



Northwest Retiree Association

Communication ♦ Commitment ♦ Community

October 28, 2020

Dear Friends,

Greetings from the Board. We hope this letter finds you all in good spirits. This has been a trying nine months for all as we sheltered at home and distanced ourselves our usual life patterns. We look forward to the time when this pandemic is over and we can resume normal activities.

Health Insurance Transition

As many of you are aware, Northwest is dropping out of its health insurance plan that it provided to retirees. The simple reason is that given the strain on fiscal resources to the institution, cuts are having to be made to keep the institution financially healthy. As expressed in the letter which has gone out to impacted retirees: "Due to the changing dynamics of retiree health care and the increasing cost of medical and prescription services, Northwest Missouri State University has been faced with the challenge of evaluating our retiree health care coverage...it is no longer fiscally sustainable for the University. This change will go into effect January 1, 2021."

The board of the NWRA is keenly aware of the anxiety and stress that this transition is presenting to the retirees that are impacted. We want all retirees to know that the board wants to do everything it can to make the transition to new health care coverage as smooth as possible, and help impacted retirees as much as we can.

Our concern is mirrored by the University and the Human Resources department and they are committed to assisting as well. All of the retirees who are impacted have received a letter from the University which refers you to Courtenay Brummer, who is a health consultant. Please refer to the information provided in your letter and make contact with Courtenay as soon as possible. Also if you have questions you can also call Krista Barcus at 660 562-1128 or Brooke Hull at 660 562-1129 (Human Resources).

At our end, the Board of the NWRA will continue to find out more information concerning specific issues that may be involved.

At this point, we want to make sure that all of the impacted retirees are not feeling isolated and alone in the period of transition. Unfortunately, the NWRA cannot legally access the identities of impacted retirees from the University due to Federal Law and information privacy requirements. However, what we want to do is informally reach out to everyone who is affected so that we can keep in contact and make sure all is going well in this process. Do not feel that you are abandoned or alone. Here is what we are planning at this point:

Contact Tracing

1. If you are impacted, please send an email to Jim Eiswert at jeiswer@nwmissouri.edu, so that we can put you on the NWRA list and we can have follow-up and provide assistance when possible;

2. If you do not have access to a computer, feel free to call 660 254-1564 (Jim's number). Leave a message if you don't get through to Jim right away.
- 3) If you know of a retiree who is impacted, but who may not be a member of the NWRA, please let them know that we would like to follow up with them as well. We want to identify all impacted retirees.
- 4) We will be planning some Zoom information events shortly to open channels of communication to anyone; more details on that will be forth coming.
- 5) One of the NWRA members has previously volunteered to be a contact person on issues relating to Medicare and we will see what we can do for an information session for those interested.

When you make contact per email or phone, please provide a telephone number at which you can be reach.

At this point, the NWRA is aware that there are different 'situations' that impacted retirees may find themselves in:

- 1) there are some retirees who are Medicare eligible and may be transitioning to Medicare plus a supplemental insurance. There may be two subsets: a) those who actually registered for Medicare when they became eligible; and those who did not and simply stayed on Northwest insurance.
 - 2) there are some retirees who are not Medicare eligible yet, and will be looking for another plan;
 - 3) there are some retirees, who are not yet Medicare eligible and who took 'early retirement' buy out from Northwest and opted for the 'insurance coverage' as part of the early retirement package.
- We are looking into all of these variants.

Once we are aware of all who are impacted and their particular situation, we will be able to more effectively monitor everyone situation.

One thing we would like everyone to keep in mind is that in this transition to new health care coverage the current law in the Affordable Care Act (Obama Care) protects individuals with pre-existing conditions. There is 'talk' that the Supreme Court may consider overturning the ACA in a few weeks after the election. No one knows if this is the case, nor what the consequences would be if it should happen; but it possibly could impact those with pre-existing conditions. So we encourage you to check out options as soon as possible. This is not to alarm people, but it is a good thing to keep in mind.

The Board wants all of you to know that you are not alone in this transition and as a community we can work through this together.

Please let us know if you are impacted so that we can help in all ways possible.

Sincerely,
Jim Eiswert
For the Board

PS. A regular news letter will be coming out shortly.