“Representative Larsen supports retirees and is willing listen to our concerns,” said Clair Olivers - Chapter 6 Everett Area, “so I was happy to come out and support his campaign when he needed help.”

This past October, RPEC received a request from the campaign office of Congressman Rick Larsen. [read more on page 6]

IN THIS ISSUE:

Protecting Insurance Consumers
Executive Director’s Note
“Voucherizing” Medicare
Retirees in Political Action!
New College Benefit
RPEC Legislative Day 2017!

Speaker of the House Paul Ryan has championed the idea of “voucherizing” Medicare for the last 6 years, and now he is intent along with the House Budget Committee Chairman, Rep. Tom Price, to move quickly to convert Medicare into a voucher system as early as the fall of 2017. [read more on page 4]
Protecting Insurance Consumers
- Mike Kreidler, Insurance Commissioner

On Dec. 9, Gov. Jay Inslee and Insurance Commissioner Mike Kreidler sent U.S. House Majority Leader Kevin McCarthy a letter voicing their concerns about congressional efforts to repeal or roll back the Affordable Care Act (ACA), or to damage the Medicaid and Medicare programs. All provide affordable health coverage for millions of people in our state.

"Any action to repeal the ACA without a viable, meaningful replacement will unravel all of the progress we’ve made and seriously imperil our health insurance market," said Commissioner Kreidler. "Washington state has benefited from its early adoption of health reform, yet we know there is more work to do. We are ready to participate in the national conversation on improving access to health care for all Americans, including seniors, but we will not support ideas that move us backwards."

Since ACA implementation in 2013:
- Approximately 750,000 additional Washingtonians have gained access to health care coverage
- Washington’s uninsured rate has dropped from 14 percent to an unprecedented 5.8 percent
- An estimated 51,000 health-related jobs have been added to Washington’s economy
- The rate of health care cost inflation

Executive Director’s Note

WHO IS DORIS?

There is no mistaking, that if we do not fight together to retain our retirement security, there is a strong chance, we will lose much, rolling back to a sadder time in our nation’s history for seniors.

When I was just out of school, beginning my work with public sector retirees, the leader of the retiree organization was a woman named Doris Clark. When I met her, the first words out of her mouth were "I was born in 1915 and remember walking with my mother, at the age of five or so, by an old, falling down house." I wasn’t sure what she was talking about, or what I should say as she continued to speak. "The raggedy house had many people sitting by themselves in the yard, hunched over barely able to eat out of the tin cans that were in their laps. I asked my mother what that place was, and she said it was where old people go who have no family, or whose family cannot take care of them." She was only about five feet tall, but her voice shook with power when she said, "Maria, it is our obligation and duty to organize and mobilize retirees to protect our retirement security, and I am glad to have you on board."

From that day to this, the fight has continued, but now the threats are seriously escalating. There are not only discussions underway about slashing and privatizing Medicare and Social Security, but to push through and implement those plans. All of this is occurring as the ability of people to retire has been severely undermined, as fewer and fewer even have access to retirement in the private sector. On the state level, we wanted to move legislation to restore cuts made to retiree benefits; and oppose any proposals to cut them further.

And yet, many still think that since they are currently okay, they do not need to join in the fight.

WELL, THE TIME IS NOW!

We are calling on all members to assist in the efforts to protect themselves, and other retirees. Retirement benefits are not set in stone.
WHAT CAN YOU DO?

1. SIGN UP: If you do not already get Legislative Alerts from us, sign up by contacting the office 800-562-6907 or email info@repecwa.org. Then, when you receive the alert, please take the time to take part. They pay attention when we together to make our voices heard.

2. HELP INCREASE OUR POWER: Ask friends and family members who are retired public employees to join RPEC. The more members, the more influence we have legislatively. Applications can be found on our website at www.rpecwa.org or by calling the office.

3. GET INTO ACTION: We strongly encourage members to join us for our Lobby day March 8th, but we also need members in every legislative district to join with other members of their Chapter in setting up regular meetings with their state legislators and members of Congress. If you can’t get out, but can call other members, please call our main office if you do not know how to contact the president of your local Chapter.

Doris Clark passed away in 2014 after leading AFSCME Retirees in Illinois for 25 years, and well into her 90’s. She was known for taking legislators to task regardless of their political persuasions or height. Doris was a great teacher who reminded me that we can never hide from ourselves, so when we see injustice, we must stand up, especially for the most vulnerable.

Charles D. Johnson, director of the Illinois Department on Aging, inducts Doris Clark, former Council 31 retiree chapter president – and former chair of the International’s Retiree Council – into the Senior Hall of Fame. (Photo credit: Randy J. Squires/ Illinois Department on Aging)

Protecting Insurance Consumers - [continued]

has slowed to about 3 percent per year, well below historic inflation rates. Many of our state’s 1.2 million Medicare beneficiaries also benefit from the ACA, including:

- Offering free preventive benefits, such as wellness visits and cholesterol checks
- Closing the prescription drug “donut hole” coverage gap
- Making Medicare more sustainable through fraud prevention and ensuring long-term savings by improving the quality and safety of care in health care settings
- Offering new incentives for medical providers who deliver high-quality, coordinated care
- Reducing excessive Medicare payments to private insurers who operate Medicare Advantage plans

“I’m very pleased the OIC and RPEC have a strong ombudsman program to help ensure state retirees get answers to their Medicare and related health insurance questions,” Kreidler said. “It’s important that we work together to take care of those we serve.”

To learn more about Medicare and to get your questions answered, call the SHIBA program at 1-800-562-6900 or check us out at www.insurance.wa.gov/shiba.
“Voucherizing” Medicare: How Would It Impact You?

Speaker of the House Paul Ryan has championed the idea of “voucherizing” Medicare for the last 6 years, and now he is intent along with the House Budget Committee Chairman, Rep. Tom Price, to move quickly to convert Medicare into a voucher system as early as the fall of 2017.

Definition

Vouchers, also called premium-supports, are a check from the federal government that would be given to Medicare beneficiaries, strictly to purchase their own health insurance from one of a number of private plans or traditional Medicare. The amount of the voucher would depend on the region where the beneficiary lives. Beneficiaries that choose a more expensive plan would generally pay higher premiums, while those who choose plans costing less than the vouchers are worth, would receive rebates or extra benefits. The traditional fee-for-service Medicare program would compete directly with plans offered by private insurers.

What’s the problem?

Vouchers will leave seniors with pay higher out-of-pocket costs than they would have paid under traditional Medicare, and Medicare costs would eventually be unsustainable.

Why?

Suppose Congress sets the value of the voucher at $100, which is determined

WA State Investment Board by George Masten

The Washington State Investment Board has been investing state pension funds and other funds for thirty-six years. I have had the privilege of representing retirees on the board for over twenty-four years! I had the honor of being recommended by retiree and active employee organizations and appointed by five different governors. Retirees serving on the Board before me had been retired for a number of years and brought a retiree’s perspective!

The person appointed to represent retirees upon my departure appears to have been an active employee at the time of her appointment. She retired 12-31-16 and according to the Governor’s web site was appointed on 12-27-16. She may well be knowledgeable on investing but lacks retiree experience! She was an employee of the State House of Representatives.

Retirees need a voice on the State Investment Board and hopefully, RPEC can build a positive relationship with the new appointee. It will take both sides to build this relationship.

On a another note, the returns generated by the Board’s investments are still some of the highest among public pension funds. We still have an excellent staff. It has been a great ride!!!!
RPEC is extremely grateful to George Masten, who has completed his eighth consecutive three-year term on the State Investment Board. His service has extended into many areas including President of RPEC from 2002-2005, and interim Executive Director of RPEC from 2011-2012. His longevity on the State Investment Board was an asset as it enabled him to bring a historical perspective dating back to the origins of the board to his fellow board members. Despite fear mongering by corporate-backed organizations such as the Freedom Foundation, Washington State’s pension systems are among the Top-10 in terms of funding in the nation.

The plan will shift costs to beneficiaries over time, because the premium-support voucher won’t keep pace with health care costs. This is because insurance companies design their offerings to attract healthier enrollees and deter sicker ones, this would result in the pool of beneficiaries in traditional Medicare being the older, sicker, and more expensive to cover. This increase in costs would lead to higher premiums in traditional Medicare, which would ultimately make traditional Medicare unsustainable. This appears to be the overall goal, in order to completely privatize Medicare.

Impact on Beneficiaries

The most immediate impact is that the value of the voucher, tied to the index, will not keep pace with the cost of insurance, leaving beneficiaries to cover more and more of the costs. They will be forced to make an absurd decision: an increasingly deeper loss of health insurance coverage or pay continually larger amounts for coverage that does not change.

RPEC is joining other senior organizations to fight any cut to the guaranteed, earned Medicare benefit. If you do not already receive Legislative Alerts from RPEC, please contact our main office at 1-800-562-6097 or info@rpecwa.org.
Chapter Spotlight: Retirees in Political Action!

“Representative Larsen supports retirees and is willing listen to our concerns,” said Clair Olivers - Chapter 6 Everett Area, “so I was happy to come out and support his campaign when he needed help.”

This past October, during the final weeks of the election campaign, RPEC received a request from the campaign office of Congressman Rick Larsen. Members from Chapter 6 - Everett area, Chapter 7 - Bellingham area, and Chapter 37 - Lynnwood area answered the call and volunteered on short notice to assist with a special project. They helped sort, label, and organize the mail pieces prior to being delivered to voters in the 2nd Congressional District.

“It was a great experience”, Jim Portch - Chapter 37 Lynnwood area recalls, “I enjoyed working with members from other areas and I was happy to help the effort”.

Over the course of several mornings, retirees were able to help process thousands of pieces of mail. Jim Brandley - Chapter 6 Everett Area remarked that “the campaign staff were very appreciative of having extra help and were grateful that RPEC members were able to answer their call for assistance.”

Being approached by the campaign of a Congressman is a great example of the continued progress RPEC has made in its visibility and influence in political action. Retirees need to continue to be vocal and active so that Legislators know that they cannot simply ignore or dismiss their needs.

As Seen in Olympia!

See back page for more information.
RPEC Legislative Day 2017!

Big Changes! To move our legislative priorities forward, we need a LARGER VOICE! Therefore, we will be teaming up with Washington Education Association Retired (WEA-R) for Legislative Day 2017.

Due to the continued growth of participation, we have moved both the reception and Legislative Day to the Hotel red Lion in Olympia.

Tuesday, March 7, 6pm-8pm - Legislative Reception
Wednesday, March 8, 8am - Legislative Day

She would like to mainly take Psychology courses because she was interested in that subject while attending Pierce Community College and would like to expand on that.

“I do not receive a lot of money every month and since it is free, this is my chance,” said Joyner. “I wouldn’t have been able to afford the costs associated with college otherwise, and I am afraid they wouldn’t have given me a loan because I might not live long enough to fully repay it.”

The online offering also allows her to complete the program despite a hearing impairment, and complete the coursework at her own pace. Her granddaughter has even decided she will earn her nursing degree through this program.

Suzanne plans on volunteering once she gets her degree. Her husband passed away about two years ago, so earning this degree will give her something to occupy her time.

“I want everyone to know that the knowledge I obtain from this program will not go to waste, continued Joyner. “While I will not be working for a typical job, I will give back by volunteering.”

For more information on how you can take advantage of this benefit, call our office or check out rpecwa.org.

New College Benefit

There is an important new benefit for RPEC members. Our International has partnered with Eastern Gateway Community College to offer an Associate Degree completely online at no cost to members and family. Eastern Gateway is an accredited community college based out of Ohio. The Free College Benefit covers any amount for tuition, fees or books that are not covered by Federal or Employer education grants.

“Even though I am retired, I plan on taking advantage of this opportunity to go back to school,” said Suzanne Joyner, an RPEC member of Chapter 35-King County Retirees. Suzanne worked in healthcare for 35 years at various locations such as King County Jail Health and Cedar Hills Treatment Center. She retired in 2006 as a member of PERS 1.

She plans on starting the program once Eastern Gateway has received her transcripts from Pierce Community College, where she graduated in 1975.

She would like to mainly take Psychology courses because she was interested in that subject while attending Pierce Community College and would like to expand on that.

“I do not receive a lot of money every month and since it is free, this is my chance,” said Joyner. “I wouldn’t have been able to afford the costs associated with college otherwise, and I am afraid they wouldn’t have given me a loan because I might not live long enough to fully repay it.”

The online offering also allows her to complete the program despite a hearing impairment, and complete the coursework at her own pace. Her granddaughter has even decided she will earn her nursing degree through this program.

Suzanne plans on volunteering once she gets her degree. Her husband passed away about two years ago, so earning this degree will give her something to occupy her time.

“I want everyone to know that the knowledge I obtain from this program will not go to waste, continued Joyner. “While I will not be working for a typical job, I will give back by volunteering.”

For more information on how you can take advantage of this benefit, call our office or check out rpecwa.org.
As Seen in Olympia!

A number of buses in and around Olympia will be sporting this banner advertisement on the rear of the bus over the next several weeks, thanks to Chapter 2 - Olympia area. Said Charleen Goodrich, “A few months ago Nancy Heley, RPEC Executive Board & Chapter 2 member, suggested advertising RPEC on Intercity Transit buses in the Olympia area. Not only will the chapter attract new members but it will be an opportunity to have RPEC’s priorities—pensions, social security, and Medicare—visible during this legislative session. Charleen Goodrich, Chapter 2 membership chair, then began working with LAMAR Companies who designed the artwork. It was a complete success! There will be 16 buses for ten weeks covering all bus routes throughout the Olympia area starting January 16. Thank you to our volunteers who have their photos as part of the design.”