

BREA NEWS

<https://bera.bnl.gov/brea/>

Volume 24, Issue 5

September/October 2024

BREA Meetings

BREA meets on the second Tuesday of every month (except for August), at 1 p.m. in the Eastern Time Zone. All BREA members are invited.

BREA meetings are held via Zoom. Some meetings will be hybrid so that retirees living on Long Island can attend in person. Contact any officer for help to join a meeting.

Meeting Schedule

September 10, 2024

October 8, 2024

November 12, 2024

BREA Officers

President

Arnold Moodenbaugh
moodenba@optonline.net

Vice President

Andrew Feldman
andrew_j_feldman@outlook.com

Secretary

Laura Miller
lj96miller@outlook.com

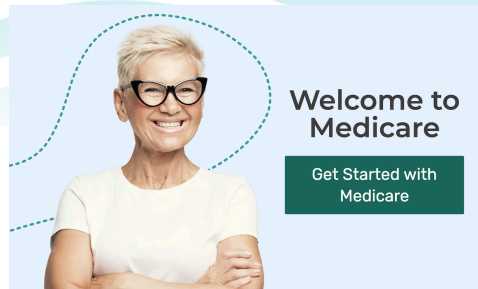
Treasurer

Louise Hanson
hanson.louise@gmail.com

* * *

Newsletter Editor

Mona S. Rowe
msrowe.hi@gmail.com



See article on Medicare 2025, starting on page 2

From the President

by Arnie Moodenbaugh, moodenba@optonline.net

I hope you have had a good summer. Here in the northeast, several strong storms have caused damage. Most of the heavy weather skirted Long Island, with high wind and flooding rain in a few localized areas.

As in past years, Brookhaven Lab has welcomed visitors on Sundays, with the final open house coming up on September 15. It will feature tours of the Tandem Van de Graaff and the Superconducting Magnet facilities. See <https://www.bnl.gov/sundays/>.

Columbia University's high energy physicist T.D. Lee passed away August 4, 2024. He had a long association with BNL, beginning in the 1950s (see <https://www.bnl.gov/newsroom/news.php?a=222034>). Lee had been a professor for only three years in 1956 when he and C.N.

Yang (Institute for Advanced Study, Princeton, NJ, temporarily residing at BNL) had reviewed cosmic ray experiments (cloud chamber) that indicated that certain apparently similar heavy particles (kaons) decayed differently. They proposed experiments at the BNL's Cosmotron (then only three years old) that would provide more information than cosmic rays could yield. Those



– Photo by Joe Rubino

(continued on page 3)

Medicare 2025

Every year, Medicare's enrollment period is October 15 through December 7. This is when you can make changes to your health-care plans and prescription drug coverage for the 2025 contract year.

In 2025, programs like Medicare Advantage and Medicare Part D (prescription drugs) will give enrollees stronger protection against anti-competitive steering by agents and brokers. Also, you will find better access to behavioral health care providers, equity in coverage, and supplemental benefits, as well as a new cap on out-of-pocket prescription drugs.

New Guardrails to Stop Anti-competitive Steering By Agents and Brokers

Many individuals with Medicare rely on agents and brokers to help navigate complex Medicare choices as they comparison shop for coverage options. The Medicare statute requires that Centers for Medicare and Medicaid Services (CMS) have guidelines to ensure that the use of compensation creates incentives for agents and brokers to enroll individuals in the Medicare Advantage or Part D plan intended to meet the enrollee's health care needs best. Unfortunately, agents and brokers can steer individuals to certain plans over others because of the excessive compensation and other bonus arrangements offered by plans to agents and brokers.



CMS is cracking down on that by finalizing requirements that redefine "compensation" to set a clear, fixed amount that agents and brokers can be paid regardless of the plan the individual enrolls in. The provisions of this final rule, which are applicable beginning with the upcoming annual enrollment period, ensure that agent and broker compensation reflect only the legitimate activities required of agents and brokers, by broadening the scope of the regulatory definition of "compensation," so that it is inclusive of all activities associated with the sales to/enrollment of an individual into a Medicare Advantage or Part D plan. In response to feedback from stakeholders, CMS is increasing the final national agent/broker fixed compensation amount for initial enrollments into a Medicare Advantage or Part D plan by \$100, which is an amount higher than what was proposed (\$31). This increase will eliminate variability in payments and improve the predictability of compensation for agents and

brokers. The increase will be added to agent and broker compensation payments for the enrollment this fall, 2024, and applied to all enrollments effective in 2025 and future contract years.

“Don’t respond to solicitations. You must stay with SelectQuote to retain the BNL retiree health benefit.”

– Melissa Schuchman
BNL Benefits Supervisor

Medicare-eligible retirees must use SelectQuote to select/change a health-care plan. Melissa Schuchman, Benefits Supervisor at BNL, gave an example of what can go wrong. “One of our Medicare retirees received a letter offering a \$77 monthly reduction in Part B premiums. This was a solicitation, not from CMS.” In fact, the fine print

indicated that the letter came from an insurance agent soliciting business. “Don’t respond to solicitations. You must stay with SelectQuote to retain the BNL retiree health benefit,” she added.

New \$2,000 Annual Cap on Out-of-pocket Prescription Costs

Beginning in 2025, people with Medicare Part D plans will not have to pay more than \$2,000 in out-

of-pocket costs, thanks to a provision in the Inflation Reduction Act of 2022, which requires drug companies to pay rebates to Medicare when prices increase faster than the rate of inflation for certain drugs. The \$2,000 cap will be indexed to the growth in per capita Part D costs, so it may rise each year after 2025. Also starting in 2025, people with Medicare prescription drug coverage will be able to spread the costs of their prescription drugs over the calendar year rather than paying in full at the pharmacy counter each time they fill a prescription. Schuchman points out that the Medicare caps are for covered expenses. “If someone purchases a prescription drug not covered by their Medicare Part D plan, the out-of-pocket cost would not be included in the \$2,000 cap,” she said.

In March 2024, CMS announced 41 drugs available through Medicare Part B will have a lowered Part B coinsurance rate from April 1 – June 30, 2024, if the drug company raises prices faster than the rate of inflation. An estimated 763,700 people with Medicare use one or more of these drugs annually. In addition, as of January 1, 2024, some people enrolled in Medicare Part D who have high drug costs have their annual out-of-pocket costs capped at about \$3,500.

Notification of Unused Supplemental Benefits to Medicare Advantage Policyholders

Medicare Advantage plans provide coverage that traditional Medicare does not, such as dental, vision, hearing and fitness benefits. According to CMS, most Medicare Advantage plans offer at least one supplemental benefit, and the median number is 23.

Starting in 2025, Medicare Advantage plans will be required to send policyholders a personalized “Mid-Year Enrollee Notification of Unused Supplemental Benefits” in July. It will list all supplemental benefits the person has not used, the scope and out-of-pocket cost for claiming each one, instructions on how to access the benefits, and a customer service number to call for more information.

– Mona S. Rowe, msrowe.hi@gmail.com

President’s Message (continued)

results showed that particles undergoing “weak interactions” did not conserve parity. The work was published in 1956 and received the Nobel Prize in 1957.

The feature article in this newsletter covers some aspects of the evolving Medicare program. The BNL retirement medical benefit for Medicare eligible retirees remains the same. You must enroll initially in Medicare Medigap (part B Supplement) or Part C (Advantage) through SelectQuote (SQ) using the special phone number (866)479-8317. You must also use SQ to change plans during open enrollment.

BREA members have reported uneven service from SQ agents. Some agents might suggest plans that may not be well suited to the retiree. Some have encountered SQ agents that promote services not related to Medicare programs, including expensive dental plans and general health promotion services.

Several changes have been made to Medicare Part D prescription drug plans. Some changes are designed to reduce incentives for agents to place retirees in plans whose commissions are most generous. Others changes have been made to reduce costs of drugs under the plan. But premiums and drug prices vary wildly. Premiums in my area for 2024 vary from \$4 to \$120 per month! A cap on retiree drug cost (not including premiums) will be set at \$2,000. This is useful, but there may be loopholes. Your “formulary” (the plan drug list and pricing) might exclude one of your medications. In that case that entire cost would be payable by you and would not be counted toward the \$2,000 cap. In another case, a drug (in my case celecoxib/celebrex) is on my Tier 3, costing after deductible is met \$170 for 90 days. At Costco, the retail price to members is \$22. Note that if I buy the drug at Costco, retail, it will not count toward the \$2,000 cap. Cost Plus and Amazon also provide competitive quotes for drugs that you might consider. Remember, you are not required to use SelectQuote to sign up to or change Part D plans.

– Arnie Moodenbaugh, moodenba@optonline.net

Renew BREA Membership

Membership expires on December 31 of every year no matter when you paid your dues (which are requested by January 31 of the following year). To stay on BREA’s mailing list, complete the form below and mail it to me along with your payment. Include your email address so BREA can send you timely information.

If you have questions or if your contact info has changed, email me at bettyelder81@gmail.com.

PLEASE PRINT

Last name: _____ First name: _____ MI: _____

Address: _____

Phone: _____ Email: _____

Membership type:

annual (\$10) 5 years (\$40) Life (\$95)

Date: _____ Check amount: _____

MAKE YOUR CHECK OUT TO BREA

I want to receive BREA News by mail via the U.S. Post Office.

I want to receive BREA News by email only. Do not mail it to me via the U.S. Post Office.

Mail form and check (made out to BREA) to:

Betty Elder, Membership Chair
 215 River Drive
 Moriches, NY 11955

– Betty Elder, Membership Chair
bettyelder81@gmail.com

In Memoriam

We deeply regret to inform you of the passing of the following retiree.

Geoffrey Hind, 87, Apr 18, 2024

More information may be found at BREA’s website: <https://bera.bnl.gov/brea/>. To post an obituary for a deceased BNL employee or retiree, email information to msrowe.hi@gmail.com or mail it to BREA (see panel below for address).

Letter to the Editor

The July/August newsletter on cyber security was jam packed with great information. My daily inbox receives up to three to four very suspicious e-mails, which I dump before I read them. Here’s why: If the email comes from a sender you do not know, it’s safer to delete it from your inbox and then ignore your curiosity to look at it in the trash!

I do Department of Defense consulting, so I am required to go through the latest briefing. Some of the stunts going on in the cyber world are really frightening and malicious. Keep your guard up.

And, please, do not do any financial activities from your mobile devices. Carrying your sensitive information on your mobile device is quite dangerous as almost every cellphone is always active, looking to connect to any nearby public access WiFi or connect by Bluetooth. Also, bad actors hanging around in public places can detect and download all of your sensitive data from your cellphone in a matter of seconds. With today’s technology, your data can be decrypted easily.

– Andrew Feldman

Brookhaven Retired Employees Association

BREA c/o BERA
 Brookhaven National Laboratory
 Bldg. 400 Brookhaven Avenue
 Upton, NY 11973

Phone: (631) 344-5090

Email: BREA@bnl.gov

Web: <https://bera.bnl.gov/brea/>

