

## Testimony of Marvin Ciporen

To The NYC Council Committee on Civil Service and Labor

Re: Administrative Code 12-126

January 9, 2023

I am Marvin Ciporen, a CUNY retiree. Last week we rushed my gravely ill brother, Bill, to the hospital. We worried that he would die. But we did not fear that doctors would have to delay or not provide needed care because of what a private insurance employee might decide. Bill, like many children of immigrants, chose to work for New York City. Bill spent decades protecting vulnerable children. Thanks to the current retiree health benefits he received the best possible care without bankrupting our family.

Bill's story exemplifies why you should Vote to Preserve Admin. Code 12-126. Vote against any attempts to change it because you know that:

- On April 28, 2022, The New York Times reported, under the headline - "***Medicare Advantage Plans Often Deny Needed Care, Federal Report Finds***" – "Every year, tens of thousands of people enrolled in private Medicare Advantage plans are denied necessary care that should be covered under the program, federal investigators concluded ...."
- There is no way to ensure that private Insurance companies will save the City as much money as they promise when seeking contracts.
- Private insurance companies focus on maximizing profits, so they will provide worse coverage and care to sick people to increase earnings.
- The headline of another New York Times article (October 8, 2022)- "***The Cash Monster Was Insatiable: How Insurers Exploited Medicare for Billions***" – speaks for itself!
- Advocates for retirees and current City workers have suggested better ways to address the problem of healthcare costs. But the City has not studied them.
- Medicare Advantage Plans will make it harder to recruit City workers and will weaken municipal unions.
- It would be hypocritical to vote for the largest privatization of health care coverage in the U.S. after running for office with a pledge to expand government-funded health insurance.

- Retirees have long memories and vote in primary and general elections.

Please protect the health of the frontline and essential workers who made the City run by voting against any attempts to change or eliminate Admin. Code 12-126.

Thank you.