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Medicare switch looms, but retirees' opposition persists



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Following a Wednesday morning rally at City Hall Park at which they spoke out against the city's imminent switch to a private Medicare plan for its retirees, the former municipal workers walked toward where Mayor Eric Adams was dedicating new public space under the Brooklyn Bridge to continue their protest.

RICHARD KHAVKINE/THE CHIEF

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BY CHARLOTTE ROBERTSON

Even as the city proceeds with a shift of its 250,000 municipal retirees to a private Medicare Advantage plan, scheduled for Sept. 1, former city workers continue to voice their opposition, if in fewer numbers.

As they have on occasion since city officials announced the change, dozens gathered near City Hall Wednesday to once again denounce the effort.

"We will fight this as long as we have to," said Sarah Shapiro, a former city teacher of 28 years and United Federation of Teachers retiree. She has been protesting the Advantage plan for the past two years.

Shapiro, sporting a baseball cap inscribed "Adams Screws Retirees," said she remained determined. "I've been around, and so have these ot

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retirees. We've worked our entire lives for the city," she said. "We have been active in our unions our entire lives. We are aware and we are engaged."

Following years of litigation, push-back from former municipal workers and a contentious arbitrator's ruling (<https://thechiefleader.com/stories/city-must-switch-retirees-to-private-medicare-arbitrator-rules,49460?>), Adams administration officials signed the five-plus year contract with the managed-care company in early April. The administration's endorsement followed ratification of the Aetna contract by the Municipal Labor Committee (<https://thechiefleader.com/stories/unions-clear-way-for-city-to-institute-contentious-medicare-advantage-plan,49970?>), the umbrella group of city unions, a month earlier.

Both the de Blasio and Adams administrations have argued that the switch was necessary given the escalating cost of health care. Officials have said the switch will save the city about \$600 million a year. The savings, in the form of federal subsidies, will be funneled into the city's Joint Health Insurance Premium Stabilization Fund, which finances the unions' welfare-fund benefits, among other purposes.

Ever since its conception, though, municipal retirees have fiercely opposed the Medicare Advantage plan — or "DisAdvantage plan," as some referred to it on numerous posters and banners they carried during their rally, arguing that quality of care offered by the managed-care giant would pale in comparison to their plans.

'There are alternate ways'

The rally took place as the City Council's Finance Committee conducted hearings on the executive budget, inviting testimony from residents.

"We thought we would have our own public hearing outside about our issue," said Gloria Brandman, another UFT retiree and founding member of the Cross-Union Retirees Organizing Committee (CROC). Echoing Shapiro, she emphasized that retirees had no significant say in regarding a proposed plan switch.

"There are alternate ways for the city to save money. It is a small percentage of the budget, it is very small, what this would save," she said.

Shapiro noted that retiree health care will consume less than 1 percent of the city's \$105 billion budget. "Don't we matter? After years and years of dedication to the city?" she asked.

Retirees argue that the Advantage plan will place limitations on their care. Brian Wonsever, who worked in the Department of Homelessness Services for 35 years before retiring, noted that while the vast majority of doctors accept traditional Medicare, far fewer accept private Medicare plans.

Opting out of the Advantage plan and into HIP VIP plan, he continued, would cost people about at least \$6,000 a year. "It's a matter of choice," he said.

But some have argued that many don't have that choice, saying they accepted lower salaries to work for the city in return for the promise of superior health benefits in retirement.

Without that, many said they were struggling to envision a healthy future — with even some current city workers becoming fearful. "I soon plan to retire and I see that it's going down the drain," said Anatoly Kantorovich, a current employee at the Department of Health and a self-described retiree-in-training.

Across the board, the retirees argued that the Advantage plan prioritizes money over adequate and accessible care. "I'm just going to say it plain: If you have ever dealt with an insurance company, you know they are not about efficiency," Wonsever declared.

Camillo Biener, who retired from the Human Resources Administration after 26 years with the city, agreed. "It's a total fallacy, the efficiency argument," he said.

"Medicare Advantage gives less than Medicare. So what happens essentially is that these companies that run these plans get more money, and they give less services," Biener said. "Does that make any sense at all?"

A faction of UFT members opposed to the switch — which was supported by the union's president, Michael Mulgrew — has since begun petitioning for a vote regarding any future proposed changes to health-care plans. "Our union never asked us if we wanted to change our health plan," Brandman summarized.

The retirees read dozens of testimonies from those who could not attend the rally, some because of health issues.

Shortly before 11 a.m., the retirees headed from City Hall Park toward where Mayor Eric Adams was dedicating new public space under the Brooklyn Bridge. Biener followed, walking his dog, who wore a sign reading, "If my daddy dies because he had to wait too long for pre-approval, who will take care of me?"

As he walked to the bridge, Biener told The Chief, "My suggestion to all the media and everybody is to follow the money. ... I wish somebody would look into this stuff, because this thing is a lot deeper, and a lot more troubling, than what people think."

Shapiro, while frustrated and angry, retained some optimism. "We want to remind everybody that retirees vote," she said. "We cannot risk the demise of public Medicare when these 'Medicare disadvantage' plans are taking over the market."

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