

## RISE Delaware Update for August 13th

### RISE Delaware: Request for Action!

All,

#### **We have an important time-sensitive request (and it's not for money!).**

The RHBAS committee (created by the legislature to make recommendations on retiree healthcare) on Thursday made a great step forward in keeping Medicfill for retirees and keeping at bay Medicare Advantage. They passed a motion to recommend that all current retirees (both Medicare and pre-Medicare), as well as State employees retiring before January 1, 2025, be *entitled* to Medicfill. No surprise, the three administration officials (Claire DeMatteis, Cerron Cade and Rick Geisenberger) did not support the motion (especially the "entitled" language), but the other members all did.

On the disappointing side, the RHBAS tabled a motion that various members (e.g. Denise Allen, Wayne Emsley, Jeff Taschner, Bill Oberle, and Paul Baumbach) have been pressing for in many meetings. Namely, a motion that Medicare Advantage should be taken off the table - in other words, MA should not be recommended as a retiree healthcare benefit for anyone, even as an option. It ended up being tabled because the Administration conducted an all-out behind-the-scenes lobbying effort.

You may ask, why shouldn't MA be an option - isn't choice good? The answer is, because MA is a terrible plan that can never be a good choice for retirees. The Administration has pushed for MA because it is free to the State. (The State might even make money through profit sharing with Highmark.) At the same time, it sounds cheap for retirees because the insurance premiums are almost free.

But what the State and Highmark will never disclose, is that MA costs you dearly in the long run, right when you actually need the insurance. At that point, all your (unknown) "cost-sharing," \$1000 deductible, and "co-insurance" kick in. And as you know, MA has doctor networks and care is delayed and denied through prior authorizations.

**We need to counteract the Administration's continuing lobbying in support of Medicare Advantage.** It is critical this week that as many people as possible email the below members of the RHBAS and ask them to please vote at their August 24 meeting to put a stake through the heart of Medicare Advantage so it can never come back to haunt us. If they don't, MA will be

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like a dormant venomous snake in winter - it will come back to strike in spring. **In particular, ask them to vote "yes" to exclude Medicare Advantage as a benefit option.**

Lt. Gov. Bethany Hall Long [Bethany.Hall-Long@delaware.gov](mailto:Bethany.Hall-Long@delaware.gov)

Senator Bryan Townsend [Bryan.Townsend@delaware.gov](mailto:Bryan.Townsend@delaware.gov)

Sen. Brian Pettyjohn [Brian.Pettyjohn@delaware.gov](mailto:Brian.Pettyjohn@delaware.gov)

Rep. Mike Ramone [Michael.Ramone@delaware.gov](mailto:Michael.Ramone@delaware.gov)

Insurance Commissioner Trinidad Navarro [Trinidad.Navarro@delaware.gov](mailto:Trinidad.Navarro@delaware.gov)

David Craik [DCraik674@aol.com](mailto:DCraik674@aol.com)

Thank you for doing this! It is really important.  
Mary Graham and Karen Peterson

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**RISE Delaware: Retirees Investing in Social Equity Delaware**

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**Our Web site:** [www.risede.com](http://www.risede.com)

**Checks may be made payable to: RISE Delaware**

**Address: RISE Delaware, P.O. Box 7262, Newark, DE 19714**

Public Meeting Calendar: State of Delaware

<https://publicmeetings.delaware.gov/#/>

