



Delaware County, PA

Letter to the Editor: Health-Care Bill Should Protect Retirees

To the Times:

Wednesday, February 3, 2010

On Christmas Eve, the U.S. Senate slid through its own version of the health-care reform bill. The bill fails to protect the earned post-retirement health-care benefits of tens of millions of American retirees like me.

Unjustly, this legislation goes a step further in the wrong direction by actually financially penalizing corporations that do the right thing by continuing to provide retiree prescription drug benefits they promised to their former workers.

This process is being done behind closed doors versus going through the normal conference process, which means retirees will again get left behind.

This appears to be an effort to pass health-care reform regardless of its impacts on the public. These secret negotiations should offend everyone, not just retirees, who will once again be the biggest losers in this whole debate.

I spent 28 years working for Verizon as a network technician. Aren't my lifelong dedication and the wages I contributed over many decades in exchange for retirement health-care coverage worth protecting? There are 18.5 million American retirees in the same boat as me who took less in wages and less vacation over decades so their employer could sock those funds away to pay for our health-care benefits in retirement. If the Senate version of the health-care reform bill is mandating that it be stripped from us, we deserve answers now from our senators on Capitol Hill.

The Senate's health-reform bill (H.R. 3590 as amended) lacks provisions of the original House of Representatives' bill (H.R. 3962), which includes key protections contained within another vital bill, the Emergency Retiree Health Benefits Protection Act (H.R. 1322). H.R. 1322 prohibits employers from making post-retirement cuts or eliminating the earned health benefits of people after they retired.

In the amended Senate legislation, it requires a change in the tax status of payments for retiree health benefits that would negatively impact many companies' earnings statements and encourage them to actually drop drug benefits for millions of retirees, instead of keeping it in place. Many leading corporations, including Boeing, John Deere, MetLife, Xerox, as well as the AFL-CIO, have complained loudly about this and say they intend to lobby against the Senate action.

The anti-retiree and anti-Baby Boomer legislation that passed the Senate just as Santa mounted his sled was nothing more than a lump of coal in the stockings of millions of older Americans. It encourages, and in some cases will force, corporations to reduce benefits. Ironically those of us who have already earned health benefits by making sacrifices during our working years now have to fight our own elected officials.

It is bewildering how our senators can do absolutely nothing to protect the rights of America's retirees who throughout their careers accepted lower wages and took less paid time off from work to be assured of health-care coverage in our retirement years.

Let's be clear. None of us are asking for a handout, just a guarantee that the new federal health-care reform bill treat us fairly and not cancel the benefits we earned over a lifetime.

Millions of retirees who are too young for Medicare and earn too much for Medicaid rely heavily or in some cases solely on these benefits. If the Senate does not incorporate the House's language into the final health-care reform bill, there will be a financial crisis for many of our nation's retirees. This would force millions into the already overburdened government health-care system, inadvertently shifting more cost onto the American taxpayers' shoulders. Insertion of H.R. 1322 language would not cost the taxpayers or government a dime. It simply allows companies to live up to financial commitments they made to their retirees.

With both Houses of Congress currently working toward combining their individual health-care reform bills, now is the time to act for the protection of earned retiree health-care benefits.

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