



Committee on the Economic and Social Well-Being of the Faculty (CESWF)

Committee Chair: Yasmina Laouar, Medical School

Guests: Robert Fraser, Donald Anderson, Margaret Kahn, Charlotte Whitney, DJ Trela, Linda Southward, Richard Norman.

Date: 02/05/2024

Meeting Agenda

Brief introduction of the guests.

Discussion led by our guests (see talking points by guests).

Concluding remarks (points of recommendations).

Margaret Kahn

1. **Prior authorization process.** The university has justified this policy switch to Medicare Advantage Plans based in part on lower cost to retirees but has remained silent about the nature of prior authorization review, which has implications for access to treatment. What is the nature of the prior authorization process in these plans, and has BCBS gold-carded Michigan Medicine?
2. **Timely release from UM Advantage Plans. Medigap guaranteed issue period.** The University has not communicated consistently its policy about release from the OE plan commitments, commitments made before retirees had a clear understanding of the plans' implications for their health care. If the university has a policy of no-release, it is denying retirees otherwise available Medicare rights, importantly the 63 day period after termination or reduction of employer benefits (involuntary) for guaranteed issue of Medigap policies. We are also currently in a Medicare Advantage Open Enrollment Period until March 31. Voluntary loss of employer coverage also triggers a 2-month special enrollment period (no guaranteed issue for Medigap).
3. **Further information resources for beneficiaries.** Given that retirees have failed to receive clear, timely and comprehensive information about changes in benefits and given that retiree geographical and other circumstances vary widely, the University should refer people not only to Medicare but also to the State Health Insurance Program in their state. SHIP is a public, not commercially connected, grant-funded program that exists in every state to assist beneficiaries in navigating the Medicare landscape. SHIP in Michigan is the Michigan Medicare Assistance Program at 1 800 803 7174. (It is difficult for SHIP to assist if the beneficiary does not have basic information, such as knowing the release policy).

Donald Anderson (UM- Dearborn)

1. Source of Complaints from Dearborn Campus.
2. University Breach of Fundamental Due Process – Inadequate “fair-timely notice” of Mandated Change.
3. Consequent Shock That New Advantage Plan Was Not as Advertised.
4. Specific Issues – for other participants to highlight.



5. Most Egregious Issue – Lack of Coverage for Out-of-State Residents.
6. Does the University Recognize Its Responsibility for the Mess?
7. Practical Options to Remedy Problems.
8. NOT EVERYTHING THAT IS LEGAL IS NECESSARILY A GOOD THING TO DO.

Richard Norman (Not present at the meeting)

1. A legacy PPO plan like the previous or providing some BCBS PPO plan with university funding continuing.
2. Continuation of drug benefits for those who have to leave. Similarly, reimbursement of Medicare.
3. Continuation of University contribution to health care even if we arrange private insurance.

Robert Fraser

1. What can this committee do to change the course of retiree healthcare?
2. Why is it in the universities best interest to restore our benefits?
 - Recruitment of some top faculty will be thwarted, and some current faculty will leave. The news will spread.
 - "Lower salaries in exchange for better benefits both for current employees and retirees." Esp. Dearborn and Flint.
 - The apparent deception in the rollout that continues. What were benefits folks thinking that they could provide equivalent comprehensive coverage for less money by entrusting it to commercial interests? Administrators continue to minimize the number of retirees affected.
 - SACUA chair speaks to the president regularly.