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Document Submitted
By
Gloria Ho

Dear Members of the State Employee Benefits Committee,

As a Constituent and Delaware educator entering my 26th year in the public school system, I am disheartened to hear the SEBC is even considering any alteration of the health care benefits I was promised when I signed on to be a public servant.

As a mental health professional, I chose to work in the public school system instead of private practice. I could have made more money in private practice, but wanted the stability and security of health insurance and pension benefits. Because of this and my love for working with disadvantaged students in a public school, I remained a loyal public servant for 25 years – through budget cuts, limited raises, a pandemic, and the list goes on. Meanwhile my counterparts in the private sector have far out-paced me in salary and comparative benefits.

I understand there are hard budget decisions that need to be made to cover an impending shortfall, but it should never be done on the backs of your rank-and-file employees – some of whom are on the lower end of the state pay scale (custodians, food services workers, secretaries, etc).

I strongly urge you to find another way. With an educator shortage and no quick fix to strengthen the pipeline, to reduce our benefits in anyway would be a critical mistake. ***If any changes need to be made you must allow for the grandfathering in of current employees.*** It would be unethical and immoral to change the rules on those us who have remained dedicated and loyal to public service.

I will do my part in organizing other state employees to speak out and will continue to give voice to those who are unable. I will ensure that my voice and my vote matters. Thank you so much for your attention to this.

Sincerely,

Gloria L. Ho

A dedicated state employee and educator of 25 years

Document Submitted
By
Diana Noonan

September 5, 2023

Faith Rentz
RHBAS Committee Members

I am very grateful to Rep. Paul Baumbach and those who voted in the RHBAS Committee for the recommendation to take Medicare Advantage off the table. Thank you, your concern and dedication to the retirees of this State is noted and appreciated.

I am also extremely grateful to the Committee for the recommendation to grandfather current retirees; I believe it is the only fair and responsible decision. I do, however, have some questions. I am aware that an RFP will be sent out to bid for State employee and retiree Health Coverage. Forgive me if I am hesitant, but trust has not been at a premium in this process. I respectfully request that we be informed as to the definition of "grandfathering" as you define it. To me, it means that current retirees, and approaching future retirees, keep the exact same insurance coverage that we now possess. Anything less, would not meet the ideal of grandfathering. If you settle on an alternate Health Carrier to our present Highmark, how can we be assured that a future Health Plan chosen will be exactly comparable to our current Plan and coverage? Will the decision to grandfather existing retirees extend beyond the proposed three-year contract term as stated in a proposed new contract, or will the state ensure that current retirees will be grandfathered in the future as we hope and expect? I am wondering if we will have to worry in the future that you will cease to honor the decision to grandfather current retirees who were promised this coverage as part of our benefit package aka salaries? I would like to see my concerns addressed in the next RHBAS meeting.

I would also like to suggest that the State notify all current retirees in written form through the mail of exactly what the forthcoming committee recommendations will be, and of what they can expect. Initially, all State retirees received literature which represented inaccurate and misleading information. For some retirees, that is the only information that they have seen to date. There are a wide range of ages involved within the current retiree group. Some retirees have computer access, and some do not. Some are on Facebook, and some are not. Many rely solely on the information that they receive in the mail. Many have no idea that there are SEBC or RHBAS committees, or that their insurance has been in peril. All retirees under the State Health Insurance Plan should be made aware of, and informed of, all current and future situations. I have spoken to State retirees who have not known about the current issues revolving their own health care.

Lastly, I would caution the State in not taking the retiree vote seriously. The last thing any of us would want to see is for faithful and excellent legislators to lose their positions in an upcoming election. There are so many retirees who are angry and threatening to withhold their votes. The Healthcare issue is of prime importance to the retired population. Many feel betrayed, unappreciated, lost and afraid of what might happen. Many have no trust in the State, or

frankly, what it communicates. Many have voiced that they are focusing on this one issue as a basis for their votes. While the State's focus, in these committee meetings, has been the budget shortfall, retirees have not felt heard and understood and are apprehensive. There is more to be considered than a budget deficit, and the onus of this shortfall should not be passed down to retirees, or frankly current employees. If you change the rules for new hires, all I can say is good luck. At least they were made aware of their benefit packages before they accepted employment with the State.

It seems appropriate to suggest that the State increase the 1% budget carveout to 2% immediately and show that they take responsibility for their past mistakes. It is hard to comprehend that for 18-20 years, the State and its administrators and legislators have known about this shortfall and potential crisis and have not acknowledged nor addressed the issue. The responsibility to govern and manage the budget went through a few administrations and the neglect was passed along. To even consider weakening retiree benefits for retired and retiring employees is just incomprehensible. To believe that a problem that has existed for 20 years will be solved expeditiously is naïve, and capricious. Please take responsibility, when no one else has and ensure that the State takes a more proprietary role in managing this shortfall. I have heard a couple of you say, that any state funds allocated to this shortfall, will mean that other items that are necessary in the budget will not be served. You have an obligation for the promises that you are already committed, too and the budget items that preexist. The bottom line is that this fund was mismanaged for years, and you are at the point that you are obliged to "pay the piper."

As an aside, the privatization of our Federal Medicare goes against its initial intention as a safety net for a venerable aging population. It is not only a State issue but also a Federal one. At the expense of denying coverages, and delaying medical treatments, health insurance companies are touting their highest profits ever. MA seems to me to be a road to poor health for Seniors, overcrowded emergency rooms, inhuman treatment, and unnecessary illness and even death. The blatant lies and subterfuge that occurred in the Medicare Advantage initial documents sent to state retirees, happens in other states all over the country. Medicare Advantage touts' extra coverages and supposed advantages, but to retirees, MA is full of smoke and mirrors, deception and higher total costs, along with inadequate health coverage. The privatization of Medicare by private corporations impacts not just this generation of retirees but probably, to an even greater degree, future generations. To accept MA as a norm, means that you jeopardize the health of yourselves, your children and grandchildren. It should not be the case. Medicare and Social Security were put into being to protect the elderly population and to ensure their well-being as they age. Medicare Advantage threatens that well-being, and frankly, it is unethical. Neither was meant to be exploited by large corporations, or those with special interests. Large healthcare companies are bilking seniors and threatening their wellbeing by denying prompt and necessary medical care, all the while, using these tactics to build their coffers. Seniors have paid into Medicare. To allow companies to take advantage of this Federal program is just plain wrong.

Those who support Medicare Advantage in this process are not looking to the well-being of the State, or its' retirees. Medicare Advantage may cost the State less initially, but the health of the States' Seniors is sure to be impacted, which adds additional burdens and expense to health systems, hospitals, individuals and the State. That old saying "you get what you pay for" is very apropos in this situation.

I love living in Delaware. I have always felt that uniqueness that comes from being small, with so many interconnections, encourages the respect and care of our citizens. Let the First State say no to privatizing Medicare and stick up for retirees current and future. Please leave Medicare Advantage out of future consideration.

Respectfully,

Diana Noonan

Cc: Governor John Carney
Senator Thomas Carper
Senator Christopher Coons
Rep. Lisa Blunt Rochester
SEBC Commttee Members

Document Submitted

By

Bob Clarkin

**PUBLIC COMMENTS FOR THE 9/8/2023 RHBAS MEETING - SUBMITTED BY
ROBERT CLARKIN, 9/7/23**

The RHBAS public meeting calendar indicates just two meetings remain before the Subcommittee will be presenting a final report to the Governor and Legislature. Below are a number of topic areas that I would like to bring to the attention of the RHBAS for your consideration during your upcoming meetings.

Discussion and Recommendations on Upcoming RFP

The agenda for the 9/8/23 RHBAS meeting includes an agenda item titled “Discussion and Recommendations on Upcoming RFP”. An asterisk following the item indicates there may be a vote on the recommendations.

The SEBC recently scheduled a full committee meeting on 9/18/23. The agenda for that meeting includes an item titled “Update on Medicare Request for Proposals” with an explanation that reads “One self-funded employer sponsored Medicare Supplement plan that is substantially equivalent in design as the current special Medicfill Medicare supplement plan. Prescription drug coverage will continue to be provided through the State’s Employer Group Waiver Plan (EGWP). This plan requires no prior authorization of services and mirrors CMS requirements under Original Medicare.” The explanation does not mention whether or not the RFP will include a solicitation for one or more additional plan options.

During the 8/24/23 RHBAS meeting, a number of very critical motions addressing the RFP and related issues, such as the PRC, were passed. I would like to recommend that the “RFP” motions passed during the 8/24 meeting, as well as any further “RFP” motions passed during the 9/8 meeting, be communicated in writing to each SEBC member prior to their 9/18 meeting. I also recommend that a member of the RHBAS, who is not a member of the SEBC, present the RHBAS “RFP” motions to the full SEBC during their 9/18 meeting.

Sharing the RHBAS Report with Retirees

In order to foster transparency and universal retiree awareness, I believe it is imperative that the RHBAS take affirmative steps to inform all current retirees, including all pre-65 retirees and Medicare eligible retirees, as well as all active employees hired prior to 1/1/25 of the recommendations contained in the final RHBAS Report to the Governor and Legislature.

During August, I relieved the first mailing of the new “Retiree Healthcare Newsletter” from the Office of Pensions. This newsletter should serve as the vehicle for informing retirees of the RHBAS recommendations. The newsletter should present an executive summary of the recommendations and list links to the full report and the RHBAS website.

The Office of Pensions also mails a similar newsletter to active employees. A special edition of this newsletter should serve as the vehicle for informing active employees of the RHBAS recommendations.

In order to reach out to the maximum number of retirees and active employees, the mailings should include retirees and active employees from/at school districts, DTCC, and affiliated employers (U of D, Del State, Charter Schools, etc.).

Public Comments
Submitted by
Red Clay
Consolidated School
District Staff

Public Comments - Red Clay School Consolidated District Staff

Adriana Molina

Good afternoon, I hope you are great!

I'm Adriana Molina, I'm Spanish teacher at McKean High School in Wilmington, Delaware and I recommend that Delaware neither request or consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Thank You!

Adam Baer

To Whom It May Concern:

It has recently come to my attention that the State of Delaware is apparently thinking of changing things in regard to healthcare benefits. I am STRONGLY opposed to this and fully support the action listed below. Thanks for your attention to this matter, it is greatly appreciated.

"I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all."

James Craster

No gentle greetings,

I am a Delaware teacher and I am not in support of the foul idea to link Delaware teacher benefits to Medicare Advantage or to pull existing benefits from our retirees.

You made a promise that in exchange for admittedly less pay over the years, we would at least have and maintain excellent healthcare.

I am furious that you hold a meeting at 1:00pm knowing that most active teachers will be unable to attend in person.

I reject the idea that the state can't afford better. Here's an idea, pass it for you legislators and leave teachers alone.

We will fight you on this

Kimberly Wakefield

I do not want the Medical Advantage Plan.

Public Comments - Red Clay School Consolidated District Staff

Brandi Mycoff

To Whom it May Concern,

With regards to the public meeting occurring on September 8th at 1:00- during the workday to address changes in state employee retirement benefits. I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

I have been a Red Clay employee for 13 years and part of my decision to choose working in Delaware public schools, was the retirement medical benefits outlined in my initial contract. Thank you for the time.

Lauren Hoyt

Teachers dedicate their lives to the students and the education system. We were promised benefits from the start of our jobs. It is not only wrong, but unacceptable to change those promised benefits. Teachers don't even get paid what we are deserving, and benefits are a bonus to help our lack of pay. Do not take those away from us upon retirement after dedicating our lives to the education system.

Raimundo Rocha

To whom it may concern,

I am a school teacher in Delaware and I do not agree with the proposal to make changes to our state health benefits for current and future retirees.

Linda Bailey

I relocated to DE from Minnesota to begin teaching in 1987. I have over 20 years of service and 10 years of part time work as a Parent Educator. I stood behind public education and sent my children to schools within Appoquinimink and Red Clay. During the last 36 years, I have been offered an increase in salary to have a career outside of education. I have continuously declined offers knowing that retiring with the state of Delaware offers the most security long term. It saddens me to think that a contract is no longer considered valid.

I recommend that Delaware neither request nor considers the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Public Comments - Red Clay School Consolidated District Staff

Edward Crumlish III

To whom it may concern,

I wanted to voice my great frustration with the notion that retirement benefits would be altered from what was promised when we were hired. The public school system is struggling to retain quality teachers to begin with; I fail to see how taking away advertised benefits would do anything to encourage quality teachers to stay and/or enter the profession.

Bryan Cummings

Good evening

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Kristin Liggan

To whom it concerns:

I am an educator in Delaware. I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all. It is appalling to consider not following through on benefits promised when we were hired, especially with the crucial role we serve in the state.

Thank you

Maryanne Bragaw

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. The superior benefits promised when I was hired should be maintained.

Thank you

Chrystala Haas

To Whom It May Concern-

I am a public school educator who strongly disagrees with the Medicare Advantage Plan. Please keep your word to provide healthcare for state employees and their spouses.

Public Comments - Red Clay School Consolidated District Staff

Additionally, please consider holding your meetings other than 1:00 p.m. during the school day when the educator's voice may not be heard or valued due to teaching responsibilities.

Disadvantages of Medicare Advantage Plans

There are several reasons why beneficiaries may feel Medicare Advantage plans are bad. Some policyholders can provide a list of disadvantages, while others might be satisfied with their Medicare Advantage coverage. Based on who you ask, the answer to this question varies. Overall, the most common complaint we hear about Medicare Advantage plans is regarding their strict provider networks and high out-of-pocket costs. Even without a low or zero-dollar monthly premium, most beneficiaries spend more out-of-pocket on a Medicare Advantage plan than they would through a Medicare Supplement plan.

Five Disadvantages of Medicare Advantage Plans

- Coverage does not travel with you
- The small network of doctors
- High out-of-pocket costs
- Plan benefits change annually
- The constant need for referrals and approvals

You should carefully consider your priorities before signing up for a Medicare Advantage plan. By doing so, you can make an informed decision about your healthcare and ensure you receive the best possible care. <https://www.medicarefaq.com/faqs/why-medicare-advantage-plans-are-bad/#:~:text=Medicare%20Advantage%20Plan%20Financial%20Structure,upfront%20based%20on%20a%20diagnosis.>

With deep concern-

Devin Spilane

To whom it may concern,

As an educator I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal for Medical Third-Party Administrator Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Thank you

Public Comments - Red Clay School Consolidated District Staff

Stacey Stokes

You already fooled us with a so-called “9% raise,” now you want to slap us with Medicare?

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Jaimin Carter

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Regards

Kellie Johnson

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Ashley Fox

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Michael Freccia

“I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.”

WE NEED MORE EDUCATORS!!! THE NEW PLAN WILL NOT ATTRACT YOUNG EDUCATORS NOR IS IT FAIR TO ALL THE HARDWORKING EDUCATORS THAT DESERVE AFFORDABLE HEALTHCARE!!

Public Comments - Red Clay School Consolidated District Staff

Lindsay Williams

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

This is borderline criminal to those that have already foregone higher paying professions and employment to serve the needs of the state for years. If you have any desire to retain your current state employees, especially your teachers, and any desire to recruit new teachers and employees, I highly advise you discard any idea to alter retiree benefits from what was originally promised.

Grace Guillebaeu

SEBC,

I recommend that Delaware neither request nor considers the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Thank you

Nichole Cunningham

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Danielle Krawczyk

Good morning to whom this may concern,

My name is Danielle Krawczyk and I am currently an Autism Support Teacher at Thomas McKean High School. This is my 3rd year teaching and a huge reason I came back to Delaware was to work in the school district I grew up in and because of the benefits. I believe if you get rid of state benefits after retirement you will lose an abundance of teachers. Please think about the educators, the people who make all other careers possible.

Have a great day!

Public Comments - Red Clay School Consolidated District Staff

Lori Hoffman

I request that Delaware does not request or consider the Medicare Advantage Plan in its request for proposal for Medical Third-Party Administrator Services and/or a Carrier for providing healthcare to is eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Kelly Oldis

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all

Rachel DeMaio

Hello,

I am a school psychologist within Red Clay. I DO NOT AGREE with Delaware requesting or even considering the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all!

Thank you.

Sonia Galloway

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Best regards

Kory Dench

Good Morning,

I am a teacher in Wilmington and have been in education for 10 years. I'd like to work another 10 as well, but not if the Medicare Advantage Plan is the healthcare that I'm eligible for upon my retirement. We, your constituents, neighbors, and the teachers of your children deserve better! The profession of teaching is as noble as it is underpaid and underappreciated; the way that former, current, and future will be treated with this current plan is not acceptable given

Public Comments - Red Clay School Consolidated District Staff

the sacrifice that teachers give willingly on top of those that are uncompensated necessities mandated by DOE. Please, we beg you: do not drive more current and future teachers into other professions when we need them here; please don't force retirees back to work so they can have comprehensive and life-affirming healthcare; please stop consuming our benefits because the consequences will be far harsher on our citizens let alone our state than the money saved.

Respectfully

Melissa Weyl

Dear Committee,

I was made aware of the proposed changes to our retirement benefits and am significantly opposed to them. The language that was being offered as a form letter – “I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.” – does not express how dismayed my colleagues and I are over this suggestion to change plans.

This is my 30th year as a school psychologist. I have spent my entire career in the public school system, both in Maryland and Delaware. I have invested 12 years so far in Delaware partly due to the promised benefits by the time I can retire. We already make less in my district than others in the state and less as a profession overall. Now, after all the time we devote to the betterment of the youth in the state, we may be given a lesser benefits package in our greater time of need. The people making this decision should be ashamed of themselves or even better, why don't you pilot what this would look like personally for yourselves and see how much you like it, report back to us after a 2 year trial period.

Regards

Constance Crumlish

Good morning,

I am writing you this morning to urge you to please neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all. Delaware teachers work very hard each and every day to prepare our students for the future. Please help to care for our future as well.

Thank you for your time

Public Comments - Red Clay School Consolidated District Staff

Robert Allison

Good morning! I am writing today to express my concern about the proposed changes in Delaware teacher retirement benefits. Please honor the state's commitment to teachers and maintain the current level of benefits or improve them. Educators are already under immense pressure and to do otherwise, will be even more detrimental to this valuable profession.

Thank you!

Donald Roguszewski

"I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all."

Teresa Neild

Good morning,

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

I can agree to the following based on information from the RHBAS:

1. We recommend that Delaware neither request nor consider a Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees in the upcoming cycle.
2. We recommend that the SEBC hold a vote in public session in order to adopt the final and approved RFP, and that the SEBC share a draft final RFP at least one week in advance of the public session at which the agenda includes the discussion and vote. We also recommend that for that public session, the SEBC agenda include public comment before the vote on the RFP. Finally, we recommend that this final RFP be provided to all members of this subcommittee as soon as practicable after approval.
3. We recommend that this final RFP utilize the same three-year term with two optional one-year extensions.
4. We recommend that any changes to plan design, eligibility requirements, or contribution share/percentage be limited to those employees hired on or after January 1, 2025.

Thank you for your consideration

Public Comments - Red Clay School Consolidated District Staff

Nicholas Hudson

“I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.”

Medicare Advantage may be the way to go provided the state covers a supplemental plan for all retirees. A comprehensive comparison should be provided so an informed decision can be made.

Pauline Carroll

To Whom It May Concern,

This is my 24th year as a teacher/school counselor in the state of Delaware. Although I have certifications in Pennsylvania as well, I chose to stay in Delaware all these years despite lower a lower salary for 2 main reasons. The first reason being I truly love working with the urban population in Delaware and feel that I can really make a difference in student’s lives here. The second reason is that although my salary might be less, the benefit package the state of Delaware offers is better than in Pennsylvania and that includes the retirement benefit package. I have to admit when I started back in 1989 I wasn’t really thinking about how good the benefit package was and I definitely was not thinking about retirement, but as my family grew and I got older and am nearing retirement I consider myself very lucky to have those benefits. So imagine my surprise to hear that after giving the state all my dedicated years that one of the reasons I chose to work here is being threatened to be taken away. I understand things have changed and there needs to be some change but the Medicare Advantage Plan is not the answer-it just isn’t right. It isn’t right for future employees either. I know the Governor is working towards improving salaries in Delaware so we will be competitive with our surrounding states and that will go a long way towards bringing more teachers to Delaware and also keeping them here. I actually have a daughter who is a second year teacher in Delaware and knows the incredible benefit package we have and I want those benefits to carry to her because that is what was promised when she accepted her job. So I am pleading with you to do the right thing by your employees and not request or consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible, current and future retirees. The current or previous benefits that are equivalent or better to what was promised, should continue for all.

Sincerely

Public Comments - Red Clay School Consolidated District Staff

Erin McNesby

Good morning:

I am a Red Clay High School Special Education Coordinator. This is my 10th year with the District/State, and previously was with the Diocese of Wilmington. My passion of working with students with disabilities led me to McKean High School, and when making the difficult decision to leave my previous school of employment was due to the fact that the long-term benefits for myself and my family would be the best choice for our future. Teachers do not go into teaching for the money or pay scale. So, when individuals in the education field with the State of Delaware can feel secure knowing our medical benefits are top notch during years of service and into retirement, you can imagine the disappointment we feel with this consideration in this career of service.

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.

Julius Rosato

To whom it may concern, I do not agree with the idea of making retirees go to Medicaid advantage over regular Highmark BC/BS. This is not what we signed up for in our contracts. First, we do not get paid for what we actually do in the schools. If all I did was teach that would be fine, but that is the last thing most of us do. We care about these kids' future more than you , their parents or even the kids themselves. We are fathers' mothers' ,sisters', brothers', uncles'. etc. I'm the only strong male figure in many of our kids' lives. So many of us do not complain about wages because we know at the end of the rainbow, we will be taken care of health-wise with the good benefits and can work summer camps if we want. If you think you're having trouble filling teacher positions now, pull this one and see how much harder it is to fill those spots. Younger kids are not going to go into teaching. That was the draw, good benefits and the choice to work summers or not.

Jennifer Costenbader

“I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.”

Thank you

Public Comments - Red Clay School Consolidated District Staff

Beth A Wile

Due to teaching during this meeting - I would like to enter the below into public comment:

I recommend that Delaware neither request nor consider the Medicare Advantage Plan in its Request for Proposal (RFP) for Medical Third-Party Administrator (TPA) Services and/or a Carrier for providing healthcare to its eligible current and future retirees. Current or previous benefits that are equivalent or better to what was promised should continue for all.”

Sincerely

Daniel Baker

Hello,

I want to let you know as a teacher who has invested 6 years into education that if my guaranteed health care plan is taken away from my retirement I will be putting in my resignation. I have a marine science degree and a masters in the biological sciences. I could walk out of teaching and land a job that pays 3 times more. I am invested in this job to help the kids but the way we are treated in today's climate is unprecedented and on top of being underpaid and overworked, our contract being invalidated would be unacceptable.

Thank you

Anyea Miller

I have worked to many years and given up so many opportunities to do my best for the students I have taught. To think that I would not receive the same retirement benefits that I was promised when I signed my contract is disheartening and makes my blood boil.

Maggie Collier

Good afternoon,

I am a teacher at Thomas McKean High School. I was sad, disappointed, and furious to hear that there is a plan for Delaware teachers to have their retirement plan downgraded to Medicare. That is not what I, and all teachers, signed up for when I decided to teach in this state. With a teacher shortage already existing, many more will leave if our health care is not protected. This is the best job I have ever had, but I might also leave if my health care is not protected. I deserve the same respect that I give my students.