

Dear Members of The Committee on Civil Service and Labor,

I am a retired Professor from Queens College, CUNY and I urge you **not** to amend 12-126. Medicare Advantage plans put roadblocks in the way of their members in terms of **which** doctors they can see and **what** care is appropriate. I myself have melanoma and I am being carefully monitored to see if there is any spread of this disease. At one time I was told it **might** have spread to my brain --- a condition that is life-threatening. **Fortunately**, after several scans it turned out to be a false alarm. Would I get the same level of care in a Medicare Advantage Plan? **I doubt it**. And if it does later spread, could I choose **any** doctors I want, to treat me? **No**.

I understand that the City needs to save money. However there are **better** ways to save money as outlined by my union, the PSC. The City, like many large corporations could “**self-insure**,” hiring an outside company to administer the plan. Hospital and doctor charges should be carefully monitored to make sure the City is not being overcharged, etc. As the PSC proposes, these and other ways to save money **should be carefully studied** and could even produce **more savings** than adopting a Medicare Advantage Plan by a for-profit private insurance company. Recent articles in the NY Times and elsewhere have exposed the money-grubbing behavior of such plans. **Please don't throw us to the wolves!**

**(Retired) Professor Robert Cowen**  
**Queens College, CUNY**