

2018 GSRA Annual Meeting
Your Vote, More Important than Ever!
October 15-16, 2018
Anderson Conference Center
Macon, Georgia
[Register](#)

DCH Approves 2019 SHBP Plan Options: MAP Premiums to Change

Thanks to Wayne Drummond, GSRA member and Executive Director of the Georgia Professional Human Services Association (GPHSA), one of GSRA's closest partner organizations, for providing this report on the DCH Board of Directors' August meeting, where 2019 SHBP options were reviewed and approved.

The Georgia Department of Community Health (DCH) is responsible for the State Health Benefit Plan (SHBP). Each year the DCH Board of Directors approves the options available through the SHBP for active and retired state employees, teachers, and other plan members. A resolution passed by the House of Representatives established a SHBP Advisory Council that is comprised of SHBP members. The Council was established to give input to the DCH staff about the design of the plan and to make recommendations to the Board. The Council was established through the work of the GSRA with support from other partners.

I monitored the meeting on the internet through Webex and provide this report from my notes, recollection, and information on the DCH website including a review of the video of the meeting. Additional information including the video can be found in the link following.

<https://dch.georgia.gov/2018-board-meeting-schedule#August>

Dan Ebersole, a retiree, reported to the DCH Board on the recommendations of the Council. He noted that the Council was an important effort and this was the 3rd meeting in which he had participated. Each year it takes less time. The Council heard a presentation from staff and he thanked DCH Commissioner Frank Berry for participating in the whole meeting. New information regarding mental health services was shared. Mr. Ebersole stated that the plan design, providers, and payment structure remained the same or even better. On hearing that he stated the meeting ended, "Good news doesn't require discussion." This comment drew some laughter. He noted that the Council had met and was informed that there would be no change in plan design, no change in providers, and no change in premium structure for plan members and therefore the Council members were happy and adjourned. Norm Boyd, Chairman of the DCH Board asked when the Council had met and was told 7/31/2018. Mr. Boyd inquired as to whether the Council had any recommendations and was told that the council was

happy when there were no increases and had adjourned, drawing some laughter. Chairman Boyd asked some questions regarding the composition of the Council history and noted, “you seem happy.” Mr. Ebersole said, “I’m ecstatic,” and was thanked for his report.

Jeffery Rickman presented information to the Board on the plan. Plans for 2018 were focused on continued cost control and new enhancements for members and for 2019 are focused on opportunities for further improvements for members. Blue Cross Blue Shield is changing its name to Anthem Blue Cross Blue Shield. Vendors remain the same. UnitedHealthcare offers an HMO option, a high deductible health plan option and a Medicare Advantage option. Anthem offers an HMO, HRA, and a Medicare Advantage option. Kaiser will continue to offer a regional HMO for regular plan members. There are no changes to copays, co-insurance, or deductibles. Mr. Rickman reported the weight loss pilot benefit that is available to active members is limited to 5500 members and extends through 2019. Mental health services will remove age limits for ABA therapy (autism), and add coverage for Residential Treatment Centers and Methadone. Although premiums for under age 65 members for all options will not change, premiums for Medicare Advantage programs as shown below were discussed:

Plan Vendor	Mon. Premium	Change
MA Standard Anthem	0	(44.88)
MA Premium Anthem	219.52	63.71
MA Standard UHC	107.08	81.71
MA Premium UHC	128.22	0

Open enrollment begins October 15, 2018 and ends November 2, 2018.

Commentary: On hearing Mr. Ebersole’s report I (and at least one other reporter) understood his report to mean no

premium changes. I shared that reporter’s information on the GPHSA Facebook page located at the link below.

<https://www.georgiahealthnews.com/2018/08/good-news-state-employees-teachers-insurance-rates-hold-steady-2019/>

Sharing the article drew a prompt comment from GSRA past President Kip Mann, “Headline not completely accurate. Premium for UHC MA standard plan will increase over \$80/month. Not exactly holding since the previous monthly premium was about \$25. A whopping increase.”

I was grateful to have that information. The effort to establish an advisory council was excellent and the DCH embrace of the input of the Council’s recommendations in the plan is encouraging. The information shared in the report to the Board appears less than entirely accurate; I am certain that was not intended; I had shared inaccurate information based on my understanding of the report from the Council. At least to this writer, it seems that the initial envisioning of the Council was to have active consumer engagement much earlier in the process. That could help to minimize inaccurate information and assure consumer input that has time to actually make a difference in the interests of the plan members. It does seem accurate that a person with the UHC MA Standard plan could move to Anthem and receive a benefit with no premium. In the past few years we have seen major standoffs with UHC and Anthem regarding accessibility to benefits precipitated by refusal to make agreements with major providers of health care such as the Piedmont Healthcare system. Premiums are not the only factor in selecting coverage and I believe that members who have a premium increase of \$60 to \$80 per month in their plan may be less than ecstatic.

Having a Council, as originally envisioned, seems to be more consistent with the intent of the proposal of GSRA to have meaningful input early in the process and to increase the probability of clear information from Council deliberations.

GSRA Day at the Capitol
GSRA-GPHSA Legislative Reception
February 6, 2019
Capitol Hill



Steve's View: It's been a busy August!

GSRA Board members have continued meeting with policy leaders since the last newsletter in preparation for next year's legislative session. As with most months, we had several positive meetings and look forward to next year's legislative session. Next year could be somewhat different in that there will be a new Governor, a new Lt. Governor, ten new committee chairpersons in the House, including a new Chairman of the Retirement Committee, and, as we learned this month, a new Board Chairman at the Employee Retirement System, as Lonice Barrett plans to step down after almost 50 years of state service.

August began with eligible retirees receiving their onetime bonus payments, during the first week of the month; we have another payment due the first week of February 2019. Although this benefit adjustment is not a regular COLA as we would like, it is the result of much effort on the part of retirees and GSRA members who advocated for this adjustment. Retirees appreciate this payment and with the favorable conditions we are presently seeing, we look forward to further adjustments coming in next year's session.

On August 7, GSRA Legislative Chair Chuck Freedman, GSRA Legislative Liaison Chuck Clay, and GSRA President Steve Herndon met with state representative and House Insurance Committee Chairman Richard Smith about health insurance issues and the balance billing issue in particular. Rep. Smith stated his intention to continue his work on this important issue for all who have health insurance. GSRA appreciates the work of Representative Smith and we stated our intention to further support his efforts.

On August 15, GSRA President Elect Jim Sommerville, Chuck Clay and Steve Herndon met with ERS Board Chair Lonice Barrett and ERS Executive Director Jim Potvin. We expressed our continued interest in the ability of ERS to make benefit adjustments for retirees as soon as possible. We shared a couple of anecdotes we have received from individual members about their personal circumstances and how their needs give meaning to the work we do together as volunteers through GSRA.

With state revenues exceeding expectations, the state pension fund earning greater than expected returns (about \$1.2 billion), with the state having reached a \$2.5 billion surplus in the rainy day fund and fiscal year 2019 earnings

and revenues already starting the new fiscal year on a very favorable financial trend line, we would expect the state to be able to make further benefit adjustments for retirees in the next budget year. However, the Board's continuing "funding policy" serves as an impediment, requiring that no COLAs be approved until the pension reaches a level of 80% of pension liability funded. We continue to get closer to that goal! The fund now stands at approximately \$13.5 billion.

We mentioned that while we appreciate the very supportive efforts of GSRA/retiree supporters in the legislature to advocate for retiree benefit adjustments for the last 3 years, we would like to see some kind of adjustment initiated from within the executive branch. It was also mentioned that using the supplemental budget as a vehicle for some benefit improvement should be considered. GSRA appreciates the willingness and openness of Chairman Barrett and Director Potvin to meet with GSRA representatives to discuss issues of concern to retirees. We acknowledge that if the executive branch decision makers had opposed the adjustments, they likely would not have been approved.

Thanks are due to the 25 or so GSRA members who turned out to attend the ERS bimonthly Board meeting on August 16. At the meeting, the Board approved the agency's fiscal 2019 amended budget and fiscal 2020 regular budget submissions, which are due to OPB by September 1, 2018. GSRA had requested that the Board consider some benefit adjustment as they deliberated the agency budget but we were informed that any such request would only be recommended as part of the system actuarial and financial valuation study, performed annually.

We look forward to hearing from Director Potvin at our annual conference as he reviews the trends and finances of the ERS at the GSRA meeting in Macon on October 15. While we are all frustrated with the lack of a COLA, we certainly appreciate the measures taken by the Board in recent years to mitigate the severe loss of purchasing power suffered by retirees over the last ten years. We wish Chairman Barrett well as he transitions into retirement and thank him for his many years of distinguished state service.

Thank you to all GSRA members as you work on your own and continue to support our group efforts!

Steve

July New Members

Name	County		Name	County		Name	County
Judith Adan	DeKalb		William Dennis	Lee		Charlotte Lunsford	Walton
Cathy Adams	Charlton		Mollie Elder	Carroll		Jonelle Matthias	DeKalb
Robert Anderson	DeKalb		James Evans	Jackson		Anthony Mazza	Cobb
Kelly Beasley	Greene		Jim Giles	DeKalb		Stephanye Peek	Cobb
Kenneth Block	Dekalb		Lisa Grovenstein	Gwinnett		Kimberly Riggins	Dougherty
Gregory Britton	Stewart		David Hancock	Walton		Cobey Shelton	Greene
Susan Butler	Hall		Delphia Hill	Thomas		Anita Staniel	Fulton
Susie Byce	Meriwether		Robert Jackson	Thomas		Andrew Stephens	Madison
Brenda Cown	Walton		Richard Jones	Fulton		Patricia Taber	Chatham
Robert Cown	Walton		Carol Land	Jackson		John Wilson	Richmond



Did you know...according to the National Institute for Retirement Security, every dollar invested in the Employees Retirement System yields \$6.38 in total economic activity. Public pensions are a good investment in the financial health of our state.

Let Us Help You

For answers and help with questions or issues regarding anything related to GSRA, including membership, dues, information related to upcoming events, etc. please contact GSRA at help@mygsra.com or call 770-312-2799.

GSRA's Buy One Get One Membership Offer for New Members

As a reminder, GSRA is offering a Buy One Get One membership deal through December 31, 2018 for NEW MEMBERS. Go to www.mygsra.com and register online or contact help@mygsra.com or call 770-312-2799 to obtain the mail in form. The registration fee of \$20.00 covers two years of membership through this offer.

If you know of an active or retired state employee, educator or spouse of either who isn't already a GSRA member, please share this offer with them and urge them to join.



You have a choice!
Choose a BCBSGa Medicare Advantage plan and enjoy this chapter of your life.

Blue Cross and Blue Shield of Georgia, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield name and symbol are registered marks of the Blue Cross and Blue Shield Association.
Y0114_18_32445_J 09/01/2017

Endorsed Benefits

The Georgia State Retirees Association (GSRA) makes many member only benefits available to its members. GSRA endorses the following member benefits:

- Long Term Care / Home Health Care Policy
- Cancer Treatment Policy
- Life Insurance
- Medicare Supplement Insurance
- Medical Air Services Association (MASA)
- Identity Theft Protection
- Travel Discounts
- Hotel Discounts
- Car Rental Discounts
- Computer Discounts
- Tax-Deferred Annuity

Review your benefits at: www.myAMBAbenefits.info/gsra

Benefit made available through
ASSOCIATION MEMBER BENEFITS ADVISORS
Providing the Best-in-Class Benefits to Association Members
800.258.7041

YOU ARE OUR PRIORITY

OUR MEMBERS FORM **THE FOUNDATION** OF THE COMMUNITIES THEY SERVE.

Since 1920, we've guided ourselves on helping members build a solid financial foundation for their own families.

We're not salespeople, we're solutions people. That's why nobody can serve our members like we can.

APCU serves State and Federal workers, retirees and their families in Georgia. Visit APCU's website below at GSRA. For more information, visit apcu.com, or call us at (404) 768-4125 or Toll-free at (800) 848-8431.

APCU partners with Members Wealth Management, a financial services program, to help our members with financial planning, investments, insurance, as well as retirement and estate planning strategies.

APCU has invited Shweta Ramani, a Managing Associate with Members Wealth Management, to offer a great workshop, "Money Talk 101," at GSRA. This seminar is designed to facilitate conversations around financial milestones for retirees.

Topics will include:

- ★ The importance of setting financial goals
- ★ Understanding your current financial position
- ★ Preparing for a successful retirement
- ★ Income tax considerations
- ★ What your loved ones need to know

APCU
Atlanta Postal Credit Union
A Member of Services

SERVING U.S. Postal Service Employees • State & Federal Employees in GA • Retirees & Their Family Members

This credit union is federally insured by the National Credit Union Administration.

SHBP RETIREES, OUR ADVANTAGE IS YOUR SATISFACTION.

Medicare Advantage Plans from UnitedHealthcare®

UnitedHealthcare® Medicare Advantage plans achieve over 97% satisfaction* with SHBP retirees.

UnitedHealthcare continues to be a proud sponsor of the GSRA Annual Meeting for 2018.

*2015 UnitedHealthcare Customer Experience Survey scores for Group Medicare Advantage plan members. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.
IR_BPLH0219 BPLH0219