

National Active & Retired Federal Employees Association

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**Meetings: 2nd Wed of Month Sept through May (except December) Beech Rm, Lubber Run Community Ctr, 300 N. Park Dr., Arlington - 12:15 p.m.**

***President's Message***

*By Pat Meyers*

On behalf of Chapter 7's Executive Board, I extend best wishes for an enjoyable holiday season. We look forward to greeting many of you at our holiday luncheon at the Italian Cafe on December 14th. Reservations are due to me by December 7th and the details/form are included in this issue. In addition to our speaker, re-elected Delegate Patrick Hope, we'll do a basket raffle to benefit Alzheimer's research. Members have been so generous with donations at our monthly meetings and we're hoping to finish the year on a positive note. So please plan to support the raffle. If anyone else would like to provide a basket of goodies, please let me know. You can bring it to the luncheon.

Our November meeting on the 2024 changes to Blue Cross/Blue Shield was very well-attended and as expected, there were a lot of questions and interest about the new prescription drug program. Individuals with Medicare Parts A and B will be automatically enrolled in the program unless they opt out. Those who have Part A only are eligible to enroll but need to contact BC/BS after November 13th to do so. As of this writing, I'm waiting to receive a copy of the presentation so if anyone wants a copy, please contact me.

Officer elections for 2024 were conducted at the November meeting. There were no nominations submitted to the Secretary by the deadline and no nominations from the floor. The current officers therefore agreed to serve another term and a vote was taken by acclamation. However, the office of 2nd VP/Membership is still vacant and subject to Board appointment. Please contact me if you would like to know more about the position. Area X Vice President, Ted Pasek, will install officers at the January meeting. I also want to remind members that National has a recruiting incentive until the end of the year of \$10 for each member who recruits a new member. NARFE VA is also now offering a recruiting incentive in the same amount for each new member recruited. So, a total of \$20 to members who recruit a new member.

Looking forward to seeing you on the 14th. Jingle Bells!

***Legislative Corner***

*By Ed Weiler*

**..Reigning In our Ballooning Health Care Costs: The *Health Care Solutions Summit (HCSS)***

In early November I attended the HCSS, a conference sponsored by the Committee for a Responsible Federal Budget (CRFB) and Harvard University's Healthcare Markets and Regulation (HMR) Lab. Implicit in the agenda was an assumption that national health care expenditures are too high, and that the level of waste in the current system is such that there is ample opportunity to bring costs down if we just get the policy right.  
*(continued on p. 2)*

While this is by no means a new problem, and both government and academic policy experts have been working on it for years, our equally-ballooning Federal debt brings an added sense of urgency to the matter. In the words of Rep. Jodey Arrington (R-TX-19), who chairs the House Budget Committee and also sits on Ways and Means, “Healthcare is the driver of our Federal over-spending.”

Not all was doom and gloom, of course, and partial (or tweaking) reforms are indeed possible, such as: >>>the *Site-Based Invoicing and Transparency Act (S. 1869)*, sponsored by Sens. Mike Braun (R-IN), Maggie Hassan (D-NH), and John Kennedy (R-LA). Among other things, this bill would prevent the practice of billing Medicare patients at hospital rates for services rendered in an off-campus outpatient facility or in a doctor’s office. This unnecessarily costly practice has been growing in recent years as hospitals buy up individually-owned physician practices.

>>>reigning in payments to Medicare Advantage providers. According to research by HMR, the methodology for determining payment levels to Medicare Advantage to providers (based as it is on the fee-for-service model characteristic of Traditional Medicare) is becoming increasingly outdated as Medicare Advantage attains greater market share among retirees. The end result is often substantial overpayments to these providers. The flood of offers that typically show up annually in our mailboxes during Open Season suggests that HMR might well be on to something.

A more sweeping reform proposed by Rep Bruce Westerman (R-AR-04) should give us all food for thought. Under a bill he submitted last year in the 117<sup>th</sup> Congress (*The Fair Care Act—H.R. 8588*), the Federal Government would fund a Health Savings Account (HSA) for individuals who could then use such funds to purchase insurance on their respective state-based health care exchange (i.e., so-called Obamacare). As one element designed to broaden the risk pool in the exchanges, *Section 114* of the bill would eliminate FEHBP eligibility for all Federal **employees**, and instead fund them with an HSA which they could also use to purchase coverage on their state exchange. The dollar amount of HSA funding would be benchmarked to the cost of the second-lowest cost Silver Plan within an employee’s Zip Code.

Perhaps you noticed that *Section 114* covers employees, but appears to be silent on Federal annuitants. Should any legislation embodying this provision ever come to pass, my speculation (and it is purely that) is that Congress would simply force all Federal retirees into Medicare Part B, in the same way it did to Postal employees a few years ago. For many Federal retirees this might not be all that jarring, since nearly two-thirds now participate in Part B. Moreover, with prodding from OPM, there is a growing convergence between the FEHBP and Medicare. For those retirees subject to the Income-Related Monthly Adjustment Amount (IRMAA) provisions in both Medicare Parts B and D, however, this change could be quite costly.

Just to be clear, the *Fair Care Act* has **not** been introduced in the current session of Congress (the 118<sup>th</sup>); and so far as I know, there is no active consideration on the Hill of *Section 114*’s provision regarding Federal employees. That said, in view of the looming debt crisis, and given health care’s significant contribution to the problem, Congressional action in this domain is quite likely. Somewhat ominously, this is often the sort of political climate in which an idea thought to be off the table suddenly comes back around. As former NARFE Legislative Director, Dan Adcock was fond of saying: Remain vigilant!

### **Pending Legislation to Establish a Bipartisan Fiscal Commission**

Recently, two bills have been introduced in the House (*H. R. 5779*) and Senate (*S. 3262*) that would establish a bipartisan commission to make recommendations for legislation that would ensure that the level of Federal debt would not exceed the national GDP---a level deemed to be “sustainable.” While there are some differences between the two bills with regard to the specific charge to such a Commission, its primary focus would be on discretionary appropriations. (*continued on p. 3*)

While the Trust Fund programs (e.g., Medicare) are also included, the Commission's charge is restricted to recommendations (but not legislation) that would improve solvency for at least a 75-year period.

Although it is still early days in this story, don't be surprised if a commission along the lines prescribed in either of the above-mentioned bills actually becomes law. And if such comes to pass, stay tuned to the "advocacy" page on NARFE's website. To be sure, we all should bear our fair share of the pain that will inevitably accompany any meaningful attempt to rein in the national debt. But in too many instances in the past, soft targets like us have been the first to face the firing line.

**Holiday Luncheon – December 14**

*By Pat Meyers*

We hope that you'll join us for our annual holiday luncheon on Thursday, December 14, 2023 at the Italian Cafe, 7161 Lee Highway (S. Washington Street), Falls Church, VA. Social hour/cash bar will begin at 1130 a.m. with lunch to follow at 12:00. The price of the luncheon is \$27.00. Reservations must be received by December 7, 2023. Please select one of the entrees and desserts below;

1. Poached Salmon, Served with roasted potatoes and vegetables;
2. Chicken Mona Lisa - Chicken breast sauteed with white wine, fresh tomatoes and mushrooms; topped with asparagus and cheese. Served with linguini and butter sauce
3. Eggplant Parmesan - Multi-layered eggplant topped with cheese and tomato sauce, served with a side of pasta and vegetables;
4. 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 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.**

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December 14, 2023 Luncheon Reservation  
Please **CIRCLE** your choice of entree and dessert

**Name:** \_\_\_\_\_

**Entree: 1. Salmon 2. Chicken 3. Eggplant 4. Spaghetti (Meat or Tomato Sauce)**  
**Dessert; 1. Tiramisu 2. Spumoni**

**Name:** \_\_\_\_\_

**Entree: 1. Salmon 2. Chicken 3. Eggplant 4. Spaghetti (Meat or Tomato Sauce)**  
**Dessert: 1. Tiramisu 2. Spumoni**

**Please send your check for \$27 for each luncheon to Pat Meyers, 5912 1st Street S., Arlington, VA 22204. Reservations must be received by December 7th.**

**Alzheimer's Report**

*By Nancy Palmerino*

A heartfelt thanks to all who continue to contribute to Alzheimer's research at our monthly meetings. In November we collected \$40 for a total of \$768.25 in donations collected so far this year.

At the luncheon, those wishing to make charitable, tax-deductible donations toward the prevention, treatment and, ultimately a cure for this disease and enable our Chapter to also get credit, should make their checks payable to NARFE - Alzheimer's Research with Chapter 7 in the Memo line. If you will not be attending the luncheon and wish to contribute, checks may be mailed to Treasurer, Arlington Chapter 7, P.O. Box 100971, Arlington, VA 22210.

**Contact Information**

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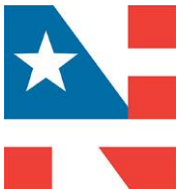
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