



National Association of Retired & Veteran Railway Employees, Inc.

NARVRE National Office

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NARVRE NEWSLETTER

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FROM THE NATIONAL PRESIDENT —

We are days out from the Mid-Term national elections. By the time you receive this newsletter we will all know the outcome. Political experts are predicting a GOP Senate and Democratic House. Things change daily in politics and we can even expect an “October Surprise.”

If the Democrats claim the House Majority you can expect all the Ranking Members to become Chairmen. You can expect legislation right out of the shoot on Campaign Finance Reform, lower drug prices, background checks for gun purchasers and legislation that protects Dreamers.

Don't expect any move on Impeachment by leadership. There will be hearings and investigations on the 2016 national elections, Russian involvement and the President's tax situation. Democrats will not support funding for the Border Wall with Mexico.

If the House flips Rep. Peter DeFazio, D-OR is expected to become Chairman of the House Transportation Committee. The subcommittee on Railroads and Pipelines will be vacant because of the defeat of Rep. Michael Capuano, D-MA. A new Chairman will be named after organization.

If the Republicans win control there are two candidates seeking the committee chairmanship namely Rep. Jeff Denham, R-CA and Sam Graves, R-MO. Congressman Graves has seniority over Jeff Denham.

Conference leadership elections will be held with Rep. Nancy Pelosi, D-CA expected to be a candidate for Speaker of the House. She has raised \$121 million for Democrats in this cycle for 2018.

In the Senate, if the Republicans hold their majority expect Commerce Committee Chair John Thune, R-SD to become Majority Whip which would mean Senator Roger Wicker, R-MS would become Chair of Commerce.

On the Democratic side the election will determine the outcome because Senator Bill Nelson, D-FL is up in 2018 and he is ranking member currently. Senator Maria Cantwell, D-WA would be next in line.

So, there is a lot at stake on November 6th. Lot of money being sent on commercials that could be used in a more positive note to more worthy causes.

— *Tom Dwyer,*
National President

FROM THE NATIONAL LEGISLATIVE DIRECTOR —

On October 10, 2018, a bill titled “Know The Lowest Price Act of 2018”, (S.2553) was passed and signed into law. This legislation was championed and introduced in the Senate by Sen. Debbie Stabenow (D-MI), and a companion bill, HR 6144 was introduced in the House by Rep. Lloyd Doggett (D-TX). The bill's summary states it will prohibit a prescription drug plan under Medicare Pt D from restricting a pharmacy from informing an enrollee of any difference between the price, copayment or coinsurance of a drug under the private plan and a lower price of the drug without health insurance coverage. In simpler terms, the bill stops private insurers from using so-called gag orders that prevent pharmacies from offering customers the same drug but at a lower price if they paid out-of-pocket. Turns out the insurance prescription drug plans prohibited the pharmacies from alerting the customer about the difference in price, and customers have been overpaying at the pharmacy counter more than 20 percent of the time. As example, an Rx for high blood pressure medication could be \$20 with insurance coverage, but only \$8.00 out-of-pocket (if the pharmacy were allowed to inform the customer). It should be noted that 25 states had already made these practices illegal. So, while this practice has been stopped, there are other provisions in other contracts that restrict our government from working to obtain the lower price of drugs for seniors, such as the Medicare Part D agreement with the healthcare industry. After the passage of the Medicare Modernization Act of 2013, and the implementation of Medicare Pt D in 2006, seniors have argued that the provision restricting Medicare from negotiating the costs of drugs with the industry should be repealed, as pricing rates for industry drugs are private and not transparent, while billions in profits are made off the backs of seniors enrolled in their Part D plans. Since the 2016 elections, the current leadership @ HHS which governs Medicare have been making the argument that the cost of drugs in Part D plans are already figured at the lowest possible rates, but that's a one-sided statement that needs congressional investigation to ascertain how America's seniors can receive the lowest cost of drugs, as compared to Canada and other advanced countries. We all know that answer, and most seniors will remember the bus trips into Canada in years gone by, in order to save money. On that subject,

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From the National Vice President —

By now we should have a good idea about the fate of our country in a new political cycle. But one thing that hasn't changed is NARVRE's dedication to promote, protect and preserve our pension benefits. Senate Majority Leader Mitch McConnell, R-KY, recently described Social Security and Medicare (and by extension, Railroad Retirement benefits) as "entitlements."

Nothing could be further from the truth. We and our employers paid for these benefits during our employment. Meanwhile, Majority Leader McConnell glosses over the acceleration of the national deficit caused by a major tax cut, the benefits of which go largely to corporations and the wealthy.

We are always concerned about our Railroad Retirement Pension Annuity and our Social Security as well as our Railroad Medicare and Healthcare. In mid-October, Sen. McConnell called on Congress to rein in major government programs like Medicare, Medicaid and Social Security in order to slow America's spiraling national debt, ignoring the fact the tax plan Congress recently passed has fueled further growth in that number. The nonpartisan Congressional Budget Office has projected that the tax cuts would add \$1.9 trillion to the national debt over the next decade. The loss of government revenue from the cuts has been a larger proportional loss than what was caused by the Great Recession, according to the New York Times.

After the election on Nov. 6, Republican leadership in Congress is expected to be looking for ways to cut Social Security, Medicare and Medicaid. Josh Goldstein, Communications Director of the AFL-CIO, offered this comment on McConnell's "entitlements" comment: "Today, McConnell confirmed what we already knew. This tax scam wasn't just a massive giveaway to Wall Street. They literally want to take from working people to pay the rich. There is no doubt that seniors will continue to be the escape goats to

fund the rich corporations and the wealthy. I look forward to continuing to make sure our NARVRE officers and members Promote, Protect and Preserve our Railroad Retirement Pension Annuity along with our Social Security and Railroad Medicare and Healthcare.

I want to thank all the members who have contributed so much to help support NARVRE in that mission.

Happy Holidays to all of our members and their families and may God Bless all of you during the Christmas and New Year's Season with your families and friends.

Area 4 Director Gary Nelson was invited to attend NARVRE Unit # 92 meeting in Superior, WI. & Duluth, MN. First stop was at BNSF 28th St. Yard. He distributed 92 membership applications.

Area Director C.G. Gonzalez and AAD Dennis Taylor attended a Solidarity Rally to support SMART UTU



issues in Houston, Texas. They set up an informational NARVRE Table.

Photo above: L-R Dave Brown, Minnesota State Legislative Director, BLET; Robert McIntyre, President NARVRE Unit 44, Las Vegas, NV.

— **Anthony (Tony) Padilla**

NARVRE National Vice President

The holiday season is the busiest time of year for identity thieves

While you're shopping for the holidays, identity thieves are, too. Not only are they using your credit card information, they are selling and buying your personal information on the dark web. Up for grabs: Your Social Security number, Driver's license number, Passport information, Medical Insurance information and more! Don't let ID Thieves ruin your holiday season or your life. IDShield is the answer! Available at discounted rates for all NARVRE members with a portion going back each month to NARVRE to support causes and events important to the association and its members. Additional discounts on Legal plans and a free Member Perks Savings plan! Go to legalshield.com/info/narvre or click on the link on the NARVRE webpage for more information or to enroll. Contact our IDShield and LegalShield representatives for more information: Lynn Duncan 512.589.9199 lduncan@idtsoa.com or Emily Neal 901.831.7237 eneal@idtsoa.com.



Above Members of unit 59 Boone, IA, enjoying lunch after meeting.

(National Legislative Director from page 1)

we also need new hearings to pass the "Safe Prescription Drug Importation Act", and effectively demand that the pharmaceutical industry lower the costs of drugs here in the U.S. Previous pressure has not worked, as the industry makes promises to the Secretary of HHS and the Center for Medicare and Medicaid, but do nothing of worthwhile value. We look forward to a change in leadership on November 6th, but seniors must continue to pressure Congress, no matter who holds the Majority in 2019 and the forthcoming 116th Congress. Our Representatives need to promote the "Lower Out of Pocket Costs for Seniors

Act", and other sensible legislation that should be moved on and voted out of the subcommittee(s) of jurisdiction. NARVRE will be working with other senior organizations, like the Alliance for Retired Americans (ARA), as we urge our members and retirees to contact Congress and insist they begin to work for their constituents, and not their political party. We continue to encourage all members to introduce yourselves to your Members in Congress, especially if you have a new, fresh face elected to the House or Senate. Let them know you are an active NARVRE member and expect them to protect all earned benefits, such as railroad retirement and Medicare.

— **Gary Faley,**
National Legislative Director

From the National Secretary-Treasurer —

Medicare open enrollment began October 15 and ends December 7, 2018. New coverage begins January 1, 2019. With the new membership dues rates in place since July 1, 2018, we have witnessed a tremendous response from members across the country. People are paying their 2019 dues and many have included donations as indicated in the donations section. We certainly appreciate everyone's desire to help in repairing our financial situation. In discussions with my fellow National Officers, 2019 promises to be very active year politically. Please be vigilant and prepared to react to alerts issued

through emails, Facebook, and our website www.narvre.us initiated by our National Legislative Director, Gary Faley as well as our other communications specialists.

Many thanks to Sylvia Long, Terry Genzen, and Penny Jordan for creating and updating our electronic forms and establishing the location map on our website.

This is the last newsletter of 2018. We will not return until January 2019. On behalf of the National Officers Tom Dwyer, Tony Padilla, and Gary Faley our office and communications staff Paige Franklin, Jessica Mason, and Pat Hiatt have a Happy Thanksgiving, Merry Christmas and have a very Happy New Year.

— **James (Phil) Steward,**
National Secretary/Treasurer



Sam and Ramona Caudle with Joyce Manning, facing camera. We mourn the recent loss of Kansas City President Joyce Manning..

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.

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**IMPORTANT NOTICE: This November-December
Issue of the NARVRE Newsletter is consolidated**

From Palmetto, GBA

How Medicare Responds to Hurricane-Related Disasters

When a natural disaster, extreme weather or other emergency occurs that affects providers and the Medicare beneficiaries that they serve, special emergency-related policies and procedures may be implemented.

The process begins when a governor of an effected state requests assistance. This is done if the event is beyond the combined response abilities of the State and local governments. From this request, the President of the United States can declare a Public Health Emergency (PHE), using the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

Under Section 1135 or 1812(f) of the Social Security Act, the Centers for Medicare & Medicaid Services (CMS) can issue 'blanket waivers' for providers and suppliers when it comes to services that are provided by skilled nursing facilities, home health agencies, and critical access hospitals. Measures are in place to assist with durable medical equipment and supplies, as well as quality reporting, extending appeals time limit, and getting replacement prescription refills.

As an example, in an impacted area, when a waiver is granted for submitting appeal requests (which normally would need to be filed 120 days from the date of the claim denial notification), an appeal may be filed after the 120 days based on CMS guidance.

The following are the most recent hurricane-related PHE's for which HHS has authorized waivers:

2018 Waivers

Hurricane Michael – Florida (at the time of writing this article)

Hurricane Florence – North Carolina, South Carolina, and Virginia

2017 Waivers

Hurricane Maria – Puerto Rico and the US Virgin Islands

Hurricane Nate – Louisiana and Mississippi

Hurricane Irma – Florida, Georgia, and South Carolina

Hurricane Harvey – Texas and Louisiana
Medicare has a toll-free helpline you can use if you are in an impacted area. This Disaster Distress Helpline is available 24/7. The toll-free, multilingual, and confidential

crisis support service can be reached by calling 1-800-985-5990. You can also text TalkWithUs to 66746 (for Spanish, press 2 or text Hablanos to 66746) to connect with a trained crisis counselor.

More information is available to you at the following internet address: <https://www.hhs.gov/about/news/2018/10/09/hhs-secretary-azar-declares-public-health-emergency-florida-due-hurricane-michael.html>

Hurricanes don't discriminate in terms of destruction, and there are times when a person only has the clothes on their back – but no wallet or Medicare card to get assistance. If you lose your Medicare card, you can call our Beneficiary Customer Service Center at 800-833-4455, Monday through Friday, 8:30 a.m. until 7 p.m. ET to order a new one. For the hearing impaired, call TTY/TDD at 877-566-3572. You may also call the Railroad Retirement Board at 877-772-5772.

We encourage you to visit our Facebook page at www.facebook.com/MyRRMedicare, as well as our website at www.PalmettoGBA.com/RR/Me.

— Jennifer Johnson