Retired Educators School Nevada Legislators About Senior Health Insurance Problems By Harry Beall

Nevada legislators heard retired educators from throughout the state as they converged at the State Capitol on Thursday, March 7, for a health insurance lobby day funded by the NSEA. Retired educators from Clark and Washoe Counties, and UCN-R informed legislators of just how much many retired educators and other retired former state employees have to pay for drugs and health insurance. This can be so costly that retirees are often left with virtually nothing from their PERS or Social Security checks.

One such member is Melissa Sewell, President of the Washoe Retired Education Association. Since January, following a 10% insurance rate increase, she now pays over eight hundred dollars each month for her health insurance.

“The most important thing,” Sewell said, “was getting the information to the legislators. I felt with many of them that what we were saying was new information, and they really did care.”

Those doing the lobbying were aware that little can be done this legislative session to fix the situation. Instead, they wanted to point out problems in the state’s retiree health care systems which can be addressed in upcoming sessions.

NSEA-R President Tom Wellman said, “Our main purpose was to educate legislators, and we were successful in doing that.”

Legislators learned, for example, that retired members in Washoe, Elko, Pershing, and Douglas counties who are not 65 and therefore still ineligible for Medicare can stay with their school districts’ health insurance plans, but their premiums can be so expensive that little money is left for normal living expenses.

“Importantly legislators listened, and were shocked that so many retirees have such expensive and inadequate health coverage,” said NSEA-R Vice President Steve Horner.

Most legislators do not realize that state workers hired before 1987 were not ineligible to have Medicare deducted from their pre-retirement pay checks. Thus, when they retire(d) they had no Medicare credits and other insurance programs would not cover them.

Legislators learned retired members of Clark County’s Education Support Employees Association have access only to COBRA when they retire before age 65.

President of the Clark Retired Education Association, Gerri North said, “Most legislators were absolutely shocked about some of the health issues we brought up, but they were all willing to help solve the problem.”

Since there are more Democrats in the Nevada legislature than Republicans, most of the lobby day conversations were with Democratic lawmakers. UCN-R President Sherry Grund, however, spoke mainly to Republican lawmakers because of their prevalence in rural areas of the state where she and other members of UCN-R live.

“We did some educating and drawing attention to the need,” Grund said. “Republicans appreciate being talked to because so many are usually left out of health care conversations.”

Because many retired educators have spent most of their adult lives working for the state to educate Nevada’s children, NSEA-R believes all should have access to quality and affordable health care.
**Experiment for Thirty-Two Years: It Is Time For A Change!**

*by Steve Horner*

Consumer Price Index is a way for the Department of Labor to track the cost of certain items to determine how much consumers are spending over a period. The Government and several other organizations, including NVPERS, use the CPI to determine wages, cost of living allowances, and how to bargain contracts. In 1982, the Department of Labor began to track how people age 62 and above spent their money in comparison to others in the United States. There have been some major differences especially in items such as medical care and food consumption. Although this CPI-E (Consumer Price Index-Elderly) has, over time, shown that there is a difference and in most years the CPI-E is larger than other indexes of the CPI (Consumer Price Index) that the Department of Labor tracks.

Currently there are two Federal bills, HR 860 and SB 269, which would take the CPI-E from experimental to an actual measurement that could be used in Social Security and PERS adjustments for retirees. NVPERS is willing to look at CPI-E as a determination for yearly adjustments but cannot use this concept continues to be labeled if it continues to be labeled experimental. Now is a time to put an end to the experiment and make CPI-E a reality for USA seniors. Please write Senators Catherine Cortez-Masto and Jacky Rosen to sign on to SB 269 and Congress members Dina Titus, Mark Amodei, Susie Lee, or Steven Horsford to sign in support of HR 860. Please contact our federal representatives.

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**RETIREE HONORED**

The annual Delegate Assembly gives NSEA-R the opportunity to honor one of our own retired members. The Marian Conrad Retired Educator Award was established to recognize an NSEA-Retired member having an outstanding record of achievement in promoting the goals of the NSEA-Retired program at the local, state, and/or national level.

The 2019 prestigious award was presented to Mr. Fred Dailey from the WREA chapter. Fred has been active on the local level where he has served as a member of the WREA Board of Directors and Treasurer. Fred has also served as both Vice President and Treasurer at the state level on the NSEA-Retired Board of Directors.

Congratulations, Fred Dailey for being honored as the 2019 Marian Conrad Retired Educator Award. Thank you for your hard work, time, and dedication to your fellow retired members of this Association. Your many efforts have been greatly appreciated by all you’ve served.
National Memorial to Fallen Educators  
**By Harry Beall**

The National Teachers Hall of Fame National Memorial to Fallen Educators located on the Emporia State University campus in Emporia, Kansas, currently displays 129 names of American educators, including teachers, education support professionals, and administrators, who have died serving the public. Names are etched on two 6 ft by 6 ft black granite books.

Unfortunately, adding the names of teachers and education support professionals killed over the past years, will fill the two current books. Thus National Teachers Hall of Fame is now raising funds to purchase a new black granite book for the memorial. The final cost will be $39,000.

National Education Association President Lily Eskelsen-Garcia is asking members or local or state affiliations to contribute to maintain our country’s only memorial to fallen educators. She says no amount is too small.

Donations may be submitted to the National Teacher Hall of Fame, 1 Kellogg Circle, Campus Box 4017, Emporia, KS 66801. All contributions are tax deductible.

In addition to your donations, Eskelsen-Garcia also asks that you provide your voice for local, state, and national funding of mental health services, counselors, social workers, your community. She says we need to focus on prevention rather than arming educators.

**SARAH SAYS**  
*By Sarah Borgman, NEA-Retired President*

“Ah, April showers bring May flowers,” and to many of us that means, “Lo, the winter is past and spring has come upon the land!” It also means for our colleagues that graduations, wrapping up another school year, and all it entails are fast approaching. For many retired affiliates, it’s election time---both in politics and in the Association. If this is true in your local or state retired affiliate, please get involved! Don’t sit back and think somebody else can do it or worse yet, be told, “It’s not your turn.” Step forward and do it.

YOUR leadership and skills are needed all year long. When I was a young girl in the Girls’ Guild at church, our sponsor often reminded us that when we are asked to do something, not only should we agree to do the task but to also respond, “I’d be glad to.” Your choice, your vote, your association. No holding back; no regrets---only action!