

RISE Delaware™ Update: The Financial Support Piece of the RHBAS Legislative Package is Now Law!

The four remaining bills dealing with financial support for State Retirees' promised Medicare Supplement benefit have now become law. Governor Carney signed three of the four bills (HB 330, 375 and 376) on September 30 and allowed the fourth (HB 377) to become law without his signature. So, this action puts the bow on all the remaining legislation that came out of the RHBAS committee and that Rep. Paul Baumbach, with help from Sen. Bryan Townsend, worked hard to make a reality. Rep. Baumbach always credits the work too of Debbie Gottschalk, the legislative attorney who tackled so successfully the considerable drafting challenge presented by the legislation.

If you remember, HB 330 provides for critical funding of the OPEB Trust Fund. As stated in the Governor's press release: "This increased funding reflects the State's commitment to sustaining retiree health care, shoring-up Delaware's balance sheet, and securing the State's long-term bond ratings." <https://news.delaware.gov/2024...>

The other three bills offer certain future cost savings:

- HB 375 changes the schedule for the State's contribution to premiums (for new hires on or after January 1, 2025);
- HB 376 requires a coordination of benefits policy (for those hired on or after January 1, 2015) for those retirees eligible for health coverage through a new employer; and
- HB 377 allows the State to offer a different Medicare Supplement plan – that is not high deductible – to retirees first employed on or after January 1, 2025.

You might be asking yourself, why did Governor Carney not sign HB 377? His press release (link above) shows that he is confused about what the bill does. He thinks that the bill increases future funding needs, when to the contrary, it offers cost savings. The bill allows consideration of a cheaper Medicare Supplement plan different from our current plan F to be considered for future hires (although it still must be a "good" plan, not a high deductible one). That kind of confusion is what happens when a governor continues to insulate himself and apparently is too stubborn or petty to consult the bill sponsor or the legislative attorney who spent countless hours drafting the bills. Indeed, he does not even acknowledge the bill's sponsor, Rep. Baumbach!

As RISE supporters over the last two years, you may appreciate the irony in the Governor's statements that: "For decades, the State has been funding retiree health care on a 'pay as you go' basis, despite consensus that this is not a sustainable way to solve our OPEB challenge." "The package of legislation I signed today lays out a path to a long-term solution."

These statements would give the impression that the Governor's eight-year tenure was not part of the "pay as you go" funding problem (when it was) and that he was instrumental in finding the enacted "path to a long-term solution" (when he was not). We all know that the only "path to a solution" Governor Carney and his administration officials would ever consider was offloading retirees to something that was no healthcare benefit at all – Medicare Advantage. And they fought tooth and nail to stop any other path from being taken, especially the path now enacted into law with HB 281 securing the benefit, HB 282 making needed changes to the SEBC and increasing its transparency, and the four bills that became law yesterday giving proper financial support.

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Fortunately, as we move on to address additional healthcare cost issues for State retirees – including their being overcharged on premiums and the need for better control of the cost of drugs – we will no longer have to deal with the current Governor and his administration!

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RISE Delaware: Retirees Investing in Social Equity Delaware

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