in the nationwide fight to repeal or reform Social Security's Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) laws.

Proponents focused on repeal of the WEP/GPO laws have amassed 301 House cosponsors for HR82, legislation that would fully repeal both laws. Under the 2019 Congressional



CONGRESSMEN RICHIE NEAL (D-MA)
AND KEVIN BRADY (R-TX)

rules reform, a bill with 290 or more cosponsors can be placed on what is known as the Consensus Calendar – which in this case, a motion to do so was filed with the Clerk as the summer recess began in August.

Under House rules, the intent of the Consensus Calendar is to bring forward for consideration legislative proposals that have broad support within the House. However, the

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★ GENERAL ★ ELECTION ★ ENDORSEMENTS

★★★★ SEE PAGES 6-8 ★★★★★

JOYFUL CROWD!

MARKS ANNUAL MEETING RETURN

SEE PAGES 10-12

WEP/GPO

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procedural move does not guarantee a floor vote.

In the case of HR82, the motion to place the bill on the Consensus Calendar helped to further spotlight the issues of WEP & GPO. This culminated in a public markup hearing before the full Committee on Ways and Means, as well as the bill receiving an analysis (AKA a score) from the Congressional Budget Office (CBO).

CBO ESTIMATES FULL REPEAL COST AT \$183 BILLION

The CBO report provided an

updated financial analysis on both the short and long-term cost of full repeal. According to the CBO, the 10-year cost of fully repealing WEP & GPO is estimated to be \$183 billion. The Social Security Administration had previously estimated the cost to be approximately \$147 billion over 10-years. With no new funding mechanism in place to pay these very substantial costs, the report calls the long-term stability of the Social Security Trust Fund into question.

On September 20, the full House Committee on Ways and Means voted to release HR82 without recommendation. The unanimous vote to release the bill followed remarks from Committee Chairman Richard

Neal, Ranking Member Kevin Brady, Social Security Subcommittee Chairman John Larson, and several other Democrat and Republican members of the Committee.

While we should applaud the hard work of the full repeal advocates who have worked so tirelessly over the past two-years to garner cosponsors for HR82 and have helped keep the issues on the Congressional radar screen, the stark fact remains that there is no viable path for full repeal of WEP & GPO to pass both the House and US Senate.

At the September hearing, Committee members from both parties cited the CBO report and lack of

CONTINUED ON PAGE 16 ►

RETIREEES NEED RELIEF NOW!



CEO Shawn Duhamel
MASS RETIREEES

Association CEO Shawn Duhamel, who is the Association’s WEP/GPO point person and worked tirelessly on this issue for years, has the following to say.

“There are not many differences between Neal and Brady’s proposals. Each agrees that the WEP is fundamentally unfair and should be changed. The main obstacle remains to be the hypothetical impact of the new formula some 40 or more years into the future. “While it is important to be mindful of how changes might impact future retirees, what we know to be factually true is that we currently have 85,000 Massachusetts public retirees suffering financially due to the WEP. Across the country, that number is nearly 2 million public retirees – a number that grows every day as people retire.

“These retirees need help now. We will continue to do everything possible to encourage a deal getting done that will allow HR2337 to pass this Congressional session. If you watch the hearing, regardless of party or district represented,

nearly every member who spoke indicated their support for a WEP compromise. Many expressed hope that the ongoing negotiations between Chairman Richie Neal and Ranking Member Kevin Brady would result in the passage of reform legislation in 2022.

“For those members impacted by the GPO (see page 13), we will continue to raise the issue of spousal benefits every chance we get. I do believe that we will eventually get to a deal on the GPO, one that will likely change the formula to help lower income retirees recover part of the GPO reduction. However, we cannot take an all or nothing approach. Otherwise, no one will be helped.”

Members impacted by the WEP are encouraged to continue advocating for the passage of a reform compromise in 2022. We ask that you contact your local member of Congress and ask that they actively encourage a bipartisan deal between Neal and Brady that can pass both the House and Senate.



FRANK VALERI
MASS RETIREES PRESIDENT

★★ FRANK VALERI ★★

DECLARED RE-ELECTED TO STATE RETIREMENT BOARD

At the State Retirement Board's September meeting, members voted to declare Frank Valeri re-elected to his third term as one of the two elected members to the Board. Such declaration of re-election was made after the Board's election process determined that Valeri was the only qualified candidate filing nomination papers with the required signatures.

"I'm happy to report that with the help and support of friends, our

members and several key active employee unions and groups including, Mass. Corrections, NAGE, UMass President's Office and the Department of Conservation and Recreation, I was able to submit the required signatures for my candidacy," commented Valeri. All active and retired members of the State Retirement system received notice of the election earlier this past summer to announce the upcoming election process.

Valeri's re-election to the Board continues the tradition of Association participation on the State Board. Frank Valeri's service as the elected Board member follows the twenty

years former President Ralph White held the seat. "My third three-year term will begin this January, and I am honored to be the Association's representative and to represent all other members of the system."

The State Retirement Board is chaired by State Treasurer, Deb Goldberg who serves with three other Board members. Theresa McGoldrick Esq. who serves as a NAGE VP is the other elected member. Maureen Valente, retired CEO from the Office of Mass. School Building Assistance, is the Treasurer's appointment and retired Brockton Firefighter Archie Gormley is the fifth member.



11.4.22

West Springfield, MA
11:00 AM

11.18.22

Westport, MA
11:00 AM

12.16.22

Auburn, MA
11:00 AM

U P C O M I N G

MEETINGS & TOWN HALLS

WITH THE SUCCESS OF THE ANNUAL MEETING, WE'VE SCHEDULED THREE IN-PERSON MEETINGS BEFORE YEAR'S END.

WHEN: FRIDAY, NOVEMBER 4, 2022, 11:00AM
WHERE: STORROWTON TAVERN & CARRIAGE HOUSE
1305 MEMORIAL AVE, WEST SPRINGFIELD, MA 01089

WHEN: FRIDAY, NOVEMBER 18, 2022, 11:00AM
WHERE: WHITE'S OF WESTPORT
66 STATE ROAD, WESTPORT, MA 02790

WHEN: FRIDAY, DECEMBER 16, 2022, 11:00AM
WHERE: ELKS LODGE 2118
754 SOUTHBRIDGE STREET, AUBURN, MA 01501

**PLEASE
JOIN
US!**

In addition to resuming in-person meetings, we will continue to reach out to our members with virtual Tele-Town Halls.

TELE-TOWN HALL: FRIDAY, OCTOBER 21, 2022, 1:00PM STATE GENERAL ELECTION & GIC PROCUREMENT UPDATE

AUTO-CONNECT: At the time of the event *Mass Retirees* members will receive a call from 833-491-0336. Simply answer the call and remain on the line to join the meeting.

DIALING IN: *Mass Retirees* members can also directly dial into the tele-town hall meetings, at the time of the event, by calling 833-491-0336.



Medicare

CONTINUED FROM PAGE 1 ►

2023 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 \$97,000	Less than or equal to \$194,000	\$0.00	\$164.90
Greater than \$97,000 and less than or equal to \$123,000	Greater than \$194,000 and less than or equal to \$246,000	\$65.90	\$230.80
Greater than \$123,000 and less than or equal to \$153,000	Greater than \$246,000 and less than or equal to \$306,000	\$164.80	\$329.70
Greater than \$153,000 and less than or equal to \$183,000	Greater than \$306,000 and less than or equal to \$366,000	\$263.70	\$428.60
Greater than \$183,000 and less than \$500,000	Greater than \$366,000 and less than \$750,000	\$362.60	\$527.50
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$395.60	\$560.50

“This Part B decrease is the first drop in the premium in more than a decade,” according to President Frank Valeri. “And, the announcement comes sooner than expected.

“Traditionally, CMS (Centers for Medicare and Medicaid Services), would be announcing the 2023 Medicare Part B premium in mid-November, after SSA (Social Security Administration) determines the 2023 COLA in mid-October, which may be as high as 8.7% or higher by some estimates.

“And, the CMS announcement comes just after the enactment of the federal Inflation Reduction Act (IRA) that contained several landmark reforms in Medicare’s coverage of prescription drugs. They’re featured on Pages 5 & 17.

“All these developments with Medicare are very good news for all enrollees. But efforts by groups across the country to improve upon them must and will continue.”

2022 PREMIUM: GENERATED CONSIDERABLE CONTROVERSY

While the CMS announcement of

the Part B premium is always important to our many Medicare enrolled members, events, leading up to this year’s, generated even more interest and considerable controversy.

Since the end of last year, we’ve reported on the 2022 standard Part B monthly premium that increased the 2021 amount of \$148.50 to \$170.10. This marked the largest premium increase (14.5%) in Medicare’s history and sparked a tremendous pushback from this Association and retiree organizations across the country.

About half of the 2022 whooping premium increase (over \$21 monthly) was attributed to the potential cost of a newly released drug for Alzheimer’s disease, Aduhelm, and CMS’s estimate of its 2022 cost in covering the drug. After the \$170.10 premium was set, Aduhelm’s price was slashed in half by its manufacturer, Biogen, and CMS significantly limited Medicare’s coverage of the drug.

According to certain news sources, a CMS report found that “the premium recommendation for 2022 would have been \$160.40

a month had the price cut and the coverage determination both been in place when officials calculated the figure.”

As we reported, with these “new developments,” the US Health and Human Services Secretary Xavier Becerra directed CMS to reassess this year’s premium. This action led this Association and other critics of the increase to call for a reduction in the \$170.10 rate.

But, unfortunately CMS deferred any immediate relief (July 2022 *Voice*). Instead, it decided that determining a mid-year correction was not feasible and any savings from the lower-than-estimated costs for this year would be applied to its calculation for the 2023 Part B premium.

“CMS’s decision to hold off caused a great deal of uncertainty and speculation over whether the 2023 premium would go up or down,” according to Association Counsel Bill Rehrey. “Thankfully we now know the answer, and the news was positive.”

MORE POSITIVE CHANGES ►
SEE PAGE 5

MEDICARE ALLOWED TO BEGIN NEGOTIATING DRUG PRICES

New Federal Reforms Intended To Stem Increasing Rx Costs

One year ago (November 2021 *Voice*), we highlighted the staggering increases in prescription drug prices over the past decade, as presented in a report to the state’s GIC (Group Insurance Commission). According to the report, pharmacy cost trends are expected to exceed the CPI (Consumer Price Index) for years to come.

“What retirees are experiencing in their drug purchases is dramatically shown in the graph here – an average annual increase of 13.5% over 15 years,” points out Association President Frank Valeri. “Federal relief from these cost increases was urgently needed and finally something has been done as you will see in this report.”

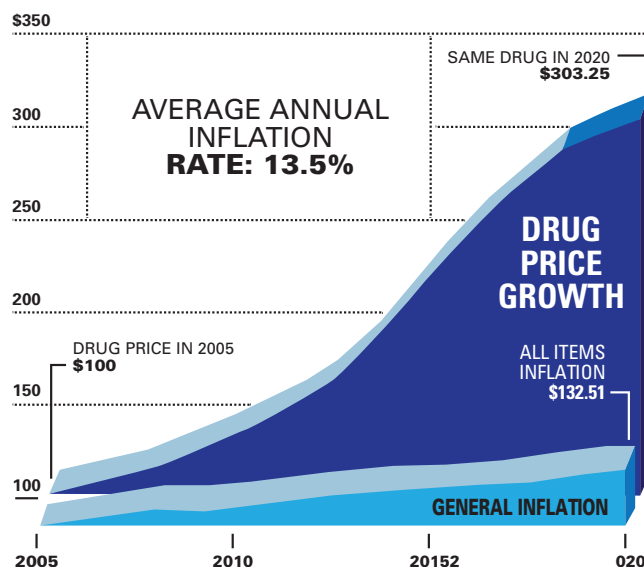
Valeri continues, “Among the principal reasons for this unsustainable inflation rate was that Medicare, the nation’s largest drug purchaser, was prohibited from negotiating drug prices with pharmaceutical companies. With the recent passage of the federal Inflation Reduction Act (IRA), an important milestone was achieved, namely lifting that prohibition and opening up a meaningful process for Medicare to negotiate drug prices with pharmaceutical companies.”

SEE MEDICARE Rx REFORMS, PAGE 17 ►

PRESCRIPTION DRUG INFLATION

(2005 - 2020)

Average annual price increase of the 260 brand-name prescription drugs most used by retirees compared with the overall inflation rate, for a 15-year period (2005-2020).



SOURCE: AARP PUBLIC POLICY INSTITUTE AND THE PRIME INSTITUTE, UNIVERSITY OF MINNESOTA

GIC
CONTINUED FROM PAGE 1 ►

While the vote on health insurance carriers is expected to take place at the GIC’s October 20th meeting, the pharmacy contracts are now anticipated to be approved at the Commission’s December meeting. At present, the GIC contracts with two separate PBMs – CVS CareMark’s Silver Script for Medicare enrollees and Express Scripts for non-Medicare enrollees.

Due to the blackout period associated with the procurement process, the plans and direction pursued by the GIC are unknown. However, as GIC Executive Director Matt Veno made clear to Association members during last winter’s Tele-Town Hall

meeting, the GIC does not intend to make changes for the sake of change alone.

“Overall, retirees insured through the GIC are happy with the plan choices they have available. The quality of the benefits is excellent. Unsurprisingly, the one area of concern is price and affordability,” said Association CEO Shawn Duhamel. “Over the past several years, both monthly premiums and out-of-pocket costs have been stable without any sharp increases. Given the inflationary pressures already placed on retirees, it is more important than ever to keep health insurance costs in check.”

Once health plans are selected for FY24 (which begins on 7/1/2023), work will begin to determine specific plan design and out-of-pocket costs, with the vote coming on monthly premiums early in 2023. Premium contribution percentage splits for state

retirees and active state employees are set by state law. State retirees continue to contribute 10, 15, or 20% of the premium depending on the date of retirement.

Premium contribution splits for local retirees insured by the GIC are set by each local government, with a minimum split of 50/50.

“Local retirees who are not insured through the GIC should also pay close attention to the decisions made by the GIC that impact plan design. State law allows cities and towns to establish GIC-lookalike plans that mimic the benefits and costs of GIC plans. This means that state policy can very quickly become local policy,” further commented Duhamel.

Members can look to our upcoming Tele-Town Hall meeting (see page 3) for a full update on developments related to the GIC’s procurement.

2022 GENERAL ELECTIONS

★ ★ ★ MASS RETIREES ENDORSEMENTS ★ ★ ★

Survey Indicates High Retiree Turnout

If the past is any indication for the future, *Mass Retirees'* members will likely vote in droves in the November 8th General Election. A survey of some 4,000 members taken in September indicated that expected voter turnout amongst retirees is 88%!

The survey asked six questions: Likelihood of voting in the November 8 General Election; preference for Governor; direction of country; direction of

Massachusetts; preference on Question 1 (so-called millionaires' tax); and preference on Question 2 (dental insurance).

In the race for governor, nearly 65% of members surveyed support Maura Healey and 24% support Geoff Diehl. Healey's support has grown by roughly 5 points since our survey conducted last spring that placed Healey at 60%.

"We now have two surveys, conducted five months apart,

which indicate that Maura Healey is the clear choice for governor amongst public retirees. *Mass Retirees* is proud to endorse the ticket of Maura Healey and Kim Driscoll, with whom we look forward to working to better the lives of public retirees," said *Mass Retirees* President Frank Valeri. "As we have explained, our endorsement process uses a very straight forward criteria – which candidate

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▼ STATE SENATE CANDIDATES



MICHAEL BRADY
D-BROCKTON



BRENDAN CRIGHTON
D-LYNN



PAUL FEENEY
D-FOXBOROUGH



ANNE GOBI
D-SPENCER



PAUL MARK
D-BECKET



PATRICK O'CONNOR
R-WEYMOUTH



JACOB OLIVEIRA
D-LUDLOW



MARC PACHECO
D-TAUNTON



MICHAEL RODRIGUES
D-WESTPORT



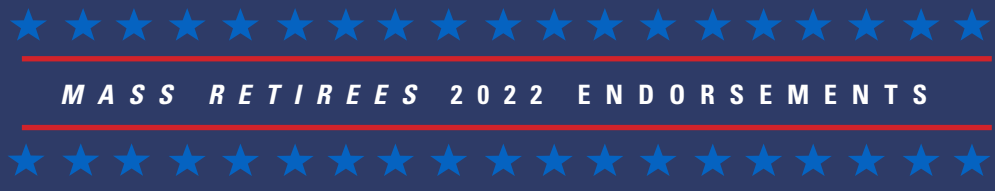
BRUCE TARR
R-GLOUCESTER



WALTER TIMILTY
D-MILTON



JOHN VELIS
D-WESTFIELD



STATEWIDE CANDIDATES



GOVERNOR

MAURA HEALEY



LIEUTENANT GOVERNOR

KIM DRISCOLL



ATTORNEY GENERAL

ANDREA CAMPBELL



SECRETARY OF STATE

WILLIAM GALVIN



TREASURER

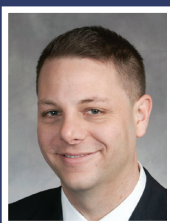
DEBORAH GOLDBERG



AUDITOR

DIANA DiZOGGIO

HOUSE OF REPRESENTATIVES CANDIDATES



JAMES ARCIERO

D-WESTFORD



GERARD CASSIDY

D-BROCKTON



TACKEY CHAN

D-QUINCY



JOSH CUTLER

D-DUXBURY



MICHAEL DAY

D-STONEHAM



ANGELO D'EMILIA

R-BRIDGewater



KIP DIGGS

D-BARNSTABLE



CAROL DOHERTY

D-TAUNTON



PAUL FROST

R-AUBURN



COLLEEN GARRY

D-DRACUT



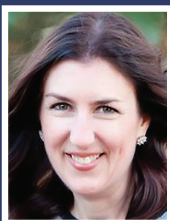
JAMES HAWKINS

D-ATTLEBORO



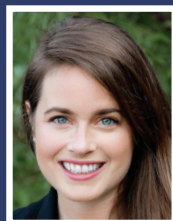
NATALIE HIGGINS

D-LEOMINSTER



HANNAH KANE

R-SHREWSBURY



MEGHAN KILCOYNE

D-CLINTON



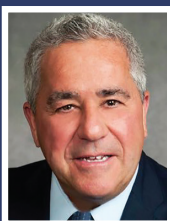
MICHAEL KUSHMEREK

D-FITCHBURG



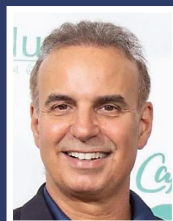
KATHLEEN LaNATRA

D-KINGSTON



JOSEPH MCGONAGLE

D-EVERETT



LEONARD MIRRA

R-GEORGETOWN



MATHEW MURATORE

R-PLYMOUTH



JAMES MURPHY

D-WEYMOUTH

HOUSE OF REPRESENTATIVES CANDIDATES - CONT'



TRAM NGUYEN
D-ANDOVER



TED PHILLIPS
D-SHARON



JEFFREY ROY
D-FRANKLIN



DAVID ROBERTSON
D-WILMINGTON



ALYSON SULLIVAN
R-ABINGTON



MARCUS VAUGHN
R-WRENTHAM



DAVID VIEIRA
R-FALMOUTH



JONATHAN ZLOTNIK
D-GARDNER

BARNSTABLE CTY SHERIFF



TIMOTHY WHELAN
R-BREWSTER



IMPORTANT GENERAL ELECTION DATES

IN-PERSON VOTING: **NOVEMBER 8, 7:00 AM – 8:00 PM**

EARLY VOTING: **OCTOBER 22 - NOVEMBER 4**

VOTE BY MAIL: **POSTMARKED BY NOVEMBER 8**
Apply for Ballot by November 1

has a record of supporting public retirees. In this election, the choice cannot be clearer.”

A former State Representative, Diehl has a public record of opposing and voting against legislation sponsored by our Association.

In contrast, Healey has a strong record of advocating and working on behalf of public retirees.

Mass Retirees has also endorsed the full slate of Democratic candidates for state-wide constitutional office – including incumbents State Treasurer Deb Goldberg and Secretary of State Bill Galvin. Again, our endorsement criteria are the same for each office considered.

For the offices of Attorney General and Auditor, we have endorsed Andrea Campbell and Diana DiZoglio, respectfully. Both have worked closely with *Mass Retirees* in the past, with DiZoglio being a key supporter of public retirees during her tenure as both a State Rep. and State Senator. The Auditor also plays a critical role in

pension system oversight and formulation of retirement policy, making this seat particularly important.

In terms of the four ballot questions appearing this November, our Association has not taken a position. However, given the survey results *Mass Retirees* members are strongly in favor of both Question 1 and Question 2.

Question 1, which amends the state Constitution to create a 4% income tax surcharge on taxable income above \$1 million (indexed to inflation), has the support of just over 55% of members surveyed. The relatively strong support for Q1, which is sponsored by the AFL-CIO and other unions, has held steady despite public advertising from those in opposition to the tax surcharge. Opponents argue that the tax would be unfair and could cause some businesses and wealthy taxpayers to leave Massachusetts.

Those supporting Q1 point to the fact that taxes raised through the surcharge are earmarked for

infrastructure and education.

Question 2 focuses on Dental Insurance. With very high support of 71% of those members surveyed, Q2 requires that at least 83% of dental insurance premiums be spent directly on patient care. Known as a “Medical Loss Ratio”, there is currently no requirement in Massachusetts as it applies to dental insurance. Health insurance plans have an MLR of 88%, which is routinely exceeded by carriers such as BCBS and UniCare.

Q2 is largely backed by dentists, who argue that the goal is to improve patient care by requiring a larger portion of insurance dollars be spent on direct care rather than administrative profits. Opponents, led by Delta Dental, claim that Q2 could result in higher insurance costs for businesses and consumers. However, this point seems negated by the way Q2 has been drafted – which specifically prohibits increased costs from being passed on to consumers.

RECAP: ASSOCIATION BILL STATUS

Session Closing At Year's End

As the 2021-2022 Legislative Session comes to a close at year's end, it's appropriate that we recap the status of the Association's Legislative Package. Specifically, let's focus on our bills that have been reported favorably by the Joint Public Service Committee and not placed in a study.

INSURANCE

1. SB1676/HB2708-RAISE STATE BASIC LIFE INSURANCE COVERAGE

Sponsors: Sen. Brendan Crighton (D-Lynn) & Rep. John Lawn (D-Watertown)
Status: Senate Ways & Means/House Ways & Means

2. SB1712/HB2613-LOCAL RETIREE INSURANCE PROTECTION

Sponsor: Sen. Paul Feeney (D-Foxborough) & Rep. Michael Day (D-Stoneham)
Status: SB1712 accompanied HB2613 House Steering, Policy & Scheduling and Placed on the Orders of the Day

COST-OF-LIVING

3. HB2664-STATE & TEACHERS' COLA BASE

Sponsor: Rep. Danielle Gregoire (D-Marlborough)
Status: Accompanied SB1677 Senate Ways & Means

4. SB1677-COLA ENHANCEMENT FOR LONG-TERM "CAREER" RETIREES

Sponsor: Sen. Brendan Crighton (D-Lynn)
Status: Senate Ways & Means

PENSIONS

5. HB2659-RELIEF FOR PRE-JULY 2004 OPTIONS (B) & (C) RETIREES

Sponsor: (Rep. Thomas Golden (D-Lowell))
Status: House Ways & Means

6. HB2748-ESTIMATED FIRST PENSION PAYMENT

Sponsor: Rep. Jerald Parisella (D-Beverly)
Status: House Ways & Means

SURVIVORS

7. SB1723-INCREASE IN OPTION (D) MINIMUM PENSION

Sponsor: Sen. Cindy Friedman (D-Arlington)
Status: Senate Ways & Means

8. SB1766 -SURVIVOR HEALTH INSURANCE

Sponsor: Sen. Marc Pacheco (D-Taunton)
Status: Senate Ways & Means

VETERANS

9. SB1794/HB2749-VETERANS' BONUS

Sponsor: Sen. John Velis (D-Westfield) & Rep. Jerald Parisella (D-Beverly)
Status: SB1794 accompanied HB2749 House Ways & Means

10. SB1795-EXTEND DEFINITION OF VETERAN FOR VETS BONUS

Sponsor: Sen. John Velis (D-Westfield)
Status: Senate Ways & Means

5% COLA LOCAL OPTION REMAINS IN SENATE

Retroactive to July 1

Legislation allowing the 102 local retirement systems to increase the FY23 COLA from 3% up to 5% remains before the State Senate.

Originally included within the State Budget, the provision was returned to the legislature with amendment by Governor Baker in late July. Acting at the behest of the Mass. Municipal Association, Baker's amendment adds a requirement that the COLA increase from 3-5% be approved by both the local retirement board AND the local governing authority.

Mass Retirees original proposal left the decision to adopt the local option to each 5-member local retirement board.

The House of Representatives approved a revised version of the amended change on July 30th. While not an ideal acceptance process, our Association agreed to the changes out of necessity. The measure is now before the State Senate awaiting final approval, before being returned to the governor for his signature.

Once signed into law, local retirement systems can initiate the local acceptance process. Each system would have the ability to increase the FY23 COLA from the current 3% up to 5%, retroactive to July 1. Like every COLA paid in Massachusetts, the increased benefit would remain a permanent part of each retiree's base pension.

Together with local retirement board leaders, our Association is urging the Senate to take final action on the local option provision. Given the ongoing impact of inflation, retirees need any relief that is available.



JOYFUL CROWD MARKS ANNUAL MEETING RETURN

FRANK VALERI RE-ELECTED ASSOCIATION PRESIDENT

For the first time since September 2019, *Mass Retirees* members were able to come together for an in-person Annual Meeting at Lombardo’s in Randolph.

With an estimated crowd size of 275 members, attendance was roughly 60% of the pre-pandemic average. “Given that we represent retirees, it is understandable that some members are not comfortable being indoors among a large group of people for a prolonged period. However, I must credit the Lombardo’s staff for the excellent job they did setting up the room to ensure that everyone had plenty of personal space,” comments Association Event Coordinator Leo Delaney. “We’re now planning to hold a handful of area meetings

through the end of 2022, before returning to a regular schedule of meetings in 2023. This will be in addition to our virtual Tele-Town Hall meetings. Members should look to the event schedule on Page 3 of the newsletter, as well as our website www.MassRetirees.com.”

As is tradition for *Mass Retirees* Annual Meetings, several local legislators and area retirement board officials were in attendance – including Senators Walter Timilty (D-Milton) and Mike Brady (D-Brockton), along with Representatives Mark Cusack (D-Braintree), Bruce Ayers (D-Quincy), and Shawn Dooley (R-Norfolk).

Also, representatives from Sencio Systems, including its President Piali Di, attended and

made themselves available to answer member questions about its innovative telehealth program called Ibis Health that this Association has endorsed since 2019. For more about Ibis, see related article on page 12.

In addition to hearing presentations from *Mass Retirees*’ staff, members in attendance unanimously voted to re-elect Frank Valeri Association President. Treasurer Joe Connarton and Legislative Chairman Tom Bonarrigo, both of whom were appointed to their respective positions during the early days of the pandemic in 2020, were each officially elected to a full two-year term. Also standing for re-election, after being recommended by the Nomination Committee, was



MEMBERS REGISTERING



JOYFUL MEMBERS



STATE REP. SHAWN DOOLEY W/ FRANK VALERI



GREAT MEMBER TURNOUT

SPEAKERS



PRES. FRANK VALERI



SEN. MIKE BRADY



SEN. WALTER TIMILTY



REP. MARK CUSACK



CEO SHAWN DUHAMEL

the full executive board – with the addition of our newest member, retired Lynn Firefighter and current City Council Buzzy Barton.

“I want to thank our members for the trust you have placed

in me, our executive officers and Association staff. As I’ve said in the past, it is a true honor to lead *Mass Retirees*,” said President Frank Valeri. “After three years of not being able to meet in person, it

was a joy to see many friends face-to-face once again. I’m looking forward to our meetings taking place on a regular basis once again.”

OFFICERS & EXEC BOARD



VP'S KARL SCHMAELZIE & BUZZY BARTON W/
MIDDLESEX BOARD MEMBER JOHN BROWN



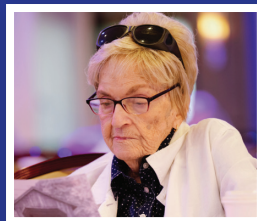
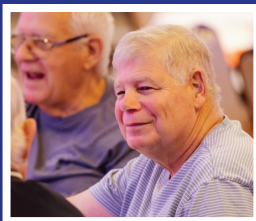
TREASURER JOE CONNARTON



LEG. CHR. TOM BONARRIGO,
INS. CORD. CHERYL STILLMAN
W/ REP. MARK CUSACK



VP STEVE RIVARD & NORFOLK CTY BOARD MEMBER
JOSEPHINE SHEA W/ FRANK VALERI & SHAWN DUHAMEL



MEMBERS

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MIIA OFFERING IBIS HEALTH TO MORE MUNICIPALITIES

Following a successful pilot with the Triton Regional School District, MIIA (Massachusetts Interlocal Insurance Association) Benefits Health Trust has decided to expand its targeted offering of Ibis Health to 9 additional municipalities whose eligible retirees will receive an information packet and follow up call to introduce the Ibis Health offering:

- Ralph C. Mahar Regional School District (Orange, MA)
- Southbridge
- Tyngsborough
- Southwick Regional School District
- Lee
- Walpole
- Cohasset
- Freetown-Lakeville Regional School District
- Dighton-Rehoboth Regional School District

Formed in 1992, MIIA's Health Benefits Trust provides health insurance for 150 MMA members – cities, towns, districts, authorities and

other governmental units – that have elected to participate, making it one of the largest municipal purchasing collaboratives in the nation. It offers

a wide range of Blue Cross Blue Shield plans from which local retirees, employees, and survivors can be insured.

SPECIAL GUEST AT ANNUAL MEETING

IBIS HEALTH



EXPLAINING THE PROGRAM



SENSCIO PRES. PIALI DI



PIALI DI & SHAWN DUHAMEL

Annual Meeting

CONTINUED FROM PAGE 11 ►

ANSWERING MEMBER QUESTIONS



CRS REPORTS ON GPO

OFFSETS 40,675 MASS RETIREES

At the same time that the WEP Report was issued, CRS also released its report on the Government Pension Offset or GPO – the other egregious Social Security law that reduces and more likely eliminates spousal benefits for Mass public retirees. Briefly, the GPO was enacted in 1977 (P.L. 95-216) and reduced Social Security spousal benefits for public retirees by 100% of their pension. Later, the Social Security Amendments of 1983 (P.L. 98-21) not only created the WEP but also amended the GPO by reducing spousal benefits of a Mass.

public retiree by two-thirds, not 100%, of their pension.

“Our members know that along with the WEP, *Mass Retirees* has long sought to reform GPO,” according to Legislative Chairman Tom Bonarrigo. “Unfortunately, there remains a lack of consensus in the US House and Senate on GPO. However, we don’t intend to give up on reforming this law.”

CRS reports that in December 2021, there were 723,970 Social Security beneficiaries nationally who had their spousal or widow(er)’s benefits reduced, fully or partially,

by the GPO.

This total marked an increase over the 2020 figure of 716,662.

For Massachusetts the total number offset was 40,675 in December 2021. Of that number 22,328 were spouses with the remaining 18,347 being widow(er)s.

“What the CRS Report also shows is that 28,875 of the total were totally offset,” continues Bonarrigo. “Regrettably that translates into approximately 71% receiving zero benefits.”

KEY FACTORS TO KEEP IN MIND

For those who are or may be offset, here are some important factors to keep in mind.

**When you receive a COLA on your pension, two-thirds of your COLA will eventually be subtracted from whatever Social Security benefits you are receiving. While SSA may not make the subtraction from one’s federal benefits right away, be*

prepared for that eventuality.

**Regardless that your spousal benefits are reduced to zero, you are eligible for Medicare at age 65 and must sign up to continue with your state or local insurance that will then supplement your Medicare coverage.*

**If you started to collect spousal benefits while you were working, you’re not subject to the GPO. But*

once you retired and start to receive your pension, you are subject to the GPO.

**With the GPO there is no minimum – it can go to zero. You should make certain that you aren’t eligible for your own Social Security (40 quarters of work under Social Security). While you may be subject to the WEP, your benefits will not be reduced to zero.*

Closer Look at the Numbers Impacted

Here are the number of retirees impacted by the GPO in Massachusetts and the other six “Non-Social Security” states with employees not covered by the federal program.

STATE	Total	Spouses	Widow(er)s	Fully Offset	Partially Offset
California	102,115	55,175	46,940	82,342	19,773
Colorado	27,038	14,985	12,053	15,418	11,620
Illinois	47,669	25,919	21,750	39,752	7,917
Louisiana	39,398	19,636	19,762	23,801	15,597
Massachusetts	40,675	22,328	18,347	28,875	11,800
Ohio	100,661	55,288	45,373	61,577	39,084
Texas	96,312	50,411	45,901	54,584	41,728

RETIREMENT BOARDS

ELECTIONS & APPOINTMENTS

Andover – **Elena Kothman** was declared by the **Andover Retirement Board** the newest elected Board member as she was the only candidate nominated for the election. This will be Elena’s seventh term as an elected member to the Board. Firefighter **Eric Teichert**, **Hayley Green***, **Thomas Hartwell** and **Blackwell OJ Taylor** are the other members serving on the Board. **Elena** also serves as the **executive director of retirement services** for the Board.

Blue Hills – After 39 years of holding various retirement board’s executive director positions including Blue Hills, Plymouth and MHFA retirement systems, **David Sullivan** has retired as the executive secretary of the **Blue Hills Retirement Board**. **Frank Zecha** will assume the role as the new executive director. Frank also serves as the executive director of the Brookline system and is a member of the MWRA Retirement Board.

Brockton – **Karen Preval** was appointed as the permanent city auditor by the Mayor and will serve as the **Brockton Retirement Board** ex-officio member. **Karen** joins other Board members, mayoral appointment retired Brockton CFO **John Condon**, retired Fire Lieutenant **Archie Gormley**, who also serves as a trustee on the **Mass. State Retirement Board**, Deputy Fire Chief **Scott Albanese** and fifth member **Bill Farmer***, who is the retired Plymouth County Retirement Board executive director. The Board’s executive director is **Jeanne Martineau**.

Cambridge – **Francis Murphy III*** was declared reelected to the **Cambridge Retirement Board** as he was unopposed in his election

for his fifth term on the Board. In addition, the City Council has appointed **Joseph McCann** as the new city auditor, who will serve as the Board’s ex-officio member. Joe was the former comptroller and ex-officio Board member at the MWRA. The other Board members include, retired Firefighter **John Shinkwin**, retired City Personnel Director **Michael Gardner** and **Nadia Chamblin-Foster**. The Board’s executive director is **Ellen Philbin**.

Easthampton – The Easthampton Treasurer **Jessica Hebert** was appointed by the Mayor to the **Easthampton Retirement Board**, replacing **Jennifer Gallant**. The other members on the Board are **Hetal Patel**, retired Fire Chief, **David Mottor**, retired Police Captain **Donald Emerson*** and retired Springfield Fire Lieutenant **Connie Sullivan**. The Board administrator is **Kymme Wood**.

Fitchburg – The **Fitchburg Retirement Board** declared recently retired Deputy Fire Chief **Thomas Dateo Jr.** re-elected for his fifth term as he was the only qualified candidate. The other members on the Board making the



THOMAS DATEO JR.
FITCHBURG

declaration were retired Wilmington Fire Lieutenant **John Brown** who also serves as an elected board member on the **Middlesex County Retirement Board** and the elected Executive Board member and Vice President of the **Mass. Association of Contributory Retirement Systems (MACRS)**, **Calvin Brooks***, **Mary Cringan** and retired city clerk, **Anna Farrell**. The Board Administrator is

Tina Schneider.

Leominster – The **Leominster Retirement Board** members reappointed local businessman **Douglas Farwell** to his third term as the Board’s fifth member. Board members making the appointment were **Jennifer Reddington, CPA**, retired City Treasurer **David Laplante***, Firefighters **Shayne Newton** and **Jonathan Campagna**. The Board’s head clerk is **Erin Kelley**.

Lynn – The **Lynn Retirement Board** declared retired Firefighter **Richard Biagiotti, CFP** re-elected for



RICHARD BIAGIOTTI
LYNN

his eighth term, after he defeated retired Superintendent of the Lynn Water and Sewer Commission **Harold Samuelson Jr.** Rich received 618 votes while Harold received 196 votes in the election. **Biagiotti** also continues to serve on the Executive Board of MACRS. The other members making the declaration were **Mass Retirees** President **Frank Valeri**, retired Firefighter and recently elected Northern VP of the **Mass Retirees** Executive Board **Buzzy Barton**, City Comptroller **Stephen Spencer**, and **Michael Marks*, Esq.** The executive director for the Board is **Gary Brenner**.

Marblehead – The **Marblehead Retirement Board** reappointed **Robert F. Peck, Esq.*** as their fifth member who will begin his 7th term in that capacity. In addition, the Select Board reappointed retired CEO **Charles Gessner** as their representative. It will be Charles’ 4th term on the Board. The other members on the Board include, **Stephen Poulos**,

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MORE LOCAL SYSTEMS INCREASE THEIR COLA BASE

STATE-WIDE NUMBER NOW TOPS 30%

Since we recently reported that over 25% of local retirement systems (29 out of 102 systems) had increased their COLA Base, another four systems have joined their ranks. The retirement boards for the Town of Framingham, Mass. Housing Finance Agency (MHFA), Mass. Water Resources Authority (MWRA) and the City of Pittsfield have reported to us that their systems have increased their base, raising the total above the 30% mark (33 out of 102) for this year.

Pittsfield has raised its base to \$16k for 2022. Association Berkshire

Vice President Tim Hannigan serves on the city’s retirement board as one of its elected members.

Also increasing its 2022 base to \$16k, the MHFA adopted a three-year incremental approach, planning to go to \$17k in 2023. Then in 2024 MHFA’s base will be increased by another \$1,000 so that it will be joining the \$18k Club.

MWRA now has a \$17k base. Association member James Fleming is chairman of the authority’s retirement board. At \$17k, this is more than a 40% increase over the state law’s original \$12k base.

Framingham stands out not only

at a \$16 Base – a 30% plus increase, but also because it moved out of the infamous group of local retirement systems that are well-funded, at least 65% funded, but remain at a \$12k Base. The two elected members to the city’s retirement board, Peter Rovinelli and Joseph Fonseca, both belong to the Association.

Association President Frank Valeri offers the following. “Thanks to these boards and our members serving on them. It’s noteworthy that all four went to \$16K or higher this year and joined the other 27 systems at that maximum amount or better.”

SPOTLIGHT

Well-Funded Local Systems Still at \$12k Base

“While there’s been plenty of positive news with an unprecedented number of locals implementing a higher COLA Base, there still remains a very small number of systems that are well-funded at 65% or more, but still at \$12k,” observes Valeri. “Members may recall that over 3 years ago in our September 2019 *Voice*, we reported on eleven local systems, including Framingham, that had not increased their base.

“We’re pleased to see that since then six of the eleven, including Framingham, have raised their base. But, there still remains five on the list and here they are.”

System	Funded Ratio*	Valuation Date*
Braintree	67.7%	1/21
Chelsea	77.7%	1/21
Marlborough	79.0%	1/21
Newburyport	64.9%	1/20
Winthrop	92.7%	1/21

*Source: PERAC 2021 Investment Report

While Newburyport is showing a drop in its funded ratio since our September 2019 report from 65.3% to 64.9%, it’s important to note that the current funded ratio does not factor the system’s successful investment returns of 12.71% for 2020 and an amazing 20.35% in 2021. “If one considers these very strong returns, then it’s reasonable to assume that Newburyport would again surpass a 65% funded ratio,” according to Valeri.

He continued, “We’ve been discussing with members of the Newburyport (Retirement) Board increasing their COLA Base. Elected members Joe Spaulding and Jeff Cutter are very much interested in raising the base, but let’s remember that approval of an increase is a two-step process, requiring first the adoption by the retirement board and then approval by city officials. When called upon, we’ll help them to complete the process there.”

It’s noteworthy that more than 88% of local systems have upped their COLA Base above \$12,000. As we show here, Winthrop is approaching the 100% funded ratio while Chelsea and Marlborough have exceeded 75%. Winthrop’s funded ratio does not include its 2021

CONTINUED ON PAGE 16 ►

WEP/GPO

CONTINUED FROM PAGE 2 ►

funding as reasons why they cannot support the passage of full repeal at this time. Those watching the hearing, which was broadcast live on YouTube, will have also noticed comments from Republican members explaining why they do not support the fundamental premise of full repeal – but that they will support WEP reform.

These views echo those of Senate Republican Leaders, who have publicly stated their opposition to full repeal or even the inclusion of GPO reform within a WEP reform bill. As members know, 60 votes are required in the US Senate for any bill related to Social Security. Even if all 50 Senate Democrats were to support the bill (which is unlikely), an additional 10 Republican Senators would be needed to break with their leadership and vote for full repeal.

“If there was any question as to whether full repeal legislation has a realistic path toward passing, all one needs to do is listen to the comments of the Ways and Means Committee members. Even those members who support the premise of full repeal, stated that it cannot take place without a major overhaul of Social Security that includes changes to the

payroll tax,” explains Association President Frank Valeri. “It is a tough pill to swallow, but at this time the only viable path forward is through WEP reform – which will help nearly 2 million current public retirees.

“I realize that retirees receiving foreign pensions and those retirees harmed exclusively by the GPO will likely be left out of a WEP reform deal. See *CRS Report on GPO*, page 13. The reason for this is that neither of these groups have majority support within Congress to be included within a compromise bill. This is particularly true for foreign pensioners, who have been one of the groups most vocal for full repeal within online forums.”

Ed Note: Foreign pensioners are US citizens who worked outside of the United States and earned a retirement benefit from a foreign government. Since these individuals did not contribute to Social Security as a foreign worker, they are subjected to the WEP and GPO.

BIPARTISAN WEP REFORM HEATS UP

As members know, since 2015 *Mass Retirees* has been at the center of the ongoing work to enact compromise legislation reforming the WEP. Legislation nearly passed in

2016, but was pulled back at the last minute due to potential unintended consequences for active workers.

In 2019, Congressmen Neal and Brady each filed a proposal designed to reform the WEP. The two bills were refiled for the 2021-22 Congressional Session. While similar, the bills differ in both the monthly amount rebated back to current public retirees now impacted by the WEP, as well as the long-term application of the new Social Security formula created by the bills.

Over the past month alone, *Mass Retirees* and the TRTA (Texas Retired Teachers Assoc.) have been directly involved with the renewed negotiations between Mr. Neal and Mr. Brady. In fact, active negotiations took place throughout a weekend in mid-September in an attempt to strike a bipartisan deal hearing. While the general premise of WEP reform has been agreed to by the parties, several critical details remain unresolved.

Two of the key sticking points that remain are the future application of the new Social Security formula created by the new law, as well as the specific funding mechanism for new costs. The date for when the future formula would take effect for all retirees also remains a topic of negotiating, with Brady’s bill now calling for a 2062 implementation date.

COLA BASE

CONTINUED FROM PAGE 15 ►

investment return of 20.39% and the same holds true for Chelsea at 20.43% in 2021.

These excellent returns of both systems can be attributed to the fact that they invest their pension assets

as full participants in the state’s PRIT (Pension Reserves Investment Trust). This Trust is managed by the PRIM (Pension Reserves Investment Management) Board on which Association Executive Vice President Paul Shanley sits as an elected member and serves on its Investment Committee.

Valeri concludes, “We’re frustrated there remain systems that

have failed so far to share their investment success with their retirees and survivors. The vast majority of local systems have done the right thing and for that, we thank them all. We’ll continue to do all we can to achieve the 100% goal with all systems implementing a COLA Base above \$12k.”

Elections

CONTINUED FROM PAGE 16 ►

retired Water and Sewer Business Manager **Paul Jalbert** and Fire Chief **Jason Gilliland**. The Board's retirement administrator is **Linda Gifford**.

Montague – The Montague Retirement Board declared retired Firefighter **David Dion** re-elected, as he was the only candidate to be nominated to fill the Board's 3rd position. It will be Mr. Dion's 13th term on the Board. The members making the declaration were **Carolyn Olsen***, **Steven Ellis**, **Cheryl Clark** and retired Greenfield Retirement Administrator **Marianne Fiske**. The Board administrator is **Deb Underhill**.

Needham – After 42 years of service for the Town of Needham, 35 as the Town's ex-officio member for the **Needham Retirement Board**, **Evelyn Poness** retired as town treasurer. The Town has appointed **Michelle Vaillancourt** as town accountant,

who will serve as the new ex-officio member. Also on the Board are **Sandra Cincotta***, retired Firefighters **Robert Papetti**, **John Krawiecki** and **Robert Mearls**. The Board administrator is **Jacob Cole**.

Newton – Newton Board retired Executive Director **Kelly Byrne** was unopposed and elected to the **Newton Retirement Board**. Kelly had served over 40 years on the Newton Board before her retirement. She replaced retired Police Officer, **Paul Bianchi**, who did not run for reelection. The other members on the Board include fifth member and Middlesex Regional Retirement Chief Administrator **Lisa Mahoney, Esq**, retired Police Officer **Stephen Curley**, **Anthony Logalbo**, and **Thomas Lopez***. The director for the Newton Retirement Board is **Barbara O'Brien**.

Watertown – The Watertown Retirement Board declared **Domenic "Duke" Arone** re-elected as he was the only candidate to file nomination

papers. It will be Duke's 7th term on the Board. The other members of the Board include **Thomas Tracy**, **John Loughran, CPA**, **Thomas Thibaut, Jr.*** and **Kathleen Kiely-Becchetti, Esq.** who also serves as the president of the Mass. Association of Contributory Retirement Systems as well as the executive director to the Norfolk County Retirement Board. The Board Director is **Barbara Sheehan**.

Webster – The Webster Retirement Board declared retired Police Officer **James Hoover** re-elected by declaration as he was the only qualified candidate. This will be James' third term on the Board. The other Board members making the declaration were **Timothy Bell**, **Eleanor Doros**, **Robert Craver*** and **Brian Perry**. The Board administrator is **Kristin LaPlante**.

*Denotes Chair

IRA MEDICARE REFORMS: KEY RX FEATURES

CONTINUED FROM PAGE 5

But, the IRA didn't stop there, with other significant Medicare reforms contained in the new law. Here's a summary of those provisions.

But, before we begin the summary, you'll see references in it to Medicare Part D. It's important to note that the **GIC's SilverScript** prescription drug coverage for its Medicare enrollees is an enhanced Part D, and the same applies to **Blue Cross PDP** (Prescription Drug Plan) at the local level.

• MEDICARE NEGOTIATING DRUG PRICES WITH PHARMACEUTICAL COMPANIES:

Beginning next year, the federal Health and Human Services secretary is authorized to negotiate with pharmaceutical companies on the prices of 10 high-cost prescription drugs. The negotiated prices would go into effect in 2026 for Medicare Part D medications and 2028 for drugs covered under Medicare Part B. The number of drugs whose prices are negotiated on behalf of Medicare will increase in subsequent years, and by 2029 a total of 60 drugs would be subject to negotiated prices.

• CAP ON OUT-OF-POCKET COSTS FOR PART D DRUGS:

For the first time, out-of-pocket costs for Part D prescription drugs would be capped. Starting in 2025, beneficiaries would not have to pay more than \$2,000 a year for their share of Part D drugs.

• NO COST FOR MOST MEDICARE-COVERED VACCINES AND INSULIN PRICE SET AT \$35:

Beginning this coming January, most vaccines will be free under Medicare, while Insulin under the federal program will be set at \$35 as of this coming July.

• INFLATION CEILING ON PRESCRIPTION PRICES:

Beginning this October, if the price of a Part D prescription drug is raised more than the rate of general inflation, the drug's manufacturer is required to rebate Medicare the amount of the increase that is higher than the inflation rate. Rebates for higher-than-inflation price hikes for medications covered under Medicare Part B (usually office-based infusions, such as for cancer drugs) would begin in January.

"No question that these new reforms are collectively a very positive step in addressing the issue of prescription drug costs," comments Valeri. "Hopefully they serve as a springboard to even more solutions on this issue."

HELP WITH INCREASING HOME HEATING COSTS

STATE FUEL ASSISTANCE PROGRAM OFFERS RELIEF

Estimates are that natural gas, which is used by nearly half of U.S. households as their primary heating fuel, will cost 30% more this winter while heating oil will be up a whopping 43%. No question, we'll be experiencing a significant drain on our finances.

To obtain some relief from these rising costs, you may want to explore whether you're eligible for help from a state fuel assistance program. It's known as the Low Income Home Energy Assistance Program or LIHEAP.

LIHEAP was created by federal legislation, the Omnibus Budget Reconciliation Act of 1981. Since then, this program has been offering financial assistance to households with their home heating bills.

To operate effectively over four decades plus, LIHEAP depends heavily on a solid working relationship between all levels of government, starting with the US Health & Human Services Department, then the Mass. Department of Housing and Community Development (DHCD) and finally community agencies that handle the program locally. Without this "partnership", the program could not function and provide benefits to millions as it has over such a long period.

All eligible homeowners and renters, including households whose cost of heat is included in the rent, can apply at a LIHEAP agency in their area — visit www.mass.gov/hed/fuel for the listing. Eligibility is based on a number of factors, including but not limited to household size and the gross annual income of every household member 18 years of age or older.

You will be provided more

information on the application process when you contact your local LIHEAP agency. Here's what you can do to find your local agency.

Call the DHCD Heatline

1-800-632-8175

**Find Someone to Help You
in Your City/Town**

www.mass.gov/hed/fuel

LIHEAP SUMMARY

The Massachusetts Low Income Home Energy Assistance Program (LIHEAP) provides eligible households with help in paying winter heating bills. The program pays benefits of fixed amounts based on household income.

An additional benefit is available to eligible households having a high-energy burden. Known as the High Energy Cost Supplement (HECS), the added benefit is only provided to qualifying LIHEAP households whose previous year's heating costs exceed certain HECS thresholds that have not been determined when we went to press.

Local administering agencies determine household eligibility based on several factors including annualized income and the number of members in the household. The agency then will make payments towards the heating bills to the primary heat source vendor (oil, propane, wood or coal dealer, or gas or electric utility).

Special provisions are made for those households whose heat is included in their rent and those living in subsidized housing.

To be eligible for this benefit program, you must also have an annual household income (before taxes) that is below 60 percent of the State Median Income.

If you are a first-time applicant, you'll need to apply in person at the fuel assistance agency in your area.

HOW YOU CAN LEARN MORE

For more information please visit the Massachusetts LIHEAP page.

To speak with a representative regarding LIHEAP, please call:
Massachusetts Heat Line:
1-800-632-8175

Or:

Department of Housing and
Community Development (DHCD)
Community Services Unit:
617-573-1100

To write it to the Massachusetts
LIHEAP, please contact:

Massachusetts Department
of Housing & Community
Development
Community Services Unit
100 Cambridge Street, Suite 300
Boston, MA 02114

The Chart on page 19, shows the income levels and benefit amounts for a single persons and a couple. Special provisions are made for those households whose heat is included in their rent and those living in subsidized housing.

SEE LIHEAP CHART ON PAGE 19 ►

CONTINUED FROM PAGE 18 ►

FISCAL YEAR 2023

LIHEAP INCOME ELIGIBILITY & BENEFIT LEVELS

Number of People in a Household	100% of Federal Property Level	125% of Federal Property Level	150% of Federal Property Level	175% of Federal Property Level	200% of Federal Property Level	60% of Estimated State Median Income
1	\$ 13,590	\$ 16,988	\$ 20,385	\$ 23,783	\$ 27,180	\$ 42,411
2	\$ 18,310	\$ 22,888	\$ 27,465	\$ 32,043	\$ 36,620	\$ 55,461
Deliverable Fuel (Oil, Propane, Kerosene & Other)	\$ 1,600	\$ 1,408	\$ 1,239	\$ 1,090	\$ 1,090	\$ 960
Utility and Heat-Included-In-Rent	\$ 1,100	\$ 968	\$ 852	\$ 750	\$ 750	\$ 660

Here are other key features.

- To be eligible for this benefit program, you must also have an annual household income before taxes that is below 60 percent of the State Median Income.
- If you are a first-time applicant, you'll need to apply in person at the local administering agency in your area.
- An additional benefit is available to eligible households having a high-energy burden. Eligibility and benefits for the High Energy Cost Supplement Supplement (HECS) had not been determined when we went to press.

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

BALCOM, JEANNE E.L. – Amherst, MA (Somerville Teacher)	CHILD, RICHARD A. – Holbrook, MA (MWRA)	FRAZIER, RUTH A. – Ocala, FL (Newton Teacher)
BALLA, REINALDO T. – Taunton, MA (State)	CHUBBUCK, CLIFFORD G. – Tewksbury, MA (Melrose Fire Department)	FREEMAN, DOROTHY B. – Montague, MA (UMass Amherst)
BANIUKIEWICZ, JOSEPH M. – Leicester, MA (State, Trial Court)	CONNORS, JOSEPH N. – Yarmouth Port, MA (State, Emergency Management)	FROTON, FRANKLIN J. – Lowell, MA (Lowell Fire Department)
BARCLAY, GILDA H. – Vero Beach, FL (New Bedford Teacher)	CONROY-KELLY, ESTHER – Hudson, MA (Lowell Teacher)	GEARTY, LOUISE A. – Tewksbury, MA (Town of Tewksbury)
BARRY, EDMUND W. JR. – St. Petersburg, FL (NS Reg. Voc School District Teacher)	COTE, GERALD F. – Lowell, MA (Dracut Teacher)	GILLIN, ROBERT – Randolph, MA (Randolph Teacher)
BENDER, JULIE M. – Yarmouth Port, MA (State)	COUGHLIN, WILLIAM P. – Yarmouth Port, MA (Yarmouth Police Department)	GLIONNA, JOSEPH M. – Malden, MA (Malden Teacher)
BERSANI, PAUL R. – E. Weymouth, MA (Holbrook Teacher)	DALLA COSTA, EVERETT A. – Clearwater, FL (Waltham Fire Department)	GOULD, ERNEST E. – Fitchburg, MA (Fitchburg State University)
BINGNET, CHRISTA C. – Greenfield, MA (Survivor, State Civil Process Deputy Sheriff)	DEARRUDA, CATHERINE C. – Lakeville, MA (Lakeville Hospital)	GOYETTE, EMILIA S. – Pawtucket, RI (Dighton-Rehoboth Teacher)
BOUCHER, LOUIS A. – Auburn, MA (Haverhill Fire Department)	DEFILIPPO, EUGENE B. – Easthampton, MA (Northampton Teacher)	GRACIA, MAURICE F. – Milton, MA (Boston DPW)
BOUTELLE, WESLEY R. SR. – Winchendon, MA (State Police)	DELROSE, CONCENZIO J. – Watertown, MA (Watertown Fire Department)	GRIMALDI, JAMES P. – Wilbraham, MA (Springfield Teacher)
BOYLES, HELEN R. – Rochester Hills, MI (Town of Hamilton)	DESMARAIS, RONALD J. – Berkley, MA (State, Department of Correction)	HAYNES, MILDRED L. – N. Attleboro, MA (Survivor, Dedham School Department)
BRADSHER, EDWARD T. – Brockton, MA (Brockton Fire Department)	DUDLEY, FRANCIS L. – Wells, ME (Cambridge Fire Department)	HIRTLE, BERTRAM L. – Alexandria, NH (Watertown Teacher)
BULCAMINO, HENRY M. – Berkley, MA (State, Mass Highway)	EARLEY, RICHARD S. – Coventry, RI (State Veteran's Services)	HOPPENSTEADT, DIANE – Cotuit, MA (Falmouth Teacher)
BURGESS, GERALD M. – Lake Worth, FL (Peabody Fire Department)	EISENMANN, JOSEPH H. – East Bridgewater, MA (Abington Teacher)	HUDAK, SETH J. – E. Harwich, MA (Dennis Yarmouth Teacher)
CARBONE, MARY – Waltham, MA (Cambridge Police Department)	ERELLI, JO-ANNE – Lynn, MA (Wakefield Teacher)	JACINTO, LEONORA – S. Barre, VT (State, Survivor)
CASSANELLI, KATHLEEN R. – Orwell, VT (Agawam Teacher)	FEARN, RICHARD W. – Agawam, MA (Hampden County)	JEAN BAPTISTE, HEBERT F. – Avon, MA (Boston)
CECCHI, ALDO L. – Milford, MA (Blackstone Teacher)	FOLEY, DANIEL D. – Middleboro, MA (Town of Abington)	JOHNSON, JUNE S. – Bloomfield, CT (Brockton Teacher)
CECCHINI, EDWARD A. – Clinton, MA (State Welfare Dept)	FOREST, ERNESTINE – Ayer, MA (Ayer School Department)	KENNETT, THEODORE E. – Duxbury, MA (Boston)



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DECEASED MEMBERS (continued)

KHOURY, MARILYN – Salem, MA (Salem Teacher)	McGRATH, GEORGE F. – Braintree, MA (Boston Police Department)	RUSSO, RICHARD S. – Revere, MA (State Superior Trial Court)
KING, RONALD H. – Holden, MA (Fitchburg Fire Department)	McINTYRE, JOANNE R. – Randolph, MA (State, Mass Commission for the Blind)	SAWYER, BEVERLY J. – Warren, MA (Hampden-Wilbraham RSD Teacher)
KNIGHT, EDWARD W. – Monmouth, ME (Weymouth Teacher)	McLAUGHLIN, JOHN F. – Worcester, MA (Worcester State College)	SCHOLL, DAVID M. – Rochester, NH (Cambridge Fire Department)
KNOWLES, ELLEN – Seabrook, NH (State Dept of Conservation & Rec)	MEISNER, RONALD A. SR. – Foxboro, MA (Franklin Teacher)	SEAVEY, C. WAYNE – Bangor, ME (S. Berkshire Reg Sheffield Teacher)
LAFRANCHISE, JOSEPH P. – Brockton, MA (Brockton)	MUNIER, PAUL A. – Amesbury, MA (Haverhill Teacher)	SENNOTT, RALPH J. – Westford, MA (Cambridge Teacher)
LANGONE, RICHARD A. – Plymouth, MA (Granby Teacher)	NEE, PETER F. – New Port Richey, FL (Boston)	STACY, WILLIAM H. – Hathorne, MA (Danvers Police Department)
LEAVITT, ROBERTA K. – Rockland, MA (Survivor, Weymouth Teacher)	NIHAN, MARJORIE L. – Waterford, ME (Lynn Teacher)	STRUTHERS, ROBERT E. – E. Falmouth, MA (NE Metro Voc Teacher)
LECLAIRE, GENE – Greenwood, SC (Oxford Teacher)	O'DONNELL, HELEN C. – Nashua, NH (Survivor, Lynn Teacher)	SULLIVAN, JANET A. – Framingham, MA (Framingham Teacher)
LITTLE, BARBARA A. – Deltona, FL (UMass Amherst)	OLSON, EMERY F. – W. Lebanon, NH (State D.P.W.)	THOMAS, CHARLES C. – Saugus, MA (Saugus Fire Department)
LOWER, CLYDE G. – Fitchburg, MA (Leominster Teacher)	OLSON, JOHN E. – E. Dennis, MA (State Dept. of Correction)	THOMPSON, RITA B. – Hampstead, NH (Dept Mental Health)
LUCAS, JAMES P. – Chelmsford, MA (Billerica Waste Water Department)	PAPPAS, ELEANOR B. – Glen Allen, VA (North Attleboro Teacher)	TOMBS, ROBERT E. – Greenfield, MA (Barnstable County)
LYLE, FRANCES A. – Ft. Collins, CO (Holyoke Teacher)	PELLETIER, LOUIS O. – Framingham, MA (Middlesex County)	WALLACE, JOAN M. – W. Barnstable, MA (Survivor, State Dept Natural Resources)
MACDONALD, ROBERT C. – Moody, ME (Lowell Teacher)	POTTER, DONALD H. – Keene, NH (Narragansett Reg. Sch. Dist. Teacher)	WIXON, MARY E. – Bourne, MA (Bourne School Department)
MARCHAND, GERARD N. – Uxbridge, MA (State, Mass Turnpike)	RAPHAEL, NANCY E. – West Boylston, MA (Town of West Boylston)	WYATT, JOHN A. – West Harwich, MA (Braintree Teacher)
MARIBITO, LUCY M. – Peabody, MA (State, Survivor)	RASETTA, RITA – Somerville, MA (State Dept of Revenue)	ZAIK, ERNEST E. – Little River, SC (Lawrence Teacher)
MARTIN, ROBERT D. – Lowell, MA (Lowell Teacher)	RIORDAN, KATHLEEN M. – Springfield, MA (Springfield Teacher)	ZEPPA, LEO R. – Springfield, MA (Springfield Fire Department)
MATTHEWS, STANLEY G. – Worcester, MA (Worcester Housing Authority)	RUBIN, ANN K. – New Milford, CT (State, Lemmuel Shattuck Hospital)	
McADOO, WILLIAM E. – West Bath, ME (State, D.P.W.)	RUELL, LAWRENCE J. – Rotonda West, FL (Holyoke Board of Health & Bldg. Dept.)	