

2022 – Second Year for Few SHBP Changes

The Board of Community Health met on August 12, 2021 and approved Commissioner Caylee Noggle's recommendations for the State Health Benefit Plan for CY 2022. Basically, there **ARE NO CHANGES TO THE SHBP FOR 2022. See the few changes listed in this article for changes available to active members and under age 65 retired members.**

- A. Contractors:** Anthem, UnitedHealthcare, Kaiser, CVS Caremark, and Sharecare will be retained;
- B. Benefit options:** Deductibles, copays, out-of-pocket maximums will remain at the 2021 level;
- C. Premiums:** Active members' and under age 65 retirees' premiums will remain the same as in 2021. Medicare Advantage options premiums (UHC and Anthem) will remain the same as in 2021.
- D. Open Enrollment and Retiree Option Change Period (ROCP)** will begin on October 18, 2021, and end on November 5, 2021.
- E. Medicare Advantage Options:** Benefit provisions, vendors, and premiums will remain at the 2021 level – no change. The monthly premiums are those for a person having Part B Medicare and enrolled in one of the MA options. These rates reflect the basic subsidy policy—not the premiums based on the subsidy policy for years of service.
- F. Virtual retiree education sessions** will be held via WebEx technology and teleconferences to respond to member/retiree questions. The dates/times for virtual meetings will be announced by SHBP in the Open Enrollment materials and will be posted on the website.
- G. Printed materials:** Retirees will receive printed Annual Enrollment materials via the US Postal service.

If you desire additional information about the plan provisions before you receive your 2022 plan materials, you can refer back to your 2021 materials or see the provisions as shown on the SHBP website. For this reason and since there are no changes for 2022, the specific benefit provisions are not being reprinted in this newsletter.

Benefit Changes for Active and under age 65 SHBP members:

- A. Bariatric Surgery will be covered in 2022,**
- B. Diabetes Prevention Program is Expanded,**
- C. Sharecare will offer Enhanced Behavioral and Mental Health Programing.**

COVID-19 Impact on SHBP

SHBP Director Lewis Amis reported to the Board that Covid-19 issues affected the plans both by inflating in some areas and by suppressing medical care cost in other areas. Total quarterly medical claims have increased since 2019 around 6.1% (Rx @ about 3.5%) at the end of 1st quarter 2021.

Claims for 2020 were suppressed due to lockdowns and general deferred utilization. Utilization may rebound in 2021/2022 as the effects of unmanaged chronic conditions are treated.

Social distancing and mask-wearing likely reduced the spread of other diseases (like the flu) and also impacted the likelihood of members seeking care.

Virtual care (telehealth sessions) may reduce overall professional costs.

Of course, no one can accurately predict the impact of COVID-19 on member out-of-pocket of plan costs. Hopefully, the good news about costs will continue.

GSRA Cancels On-Site Annual Meeting

On Tuesday, August 17, in an emergency meeting, the GSRA Policy & Operations Board made the very difficult decision to call off the on-site 2021 Annual Meeting, scheduled for October 4-5 at Lake Blackshear Resort. Notice it decided to “call off the on-site meeting,” not cancel or postpone. The Board still has decisions to make on the future of the 2021 meeting.

At the regularly scheduled Board meeting on August 12, held at Lake Blackshear Resort, the Annual Meeting Planning Committee had to break the bad news that we could not get an engineer for our planned train ride to Plains and President Jimmy Carter’s Archery Farm. As it happened, we could have gotten an engine, but the Heart of Georgia Railroad was unable to provide us an engineer. That meant we really had to scramble to plan a new agenda for Monday.

Before even beginning to discuss a new agenda for Monday, several Board members expressed concern about having the meeting at all in the midst of the surge of COVID and the Delta variant. President Jim Sommerville decided that there were too many unknowns to make a decision, so he scheduled the emergency meeting for the following Tuesday.

At the Tuesday meeting, held via ZOOM, Jim explained that based on the terms of our contract with the Resort, if GSRA cancelled the meeting on October 4-5, we would be subject to a significant cancellation fee.

Presenting the case for having the meeting, Allan Hill, of the Planning Committee, proposed having the meeting

with safety protocols in place – limit attendance to 120 members, require proof of vaccination or a negative COVID test, social distancing. Kip Mann, also of the Planning Committee, presented the case for not having the meeting. Our members, Kip reminded us, are the most vulnerable population for COVID. Even with safety protocols in place, we as an organization cannot guarantee a safe event. He said we should not prioritize money over the health and well-being of our members. Was saving the money on the cancellation penalty worth it if one of our members got sick or worse, died?

After further discussions, a motion was made to not hold the on-site event on October 4, and the motion passed without opposition. While GSRA regrets any inconvenience this might have caused any of our members, no member of the Board was willing to risk the health and life of any of our membership.

The Resort is willing to work with GSRA to reschedule the meeting without a penalty. The Planning Committee and GSRA leadership will continue to work toward a solution that is mutually beneficial to both us and them.

At the August 12 Board meeting, the Board agreed unanimously in wanting to hold our meeting there. It is a beautiful place that our members will enjoy. We are now working toward that goal of a meeting at Lake Blackshear Resort in the near future, when it is safe once again for us to come together.

Slate of Officers and Board Member Nominees for 2022

Despite the decision to cancel the on-site Annual Meeting, GSRA by-laws still require that a business meeting be held each year, including the vote, by membership, for incoming officers and for board member positions expiring at the end of 2021. While GSRA is still determining how that business meeting and vote will be held remotely, we wanted to provide members with a look at the nominees to be voted on later this fall. Unfortunately, the office of President-Elect, a critical position, is currently without a nominee. The GSRA

Nominating Committee would be happy to entertain volunteers for that office. Interested parties should contact help@mygsra.com as soon as possible. Following is a brief sketch of the current nominees:

Profile of Nominees for 2022**President: Beverly Rheney Littlefield**

From: Macon/Bibb County

Living Now: Atlanta/Sandy Springs/Fulton County

Employment: Fulton County DFACS/from Casework Aide to Adult Protective Service supervisor, 1974-1988. Retired 2008 from DHR Division of Aging Services as Administrator for state's Home and Community Based Services program (34 years of service)

Chapter Affiliation: Northwest Metro Atlanta (charter member, 2009) (primarily North Fulton, Cobb, Cherokee and Douglas counties)

GSRA Board Service: Secretary since 2018

President-Elect: Vacant for 2022**Treasurer: Harold Grindle**

From: Forsyth County

Living Now: Austell/Cobb County

Employment: Fulton County School System, retired in 2005 as Chief Financial Officer for the system. (34 years of service)

Chapter Affiliation: GSRA Founding Member since 2006

GSRA Board Service: Member of Policy and Operations Committee since 2006; Treasurer since 2016

Secretary: Allan Hill

From: Atlanta

Living Now: Savannah/Chatham County

Employment: Fulton Co. DFCS 1974-1982; State 1982-2008, Statewide DFCS Medicaid

Program. Upon retirement in 2008, worked four years on Tybee Island as a Parking Enforcement Officer; then three years as an usher for the Savannah Sand Gnats minor league baseball team (the most fun job ever!) (34 years of state service)

Chapter Affiliation: Savannah/Coastal Georgia (Bryan, Bulloch, Chatham, Effingham, Jenkins, Liberty and Screven)

GSRA Board Service: Local Chapter Representative and Policy and Operations Committee member

At-Large Board Members:**Joy Evans**

From: Meriwether County

Living Now: Meriwether County

Employment: Retired as Director of Medical Case Management Services from Roosevelt Warm Springs Rehabilitation Institute, 2007. Started as a nursing assistant, advancing through a series of clinical and case management positions. (33 years of full-time service at Warm Springs, plus 3 ½ years post retirement in Marketing.)

Chapter Affiliation: Tri-County, 2011 (Meriwether, Upson, Talbot, Troup, Pike, Harris)

GSRA Board Service: Two terms as At-Large member, 2016-2019; Legislative Day at the Capitol

Melissa Belk-Teague:

From: Albany/Dougherty County

Living Now: Byron, Peach County

Employment: Bibb County DFCS. Retired 2018 as Assistant Division Director for DFCS in the Office of Family Independence; previous experience at all levels of case management and supervision with DFCS. (30 years of service)

Chapter Affiliation: Chapter founder -membership chairman 3 years-Macon/Middle Georgia, 2019 (Bibb, Baldwin, Crawford, Jones, Houston, Peach, Monroe, Putnam, Twiggs, and Wilkinson counties)

GSRA Board Service: Two-year term as At-Large Member, 2020-2021; Policy and Operations/Membership Committee

Marlene Autry:

From: Cartersville/Bartow County

Living Now: Rydal/Bartow

Employment: Retired 2019 as Regional Manager, DHS Office of the Inspector General. Previously with DFACS (30 years of service)

Chapter Affiliation: Rome/Coosa Chapter (primarily Bartow, Floyd, Chattooga, Gordon, and Haralson counties)

GSRA Board Service: Service on the Georgia Professional Human Services Association (GPHSA) Board and Legislative Committee

Members Express Hardship from Lack of COLAs

As part of GSRA's ongoing efforts in 2021 to educate state leadership about the critical need to restore ERS COLAs, we solicited letters from our membership which would illustrate the hardships experienced by many of our members due to the lack of COLAs over the past 12 years. Many of our members responded, and their letters were forwarded to

legislators and state leadership in the Governor's Office and ERS as examples of the kinds of financial pressures many have felt trying to maintain a stable and dignified retirement as they were originally promised by the state. Below is just one example of what was provided:

"I retired from Georgia Technology Authority in 2008 with 30 years of service. Since that time I only remember one annual COLA. It has become a real financial problem with the constant cost of living increases and no increase in my retirement check. I never dreamed after being retired for three months, my husband would pass away. Looking forward to enjoying retirement together was a big dream for us both. Suddenly everything in my life changed, personally and financially. A couple of years after his death, my health began to make some changes. As you all know, medical problems create financial problems even with insurance. Age has brought more medical problems, creating more expenses. The constant increase in the cost of living and no increases in my retirement has made it a challenge to manage expenses. Unfortunately, this is not the dream retirement I thought I would be enjoying. State employees agreed to work for the State at a lesser salary than private industry. I devoted 30 years of my life to the State government and feel that I and my fellow retirees deserve an annual COLA.

When I retired I never thought my retirement would be like this. I am not too proud to clip coupons, but it is really humiliating to have to sit down in front of a financial officer and negotiate a payment plan for my medical bills. Needless

to say, I do not splurge on things that are not a necessity anymore. An annual 3% cola could make my life so much easier and relieve the stress and tensions I face now.

In the past four years, I have developed multiple health issues that State Health Insurance doesn't cover completely, creating a lot of out-of-pocket expenses. I was in ICU in 2018 with pneumonia and was put on oxygen full-time for over a year. State Health Insurance covered most of the hospitalization costs and paid a percentage of the monthly oxygen equipment rental, the remainder of the cost came out of my pocket. I also have Sleep Apnea, I now use a BPAP machine with extra oxygen when I sleep. Due to needing the extra oxygen, I had to rent an oxygen concentrator. Once again, my health insurance paid a portion of the cost of the BPAP machine and the monthly rental for the oxygen concentrator. Insurance also does not completely cover my BPAP supplies. I have been on medication for high blood pressure for years. I now have Congestive Heart Failure. In December 2018, I spent 22 days in the hospital with pneumonia and congestive heart failure. Worse Christmas ever, I spent it in the hospital.

The medical bills pile up sometimes, I had to work out a monthly payment plan to pay off my remaining hospital bill. In 2019, I went into AFIB (Atrial Fibrillation) twice and had to have a heart conversion (shock my heart) to put me back into rhythm. Although the conversions were outpatient procedures they are very expensive. Again, I had to make monthly payments to pay off the bill. On May 15, 2021, I had to have a pacemaker put in to try and keep me out of AFIB. I recently paid off my last hospital bills. I am waiting to see how much I will have to pay after insurance pays. I am currently on five prescriptions. Copays on heart medications and blood thinners are expensive, but they are necessary for me to survive. My out-of-pocket medical expenses in 2020 were over \$14,000.00. Listed above are only medical expenses, the cost of living has gone up everywhere while our monthly retirement check remains the same.

I am requesting your approval of an annual 3% COLA for State retirees.

Sincerely,
GSRA member name"



Jim's View: August Miscellaneous

I know many of you share my great disappointment in our annual meeting being cancelled. A great deal of effort had been made to ensure that the annual meeting would be a great event. So the GSRA Board members waited until absolutely the last minute before voting to cancel the meeting. With the Delta variant of the Covid-19 virus on the upswing, we did not feel that a low risk, safe environment could be provided for folks attending the annual meeting.

Personally, I am disappointed that I will be unable to thank many of you in person for the great support that you have provided me and the GSRA Board during the three years of my presidency. One of the many adverse impacts from this pandemic is that I have been unable to travel and meet with the many chapters GSRA has throughout the state. So I was really looking forward to an in-person annual meeting.

Moving on to more positive news, I did meet by Zoom this month with Jim Potvin, Executive Director of ERS and

ERS Board of Trustees Chair Eli Niepokoy. I was pleased to learn that key members of legislature had reached out to Mr. Potvin to discuss cost of living adjustments (COLAs) for state retirees. As you remember, some of these key legislators had also reached out to me to discuss COLAs. So there seems to be some momentum within both the Governor's Office and legislature concerning restoring COLAs for retired state employees.

In closing, I want to thank everyone who answered the questionnaire or were one of the stakeholders personally interviewed as part of our strategic planning process. In September, the strategic planning subgroup will be holding a series of meetings with representatives of the University of Georgia to discuss the results of the aforementioned questionnaire and interviews. These meetings will begin the process of finalizing our strategic plan. Your overwhelming response to our questionnaire and your frank answers to the interviewer's questions gives me great confidence that the end product of this process will be a valuable and useful tool

to ensure that GSRA continues to grow as an organization while meeting the needs and expectations of its members.

Take care, be safe and, if not already vaccinated, please get vaccinated.

Jim

June New Members

Name	County	Name	County	Name	County
Loralie Arnold	Pickens	Sharon Dutra	Clayton	Garry McGiboney	Gwinnett
John Barry	Bryan	Nola Duzan	Douglas	Sean McMillan	Muscogee
Charlotte Beard	DeKalb	Diana Fielding	Thomas	Anna Milline	DeKalb
George Bennett	DeKalb	Monica Flournoy	Henry	Darrell Osborne	Tift
Cheryl Brewer	Warren	Russell Garrison	Murray	Daniel Powers	Chatham
Paul Brown	Meriwether	Pamela Gilbert	Dodge	Brucie Price	Bibb
Paula Brown	Muscogee	James Grant	Cherokee	Cynda Sims	Walker
Shirley Bryant	Houston	Lynda Kay Graves	Monroe	Susan Smegal	Lumpkin
Brian Byers	Jeff Davis	Tracey Johnson	Burke	Michael Walsingham	Forsyth
Dianne Chastain	Upson	Brenda Jones	DeKalb	Daniel Welton	Monroe
Brian Cody	McDuffie	Derwent Langley	Paulding	Sandra Wheatle	Hall
Roy Dunsmore	Bartow	Monica Little	Thomas	Lisa Woodall	Henry
Lisa Durden	Butts	Janice Marable	Oconee		



Donate to GSRA Legal Fund

GSRA's Legal Fund was established as a dedicated legal fund in the event that leadership, on behalf of its members, ever has to retain legal counsel. The fund will be used to cover all appropriate legal fees related to ensuring that retiree benefits are not reduced or eliminated.

Every donation makes a difference. For more information and to donate to this fund click on the link below.

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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 Shanté Roman, 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



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