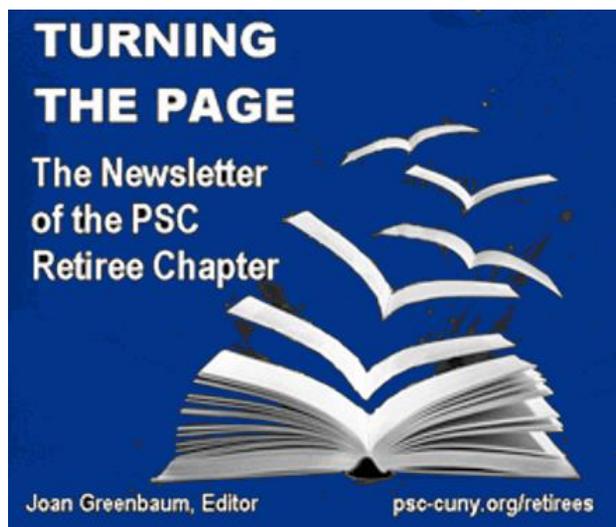


MAY 2022



Academic Year 2021-22 No. 7

psc-cuny.org/retirees.org

VIRTUAL CHAPTER MEETING MONDAY MAY 2, 1-3 on ZOOM

**Pushing for Universal Healthcare:
Possibilities and Challenges.**



Speakers:

Richard Gottfried: Assemblyman Gottfried, retiring at the end of the year, is the longest-serving legislator in NYS history and chair of the Assembly Committee on Healthcare. Thirty years ago, he first proposed the single payer New York Health Act. He is arguably the most tireless legislative advocate and organizer for health care reform and universal health care in New York state.

Mark Dudzic is the national coordinator of the Labor Campaign for Single Payer. For 18 years, Dudzic was president of Local 8-149 of the Oil, Chemical and Atomic Workers International Union (OCAW) and is chair of the U.S. Labor Party.

Discussion will follow their presentations.

(As necessary, there will be an update on what's happening to retiree healthcare.)

PSC TURNS 50

Fifty years ago, on April 14, 1972, the Legislative Conference and the United Federation of College Teachers merged to create the Professional Staff Congress.

The union is planning commemorative events later this year. The retiree chapter has scheduled a:

**SPECIAL RETIREE CHAPTER
VIRTUAL EVENT: MONDAY, JUNE 6,
1 – 3 PM**

**COMMEMORATING THE 50th
ANNIVERSARY OF THE PSC.**

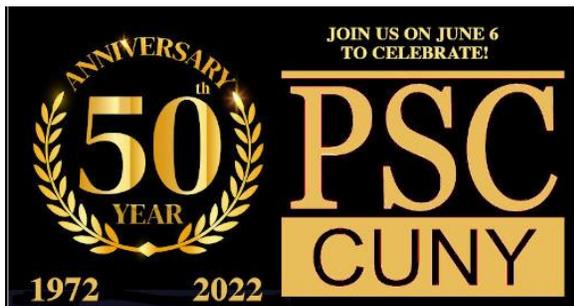
Save the date! The chapter is planning a program of speakers and archival material and images that will feature players big and small in that five-decade history and will honor its fifty-year members. We'll provide more details as we get closer to the date.

Let us know if you are a fifty-year member? Email the chapter at retirees@pscmail.org. We will present

an honor roll of fifty-year members at our June 6 celebration.

And if you are a fifty-year member, consider writing a paragraph for our newsletter on what you consider a memorable moment in that history – in your chapter or union-wide. We want to collect memorable moments for our newsletter which reflect the unique voices and stories of our retiree members.

You can send your submission to retirees@pscmail.org with the subject head “Fifty Years.”



*NOTE: The April TTP listed the date of our chapter’s anniversary event as 6/13/22. Subsequently, the date was moved up a week to **JUNE 6** to accommodate some of our invited speakers.*

RETIREE HEALTHCARE ON HOLD.

There is still no word from NYC on the status of proposed changes in retiree healthcare. With Judge Lyle E. Frank’s [ruling](#) on March 3 and the City’s [announcement](#) on March 4 that it would NOT implement its Medicare Advantage Plus plan on April 1, the picture had changed dramatically. Here is what we know:

- NYC did NOT implement changes on April 1.
- All municipal retirees will remain on their current plans until further notice. That could mean weeks, months or even longer.
- The Medicare Advantage Plan is on hold, meaning that a new date of implementation has not been established.
- As long as Judge’s Frank’s order holds, NYC cannot charge a premium for NYC Senior Care and most other City plans.
- NYC has appealed judge Frank’s decision and the plaintiffs have counter appealed. The appellate court rejected NYC’s call for an expedited appeal, meaning it will not consider the case until September or later in the year. It will probably take many months to resolve the court case.
- We do not know if and when the MA+ plan will go into effect. But it is still on the table – and we assume so are opt-outs. For updates and more detailed information, click [HERE](#)

THE MONTH THAT WAS

What follows is a summary of our April 4th chapter meeting. A video of the meeting is available [here](#).

IS AMERICAN DEMOCRACY AS WE KNOW IT IN PERIL?

Eileen Moran, Queens College

Three speakers addressed this question at our April chapter meeting: former PSC vice president, political scientist

and current CUNY faculty member **Steve London**; **Rose Mendelsohn** of *Seed the Vote*, and PSC Legislative Coordinator **Tiffany Brown**.

Steve London observed that the meeting's title presumed the U.S. is a democracy and suggested that democracy is not so easily defined. Biden outlines democracy as the fight against autocrats, good vs. evil. Both Trump and Putin use democracy in their ideological wars—implying other understandings. Rather, Steve says that democracy is not a thing but a process, and context matters. He then outlined a few of democracy's key elements and the ways they are being strained:

One is **majority rule**, currently being challenged by Republican efforts to rig elections and suppress voters unlikely to support them. Our federal structure is anti-democratic as the electoral college system and Senate constrain the power of the majority. Today the Senate is split 50-50 between the two parties, structurally benefitting smaller and more rural states. Electoral tampering is now added to a structure that already disadvantages majority rule.

Political equality is another key element of democracies, one person one vote, which is clearly undermined by the voter suppression laws already passed in some states.

Free speech, another hallmark of democracies, is undercut by the very loud megaphone of corporate media, even though individuals have access to some collective forms of speech on social media.

The **right to free association** fostering autonomous organizations in civil

society, like unions, is critical for all of us. The concentration of wealth, itself a threat, inhibits multiple voices in civil society, including that of organized labor. Anti-union legislation further tips the balance of power away from the working class to the wealthy. Aided by an unaccountable judiciary, the Supreme Court decision in *Citizens United* increased the capacity of dark money to further advance corporate interests without detection.



Freedom within democracies includes negative as well as positive aspects. Commonly “freedom from” supports individual privacy but taken to extremes, brings us such things as the movement opposing vaccinations and the rise of militias defying all government restrictions, including measures to ensure public health. Freedom for all in a positive frame is associated with more equality and the protections of the welfare state, including tolerance of religious, racial, gender, and ethnic differences. Right-wing populists who embrace white nationalism threaten that freedom for others, undermining democracy and supporting anti-democratic structures. Political polarization further fragments the population.

Rose Mendelsohn, as organizing director of *Seed the Vote*, is dedicated

to grassroots voter mobilization in swing states. Seed the Vote (STV) began in 2019 with organizers and activists coming together to defeat Trump by working in solidarity with grassroots activists in swing states. Seed the Vote supports local leadership on the ground and asks how can we show up to support your work? The pandemic shifted the work to phone banking, but the work moved back to the more effective door knocking closer to the last election, focusing on Arizona, Pennsylvania and Georgia. By the Georgia Senatorial run-off, there were 90,000 people volunteering. To bolster the narrowly focused electoral work, Seed the Vote collaborates with grassroots groups committed to long-term organizing in their communities.



The current push is fundraising for 2022 and STV now hopes to have teams in six states. The goal is to ensure that anyone willing to go door knocking would be financially supported as needed. During her presentation Rose provided several links in the chat for how PSC retirees could join this work in 2022 (see link below). Before she finished, a retiree shared how exciting she had found working with Seed the Vote and how well organized they were.

While Rose joined us from California, **Tiffany Brown** was introduced from Albany, pressing for the New Deal for

CUNY at the close of NYS budget negotiations. Tiffany outlined the PSC's out-of-state work for President Biden in collaboration with our national affiliate, the American Federation of Teachers, (AFT). PSC members called union members in swing states including Florida and Pennsylvania. PSC was one of the top participants in these AFT efforts. Members also worked by calling and texting in congressional and NYS legislative races.

The PSC makes its own endorsements in NYC Council races, and in 2021 most of the seats were open due to term limits. Members interviewed and later recommended candidates for endorsement. The PSC Legislation Committee worked with many members in Council districts where the PSC had endorsed candidates, engaging members who had community concerns but had not previously worked with the Legislation Committee. The PSC's impact has grown significantly, and the new chair of the New York City Council Higher Education Committee is calling on state colleagues to add \$500 million toward funding the New Deal for CUNY. Tiffany encouraged retirees to join these legislative efforts to ensure those elected have strong commitments to CUNY and deliver once elected.

What PSC Members Can Do:

-Contact Tiffany Brown (tbrown@pscmail.org) to join the PSC Legislation Committee and check the PSC-CUNY.ORG website for meeting announcements in the calendar.

-For those New Yorkers who want to be engaged in the 2022 elections and support Seed The Vote's inter-state

solidarity, you can send an email to info@water4grassroots.org, courtesy of Peter Hogness, former editor of the *Clarion*, who works with STV. Or contact STV directly at <https://www.seedthevote.org/primary-election-phone-bank-opportunities/> or contact Rose at rose@seedthevote.org.

THE PSC WHITE PAPER: A FLAWED MA+ PLAN

(On March 4, 2022 a PSC delegation met with NYC Comptroller Brad Lander to discuss flaws in the Medicare Advantage Plus plan (MA+) negotiated by the City's Office of Labor Relations (OLR) and the Municipal Labor Committee (MLC). The PSC asked the Comptroller not to approve this agreement. Below are verbatim excerpts from the White Paper the PSC provided to Lander's office.)

The draft contract between the Alliance and the City is deeply flawed. First, it provides for little accountability to retirees or the City of New York as to medical care, health outcomes, or cost. Second, the contract gives the Alliance wide latitude to make changes in benefits, precertification requirements, and premiums charged the City. This draft contract should not be approved.

1. Is the MA+ Plan meeting the needs of NYC retirees? Accountability is Critical –

The contract does not require the Alliance to report to beneficiaries, the MLC, or the City of NY information on retiree access to services, medical care utilization, health outcomes, plan income and expenses, claims denials, appeals, and dispositions. The Alliance is required to compile this information and report it to federal CMS (Centers for Medicare & Medicaid Services) ... Contracts for both MA+ and Senior Care should require that regular information be provided to the plan sponsors (NYC/MLC) in

a common format about beneficiaries, access to services, medical care utilization, health outcomes, plan income and expenses so that NYC retirees and plan sponsors can compare performance.



2. Will barriers to retiree health care emerge in the short or long term? Key aspects of the MA+ Plan can be changed without consultation or approval by the sponsor (NYC/MLC) --

The Alliance asserts the right to "waive or modify any referral, authorization, or certification requirements, benefit limits, or other processes contained in the Evidence of Coverage [Plan] if such waiver is in the best interest of a Member or will facilitate effective and efficient administration of claims." (Section 13B, p. 7) Defining the "best interest of a Member" or what "facilitate[s] the effective and efficient administration of claims" should be the subject of consultation and approval between the insurer and the sponsor (NYC/MLC), not left to the Alliance alone.

- The Plan allows the Alliance to require pre-certification of almost every medical care service in the Evidence of Service [Plan], including physician visits, lab and x-ray services, podiatry, hospital care, and rehab therapy. Such pre-certifications can result in delays in diagnostic services, care and follow-up, as well as require multiple provider visits, which can be burdensome for elderly patients. Yet the Alliance has verbally assured NYC retirees in multiple presentations that MA+ pre-certifications will not be more extensive than they currently are under Senior Care. Having given the Alliance wide latitude, the contract would permit the Alliance to tighten pre-certification requirements at any time without consultation, approval, or even

notification to the City/MLC. Studies have shown repeatedly that pre-certifications are used widely by Medicare Advantage plans to control costs as well as manage care.

- The Alliance can unilaterally change the financial agreement if the costs are greater than anticipated or if the Federal government changes the amount it pays the Alliance...The right of the plan sponsor (NYC/MLC) to review and approve/disapprove any changes to premiums, benefits and other coverage processes due to changes in federal funding should be explicit in the contract.

- Furthermore, the City premiums (or lack thereof) for 2023-2026 can be unilaterally changed:

- if there is more than 0.5% reduction in what Medicare pays the Alliance, or

- if CMS changes the way it calculates special payments to the Alliance for documenting additional medical care needs (risk scores) by more than 2%. (Multi-Year Stipulations)

Therefore, there will likely be changes over the next 5 years that result in premium changes permitted by the contract.

3. Will NYC retirees be stuck with an inadequate health plan? The potential for plan instability exists -- The sponsoring parties should have explicit language in the contract providing maximal opportunities for review, evaluation and approval/disapproval of the terms and operation of the plan during its first 5 years. The NYC Medicare Advantage Plus Plan is a newly created Medicare Advantage plan, administered by insurers (Empire BlueCross/BlueShield and Emblem Health) with minimal experience administering this kind of plan. Their past experience administering health care benefits for the municipal NYC work force has been touted as a reason to expect minimal dislocation and disruption, but implementation has been plagued by incompetence, delays, incomplete information and rushed deadlines, resulting

in anxiety, frustration and anger for NYC retirees.

- As a measure of participant satisfaction, which is required by Medicare, the MA+ plan has presented the 4-star rating earned by Anthem of Wisconsin, not by the local insurance companies. Historically, both Emblem and Empire have ranked in the lowest third of companies in patient satisfaction at handling complaints.

(For the full text of the PSC White Paper, click [here](#).)



NYC Comptroller Brad Lander

NOTE: On March 30, Comptroller Lander issued a statement which said in part:

“Due to the legal and budgetary uncertainties that remain while litigation over the City’s contract with Anthem Insurance Companies continues, the Comptroller’s office does not have sufficient information to register the proposed Medicare Advantage Plan contract at this time.” □

DON'T BE FOSSIL FUELED: DIVEST TIAA FROM CLIMATE DESTRUCTION

Nancy Romer, Brooklyn College

The vast majority of CUNY retirees have TIAA as the investor of our retirement funds. Most retirees, myself included, are using our TIAA investments as our

primary incomes. Money for those retirement funds came from our own paychecks and contractual contributions from our employer. But many of us pay little attention to what our hard-earned money is doing or where it's invested. We are generally happy to see our funds grow, especially during the pandemic. But what is TIAA and where is our money invested?

TIAA is one of the world's largest investment corporations, managing \$1.3 trillion in assets. With such enormous economic power, it can shift markets and influence investments globally. TIAA has billions of dollars invested in oil, coal, and fracked gas, making it one of the greatest supporters of industries causing climate change and spelling disaster for future generations.



They are expanding their investments in power plants fueled by fracking in New York and Ohio. These plants emit massive amounts of methane as well as carbon, and scientists tell us that methane, while shorter lived than carbon, is 80 times more climate-destructive. These investments undermine efforts towards energy efficiency, conservation, and renewable energy. The 2022 report from the

[Intergovernmental Panel on Climate Change](#) has stated that unless we substantially get off fossil fuels as our primary energy source by 2030, we will create feedback loops of warming that we will not be able to reverse. We do not want our retirement funds used to destroy our planet and the future for generations to come.

Fossil fuel investments are risky investments financially. According to the [Institute for Energy Economics](#), fossil fuel energy investments are unsafe because they create “stranded assets” and have enormous volatility. [Blackrock](#), one of the largest global investment corporations, issued a report indicating that funds that have divested from fossil fuels have either gained value or have stayed steady, thus debunking the argument that our bottom lines will be harmed by fossil fuel divestment.

Moreover, the world's dependence on fossil fuel energy has strengthened the hands of autocrats in Russia, Saudi Arabia, and elsewhere. Divesting from fossil fuel investments is one small step toward decentralized, safe, renewable energy and a move away from petro-dictators.

TIAA is also one of the largest owners of farmland and timberland on the planet. It manages substantial investments in large-scale, high-emission agriculture and timber plantations, which have been especially damaging to Black farmers, communities of color and Indigenous Peoples. The category of “agricultural land” sounds great on an investment

brochure, but it is actually harming and destabilizing rural communities across the globe.

When I first retired six years ago, I sat down with my TIAA advisor and demanded that he withdraw all my funds from fossil fuel investments. It took a long time to accomplish this because so many multi-stock investment vehicles include fossil fuels. I'm still not sure ALL the funds I've invested in are truly fossil-free, but what changes we made were only possible because I had saved enough to pick specific stocks and because I was dogged in my insistence that this be done. We cannot expect everyone to do that, so we need a group response to shift our retirement funds from planet-destructive investments.

TIAA Divest has developed a guide to fossil-free investments that is useful in ridding your own investments of fossil fuels and grabbed land. <https://ttaa-divest.org/wp-content/uploads/2021/01/PersonalDivestmentGuide.1.20.2021.pdf> This will help you on your journey to investments that are not centered in climate destruction.

The Divest TIAA campaign has been advancing for the last 8 years and it has gained some momentum. Its strategy has been to educate TIAA members like us and create pressure on TIAA to divest from fossil fuels and from "grabbed land" through union and faculty senate resolutions, petitions, op-eds, and direct-action demonstrations.

The PSC has been in the forefront of all of this, with leadership from the [PSC Environmental Justice Working Group](#). We've passed resolutions in the PSC

Delegate Assembly since 2014 demanding that TIAA divest from fossil fuels and grabbed land and have advanced that effort in NYSUT and the AFT. While we have been successful in winning support for these resolutions, they have not translated into real change. "Revolution by resolution" does not create sufficient pressure. More direct action and more efforts to spread the word and get real political action is needed. That's where we come in, again, to participate in the effort.



Divest TIAA, including PSCers, demonstrated in front of the NYC headquarters of TIAA on April 1st. The theme was "Don't Be Fossil Fooled." Over 60 demonstrators picketed outside the building while a smaller delegation delivered a petition, with 21,739 signatures, addressed to the new TIAA CEO Thasunda Brown Duckett. The petition calls on the retirement giant to halt new investments in fossil fuels; fully divest from fossil fuels by 2025; and immediately stop TIAA's acquisition of farm and timberland around the world, deforestation, and environmental destruction. If you haven't signed the petition yet, please [sign here](#). <https://ttaa-divest.org/sign-the-petition/> and share this with your friends and colleagues.

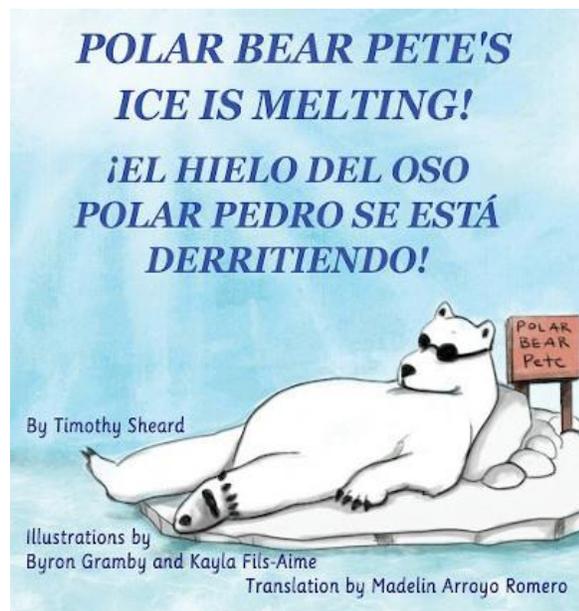
The [PSC Environmental Justice Working Group](#) (EJWG) has been active in Divest TIAA. Please let us know if you are interested in participating in this campaign by emailing nancyromer@gmail.com. □

BOOK CORNER

This month's Book Corner looks at two fascinating choices for children, grandchildren, nieces, and nephews, or just for our own reading pleasure.

THE WORLD IS OUT THERE

Marcia Newfield, BMCC



The world is out there, and children know it, way before they are able to say the words. Some experts say that you shouldn't discuss world-troubling things with kids until they are eight years old. Take climate change. The advice is to start gradually. Don't hit them over the head about the climate crisis, begin by

inculcating a love and experience of nature. Grandparents, parents, aunts and uncles may be bewildered by all the choices available at libraries and bookstores. Here are two thought-provoking suggestions. Not only are they engaging in themselves, but they provide suggestions for ongoing conversations.

Tim Sheard has combined an aggressive, didactic climate message in **"Polar Pete's Ice is Melting!" (Polar Pedro Se Est'A Derritiendo!)** with a story line that humanizes the message. Polar Bear Pete realizes that his habitat, an ice floe, is melting and he queries his fellow animals as to how they are faring. Turns out that they are also similarly threatened: Dolly Dolphin's tummy is hurting because of all the plastic she swallows, Shelley Sea Turtle can't find a safe beach to lay her eggs, the Snow Geese are losing their breath because of the dirty air. Allie Snow Owl, the wisest one, informs them that it is the humans who are responsible for all these problems because of their misuse of fire, which morphed into internal combustion engines and plastics. The animals confide their troubles to Ahna, an Inuit girl they meet on the ice, who in turn posts the message on KidNet. Children around the globe respond that they want to do something to change the grownups' destructive behavior.

They come up with a plan: they will no longer let grownups hug them, read bedtime stories, drive them to school with bad fuel. Gradually, the grownups

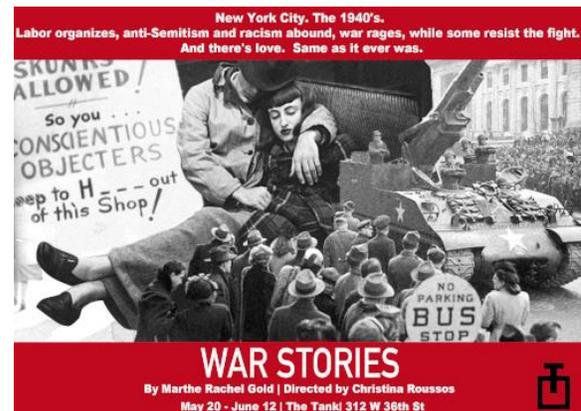
begin to change their ways: solar energy, electric cars, natural fibers. The vision of a possible happy ending is accompanied by thoughtful study questions and resources at the end. The illustrations by Byron Gramby and Kayla Fils-Am convey sympathy and reality. Sheard, who is also the publisher (Hardball Press), has achieved yet another breakthrough in his bilingual series for activist kids.

“The 1619 Project: Born on the Water” by Nikole Hannah-Jones and Renee Watson (Kolika/Penguin Random House) is a blockbuster. Although just a snapshot of the capture and torture of Africans from the Kingdom of Ndongo in West Central Africa who were brought to Virginia in 1619, it does not miniaturize the grim reality. What redeems the despair is the context that it provides for the schoolgirl who has been given an assignment to “trace her roots.” She can’t go back prior to three generations, and that’s where Grandma is introduced. She tells the story of the enslaved people’s origins—we were born on the water, we come from the people who refused to die— with a focus on the joy, landscape, language, and culture of their native land. Artist Nikkolas Smith depicts the journey and the resilience of those who survive in dramatic and evocative paintings. Survival is not the end of the those who survive in dramatic and evocative paintings. Survival is not the end of the story: the book goes on to show how the people were able to build homes and culture and make the unfamiliar land their own. As they thrive and contribute,

they continue to fight for the promise of democracy. Reading this book with children will set the stage for an understanding of U.S. history. □

RETIREES AND THE ARTS

WAR STORIES: *A drama by PSC retiree Marthe Rachel Gold.*



"War Stories" a drama that has deep CUNY roots is opening on May 20th here in NYC at The Tank on 36th Street. I say "deep roots" because seven members of its creative team and actors are alums from CUNY institutions. The lead character is a 1940's student at Hunter College and her love interest is about to begin an adjunct position at City College in 1946. The play touches on political and social issues that remain today and are salient to the CUNY community.

War Stories, set in World War II New York City, is the story of Ruth, a young musician from an Eastern European immigrant family who has come to the city in pursuit of her music, her freedom, and her politics. Exploring the world through labor action, through music, and through her relationships with family and lovers, she is committed in her support

of the war. Her pro-war views are challenged by Nat, from a wealthy industrial Jewish family, who sees all wars as capitalist and corrupt. War Stories embeds their personal struggles within the context of those of workers and conscientious objectors, against a backdrop of anti-semitism, racism, and union struggles. It is awash in the music of the times.

Group tickets are available by contacting: warstoriesplay@gmail.com

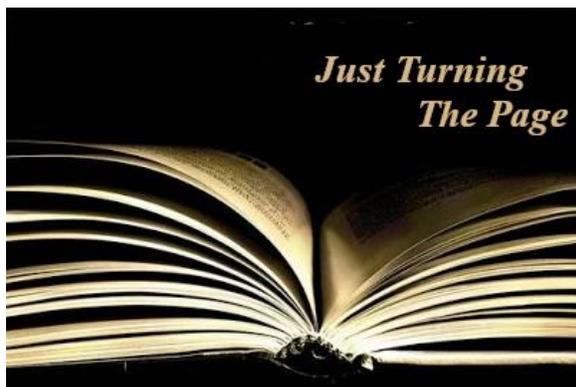
Individual tickets can be purchased here: thetanknyc.org/war-stories □

USEFUL UNION LINKS:

Retiree Chapter:

<https://www.psc-cuny.org/retirees>

Welfare Fund <http://psccunywf.org>



TURNING THE PAGE is a publication of the Retirees chapter of PSC-CUNY,

Local 2334 of NYSUT and the AFT. Please write for this publication. We welcome articles of special interest to retirees, such as short essays on your activities during this period of politics and plague; your comments on recent Turning the Page articles; and books you have written that you would like to hawk here. And don't forget to send us a memory of 50 years of PSC. Our newsletter collective is made up of Michael Frank, Bill Friedheim, Joan Greenbaum and Dave Kotelchuck. Write to us at retirees@psccmail.org, with "Newsletter" in the subject line.