



ProtectSeniors.Org

PROTECTSENIORS.ORG

...DEDICATED TO SAVING YOUR EARNED HEALTHCARE BENEFITS

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October 29, 2010

Letters to the Editor
The Villages Daily Sun
1100 Main Street
The Villages, FL 32159

Dear Editor:

In response to a letter to the editor published in the Sunday, October 24, 2010, edition of the *Daily Sun* titled "Employers have the right to drop insurance coverage", I would like to provide some additional information about the Patient Protection and Affordable Care Act (PPACA).

In his letter, Mr. Starkey states that the PPACA will allow companies to drop their retirees' health insurance coverage and only have to pay a federal government penalty of \$2,000 per person. This is not the case and in fact it is much worse for retirees. Employers must only pay a \$2,000 *per employee* penalty if they drop the healthcare coverage of *active employees*. Employers pay no penalty if they drop retiree coverage.

The PPACA also took away incentives for companies to continue to provide coverage by removing a tax deduction they previously received on the retiree prescription drug subsidy—a financial disincentive that may lead companies to drop their retiree prescription drug coverage altogether. These provisions make the mission of ProtectSeniors.Org more critical than ever—we must pass legislation NOW that will protect the earned benefits of retirees so that this cannot happen.

There are other aspects of the PPACA that put retirees on the losing end of healthcare reform. For example, retiree-only plans will not receive the same protections as health plans for active employees, including:

- the extension of dependent coverage until age 26;
- the prohibition of exclusions from coverage based on a preexisting condition or other health status discrimination;
- the elimination of excessive waiting periods;
- the elimination of lifetime or annual caps;
- the elimination of rescissions, whereby a company cannot drop an enrollee's coverage for high cost claims or certain health conditions;
- the implementation of uniform explanation of coverage documents and standardized definitions;
- the reduction of the cost of healthcare coverage.

PAUL MILLER
Executive Director

C. WILLIAM JONES
Chairman of Board

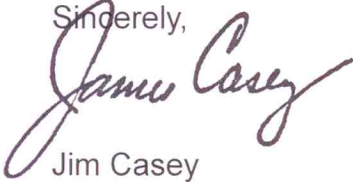
JAMES E. CASEY, JR.
President

EILEEN T. LAWRENCE
Secretary, Treasurer



In 2011, retirees have a big job to do. Retirees cannot afford to sit by and let the unfair treatment of retirees in the Patient Protection and Affordable Care Act be implemented. Retirees need to band together to pass the legislation for which ProtectSeniors.Org has been advocating – legislation that protects and restores retirees' earned benefits. We need legislation that will protect retirees' earned benefits, not eliminate them.

Sincerely,

A handwritten signature in cursive script that reads "Jim Casey". The signature is written in black ink and is positioned to the right of the word "Sincerely,".

Jim Casey
President, ProtectSeniors.Org