



SHBP - 2014 Plan Concerns

Recently, some GSRA members questioned where the association stands and what it's doing regarding the 2014 SHBP changes that teachers across the state have been so publicly protesting. The TRAGIC teacher's group rallied thousands of active and retired teachers through Facebook to the point where their voices were finally heard and acknowledged by state leadership and the Department of Community Health, and positive changes to the plan are apparently coming. Some GSRA members are wondering why our association hasn't gotten more traction on the plan changes issue.

It's a fair question. As an organization, we have been providing in-depth information about the SHBP changes each month in the GSRA Newsletter, as we have done every year since inception. In fact, we have many educators tell us they joined GSRA just to get the timely SHBP information and analysis we provide our members that they aren't getting from their education organizations.

GSRA has pushed DCH for several years for more representation by active and retired SHBP members to the SHBP decision making process, since those decisions affect all of us directly. GSRA strongly supports having employee and retiree input into the plans offered. We expect that with the number of insured participants in the SHBP a traditional PPO/HRA plan, with reasonable deductibles and out of pocket limits and an extensive network of physicians, and an HMO can be supported.

However, the SHBP changes for 2014 have "hit a real nerve" with a lot of members – especially those under age 65. GSRA has continued to be concerned about yet another set of reduced benefits and increased costs of SHBP. Although we have been working to reverse this

trend, we support the teacher's group TRAGIC in its endeavors, as well as those of PAGE, GPHSA, GDOTEA and our other companion organizations. The impact of the TRAGIC group and other supporting groups led the Governor and DCH to schedule a "called" meeting of the Community Health Board on January 27th. It is our understanding that the DCH Commissioner will propose a few changes—primarily the use of copayments for office visits—for the 2014 plan year. We expect those changes to moderately improve the plan. In addition, legislation is expected to be introduced regarding SHBP additional option(s). We will keep you updated with these proposals/changes.

More than one-half of GSRA members are enrolled in the Medicare Advantage Plan and were not affected by the 2014 changes. In order to be effective, members must get exercised over an issue and at least half our membership was not. It was only when SHBP members under age 65 actually experienced the increased cost in out-of-pocket expenses that they began to understand the impact of what the Department of Community Health (and Governor's Budget Office) approved for 2014.

The TRAGIC action is an example of what may be accomplished by a large number of complaints to our elected leaders. As a "Heads UP," GSRA retired members who are over age 65 should be aware that GSRA anticipates a major increase in premiums or decrease in benefits in 2015 in the Medicare Advantage Plan. DCH is projecting the cost for the Medicare Advantage enrollees to more than double in 2015. GSRA has asked for an explanation, but expects to hear that much of the increased cost is a result of the cuts by the federal government in Medicare and the Affordable Care Act.



ACTION WATCH

Georgia State Retirees Association—January 26, 2014

However, the TRAGIC Facebook group, started by the wife of a teacher, shows what active involvement of employees and retirees can do. This grassroots effort garnered over 10,000 members on Facebook. The Governor and legislators listen when 10,000 people let their feelings be known on an issue! GSRA needs members to help increase our membership numbers, respond to action alerts on important issues we track, like health insurance, retirement and taxes, and join with our GSRA leadership at the Capital to make sure legislators and other state officials hear our positions loud and clear. Just like the teachers, if GSRA can grow its membership and inspire its members to become more active about the issues, we can achieve positive changes. GSRA has, since the

beginning, depended on the work of a very few, dedicated and volunteer retirees to do everything for the organization, including representing us to the legislature, state leadership and the media. When appeals are made to our membership for participation in our most important events or for responses to important issues, we need a vibrant membership response. We urge you to follow all of the issues affecting our benefits and stay involved.