

National Active & Retired Federal Employees Association

President's Message

By Pat Meyers

I hope all of you are enjoying the lovely fall weather and the beautiful colors that our area shows at this time of year. Those of you who missed the October meeting missed a great program on brain health and the Stronger Memory program. If you would like a copy of the power point slides from that meeting, please contact me. This month we have a very timely program with a speaker from Blue Cross/Blue Shield who will discuss the 2023 FEHBP plans and changes. See the following program article for more details and p. 2 for meeting location.

Please **NOTE** the following time change for the November meeting. In order to accommodate our speaker's schedule, **we will begin our meeting with social time at 1:00 p.m. with our speaker to follow at 1:45 p.m.** We'll begin our short business session at 1:30 p.m. and interrupt upon the arrival of our speaker. Following the program, please stay for the remainder of the business session including election of chapter officers for 2023. In addition to any advance nominations sent to the chapter secretary by November 1st, nominations will also be taken from the floor.

I call your attention to the reservation form included in this newsletter for the Chapter's 75th anniversary luncheon celebration at the Italian Cafe, scheduled for Thursday, December 8, 2022. So far, Congressman Don Beyer and National President-elect, Bill Shackelford have accepted our invitation to the luncheon. We hope you'll plan to attend to welcome guests and enjoy connecting with chapter members and friends. We look forward to a fun time including a new basket raffle for Alzheimer's research, a display of past Chapter memorabilia, souvenirs for all and more.

Last, but not least, please plan to vote in the mid-term election if you haven't already done so. See you on November 9th at 1:00 p.m.

November 9 Meeting – Michele Nesbitt-Johnson, BlueCross BlueShield FEHBP Representative

By Norbert Erickson

Once again at the end of the year, planning ahead matters. Open Season for one's health benefit enrollment starts Monday, November 14 and ends Monday, December 12. As health insurance carriers are no longer required to mail brochures, take advantage of alternatives. The OPM website offers online views or you can call your carrier – the contact information is printed on your health plan id card.

NARFE Magazine, October issue, has the following articles: "Are You Taking Full Advantage of Insurance Options?" by Michele Bollier, p. 26, "Ensure Good Health with the Right Insurance", by Tammy Flanagan, p. 28, and "Open Season Report – FEHP Changes, from the NARFE Federal Benefits Institute, p. 60.

Start on the right foot by listening to Ms. Nesbitt-Johnson describe the Blue Cross Blue Shield changes and enjoy the fellowship as well.

Rising Concerns Over Denials-of-Service by Medicare Advantage (MA) Plans

Despite a categorical statement by the Centers for Medicare & Medicaid Services (CMS) in its 2023 edition of *Medicare & You* that MA Plans, "...must follow rules set by Medicare...", a recent article in *Fortune* magazine suggests *it ain't necessarily so*. (See: "Nursing Home Surprise: Advantage Plans May Shorten Stays to Less Time than Medicare Covers," *Fortune.com*, 10/03/22). As recounted by *Fortune*, many elderly patients have had their customary 20-day post-hospital stay in a rehabilitation facility (such as a nursing home) with no co-pay cut short by their MA Plan. How could this happen, you ask? According to Eric Krupa, an attorney at the public service law firm, Center for Medicare Advocacy, under traditional Medicare, length-of-stay decisions are made by medical professionals at the facility, whereas in the MA context, it is the Plan itself which decides.

Researching this issue, I learned to my surprise that denial-of-service complaints against MA Plans are not a new phenomenon, nor are they limited to length-of-stay matters. Back in 2018, a report by the Inspector General for HHS (OEI-09-16-00410) pointed to a high number of overturned appeals concerning denial-of-service granted by Plans' internal processes, as well as by independent reviews at a higher level in the appeals process. While it is somewhat comforting to know that recourse can be had to a robust appeals process, is this really something you want to deal with when trying to recuperate from a bad tumble or a bout of illness?

More recently, another HHS Inspector General report (OEI-09-00260, 4-27-22) pointed to elevated levels of denial-of-service complaints against MA Plans. Specifically cited in the Report (p. 14) are denials of service for rehabilitation services in nursing homes and rehab facilities. At a deeper level, the Report calls into question the role of the *capitated payment model*, which underpins the MA approach to paying for medical care. Whereas Original Medicare is a fee-for-service plan, MA Plans receive a fixed dollar amount per patient from Medicare. Ever wonder why your mailbox is flooded around Open Season time to sign up with MA Plan Wowie Zowie? More patients mean more dollars for the Plan, while at the same time, fewer services mean...well, you can guess where this is headed.

Don't get me wrong, neither I, nor anyone else on Chapter 7's Board offer specific advice on medical insurance. Moreover, as pointed out in a recent article in *NARFE Magazine* (Sept. '22 edition), depending upon both your financial and health conditions, MA Plans---especially, the so-called "Fed-friendly" Plans---could save you big bucks on premium costs. But if you are considering a move from Original Medicare to an MA Plan, or back, you should check out Tammy Flanagan's October 13th tutorial on the pluses and minuses of such plans, available as an archived video at NARFE.org.

Since this space is the "Legislative Corner," you might be wondering about the legislative angle. At this point, I will make this prediction. Unless CMS comes up with a fix for what appears to be a growing problem, there *will* be legislation forthcoming to do just that. Not only do Medicare beneficiaries complain loudly---they also vote regularly.

Meeting Place and Time

Our meetings are held at the Lubber Run Community Center, 300 N. Park Drive, Arlington. There is a parking garage on Park Drive--easy in and out. Take ticket on the way in and scan on the way out. We have free parking up to 4 hours. As you enter the center from the garage, the Beech Room is across the hall just to your left. There may also be some street parking available on Park Drive. Social time will begin at 1:00 pm and our program will begin at 1:45. **(Note that these times are for this month only.)**

December Luncheon

By Pat Meyers

Please join us to celebrate **Chapter 7's 75th Anniversary** at a special holiday luncheon on Thursday, December 8, 2022. We look forward to welcoming members, friends and special guests at the Italian Café, 7161 Lee Highway (S. Washington St.), Falls Church, VA. Social hour/cash bar begins at 11:30 a.m. with lunch at 12:00. The price of the luncheon is \$25.00. Reservations must be received by December 1, 2022. (Sorry, no refunds). Please select one of the entrees and desserts below:

- 1. Chicken Marsala – Sauteed boneless chicken breast with light brown mushroom sauce, served with broccoli and roasted potatoes;
- 2 Grilled Salmon – Grilled salmon filet topped with lemon butter sauce, served with steamed vegetables and penne pasta;
- 3. Sauteed Veal Chunks with Cognac Sauce – Sauteed veal chunks with onion and mushrooms in a cognac sauce, served with a side of linguini;
- 4. Eggplant Parmesan – Multi-layered eggplant topped with cheese and tomato sauce, served with a side of pasta and vegetables;
- 5. Spaghetti with Meat Sauce or Tomato Sauce (**please specify choice of sauce below**).

***Gluten-free penne pasta available upon request.** All entrees include a salad, bread, a non-alcoholic beverage and choice of Toasted Almond Tiramisu or Spumoni ice cream for dessert.

To make reservations, please complete the form below and send, along with your check, payable to: "NARFE Chapter 7", to Pat Meyers, 5912 1st Street S., Arlington, VA 22204. **Call Pat at 703-578-3372 if you have questions or special dietary needs/restrictions.**

 December 8, 2022 Luncheon Reservation
 Please **CIRCLE** your choice of entrée and dessert.

Name: _____

Entrée: 1. Chicken 2. Salmon 3. Veal 4. Eggplant 5. Spaghetti (Sauce: Meat or Tomato)
Dessert: 1. Toasted Almond Tiramisu 2. Spumoni

Name: _____

Entrée: 1. Chicken 2. Salmon 3. Veal 4. Eggplant 5. Spaghetti (Sauce: Meat or Tomato)
Dessert: 1. Toasted Almond Tiramisu 2. Spumoni

Please send your check for \$25 for each luncheon to Pat Meyers, 5912 1st Street S, Arlington, VA 22204. Reservations must be received by December 1st.

Alzheimer's Report

By Nancy Palmerino

Thanks to all who contributed to our Change for Alzheimer's jar at the October meeting. We took in \$35 which brings our total collected for this year to \$254.59. We are planning to have basket raffles for Alzheimer's research at our December luncheon. If you would like to donate a basket of goodies or bottles of wine, etc., you can bring your contribution to the November meeting or directly to the luncheon. Please itemize your basket's contents. If you have any questions, contact Nancy at 703-243-6546.

Membership Report

By Nancy Palmerino

We are saddened to report the passing of Robert Frank, Joseph Russell and Wayne Tannahill. We currently have 313 Chapter members and an additional 464 National members in our chapter area for a total of 777 Chapter and National members.

Contact Information

President

Pat Meyers
703-578-3372

Legislative Chair

Edward Weiler
703-241-8798

Secretary

Nancy Palmerino
703-243-6546

Treasurer

Jim Hall
703-841-0360

Program Chair

Norbert Erickson
703-528-1168

Social Chair

Pat Meyers
703-578-3372

USPS Mail

P.O. Box 100971
Arlington. VA 22210

eMail

chapter7narfe@gmail.com



NARFE
Arlington Chapter 7
P.O. Box 100971
Arlington. VA 22210