

National Association of Retired Veteran Railway Employees, Inc.



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Cost – Membership in a Unit or Membership-at-Large

NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

Fall is drawing near and preparations will be forthcoming for the 2020 NARVRE 42nd Biennial Convention to be held in Oakland, California, May 17-19, 2020 at the Waterfront Hotel. Within the next few months local Units will be conducting elections to nominate and elect local officers including a national delegate to attend the convention.

This is very important to Host Committee Unit 61 in Oakland as they are responsible for mailing out material to all Units across the country. Also, we cannot assign delegates to the various committees until a delegate is elected and is registered that he/she will attend. Cooperation is needed by all concerned. This is your convention and by attending you get to make the decisions that will affect the organization for the next two years. The Units we heard from in 2019 about the dues increase were not in attendance in 2018. If you have any questions in the immediate future about the convention please call co-chair Brian Lewis of Unit 61 at (510) 710-2101.

A reminder to all Units and members who are in the arrears in regards to 2019 dues and beyond please help us out and contact these people. We cannot operate a national organization and conduct a convention without proper funding. The grassroots is where it is all at and we need your help. This time of year we take in only a small amount of dues until 2020 comes around. Dues in the arrears need to be collected.

— *Tom Dwyer,*
National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

There have been recent discussions on C-Span and cable news relative to the possible harm that might come to Medicare as the Affordable Care Act (ACA) awaits another decision in the 5th Circuit Court addressing the unconstitutionality of the nation's current health care law (ACA, aka Obamacare).

According to many non-partisan experts, such as the Center for Budget & Policy Priorities (CBPP), if the ACA is invalidated, it will cause millions of Americans to lose health coverage and an estimated 133 million people under 65 with pre-existing conditions will find their coverage at risk. And many preventive measures available to seniors under Medicare will be eliminated, as they are mandated by the ACA.

31 million individuals have a pre-existing condition for which they could be denied coverage or charged an unaffordable rate absent the ACA's important protections (CBPP).

Once again, we are hearing that Medicare is going broke, which is not true. The leading organizations in the health care field agree that claims by some policymakers that Medicare is nearing bankruptcy is highly misleading. These false claims from those in Congress (and the healthcare industry) do not serve to protect seniors and/or Medicare.

Over the years, many financial challenges to Medicare have been addressed and many have been fixed or changed for the better by a bipartisan Congress. That should still be the proper action today. NARVRE

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Ohio State Biennial Meeting, May 20, 2019, in Strongsville, OH. There were 79 Ohio railroaders in attendance. Newly elected officers from left to right are: Bob Teper, Secretary/Treasurer; Ruth Teper, President; Carl Taddeo, Vice President and Tim Price, Legislative Representative.

From the National Vice President —

Although the National Officers continue to push to find and improve the best method to collect NARVRE delinquent dues, collection improvements have been made but we are still short of the safe goal to recuperate lost members. We continue to be about \$78,000 in arrears. I continue to ask all Area Directors and Unit Officers to not relent in recapturing our membership. As we recover our membership, I remind all the Unit officers to begin to prepare for the next 42nd Biennial National Convention on May 17-19, 2020 at the Waterfront Hotel, 10 Washington Street, Oakland, CA.

I want to thank our members for their personal contributions they continue to make to NARVRE with donations going beyond the regular membership dues. This program has been exemplary to recognizing and memorializing some of our members that continue work; and for those who have passed away. They left for us a legacy to follow, and we the officers appreciate those efforts.

We continue to strive to take care of our Railroad Retirement Pension Annuity and our Railroad Medicare and Medicaid as the issue continues to erode in Congress. This year, as in other years, seniors step up to celebrate the 84th and 54th anniversary of Social Security July 30, and August 14th Medicare and Medicaid, respectively. Efforts to celebrate these milestones are an attempt to aggressively defend and strengthen the programs for the protections for all Americans. For NARVRE this is the part of the effort to make Social Security strong. This is part of our Tier I of the RRB Pension Annuity, and of course to protect and make the RRB Medicare and Medicaid health care coverage stronger. This includes prescription drug prices which are in jeopardy in the current Trade Agreements at hand. Although some legislators indicate these are entitlements, we in fact know you and your employers paid into these programs in the form of Tax to enhance finances for your

retirement years to live in dignity.

NARVRE joins many senior organizations in celebrating two of the most cherished benefits. We can no longer believe our senior benefits are safe when we know that improvements have to be made as every day about 10,000 Americans

become eligible for Medicare and Social Security. We hear of messages for “reforms”. This is code to weaken all these social programs that allow seniors to receive these earned benefits.

— *Anthony (Tony) Padilla*
NARVRE National Vice President

(National Legislative Director from page 1)

has always been involved to protect this senior health care system, and we will continue to stand against those that want to turn Medicare over to the private health care industry (you will remember the term “voucher”).

Year in, year out, the fight goes on. The message is always based on fear, as misleading information and outright lies are published urging the public to believe their plans to “reform” Medicare is the only way to save Medicare. Thankfully, we have numerous non-profit and non-partisan organizations within the health field that correct the record and explain how Medicare can be financially sustained into the future.

As example, in 1997, the Balanced Budget Act was passed with deep cuts to Medicare which sought to reduce the federal deficit. The legislation contained a formula for paying Medicare doctors, although most paydays included a pay cut. Once patients and doctors turned on the heat, Congress would then pass short-term fixes in order to extend the deadline and delay the pay cuts (hence, the “Doc-Fix” issue). Rather than fixing a bad formula, Congress agreed to extend 17 straight deadlines over a ten-year period, costing the system over \$170 billion. Finally, Congress passed bipartisan legislation that repealed the outdated payment formula and replaced it with a system that fairly reimburses Medicare doctors, based on the quality of care rather than the quantity of services.

The 2015 Medicare Reauthorization Act (H.R.2) ended the era of fee-for-service payments and implemented innovative actions to preserve and strengthen Medicare. And, that is but one example. The Kaiser Health News just reported that health industry

insurers that treat millions of seniors have overcharged Medicare by nearly \$30 billion dollars over the last 3 years. The article goes deep into the many obstacles that stand in the way of attempting to recover what’s due Medicare, but those hurdles are held up by the powerful healthcare industry’s lobbying firms. That should not stop Congress and specific agencies from holding hearings in order to recoup the money that belongs to Medicare. Seniors do not deserve the fear tactics of misleading claims. The reports from the non-partisan, non-profit organizations in the health care arena all agree that Medicare is not going broke.

There is much research available on Medicare that indicate additional savings can be achieved over the next 10 years, while preserving Medicare’s guarantee of health coverage without raising the eligibility age or otherwise shifting costs to vulnerable beneficiaries. They claim possible measures ending Medicare’s overpayments to pharmaceutical companies for drugs prescribed to low-income beneficiaries, and existing tax loopholes should be closed.

The Net Income Investment Tax (NIT) of 2013 was passed to tax incomes over \$250k to specifically shore up and strengthen Medicare, but it has been abused and turned into a tax loophole used by top wage earners and corporations. That bypass is costing the system over \$200 billion dollars over 10 years, according to the CBPP. When certain members of Congress are talking about “reforming” the tax code, they need to talk about these types of tax evasion.

We will keep watch on this and other issues, such as Amtrak. Our message to Congress is that we will not support those who do not support us.

— *Gary Faley*,
National Legislative Director

From the National Secretary-Treasurer —

NARVRE has and will continue to support active and retired railroad employees' rights to the pension and other benefits we worked so hard for over the years. NARVRE is not and will not favor any political party or presidential administration, but when anyone pushes policies that will adversely affect the pension or other rights of our members, NARVRE will call that threat to the attention of our members, and ask you to take appropriate action

We have received numerous inquiries from several units with respect to their Facebook page, how to develop it, and what content should be featured. I submitted these inquiries to our Social Media Committee headed by Former BNSF General Director Corporate Communications Pat Hiatte. The following is a brief list of content ideas that the Committee suggests Units should feature on their Facebook page.

1. Mission Statement: (For Example) "NARVRE is the only Federally Chartered Organization whose sole purpose is the Protection, Promotion, and Preservation of the Railroad Retirement System."
2. Incorporate the NARVRE logo
3. Group photo
4. Meeting dates and times
5. Upcoming events
6. Members birthdays
7. New members with photo if possible
8. Educational section
9. Photos of NARVRE Unit activities as time progresses during the year
10. Post Unit activities and meeting

information on NARVRE National Forum page

11. Refrain from stating personal political opinions

Encourage your members to visit our website www.narvre.us, as well as like our posts located on the N.A.R.V.R.E. Official Facebook page. Be sure to share this content on your personal Facebook pages to help spread the word to your railroad friends. Feel free to post activities as well as other railroad related events from your local unit page on National NARVRE Forum

If you have any questions, please do not hesitate to contact the National Office to refer any Social Media matters to our team of experienced personnel.

A special thanks to Unit 41, led by Unit President Don Stier, for their innovative work with their unit's Facebook page. This unit has been very successful at utilizing Facebook as a means for not only keeping their members updated but as a means of education. They are currently sharing the inner workings of government officials and their duties. They have done an amazing job of demonstrating how social media can expand the horizons of our organization and spread our message by using modern technology.

We are making continued progress but not enough with respect to membership delinquencies as our national rate 25% with \$75,878 in arrears. Not to be redundant stated in previous articles by the NARVRE National President Tom Dwyer and National VP Tony Padilla Unit officers are strongly encouraged to address this issue in

your unit

Currently 6 Units have a 0% delinquency rate.

1. Unit 128 Mt Carmel IL
2. Unit 059 Boone IA
3. Unit 179 Ft. Dodge IA
4. Unit 113 Port Charlotte FL
5. Unit 094 Newark OH
6. Unit 186 Abilene KS
7. Unit 039 Stockton CA

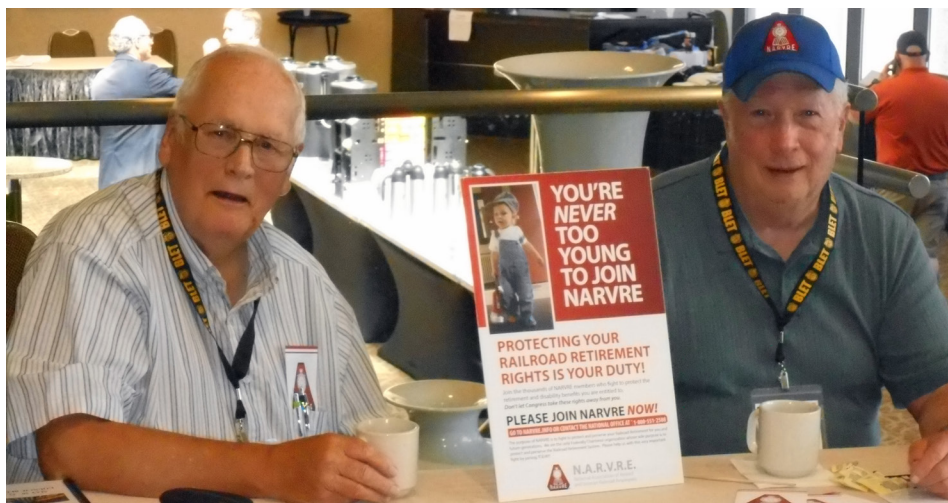
Units with 10% or less members delinquent are listed below

1. 144 Lorain OH
2. 017 Navarre OH
3. 069 Beaver Valley PA
4. 153 Ft Madison IA
5. 095 Kansas City MO
6. 047 La Crosse WI
7. 107 St Cloud MN
8. 159 Dallas/Ft. Worth TX
9. 163 San Antonio TX
10. 093 Shawnee OK
11. 058 Eugene OR
12. 081 Spokane WA

— James (Phil) Steward,
National Secretary/Treasurer



At the Conneaut, OH Picnic: Bob and Ruth Teper and Tim Adang.



Norbert Shacklette and John Russell of Unit#56 represent NARVE at the BLET Regional Meeting in St. Louis on June 24 & 25, 2019

Thank you!

We would like to thank all who made donations, both large and small. Your contributions are important to advancing the organizational goals of NARVRE.

Jean Renalds • Donald Beeler • David Corless • Mark Skare VP Unit 107

Memorials

Harriet Sue McCulley • Rodney Curtis
• Lon Venters • Wilfred C Hageman •
Marvin Eugene Hamilton • Margaret C
Schack • Dennis A Paal • Ida B Rader •
Thomas Kavanaugh • Joan Galloway •
Lawrence "Larry" Perry

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AUGUST, 2019

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Transition to New Medicare Numbers Ends December 31, 2019

Last July, the Railroad Retirement Board (RRB) mailed approximately 450,000 new Railroad Medicare cards with new Medicare Numbers. The new Medicare Numbers, which are unique to each person with Railroad Medicare and do not contain Social Security Number (SSNs), replace the former Health Insurance Claim Numbers (HICNs). Providers can bill claims to Medicare with either a HICN or a new Medicare Number through December 31, 2019.

At this time, approximately 70% of the Railroad Medicare claims we receive are submitted with Medicare Numbers. Beginning January 1, 2020, all providers will be required to file claims with Medicare Numbers only.

When it's time for a doctor's appointment or other Medicare service, be sure to take your new card with you. Your provider's office knows everyone should have a new Medicare Number, and they will need to keep a record of your Medicare Number so they can bill Railroad Medicare correctly.

If your provider does not have a copy of your card, they may be able to look up your information with their local Medicare Administrative Contractor (MAC) or with Palmetto GBA Railroad Medicare through our online provider portals.

These portals give authorized providers access to claims history, eligibility, and more. The portals also contain a tool that allows providers to look up a Medicare Number with the following patient information:

- * Last Name
- * First Name
- * Date of Birth
- * Social Security Number

Please note that in order to use the tool to look up your Medicare Number, a provider must have your Social Security Number. If you do not want to give a provider your SSN, allow them to have a copy of your card or verbally give them your Medicare Number. If you have not used your card yet, you are making it much more difficult for your providers to file claims timely. One of the reasons for having the new cards was to give protection from identity theft. One way to do that is to be very selective when giving your personal information to a trusted entity (your doctor, insurers, etc.).

When verbally giving your Medicare Number to a provider, or to a Customer Service Advocate when you call Railroad Medicare, make sure to read it correctly. Medicare Numbers have 11 characters and contain numbers and uppercase letters only. They do not contain the letters S, L,

O, I, B or Z. Characters 1, 4, 7, 10, and 11 will always be a number. The 2nd, 5th, 8th, and 9th characters will always be a letter. The 3rd and 6th characters will be a letter or a number.

If you are enrolled in a Medicare Advantage Plan, your new Medicare card does not replace your plan's identification card. You will continue to use your plan's ID card to receive your Medicare benefits.

If you did not receive your new Medicare Card with your new Medicare Number, you can call our Beneficiary Contact Center at 800-833-4455 or the Railroad Retirement Board at 877-772-5772.

Have questions?

If you have questions about new Medicare cards or Medicare Numbers, please call our Beneficiary Contact Center at 800-833-4455, Monday through Friday, from 8:30 a.m. to 7 p.m. ET. We encourage you to sign up for email updates. To do so, click 'Listservs' on the top banner on our website at www.PalmettoGBA.com/RR/Me. We also encourage you to visit our My RR Medicare Facebook page at www.Facebook.com/MyRRMedicare and to use our beneficiary portal, MyRRMed, which is located at www.PalmettoGBA.com/MyRRMed.

— Jennifer Johnson