

# NARFE

## FEDERAL BENEFITS EXPERTS

*Reaching Out*

*November 2024*

*Arlington, VA Chapter 7*

### National Active & Retired Federal Employees Association

**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*

*Pat Meyers*

Happy Thanksgiving to all of you! How quickly we go from one season to another. We enjoyed a stimulating program and discussion on ranked choice voting and the election process in October and wish more of you could have heard it. A main source of discussion centered around the tabulation process for RCV. Our speaker volunteered to return next year for a hands-on demo on that issue. She was impressed with how many of our chapter had already voted.

At our **November, 13th meeting**, Michele Nesbitt-Johnson, Senior. Account Consultant with CareFirst Blue Cross/Blue/Shield will return to discuss the 2025 changes to the BC/BS Federal Employees Health Benefits Program. This is one of our most popular programs. As you've likely seen in the media, premiums are expected to rise significantly for some programs. Bring your questions!

Also at November's meeting, we invite you to join us for a pizza lunch at 12:15. This will be a chapter treat, but please let Nancy Palmerino or me know by **Monday, November 11** if you would like pizza so we know how much to order. We expect to change the room set up to include tables for pizza and drinks.

As you know, the holiday season is difficult for families who have to choose between food, rent, heat etc. In the spirit of giving for Thanksgiving, we ask that chapter members coming to the November meeting consider bringing a non-perishable food item or two for the Arlington Food Assistance Center (AFAC). Such items could include cereal, canned vegetables and fruit (low sugar), peanut butter, jelly, macaroni and cheese, pasta sauce, pasta and canned meats such as tuna and chicken. There will be a container to put items in for transport to AFAC. NO Glass please.

**SAVE THE DATE:** Thursday, December 12, 2024. Join us at our holiday luncheon at the Italian Cafe in Falls Church for fun and fellowship. We welcome Annette Benbow of the Arlington Historical Society as our speaker. Annette has been tasked by the Arlington County government to lead events for the 250th anniversary in July 2026 of the adoption of the Declaration of Independence. She'll update us on plans and strategies for the celebration. We'll also conduct our holiday basket raffle for the Alzheimer's Association research projects. If anyone would like to contribute a basket of goodies for the raffle, please let Nancy or Pat know. A luncheon reservation form is included in this issue.

**The Ephemeral Nature of Your Preferred Provider Organization (PPO):  
When a Deal Isn't Necessarily a Deal**

With Open Season just around the corner, our thoughts turn once again to health care insurance. Of course, as an old hand at this, you are well aware of the need to select a plan in which your health care providers-of-choice are deemed "in-network," or "preferred providers." (Note: this consideration is not relevant for those who rely solely on Medicare Parts A & B). But what happens if your provider(s)-of-choice flee the insurer's network before the end of the contract year?

This "ephemeral network problem" was described succinctly in a 3/17/24 *WASHPOST* article by Elizabeth Rosenthal with KFF News: "One of the most unfair aspects of medical insurance...[is that]...patients can change insurance only during end-of-year enrollment periods or at the time of 'qualifying life events,' such as a divorce or job change. But insurers' contracts with doctors, hospitals and pharmaceutical companies (or their middlemen, so-called pharmacy benefit managers) can change abruptly at any time."

Got it? The proverbial system forces you to sign on to a one-sided deal. There oughta be a law, right? According to UPenn law professor, Alice Hoffman (as reported in the Rosenthal article), state and Federal regulators already have the authority to put a stop to this practice. Based upon a follow-up telephone conversation with Hoffman, however, I learned that the situation is not as clear-cut as portrayed by Rosenthal. Generally speaking, insurance in the US is regulated at the state level. Hence, state insurance regulators by extension *might* have adequate authority to ban intra-year network changes. At the Federal level (for example, OPM, which regulates the FEHBP), Hoffman is unaware of any explicit authority that would prevent intra-year network changes.

So where does this leave you for Open Season? Unless you rely on Medicare Parts A & B, exclusively, you should contact your providers-of-choice to help inform the selection process. And for the balance of the contract-year? Per advice from major FEHBP carrier, Blue Cross-Blue Shield (for example): "Contact your local Plan for the name of PPO (preferred ) providers and to verify their continued participation." (Blue Cross-Blue Shield ((Basic)), RI 71-005, 2024, p. 14). Oh, and one more thing I might add: hope for the best.

As a final note, if anyone reading this newsletter might have insight into the question of whether or not there is existing Federal authority to ban the practice of intra-year provider changes, please contact me. Before we rev our advocacy engines to push for reform, it is essential to know if we might need new legislation, or merely a regulatory shove.

**Recent Study on the Increasing Role of Government Transfer Programs:  
Political Implications**

As reported by the bipartisan Committee for a Responsible Federal Budget (CRFB), FY24 ended with a Federal deficit of \$1.8 trillion. A major contributor to this situation was interest on existing Federal debt to the tune of \$900B, an amount exceeding our expenditures on national defense or Medicare. Given this stark reality, one might think that one or both 2024 Presidential Campaigns would be addressing it. Instead, what we have witnessed is a pandering competition. How to explain this?

Enter a recent study by another bipartisan Washington, DC think tank, the Economic Innovation Group (EIG), which charted the growth of government (Federal and state) transfer payments from 1970 through 2022. In 1970, such payments constituted a “significant” (defined as 25% or greater) portion of total income in less than 1% of all US counties. In 2000, such payments rose to a level of 10%, and by 2022, to 53%. The EIG authors attribute this dramatic growth to the increasing share of elderly persons in the population, as well as to economic decline experienced by many communities.

Given that in more than one-half of all counties in the US, government transfer payments constitute 25% or more of all income, is it any wonder then that neither Presidential candidate is seriously addressing the exploding Federal deficits and debt? In the immortal words of deceased economist, Herb Stein: “If something cannot go on forever, one day it will stop.” When it does, the budget battles that raged during the Obama Administrations will look tame in comparison. And then, more than ever, we will need NARFE working on the Hill to preserve our benefits.

In order to read the EIG Study in its entirety, go to: <https://eig.org>, and click on “The Great ‘Transfer’ Nation.” A brief summary of the study also appeared in the 10/01/24 print edition of the *Wall Street Journal*. Both make compelling reading.

### **Holiday Luncheon – December 12**

**Pat Meyers**

We hope you'll join us for fellowship and good food at our annual holiday luncheon on Thursday, December 12, 2024 at the Italian Cafe, 7161 Lee Highway (S. Washington St.), Falls Church, VA. Our speaker will be Annette Benbow of the Arlington Historical Society, and we'll also have our basket raffle for Alzheimer's Association research. Social hour/cash bar will begin at 11:30 a.m. with lunch to follow at 12:00 p.m. The price of the luncheon is \$28.00 and will include salad, choice of entree, bread, non-alcoholic beverage and choice of dessert. Reservations **must** be received by **December 6, 2024**. Please select one of the entrees and desserts below:

1. Poached Salmon - Poached with garlic, lemon, herbs and chardonnay wine sauce. Served with roasted potatoes and vegetables.
2. Chicken Marsala - Chicken breast with mushroom/marsala wine sauce. Served over linguini. (Please note that Marsala sauce is not gluten-free.)
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**).

**Gluten-free penne pasta available upon request.**

Dessert: Choice of Tiramisu or Spumoni Ice Cream

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.**

November 2024

December 12, 2024 Luncheon Reservation  
Please **CIRCLE** your choice of entree and dessert

Name:

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Entree: 1. Salmon 2. Chicken 3. Eggplant 4. Spaghetti (specify Meat or Tomato Sauce)

Dessert: 1. Tiramisu 2. Spumoni

Name:

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Entree: 1. Salmon 2. Chicken 3. Eggplant 4. Spaghetti (specify Meat or Tomato Sauce)

Dessert: 1. Tiramisu 2. Spumoni

Please send your check for \$28.00 for each luncheon to Pat Meyers, 5912 1st Street S., Arlington, VA 22204. Reservations must be received by December 6th.

**Contact Information**

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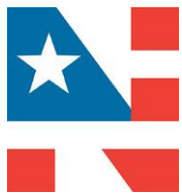
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