



# Saint Paul Police Federation

831 Como Avenue • Saint Paul, MN 55103 • (P) 651-227-4998 • (F) 651-227-7982



October 24, 2024

Mayor Melvin Carter  
390 City Hall  
Saint Paul, MN 55102

Mayor Carter,

Greetings. I am writing regarding the devastating impact the impasse between UnitedHealth Group and HealthPartners will have on our regular retirees with respect to their Medicare Advantage plan offered through the City of St. Paul.

First, I'd like to offer my appreciation to you for calling out these large corporations for dropping this mess on our regular retirees on such short notice leading to open enrollment. We agree that these two massive healthcare systems should come to a resolution that allows our retirees the ability to continue receiving care from doctors they've come to trust and depend upon without interrupting their current Medicare Advantage plans offered through the City of St. Paul.

When the City moved away from HealthPartners and entered into the current agreement with UnitedHealth Group several years ago, our regular retirees were assured that they would not have to switch clinics or doctors. This was a paramount concern and the primary reason it was determined that UnitedHealth Group was a suitable option for our retirees depending on the City of St. Paul's Medicare Advantage plan.

It's unconscionable that UnitedHealth Group, which netted \$22.3 billion in 2023 as a for-profit healthcare system, and HealthPartners, which earned \$15.4 million in 2023 as a non-profit, have come to an impasse that forces senior citizens to choose between their healthcare or their fixed incomes. These people faithfully dedicated themselves to the safety of St. Paul for the entirety of their careers only to be caught in this crossfire.

My hope is to work in collaboration with you, your administration, and potentially the City Council on resolving this issue prior to the conclusion of the extended open enrollment period for those affected. The Federation is willing to do whatever is necessary to assist in facilitating a resolution between UnitedHealth Group and HealthPartners that does not increase costs to the city or our retirees.

In the event we don't reach our mutually desired outcome prior to the close of open enrollment, we ask that the city will consider entering into a Memorandum of Agreement (MOA) with the Federation like the existing MOA which allows our pre-65 retirees the option of opting back into the plan offered by the city once in their lifetime should they elect to enroll in an alternative ACA compliant health insurance plan at some point. This option would allow our regular retirees to leave the city offered Medicare Advantage plan (at their expense) with the ability to opt back into the city plan one time in their life. This would allow our most vulnerable to maintain continuity of care without forfeiting their current city benefit for life. We feel this solution is both reasonable and appropriate given the circumstances.

It saddens me that we've arrived at such an unfortunate crossroads that neither of us created, but it is so important for us to make every good faith effort possible for those who selflessly served the City of St. Paul with courage, honor, and dignity. The folks affected are our own, they paved the way for us, and we are determined to help them. I am always available to meet or discuss this issue and I look forward to working towards a resolution together.

Thank you for your consideration and leadership on this issue.

Respectfully,



Mark Ross  
President  
St. Paul Police Federation

cc: St. Paul City Council  
Police Chief Axel Henry  
Labor Relations Manager Jason Schmidt



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October 24, 2024

Ms. Andrea M. Walsh  
President, Chief Executive Officer  
Health Partners  
8170 33<sup>rd</sup> Ave. South  
Bloomington, MN 55425

Dear Ms. Walsh,

Greetings, my name is Mark Ross and I am the President of the St. Paul Police Federation. The Federation represents approximately 600 rank and file St. Paul police officers and telecommunications professionals as their exclusive bargaining representative.

However, my letter today is regarding the impasse between your company and UnitedHealthcare with respect to our retired members and their Medicare Advantage healthcare plans. The Federation negotiates for post-retirement healthcare benefits with the city in good faith through the collective bargaining process. Once our members retire, they, unfortunately, have almost zero standing with the city and even less, if any, with large corporations. Since the Federation negotiates for these benefits, we feel compelled to provide advocacy for our retirees in appreciation for their selfless service to the community and our desire to assist in providing them with the dignity and medical care they deserve in retirement.

For most of our retirees, Group Health, now Health Partners, has been the only health system they've ever known. We have retired members from 65 years of age well into their 90's with chronic conditions who have been faithful patients to your healthcare system since its inception. Collectively, they've poured millions of dollars into your healthcare system and received high quality care, only to be notified they'll be locked out of the service they've depended on, and quite frankly deserve, due to a corporate disagreement over money.



We have no way of knowing what has gone on behind closed doors or out of the public view, but we do know that this has a truly devastating impact on your most loyal patients who have come to depend on you.

I read your biography and those of the Board of Directors and there is a consistent theme of: relationships, dedication to building healthier communities, partnerships, the improvement of health and well-being, and reducing disparities for underserved communities. These are righteous values, the types of values I would expect to see from you and your team. We are asking that you adhere to those values in this circumstance and please find a resolution to your dispute with UnitedHealthcare to ensure senior citizens aren't forced into the open market for health insurance that would cost them thousands of dollars. Many of our retirees simply cannot afford this.

We are in no position to assign blame, but the timing of this situation has put far too many senior citizens in the precarious position of making decisions that will undoubtedly have adverse impacts on their health and/or finances. The clock is ticking and some of the most vulnerable in our community are depending on you to guide this situation to a solution that doesn't require these folks to make decisions between their finances and their health.

If there is any way that the Federation may be of assistance in resolving this situation, we will make every effort to participate in a resolution. I'm available at your request should you find it productive to speak with me directly. Both your attention and assistance in coming to an amicable conclusion with respect to this problem is appreciated by many.

Respectfully,



Mark Ross  
President  
St. Paul Police Federation



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October 24, 2024

Mr. Andrew Witty  
Chief Executive Officer  
UnitedHealth Group  
9700 Health Care Lane  
Minnetonka, MN 55343

Dear Mr. Witty,

Greetings, my name is Mark Ross and I am the President of the St. Paul Police Federation. The Federation represents approximately 600 rank and file St. Paul police officers and telecommunications professionals as their exclusive bargaining representative.

However, my letter today is regarding the impasse between your company and HealthPartners with respect to our retired members and their Medicare Advantage healthcare plans. The Federation negotiates for post-retirement healthcare benefits with the city in good faith through the collective bargaining process. Once our members retire, they, unfortunately, have almost zero standing with the city and even less, if any, with large corporations. Since the Federation negotiates for these benefits, we feel compelled to provide advocacy for our retirees in appreciation for their selfless service to the community and our desire to assist in providing them with the dignity and medical care they deserve in retirement.

For most of our retirees, HealthPartners, formerly Group Health, has been the only healthcare system they've ever known. We have retired members from 65 years of age well into their 90's with chronic conditions who are now covered under a UnitedHealth Group Medicare Advantage plan. These are retirees who deserve access to the healthcare systems they were promised when the city of St. Paul selected your company as their insurer.

To be notified they'll be locked out of the healthcare system they've depended on, and quite frankly deserve, due to a corporate disagreement over money is unconscionable. We have no way of knowing what has gone on behind closed doors or out of the public view, but we do know that this has a truly devastating impact on our retirees.

Three years into our retirees being covered by your plan, we have heard numerous horror stories of claims being denied and unnecessary processes and hurdles that have become insurmountable to senior citizens that just want to access the medical care they need and deserve without added stress.

We are asking that you find a solution to the dispute with HealthPartners to ensure senior citizens aren't forced into the open market for health insurance that would cost them thousands of dollars more than they're spending now, which many of them simply cannot afford. We are in no position to assign blame, but the timing of this situation has put far too many senior citizens in the precarious position of making decisions that will undoubtedly have adverse impacts on their health and/or finances.

The clock is ticking and some of the most vulnerable in our community depend on you and your team to guide this situation to a solution that doesn't require these folks to make decisions that could adversely affect the remainder of their lives.

We are aware that your company profited \$22.5 billion in 2023 and at the time of this writing, UnitedHealth Group stock is trading at over \$565 per share on the NYSE. UnitedHealth Group is extremely successful financially due to highly intelligent people making profitable business decisions and we are respectfully asking that you invest in our people. We know your team can help solve this dispute with HealthPartners.

If there is any way that the Federation may be of assistance in resolving this situation, we are happy to participate in finding a solution. I'm available at your request should you find it productive to speak with a Federation representative directly. Both your attention and assistance in coming to an amicable conclusion with respect to this problem is appreciated by many.

Respectfully,



Mark Ross  
President  
St. Paul Police Federation





# IAFF Local 21

## Saint Paul Firefighters

International Association of Fire Fighters

MICHAEL T. SMITH  
PRESIDENT

KYLE B. THORNBERG  
SECRETARY

COLIN T. OGLESBEE  
TREASURER

October 30, 2024

Mayor Melvin Carter  
Saint Paul City Hall  
15 W Kellogg Boulevard  
Saint Paul, MN 55102

Dear Mayor Carter,

We are writing to you today about a crisis affecting scores of retired Saint Paul Firefighters who are presently enrolled in the Medicare Advantage plan administered by the City of Saint Paul as part of their collectively bargained benefits.

As you are aware, in July, HealthPartners notified some 30,000 seniors enrolled in UnitedHealthcare's Medicare Advantage program that it will no longer accept their insurance next year, effectively excluding them from sites such as Regions Hospital in Saint Paul and Lakeview Hospital in Stillwater. Come January, even established patients who show up willing to pay extra for out-of-network care with their long-standing doctors will be turned away, and they are running out of time.

Our retired civil servants, who devoted their lifetimes to public service, are now casualties in a shameful dispute over profits between UnitedHealth Group and HealthPartners. It is indefensible that UnitedHealth Group, which netted \$22.3 billion in 2023 as a for-profit healthcare system, and HealthPartners, which earned \$15.4 million in 2023 as a non-profit, are posturing in a way that forces our retired firefighters, paramedics and EMTs to choose between cancer treatments or their fixed incomes.

The crossfire between these two massive healthcare systems has stripped them of their dignified rights to seek the qualified, professional medical care they've come to depend on, and left them dangerously vulnerable during the later years in life when access to their established healthcare is arguably most critical.

When labor unions like ours collectively bargain for benefits, it's a process where organized labor and the employer mutually agree to "give and take." We do this in good faith with one another, assuming neither side is in malicious pursuit of the upper hand. That's what makes collective bargaining so functional because it allows for both sides of the table to thrive and prosper from a common resolution.

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At the time when these retired healthcare benefits were negotiated, our retired members found immense value in the security of healthcare benefits during retirement, and as such, they surrendered something of equal value to the City of Saint Paul as part of the collective bargaining process. This was negotiated in good faith with one another, and it stands that both sides are mutually benefited.

Under current PELRA law, our retired population is already under-served when they're not afforded representation in retirement. Their input in matters like these is cut off the day they walk out the door and unequivocally, it is incumbent upon all of us to ensure each party is holding up their end of the bargain.

The mess between these multi-billion and multi-million dollar corporations is not your fault and we sincerely appreciate your dissenting public opinion of their impasse. However, as our elected public official, there is something more you can do to help.

It is our ambition to collaborate with you, your administration, and the City Council on resolving this issue prior to the deadline of the extended open enrollment period of those affected. IAFF Local 21, in partnership with other labor organizations who serve the City of Saint Paul, is united in all efforts to bring a resolution between UnitedHealth Group and HealthPartners that does not increase burden to the City or our retirees.

Contingently, we are asking that the City be willing to work with us and enter into a Memorandum of Agreement (MOA) allowing our retirees the option of opting back into the plan offered by the City once in their lifetime should they elect to enroll in an alternative ACA compliant health insurance plan to continue their healthcare with their established provider of choice. An option such as this would allow our retirees to exit the City-offered Medicare Advantage plan with the ability to opt back into the City plan once in their lifetime, enabling them to maintain their continuity of care without forfeiting their hard earned, well-deserved benefit for life. We feel this solution is both reasonable and appropriate given the circumstances.

Healthcare is a personal journey, and corporate greed has no place in ruling our members' wellbeing. We should not stand for it, and instead must rise above it. Our fight is your fight in this unfortunate dilemma and we are determined to help our members find a path through this.

Thank you for your consideration and continued leadership. We look forward to working together on a resolution in this matter.

Respectfully submitted,



Mike Smith  
IAFF Local 21, President



Kyle Thornberg  
IAFF Local 21, Secretary



Colin Oglesbee  
IAFF Local 21, Treasurer

Cc: Saint Paul City Council  
Butch Inks, Fire Chief  
Jason Schmidt, Labor Relations