

My name is David Marshall I live in Council District 01. I am a retiree with the PSC-CUNY. I'm testifying today against changing 12-126.

I recently had an experience that may shed some light on why we fear this change. I had a rapidly growing tumor. It fell just short of the guidelines for surgical removal. It would meet the guidelines within six months if growth continued at the same rate. I spoke to several doctors about it. They all assured me that it was almost certainly benign, but they disagreed about what to do. Mindful that I might be switched into another plan this year, I opted for the surgery rather than wait. It turned out to be a very rare cancer. Frighteningly, I probably wouldn't have had the surgery under a plan that required pre-authorization. Incidentally, all the doctors agreed on one thing. They said "Pay whatever you need to to stay out of an Advantage Plan." (One doctor even complained that her own parents were having trouble getting care because of a managed plan.)

Therefore, I speak today against the Medicare Advantage plan. Vote "No" on amending current law. The change is a step in the wrong direction for dealing with both our retirees' physical health and the city's fiscal health. My colleagues have ascertained that a Medicare Advantage plan cannot mathematically provide health care equal to what we have now. It is disingenuous to pretend otherwise. I know it. You know it, and my doctors know it. On those grounds alone, we should abandon this proposal. Moreover, I would suggest anyone seeking re-election ought to carefully consider reducing a benefit to a group of New Yorkers who vote at very high rates. I know I speak for many retirees in saying that I personally will never vote for anyone who supports this plan.

However, I realize you have fiscal responsibilities. Medicare Advantage plugs a hole today but does nothing to solve our long term issues. It continues a haphazard patchwork plan for dealing with health costs. The PSC's plan to stabilize the city's finances and work out a sustainable solution is the best, responsible option. The PSC

plan is an opportunity to create a real, home-grown, long-term solution. Thank you for your time.