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Submitted  
By  
Roger Jones

Recommendation to the Delaware RHAB Subcommittee:

Please consider this combination of alternatives for evaluation/modeling and potential adoption by RHABS at your upcoming meetings. I believe this provides a balanced approach which retains the Medicfill (Medicare Medigap Plan G equivalent) and SilverScript Rx (Medicare Part D equivalent) plan which best serves the needs of Delaware State retirees and their spouses.

- Delaware General Assembly legislates that 1.75% of the current FY budget be applied to cover state retiree and spouses health care Medicfill or equivalent + SilverScript Rx insurance coverage.
- All state Medicare aged retirees and their spouses who qualify for full health care benefits pay 7% of the previous three-year average actual costs (per individual for Medicfill & SilverScript ) incurred by the State. Those retirees with state pensions under \$10,000/year are exempt from this 7% payment (note: to assist retirees with low income levels).
- Increase the Graduated State Share eligibility based on years of service to 20 years = 50%, 25 years = 75%, and 30 years = 100% for retirement dates after January 1, 2025 (Model C in the June 5, 2023 RHBAS presentation).

I would suggest that the General Assembly adopt propose legislation for the 1.75% dedication of budget funds prior to beginning the 7% health care charges to state retirees through pension distributions. I do not believe that either a Medicare Advantage Plan or Health Reimbursement Arrangement options are acceptable from a health care or financial perspective of state retirees.

Thank you for consideration of this request.

Sincerely,

Roger L. Jones