



NYPD 10-13 CLUB



of BROWARD COUNTY, FLORIDA

*An organization of retired
New York City Police Officers*

THE BLOTTER

GENERAL MEETING Tuesday, March 05th, 2024

Moose Lodge Family Center 6191 Rock Island Rd, Tamarac 33319

Meeting starts at 7:00 PM Sharp

The President's Message

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Ryan Dean

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Sy Silver 1982**

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Ray McDonnell 1984/5**

Mike Borrelli 1986/95/96**

Ron Kavanagh 1987/88/92**

Paul Barasch 1989/2013

Bill Bett 1990**

Paul Levy 1990/91**

Frank Tooley ** 1993/94

Richard Lapp 1997/98

Robert Izzo 1999/00

Alan Berkowitz 2001/08/11/12

Louis Weiser 2009/10**

****DENOTES DECEASED**

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Michelle Gomez, Esq.

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MEMBERSHIP

Phil Valles

COMMUNICATIONS

Phil Valles

WEBSITE

Ryan Dean

50 / 50 Raffle

Annette Finkelstein



The President's Message

The next General Meeting of Broward 10-13 will be 6:30 pm, Tuesday, March 5TH, 2024, at the Moose Lodge Family Center 6191 Rock Island Road, Tamarac Florida. Oasis Senior Advisors, Candy Cohn, will sponsor the March meeting and speak about senior living and resources.

Your board continues to perform daily functions and most board members are doing more than their share of labor and negotiations for the club. In addition, your club needs people to step up and join and/or head committees. Anyone can serve on an appointed or created committee except for the nominating election committee.

Club members may be checking the membership status of all other members at future meetings. Only members can attend meetings; guests may attend with the permission of the president, as per the by-laws.

Membership dues must be paid by Jan. 31st to ensure that there are no unpaid members present at the March 5th meeting. For most of this season we have had good attendances at our meetings. We get a few new members at each meeting. Be diligent to recruit new members and bring back former members too.

Florida Chapter 856 has some very good "catch all" definitions about suspicious criminal activities. Get involved by calling local law enforcement to report Loitering or Prowling. You all have the instinct and are better prepared than civilians to articulate what looks suspicious ... tell them what's wrong and let the uniforms decide what to do. The law enforcement agencies really need qualified intelligence to help keep us safer. And yes, you can remain anonymous. If you don't make the call, you're part of the problem.

Wishing all of you, health, safety and more happiness 10-13 !!!
– Martin

MEMBERSHIP 2024

Membership dues for 2024 are due.
2024 dues are due by January 31st of
said year.

Annual dues are \$40 or
\$45 for new members.

(That includes your annual dues of
\$40.00 plus \$5.00
initiation/reinstatement fee).

[NYPD Broward 10-13 Membership Application](#)



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Annual dues are \$40 or \$45 for new members.
(That includes your annual dues of \$40.00 plus \$5.00 initiation/reinstatement fee).

Note: All dues are due by January 31st. Members who fail to pay dues by January 31st shall be dropped from the rolls and shall forfeit all rights and privileges of attempting membership. Any person, who failed to pay by said date, will be treated as a New Member, at the new member enrollment cost; \$45.00

If you are a current member, please simply mail a check for \$40 to the address below. If you are not a member and would like to become a member, please complete the application on the next page and mail to the club at:

NYPD BROWARD 10-13 CLUB INC.
P.O. Box 970911
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You can also download a copy of the application by clicking this link:

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Please include a check in the amount of \$45 made payable to: NYPD BROWARD 10-13 CLUB INC.

DC 37 Retirees Association taken over by AFSCME

Did Medicare Advantage play a role?

District Council 37's Retirees Association has been put under administratorship for allegedly failing to file tax returns for the last six years.

Ann Widger, the international retirees director for the American Federation of State, County and Municipal Employees, informed members Thursday that AFSCME President Lee Saunders has placed the Retirees Association under "emergency administratorship" and that she would serve as the association's administrator. Terri Brady, AFSCME's retirees field coordinator, will serve as deputy administrator.

"The International Union recently became aware that the DC 37 Retirees Association was not following AFSCME's Financial Standards Code or Internal Revenue Service (IRS) requirements, which jeopardized the Retirees Association's funds and assets," Widger's message notes. "Unfortunately, the IRS has revoked the Association's tax-exempt status for failure to file its annual tax return for the past six years."

The association has reportedly also not conducted an outside audit "since at least 2017," according to the international.

"These are serious failings. In pursuing these matters with the Association, it became clear that there was no significant effort or progress being made to correct them," Widger wrote. "While there is no evidence of any individual financial wrongdoing, these matters cannot go unaddressed."

In a letter to the Retirees Association's executive board obtained by The Chief, Saunders stated that the association's officers were suspended and must turn over all records, funds, books and property belonging to the group, citing "an emergency situation ... in that dissipation or loss of funds or assets is threatened."

DC 37 represents approximately 80,000 retired city workers. The Retirees Association counts more than 25,000 members who typically pay \$36 in annual dues that are deducted from their monthly pensions.

A spokesperson for DC 37 declined to comment on the announcement. AFSCME did not immediately return a request for comment inquiring why the international was unaware the association allegedly had not filed its taxes or been audited for several years.

Several officers of the Retirees Association, including its president, Bob Gervasi; the recording secretary, Bruce Heigh; and a former president, Edward Hysyk, who served in the position from 2018 until 2022, did not immediately return requests for comment.

Did Medicare Advantage play a role?

A source who wished to remain anonymous believes that there was another reason for the administratorship — specifically, the Retirees Association's \$2,000 monthly payments to the NYC Organization of Retired Public Servants, which is fighting the city's effort to switch retired municipal workers' health-care coverage to a Medicare Advantage plan.

In a June email message obtained by The Chief, Widger wrote Gervasi and cited a portion of the international union's constitution that notes, "no property of any subordinate body ... shall be given, contributed, assigned, donated or result to ... any seceding, dual or antagonistic labor organization group ... which is in violation of the International Constitution."

The email did not reference the association's failure to file its taxes.

The source alleged that the association had been warned to stop giving money to the retirees organization. The Retirees Association voted in January to continue supporting the organization.

Ray Markey, the former president of DC 37's Local 1930, and a former DC 37 staffer, Gregory Heires, said in a statement on social media on behalf of Labor for Traditional Medicare, a group within the NYC Organization of Retired Public Servants, that AFSCME reportedly visited the Retirees Association's office Thursday, taking over the association's records and changing the locks.

"The true reason for the takeover is that the Retirees Association has supported a lawsuit against the city over its attempt to force city retirees into a profit-seeking Aetna Medicare Advantage plan. The association has supported the NYC Organization of Retired Public Servants' lawsuit with a \$2,000 monthly contribution," Heires and Markey wrote in the statement.

"We condemn the [blatant] takeover of the retirees association by its national union, AFSCME. It's an outrageous anti-democratic and anti-union power grab," the statement continued.

Widger, though, denied that AFSCME's decision to place the association under administratorship was tied to the Medicare Advantage matter.

"I realize that some will say this is about the current debate around retiree health care for New York City retirees. Make no mistake: It is not," the message reads. "It is about serious violations of AFSCME's Financial Standards Code and the International Constitution, which has resulted in the IRS revoking the Retirees Association of DC 37's tax-exempt status."

Medicare Advantage profitability on the decline, Moody's finds

A significant spike in utilization is putting cost pressure on insurers, which will likely affect earnings.

While Medicare Advantage remains attractive to the healthcare industry due to strong growth, high revenue and earnings per member, profitability is on the decline, according to a new analysis by Moody's Investor Service.

The signs began around 2022, when MA earnings were 2% lower than in 2019 despite substantial membership and premium growth. UnitedHealth Group, Humana and Aetna, which together comprise more than half the MA market by membership, have fared better, generally maintaining margins. Newer entrants, with smaller market shares, have struggled.

MA performance has remained under pressure in 2023 because of a significant spike in utilization for most of the companies, which Moody's expects will result in lower full-year MA earnings for insurers. Adding to that is lower reimbursement rates for the first time in years that are likely to remain weaker in 2025 and 2026, which is credit negative.

Moody's analysts contend that MA may have "lost its luster," citing as evidence Cigna's efforts to sell its MA business, even after a failed merger with Humana. Cigna this week announced it had entered into a definitive agreement to sell its Medicare Advantage, Supplemental Benefits, Medicare Part D and CareAllies businesses to Health Care Service Corporation (HCSC) for about \$3.7 billion.

WHAT'S THE IMPACT?

The analysis was not able to disclose much information on individual companies since the survey was derived from information provided to Moody's confidentially. But an aggregate analysis of the 10 companies Moody's rated show some good news and bad news for Medicare Advantage.

The good news: Annual earnings per member in 2022 (and premiums per member) for MA of \$526 was double or more than the level for Medicaid (\$254) and 45% higher than commercial risk (\$364). And MA membership increased 41% between 2022 and 2019, while premiums increased 40%.

The bad news: Aggregate earnings over that period actually declined 2% among rated insurers, to \$10.6 billion from \$10.8 billion. The MA earnings margin declined to 3.4% from 4.9%, and earnings per member declined 28%.

Those with smaller MA market positions have struggled to achieve profitability. Analysts attribute this to the importance of scale to cover things such as customer acquisition costs, achieve appropriate pricing and maintain a stable benefits package. Another important factor is the prevalence of value-based care, which helps better control costs and, according to Moody's, produces better outcomes.

Unfortunately, MA is likely to remain under pressure. In 2023, MA results suffered because of unexpectedly high utilization, especially for outpatient orthopedic procedures. There was no consensus on the reason for this, and there was not the same dynamic in Medicaid or commercial insurance. That may be due to several factors, including seniors finally getting procedures they had put off because of the pandemic.

Most companies have factored in a continuation of this elevated utilization, and so it should be covered in pricing for 2024. Moody's called the ability to reprice a "key positive" for the industry and a source of stability.

There are other pressures facing MA, such as funding pressure. In the 2023 Annual Report of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds (the Medicare trust funds), the trustees now project that the Medicare Part A Trust fund will be depleted in 2031. (Part A covers inpatient hospital services, hospice care, skilled nursing facilities and home health services following stays.) The 2023 forecast is actually an improvement. In 2021 the trustees had forecast that Part A would be depleted by 2026, so the outlook has improved, but the long-term risk remains.

Part A is funded by payroll taxes and the trustees forecast that expenditures will outgrow the funding source. When the trust fund is depleted, absent new legislation, Medicare expenditures for Part A would have to be reduced to match payroll tax income.

Medicare Part B, which covers doctor visits, outpatient hospital, home health and other services, is funded from the general fund of the Treasury and therefore can be reset each year and is not at risk of depletion over the next 10 years, analysts said.

THE LARGER TREND

Despite the challenges, MA remains popular with seniors, boasting lower out-of-pocket costs and premiums than traditional Medicare. Analysts cited a 2023 Milliman report showing annual estimated healthcare costs per beneficiary are \$3,138 versus

compared to \$5,000 for traditional Medicare fee-for-service, and over \$5,700 if a traditional Medicare beneficiary also buys a Medigap plan. Besides the lower cost, MA also offers additional benefits such as dental, vision and hearing, which are not covered by traditional Medicare.

MA membership has grown nationally at an annual rate of 8% to approximately 32 million, while traditional Medicare has declined at an average annual rate of 1%. Over that time, the percentage of people choosing MA has grown to 49% from 28%.

Last fall, the Centers for Medicare and Medicaid Services released the Medicare Advantage, Part C and Medicare Part D Star Ratings that rank MA plans by the quality of health and drug services received by consumers. Thirty-one contracts for both Medicare Advantage and the Part D drug plan earned 5 stars, compared to 57 in 2023. Four contracts received the low overall ranking of 2 stars, the same number as in 2023.

The star ratings for Medicare Advantage and Medicare Part D prescription drug plans are released annually and reflect the experiences of people enrolled in Medicare Advantage and Part D prescription drug plans. Plans are rated on a one-to-five scale, with one star representing poor performance and five stars representing the highest level of performance.

Federal spending on bonus payments to insurance companies that offer Medicare Advantage plans will reach at least \$12.8 billion in 2023, according to a KFF analysis. That's a nearly 30% increase from 2022, and more than quadruple the spending in 2015.

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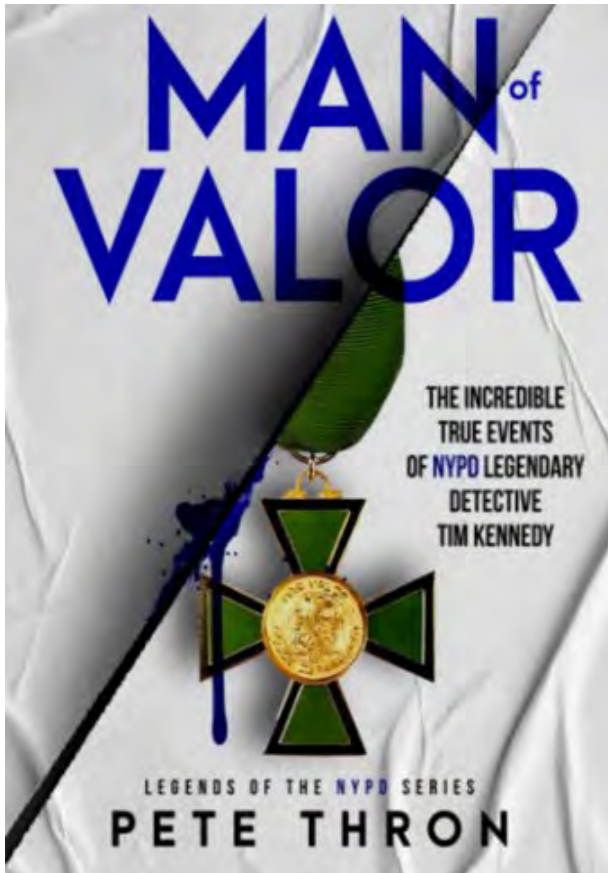
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- Applicant must be enrolled in an accredited College for the upcoming school year
- Applicant will submit a 250 word essay on “**Why they are deserving of the Kevin P. Moran – Memorial Scholarship.**”
- Certified copy of most recent transcript must be received from the applicant’s school.
- Applicant will submit a list of hours and location of community service served.

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Contact Phone Number _____ Email address _____

Applicant’s Name _____ Age _____ School _____

(Applicant’s) Father’s Name _____

Mother’s Name _____

All information, on this form, is correct to my knowledge.

Signature of Applicant _____

Exclusively the Board of Directors of the Club will determine final decision regarding eligibility and the winners.

This form along with essay, transcript and community service list shall be submitted no later than **November 30th** of the year in question to the Club at the following email address, NYPDbroward1013@gmail.com or address:

NYPD 10-13 Club of Broward

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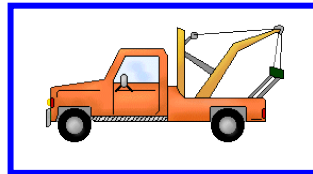
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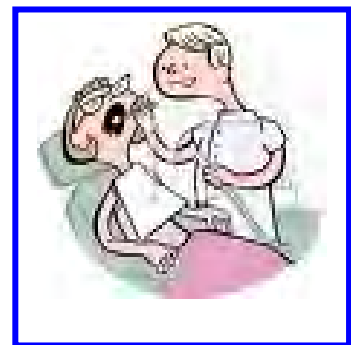


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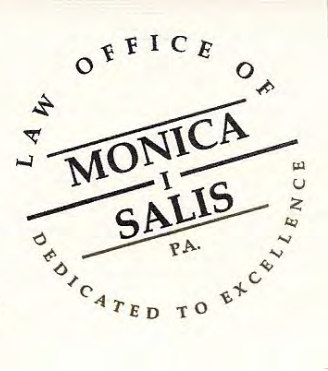
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[CLICK HERE TO VISIT THE CITY OF NEW YORK OLR FOR MORE INFO ON MEDICARE](#)

City Coverage for Medicare-Eligible Retirees

[CLICK HERE NYC OFFICE OF LABOR RELATIONS HEALTH BENEFITS FOR RETIREES](#)

In order to maintain maximum health benefits, it is essential that you join Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) at your local [Social Security](#) Office as soon as you are eligible. If you do not join Medicare, you will lose whatever benefits Medicare would have provided.

The City's Health Benefits Program supplements Medicare but does not duplicate benefits available under Medicare. Medicare-eligible members must be enrolled in Medicare Parts A and B in order to be covered by a Medicare HMO plan. To enroll in Medicare and assure continuity of benefits upon becoming age 65, contact your Social Security Office during the three-month period before your 65th birthday. In order not to lose benefits, you must enroll in Medicare during this period even if you will not be receiving a Social Security check.

If you are over 65 or eligible for Medicare due to disability and did not join Medicare, contact your Social Security Office to find out when you may join. If you do not join Medicare Part B when you first become eligible, there is a 10% premium penalty for each year you were eligible but did not enroll. In addition, under certain circumstances there may be up to a 15-month delay before your Medicare Part B coverage can begin upon re-enrollment.

If you or your spouse are ineligible for Medicare Part A although over age 65 (reasons for ineligibility include non-citizenship or non-eligibility for Social Security benefits for Part A), contact us at:

NYC Health Benefits Program
40 Rector Street - 3rd Floor
New York, NY 10006

Coverage for those not eligible for Medicare Part A can be provided under certain health plans. Under this Non-Medicare eligible coverage, you continue to receive the same hospital benefits as persons not yet age 65.

If you are living outside the USA or its territories, Medicare benefits are not available. Under this Non-Medicare eligible coverage, you continue to receive the same hospital and/or medical benefits as persons not yet age 65. If you do not join and/or do not continue to pay for Medicare Part B however, you will be subject to penalties if you return to the USA and attempt to enroll.

If you are eligible for Medicare Part B as a retiree but did not file with Social Security during their enrollment period (January through March) or prior to your 65th birthday, you will receive supplemental medical coverage only, and only through GHI/EBCBS Senior Care.

Medicare Enrollment

You must notify the Health Benefits Program in writing immediately upon receipt of your or your dependent's Medicare card. Include the following information: a copy of the Medicare card and birth dates for yourself and spouse, retirement date, pension number and pension system, name of health plan, and name of union welfare fund.

If your plan does not provide coverage for Medicare enrollees, you will have the opportunity to transfer to another plan that does.

Once the Health Benefits Program is notified that you are covered by Medicare, deductions from your pension check will be adjusted, if applicable. The Health Benefits Program will then notify your health plan that you are enrolled in Medicare so that your benefits can be adjusted. If you are Medicare-eligible and are enrolling in an HMO you must complete an additional application which you must obtain directly from the HMO.

Medicare and Retiring Employees

At retirement, employees who have chosen Medicare as their primary plan or whose dependents have not been covered on their plan because their spouse/domestic partner elected Medicare as the primary plan may re-enroll in the City health benefits program. This is done by completing a Health Benefits Application and submitting it to their agency health benefits, payroll or personnel office. Also at retirement, Medicare-eligible employees for whom the City Health Benefits Program had provided primary coverage are permitted to change health plans effective on the same date as their retiree health coverage

The necessary forms for Medicare Part B reimbursement and IRMAA can be found by clicking the link below.

[City of NY-Health Benefits Program – Medicare Part B](#)

To: All members in good standing!

Please review the following information for insurance coverage to cover a self-defense related incident involving your firearm.

The Broward 10-13 has negotiated a reduced rate for "Self-Defense Liability Coverage"

Please see the attached pages for pricing. You can obtain coverage by calling the company at (262) 384-4328 and ask for our sales rep., Eva.

IMPORTANT:

This coverage is for personal/non-professional incidents. The policy specifically EXCLUDES conduct in providing any kind of law enforcement, corrections, recovery, or repossession services, **WHETHER OR NOT** for compensation or a fee, including any injury or damage caused by or arising from such conduct.

It also EXCLUDES conduct in providing security or safety services for compensation or a fee, including any injury or damage caused by or arising from such conduct.

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