



Editor: Henny van Dijk

www.uthro.org

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A Major Health Care Upheaval

On Saturday Dec. 4 I received a notice in the mail from BCBS of TX to its members and it made me worry that the possibility of losing Memorial-Hermann as a health care provider out of BCBS network could be just a few months away. I do realize that some of this is bluster, negotiations Russian Roulette, but I hate it when they are playing with my healthcare.



On Nov. 1, 2021, Memorial Hermann notified us of its intent to leave our networks on March 1, 2022. The notice included the Memorial Hermann hospitals and clinics. To protect our members from unexpected out-of-network charges at a Memorial Hermann facility, we're ending our contract with Memorial Hermann's affiliated doctors and health care professionals on March 1 as well.

Memorial Hermann Hospital System and its network of 3,000 doctors announced Aug. 8 that it will be ending its managed care contracts with BCBSTX citing an inability to agree on reimbursement rates after "yearlong negotiations failed." Speaking about the negotiations, officials at Memorial Hermann said that the terms offered by BCBS of Texas "included rates that were below current market standards with comparable managed care companies." But Ted Haynes, VP and COO of Blue Cross' southeast Texas business unit, said that Memorial Hermann wanted reimbursement rates "far above" the standard for the area, adding, "we do not want to pass those increased costs on to our customers." The contract terminations will affect 278,000 Blue Choice PPO/POS and 33,000 BCBSTX traditional coverage members, (Kreimer, *Houston Chronicle*, 8/8). The provider told us that issuing the termination notice is part of Memorial Hermann's "routine negotiation process" with Blue Cross and Blue Shield of Texas. However, the health system said Blue Cross and Blue Shield responded with a physician agreement termination notice, which it said is not how negotiations over the past 15 years have been handled.

"We remain committed to working with BCBSTX to reach a new agreement that prevents any disruption in the high-quality care Memorial Hermann provides to our patients," Memorial Hermann said. "We look forward to BCBSTX doing the same by actively engaging in meaningful discussions to protect in-network access to Memorial Hermann."

Reported on by Henny van Dijk

The December UTHRO Event

The December UTHRO Event took some 25 members to Sugarland and Constellation Field to be awed by a huge lightshow. I couldn't attend but asked those we did meet at dinner at Chuy's to please take pictures and send them to me so I could share them with you. Here are the results.



The Government giveth & taketh



Seniors on Social Security will see much higher checks next year. That's thanks to a 5.9% cost of living adjustment (COLA), which is an increase that occurs in most years to raise benefits when a certain consumer price index shows costs are going up.

Social Security cost-of-living adjustment will give average retirees \$92 more a month in 2022.

That means the average monthly retirement benefit will go up by \$92 per month. After the Social Security Administration announced a record-high cost-of-living adjustment for 2022, many beneficiaries are asking, "How much bigger will my monthly checks be?"

People who receive Social Security or Supplemental Security Income, or SSI, benefits will get a 5.9% boost to their payments next year.

That is the highest increase since 1982. The last time the COLA came close was in 2009, when it was 5.8%.

More than 64 million Social Security beneficiaries are slated to see bigger checks in January. The same also goes for about 8 million SSI recipients.

The annual adjustments are based on inflation. So bigger monthly checks mean that consumer prices have also gone up. Consequently, the extra cash may not go as far.

The average monthly retirement benefit will go up by \$92 — to \$1,657 in 2022 from \$1,565 in 2021.

Exactly how much more money you will see depends on the amount of Medicare Part B premiums, and here comes the "taketh" part....



The Centers for Medicare & Medicaid Services (CMS) released the 2022 Medicare Parts A and B premiums, deductibles, and coinsurance amounts, and the 2022 Part D income-related monthly adjustment amounts. The increase will effect the Medicare Part B monthly premium which covers physician services,

outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A. The increase in the standard monthly premium—from **\$148.50 in 2021 to \$170.10 in 2022**—is based in part on the statutory requirement to prepare for expenses, such as spending trends driven by COVID-19. It also reflects the need to maintain a contingency reserve for unanticipated increases in health care spending, particularly certain drug costs. There is significant uncertainty regarding the potential for future coverage of clinician-administered Alzheimer's drugs (i.e., Aduhelm™), requiring additional contingency reserves. Potential Medicare drug coverage is currently the subject of a Medicare National Coverage Determination (NCD) analysis, which, if covered, could increase Medicare spending. The proposed NCD on Aduhelm (as well as any drugs in this category) is still to be determined. The good news: This significant COLA increase will more than cover the CMS increase by about \$70.00.

Be aware of scams...



With all the activity the holidays bring, the season is a popular time of year for scammers to take advantage of people that may be

distracted by the holiday cheer. When shopping online during the holiday season—or any time of year—always be wary of deals that seem too good to be true, and do your part to avoid becoming a scammer's next victim

According to the Federal Bureau of Investigation's [Internet Crime Complaint Center](#), 12,827 people reported being victims of government impersonation scams in 2020, with losses totaling \$109,938,030.

All kinds of scams are prevalent during this time of year including holiday phishing cons, holiday shopping scams, identity theft, ATM skimmers, fake data breach claims, and impersonation scams.

Always opportunistic, scammers target people during the holidays hoping they will be too busy to notice the red flags of a typical scam. Each year, millions of elderly Americans fall victim to some type of financial fraud or confidence scheme, including romance, lottery, and sweepstakes scams, to name a few. You are the best guardian of your online and personal safety. Stay aware, stay informed, and stay connected if you have a question or concern.

Some real nasty scams are Health Care frauds, Ransomware, the Nigerian Letter or "419" fraud.

Health care fraud is not a victimless crime. It affects everyone and causes tens of billions of dollars in losses each year. The FBI is the primary agency for investigating health care fraud, for both federal and private insurance programs.

Ransomware is a type of malicious software, or malware, that prevents you from accessing your computer files, systems, or networks and demands you pay a ransom for their return.

The Nigerian letter frauds combine the threat of impersonation fraud with a variation of an advance fee scheme in which a letter mailed, or e-mailed, from Nigeria offers the recipient the "opportunity" to share in a percentage of millions of dollars that the author—a self-proclaimed government official—is trying to transfer illegally out of Nigeria.

Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related companies to steal the equity from the property of unsuspecting senior citizens or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim. With the ubiquitous availability of computers, cell phones and loneliness, the elder population is especially vulnerable so please be vigilant. And when in doubt hang-up, or close the email.

UTHRO
THE UNIVERSITY OF TEXAS HOUSTON RETIREE ORGANIZATION

ANNUAL MEMBERSHIP RENEWAL FORM

JANUARY 1 – DECEMBER 31, 2022

As stated in the Bylaws, annual dues are payable on or before the first day in January. Please use this form to pay your dues and include information that will be used for UTHRO's records. Check appropriate member status.

\$15.00

Retiree (includes spouse) and also includes any employees 55 years of age or older not yet retired but anticipate membership upon retirement.

Name _____

Spouse's Name _____

Address: Street _____

City _____ State _____ Zip _____

Telephone _____ Cell/Fax _____

E-mail Address _____

Emergency contact (for bus trips and outings):

Name: _____ Telephone: _____

Dues are payable by check only (do not send cash).

Return this form with check payable to: UTHRO

Mail to the Treasurer:

Margaret Zambrano, 20903 Imperial Ridge Lane, Spring, TX 77379

(The Dues period is from January 1 through December 31 each year)

Dear Henny,

As promised, I'm sending pics of the Salvation Army's Secret Santa workshop showing the distribution center and the sacks of toys we are assembling.

Deepest thanks to you and your wonderful group of UTHSC retirees. Your gift of toys has helped make Christmas day sparkle for many deserving children.

With gratitude,
Nancy B. Willerson



UTHRO

The University of Texas Houston Retiree Organization
5827 White Clover Dr.
Richmond, TX 77469

To update your address or phone number
please contact us at 281-655-1983

And Now For Something Completely Different...

The Washington Post's Mensa Invitational—Here are the winners:

The WP. once again asked readers to take any word from the dictionary, alter it by adding, subtracting, or changing one letter, and supply a new definition

1. Cashtration (n.): The act of buying a house, which renders the subject financially impotent for an indefinite period of time
2. Ignoramus : A person who's both stupid and an asshole
3. Intaxication : Euphoria at getting a tax refund, which lasts until you realize it was your money to start with
4. Reintarnation : Coming back to life as a hillbilly
5. Bozone (n.): The substance surrounding stupid people that stops bright ideas from penetrating
6. Foreplay : Any misrepresentation about yourself for the purpose of getting laid
7. Giraffiti : Vandalism spray-painted very, very high
8. Sarchasm : The gulf between the author of sarcastic wit and the person who doesn't get it.
9. Inoculatte : To take coffee intravenously when you are running late
10. Osteopornosis : A degenerate disease (This one got extra credit.)
12. Decafalon (n.): The grueling event of getting through the day consuming only things that are good for you.
13. Glibido : All talk and no action
14. Dopeler Effect: The tendency of stupid ideas to seem smarter when they come at you rapidly
15. Arachnoleptic Fit (n.): The frantic dance performed just after you've accidentally walked through a spider web
16. Beelzebug (n.) : Satan in the form of a mosquito, that gets into your bedroom at three in the morning and cannot be cast out
17. Caterpallor (n.): The color you turn after finding half a worm in the fruit you're eating



UTHRO OFFICERS 2021

President Kathryn Bradley
Vice-Pres Barbara Kelly
Secretary Daun Gray
Treasurer Margaret Zambrano

Web Administrators Henny van Dijk, Pat Grealy & Glenn Schreyer

To protect our officers' personal information on our website, UTHRO has instituted a new general purpose email address: uthro@uth.tmc.edu. This is a "forwarding" email that will send copies to both the UTHRO president and Efen Pena who will then forward the email to the appropriate person. Including the recipient's name in your subject will be very helpful; e.g. Subject: For Barry, BBQ lunch. If UTHRO members already know the phone number or personal email address of an officer then by all means continue using that for your communication needs.

Newsletter Editor Henny van Dijk