

RETIREE NOTES



Vote safe: Vote by mail

VOTING BY MAIL IS EASIER than ever and a good way for seniors to ensure their votes are counted. Gov. Pritzker signed legislation expanding the vote-by-mail program to reduce the risk of COVID-19.

Applications for mail ballots were already sent to voters who participated in the last three elections. You can also apply for a mail ballot online at AFSCME31.org/MailBallot.

Local election authorities began fulfilling ballot requests starting September 24. Once you receive your ballot, return it right away to make your voice heard!

Question your medical bills

MANAGING MEDICAL BILLS can be difficult because they are often complicated and full of medical terminology. What's more, according to the Medical Billing Advocates of America, more than 80% of medical bills for a hospital stay contain errors.

"I received a medical bill for over \$1,500 for my wife's hip replacement, despite having the maximum out-of-pocket of \$1,300," said AFSCME Chapter 31 President Larry Brown, whose insurance is the state's United Health Care plan. "I almost paid it right away before slowing down and questioning the numbers."

Brown had to call both the

insurance company and the provider before they figured out he actually owed only \$500. "I began wondering how many other retirees are like me and usually just pay the bills they receive without really scrutinizing them," he said.

10 steps to help manage medical bills:

1. Understand Your Paperwork: While it's easy to get confused, a medical bill comes from your medical provider and tells you what you need to pay. Your insurance company will send you an Explanation of Benefits (EOB) explaining why you need to pay that amount.

2. Don't Pay Right Away:

While many people feel the need to pay their bills immediately, billing errors are so common that you should first take

your time to determine their accuracy.

3. Verify the Charges:

Don't pay what you don't understand. You can request an itemized bill from your provider.

4. Make Sure the Bill is Adjusted:

Look for the line items that show an adjustment for the contracted rate or insurance payment. If you do not see one, that means your insurance has not yet been applied to the bill.

5. Check that the EOB Matches the Bill:

If you have not received an EOB, that means your insurance company is not yet done processing the bill and determining your portion.

6. Be Persistent to Resolve Issues:

Call your insurance company or provider if you see red flags. Also make

sure you get the name of the people you speak to, noting the date and time.

7. Don't Ignore the Bills:

While you should take time to review your bill, don't ignore a past-due notice.

8. Negotiate:

If the amount you owe is correct but not affordable, ask the provider if there is a prompt-payer discount or a discount if you pay in full.

9. Ask for a Payment Plan:

If you need extra time to pay the bill, ask your provider for a payment plan.

10. Get Help:

Medical Billing Advocates can help you review your bills, ensure charges are accurate and reduce costs. You can find these trained individuals on Copatent.com or BillAdvocates.com.

A new kind of meeting

AFSCME RETIREE SUB-CHAPTERS haven't had face-to-face meetings since the statewide shelter-in-place order was issued in March. By May, some were using teleconference or Zoom meetings to connect and disseminate information.

"While there has been a learning curve," said Kim Johnson, chair of the Chapter's Communications Committee and president of DuPage sub-chapter 68, "I think it is important that we retirees keep in touch with each other and stay updated on issues impacting our benefits."

Seniors are more isolated

in general, due to physical disabilities and living alone. Now many senior buildings are on lockdown with no visitors and little to no human contact.

"In this small way, teleconferencing and virtual meetings can hopefully help people feel connected," Johnson said.

Sub-chapter leaders are reaching out to members via email, mail and phone to let them know how they will be meeting moving forward.

Supporting Black Lives Matter

EARLIER THIS MONTH, Sub-Chapter 86's Executive Board voted unanimously to sign on to a letter supporting the plan to remove certain statues from the Capitol grounds in Springfield, in solidarity with the local chapter of Black Lives Matter.

Black Lives Matter-Springfield exists to represent, nurture, protect and empower the local Black community. The organization has hosted several high-profile events, most recently having thousands in a caravan peacefully protesting the killing of George Floyd. The event resulted in Springfield's City Council passing a resolution that May 31 be deemed Black Lives Matter Day.

SERS back pay update

AFTER WINNING THE BATTLE to ensure that every state employee received the back pay they were owed, either for a pay increase withheld by Governor Pat Quinn or step/longevity increases withheld by Bruce Rauner, many are still waiting to get that money incorporated into their SERS pensions.

AFSCME had worked with SERS to decrease the time it estimated it would take to process the increases. Unfortunately, while SERS had believed that they would be able to get all of it completed by the end of the year, COVID-related delays have pushed that out by a few months.

Retiree Chapter 31 will continue to communicate with SERS and assist in any way we can to ensure pensions are updated as quickly as possible.

