



RETIRED PUBLIC EMPLOYEES ASSOCIATION Chico Chapter 077

JANUARY 2020 NEWSLETTER

Mission Statement:

We are active and retired California public employees working together to maintain and improve the quality of the lives of our members by protecting and improving our earned retirement, medical, and other benefits. RPEA represents the rank and file retired public employees.

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MEETING ANNOUNCEMENT

THURSDAY, JANUARY 9, 2019 - 11:15 A. M.

Manzanita Place (Chico Elks Lodge)

1705 Manzanita Avenue, Chico - (Lunch cost: \$16)

SPECIAL NOTE: *The meeting is being held a week later than usual since the first Thursday of the month is the day after New Year's Day. Please note that the meeting will be held in the bar of the Elks since our regular meeting room was already booked for January 9.*

SPEAKER: Dr. Alexa Janicki

Outpatient Physical Therapist at Enloe



TOPIC: “Balance: What it is and how to keep it”

Balance is a vital way we maintain our quality of life. Dr. Janicki will review the foundation of what balance is, where our weaknesses are, and how to train each area in order to

optimize wellness. Attendees will understand specific exercises and when to seek additional assessment. This topic should be of interest to all of our members, and it will be an interesting program to kick off 2020. Plan to attend and bring a prospective member with you!

CHRISTMAS PARTY WAS A BIG SUCCESS!

Our annual Christmas party on December 5 was attended by over 70 Chapter 077 members and guests, and it was a fun event. The Trinity Accordion Gathering (aka TAG) added to the festivities with its wonderful holiday music and even played a special polka requested by President Norm. Numbers were drawn that matched numbers on the sign-in sheets, and several nice gifts were won. Voluntary donations were requested to help defray expenses, and the generous donations are appreciated!



HEALTH BENEFITS REPORT – Al Raitt

The ACA (Obamacare): Stay or go away?

In the December 16, 2019 edition of *Kaiser Health News* there is an article entitled “What Would Happen if the ACA Went Away?” This is, essentially, an apolitical description of what would happen if the 5th Court of Appeals in New Orleans were to rule any day now that the entire Affordable Care Act is unconstitutional. At issue in the ACA case is whether the language in the 2017 GOP tax bill reducing to zero the tax penalty imposed for failing to have health insurance should render the rest of the law invalid. A group of Republican state attorneys general and governors say it should. They argued that without the tax, the Supreme Court’s justification for upholding the law in 2012 no longer exists and so the law is now unconstitutional. U.S. District Judge Reed O’Connor agreed with them last December. Supporters of the law (including not just Democratic attorneys general, but also the Democratic-led U.S. House) and bipartisan groups of legal and health policy scholars say that is just nonsense and that the law not only can function without the individual mandate penalty but is functioning now.

There’s no doubt that invalidating the ACA in whole or in part would have a dramatic effect on the nation’s health system--and not just for those 20 million or so Americans whose coverage directly flows from the law. Billions of dollars of private and public investment--impacting every corner of the American health system--have been made based on the existence of the ACA. Declaring the law null and void would upend all of those settled expectations and throw healthcare markets and 1/5 of the economy into chaos. Additionally, with health care continuing to be a top issue in the presidential campaign, both Democrats and Republicans could find themselves scrambling for a fast

stopgap solution if the law were to suddenly go away. What are some of the provisions that would go away? Insurance Protections: Most people think the health law directly affects only those Americans who purchase their own insurance through the exchanges the law created. That’s about 10 to 12 million households. However, many of the insurance protections in the law also protect those who have insurance through their jobs. These provisions include allowing adult children to stay on their parents’ health plan, requiring that insurers cover people who have preexisting health conditions at no additional charge, providing preventive care with no out-of-pocket cost, and bans annual and lifetime insurance coverage limits. It also limits insurers’ amounts of profit and administrative expenses.

Medicare and Medicaid: The Medicaid program was expanded for those with incomes up to 138% of the poverty level. Changes to the Medicare program include closing the notorious “doughnut hole” that left some seniors with big drug bills despite having insurance and expanded coverage of more preventive benefits. Generic Biologics: The law created the first legal framework and regulatory pathway for copies of expensive drugs, called biosimilars, to reach the market. Biologic drugs are among the most expensive medications and treat life-threatening ailments such as cancer, rheumatoid arthritis, and macular degeneration. Approval for these drugs could be revoked.

Health care providers: An entire section of the ACA is devoted to increasing the supply of physicians, nurses, therapists, dentists and community health centers. Clearly, if the ACA is scrapped, significant upheaval in the health care system will happen; so it behooves all of us to stay tuned to the outcome of this court decision.