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***NRLN is a coalition of 30 Retiree Associations
advocating the rights of more than 2 million
American retirees from...***

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September 28, 2010

The Honorable George Miller, Chairman
Committee on Education and Labor
United States House of Representatives
2181 Rayburn House Office Building
Washington, DC 20515-6100

Dear Chairman Miller:

I am writing to you as President of the National Retiree Legislative Network (NRLN) which represents more than 2 million retirees from 125 U.S. companies. NRLN members encompass older retirees as well as under-age-65 (over 30% of membership), non-Medicare eligible retirees. As retirees who have relied on promised health care benefits from their former employer which have been diminishing over the years, NRLN retirees and millions more were looking forward to the implementation of the Affordable Health Care Act benefits that the Congress and President Obama have been talking about since its passage. Now they are completely disheartened in their government as they learn that many of the benefits they were counting on were carved-out during the rulemaking process after steady lobbying from U.S. companies who don't want to provide these promised benefits to their retirees.

One such benefit, coverage for dependents until age 26, affects many retirees, especially those under 65, who have such dependents at home and are not Medicare-eligible themselves. Members of Congress and the Administration have been boldly claiming the credit for dependent coverage until age 26 under the Affordable Care Act while at the same time companies are telling retirees they are not eligible for it.

Why has the government targeted non-represented retirees for exclusion from this beneficial provision that took effect on September 23, 2010? What other surprises are in store for non-represented retirees who have experienced broken promises on health care benefits by their former employers, but at the very least expected the federal government to treat them fairly?

Apparently, during the rulemaking process in the Executive Branch, companies successfully lobbied for a carve-out for non-represented retiree health plans from having to provide the coverage the Affordable Care Act provides for all other Americans. It appears that the Obama Administration has determined that silence in the statute as to whether the Act should apply to retiree health plans allows them to succumb to corporate pressure to exclude retirees from the benefits of the health care reform. The rules implemented at the various agencies and the preceding process may have been public to some degree but they are indecipherable to the average citizen who thought the Act's requirements were sufficiently clear. Retirees thought the rhetoric from Washington was plain enough, too. Now it sounds like double-talk.

(More)

Non-represented retirees, both under and over age 65 are not just disheartened, they are angry. Tens of thousands of NRLN auto industry salaried retirees are particularly enraged. This has the makings of another Delphi-like calamity of disdain for salaried retirees but, even worse, this outcome affects millions across many industries among our more than 30 retirees associations in states across the country.

Here is one example of an email from I received from a retiree. He said he and his wife are "proud grandparents raising a grandchild. Our grandchild, Timothy, came to us at the young age of 9 months. He is now 22 and attending college at Rochester Institute of Technology in Rochester, NY." He went on to say that he is angry to learn that their grandson as their dependent will not be able to have coverage under his company-sponsored health care plan.

It is very disturbing that some legal parents, because they are retirees, would have to buy single plan coverage until age 26 but another working parent would benefit from group plan dependent coverage.

If it was not Congress' intent to create a new class of have-nots among America's non-union retirees, then Congress must act now to rectify the situation before going home to campaign for the November general election. America's retirees do not deserve to be treated this way and should not be bargained away by their government.

Sincerely,

A handwritten signature in black ink that reads "Bill Kadereit". The signature is written in a cursive, slightly slanted style.

Bill Kadereit, President

National Retiree Legislative Network