**STOP NY City from cutting health insurance benefits for ALL its employees**

Tell your councilperson to vote no to this change in the City Administrative Code!

Right now the Adams administration is trying to change the City Administrative Code to allow it to increase costs and cut benefits in the future for ALL workers on NYC’s medical coverage. They are starting by trying to force retirees and their families out of Traditional Medicare into a Medicare Advantage Plan.

**Medicare Advantage Plans**
- have a more limited choice of doctors and providers than Medicare;
- require pre-approval for many non-routine medical procedures;
- pay full costs only for doctors and other providers that are in-network;
- can cause delays for those who are sick, have prior approvals denied, and need to appeal;
- are run by private corporations that have a financial incentive to control provider networks and that deny and delay delivery of health services.

**Traditional Medicare**
- allows retirees free choice of doctors and other providers who accept Medicare payment rates;
- does not require pre-approval for most medical services;
- is run by the U.S. government and is more cost effective than private insurance.

The proposed changes in the City Administrative Code would allow the City to put different groups of ACTIVE and RETIRED employees into different health insurance plans and pay only whatever those plans cost, even if it is less than the cost of HIP-HMO.

**But they can’t make this change without approval from the NY City Council.**

Demand that NYC tap into its surplus, use its size to negotiate lower costs from hospitals and other service providers, and seek other means of cost savings such as self-insurance for NYC.

**TAKE ACTION** to support all City employees and retirees in the fight against increases in their health care costs and cuts in their benefits. **Contact** your representatives and urge them to support our just demands. (To find your representatives go to the following site: https://www.mygovnyc.org)

Advocacy/organizing initiatives are being planned. To find out more and lend support, go to: https://psc-cuny.org/whats-happening-retiree-healthcare/