

CAROLINA MOUNTAIN CHAPTER 2209 NARFE

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Chapter meetings during the next two quarters will be on January 21 and April 15, 2009. The meetings start at 9:00 AM and the meeting place is the same, the Hayesville Family Restaurant located on US Highway 64 business proceeding west near the Hayesville town square. The food is good and the attendees share your interests as either current or retired Federal employees so I hope to see you there.

The most significant event since the last chapter meeting was the change Blue Cross-Blue Shield made for 2009 for employees and retirees covered by its standard option. The change would require employees and retirees to pay 100% up to \$7500 for surgical charges made by non-preferred providers. This change applied also to retirees covered by Medicare which was contrary to the 2009 brochure. The change was the subject of a Congressional hearing on December 3 where NARFE National President Baptiste objected to the change, noting particularly that Medicare pays a significant portion of surgical charges.

As a result of the hearing OPM extended the open season until January 31 for employees and retirees covered by Blue Cross to change plans. Subsequently, however, OPM announced that Blue Cross had changed its position and would pay for services performed by non-preferred providers up to its allowance for the service. This means that such services would be paid for as described in the 2008 brochure.

With respect to retirees covered by Medicare, Blue Cross would continue to pay the deductible and co-payments as described in both the 2008 and 2009 brochures. This means that retirees covered by Medicare will have no out of pocket expenses for hospital, surgical and medical services as was the case previously. Thus, there is no reason to change plans if you are otherwise satisfied with Blue Cross-Blue Shield.

NARFE National deserves a lot of credit for bringing about Blue Cross' change in position. It is only the most recent reminder of NARFE's role in protecting our health insurance benefits.