



UUJEC News & Views: Winter 2024

| newsletter@uujec.org | Sally Jane Gellert, editor

Medicare Open Enrollment Now through Dec. 7th (See page 2 for details.)

Upcoming Web Seminars: Join us on 2nd & 4th Thursdays!

Thurs., Nov. 16: The Earth Bill—Political & Policy Solution to the Pollution Crisis

There is a new flagship bill in Congress to stop climate pollution this decade as science urges, designed to unite a movement powerful enough to break the power of Big Ag & Big Oil in Congress. This is an all-hands-on-deck moment that will work only if we unite as one with a singular intention, powered by each of us taking action individually, toward one shared demand: *The Earth Act to Stop Climate Pollution by 2030* (H.R. 598), a.k.a. *The Earth Bill*.

This bill requires 100% renewable electricity, zero-emission vehicles, and regenerative agriculture by 2030. It does this by requiring an industry-led plan to stop climate pollution at the factory. Most importantly, in terms of building political power, *The Earth Bill* serves to unify the environmental community, civil society more broadly, and the public, providing inspiration that can only come from true consensus solutions and deadlines backed by science.

Scientists formerly with Project Drawdown concluded the bill would reduce U.S. emissions an additional 40% by 2030, achieving the U.S. Paris Accord goals, the only plan to do so. We must try. A volun-

teer network of grandparents, faith leaders, and experts worked to get the bill introduced; more than 140 organizations have endorsed it, including the UU Ministry for Earth, UU for a Just Economic Community, and UU for Social Justice.

We are launching a concerted advocacy campaign to achieve this historic mission, which will require unprecedented unity among environmental groups—a core challenge—and a loud public demand to pass this legislation. So the task before us we're forced by circumstances to undertake is a call for help from Mother Earth. It is both urgent and necessary—and it will not be easy.

You can use *The Earth Bill* to call the question with your Congressperson: *Are you for the pollution, or for the planet?* It asserts the duty of Congress to legislate in the general welfare, reclaiming our democracy for the people. Some say this is impossible—as things stand, they're right. This bill gives us a common rallying cry to change the political status quo, channelling the pent-up passion and panic of countless groups and millions of people. This is the political showdown we need to break through the political blockade.

Please come learn more and join the quest to save Creation.

Supporting Starbucks Workers—Red Cup Day Is Nov. 16th

The UUJEC has supported Starbucks workers since the recent wave of labor activity started in 2022. We endorsed the Action of Immediate Witness and continue to support the low-wage baristas, retail and warehouse workers, home health aides, etc., in their efforts to get living wages.



Starbucks Workers United is holding actions on Red Cup Day, Nov. 16th, and sent out a message including the following:

In the last three months, we've hosted two national days of action and with over 1,000 actions we have

effectively tripled the campaign's footprint at Starbucks stores. Through those actions, activists have engaged with over 10,000 Starbucks customers in 47 states who have been overwhelmingly supportive of the workers' efforts to organize for a better workplace for all baristas.

We have built tremendous momentum, and this is just the beginning.

This year alone we have seen multiple times what a massive impact workers and their allies can have. We need your help to continue to demand Starbucks

Table of Contents

Starbucks' Red Cups .pg. 1
Web Seminars. pg. 1
Medicare Is Open pgs. 2, 3
Medicare Advantage .pg. 3
Letters pg. 3
Health Equity pg. 4

| Continues on next page

Red Cup Day

| Continued from previous page
respect workers' demands and stop the egregious union busting tactics. On November 16, workers plan to go from the picket line to their own visibility events at not-yet union stores, and are asking allies to join us.

The defrosting has begun



We ask all UU groups to support their local workers, to honor picket lines, to join a visibility event on Red Cup Day, as part of overall support for workers' rights to organize and to a safe work environment.

A recent e-mail from SWU includes this:

*Our brothers and sisters at the UAW won historic contracts with the Big 3 automakers this week. Not only that, but Toyota immediately offered to raise the wages at their non union plants to keep up with the new union wages at Ford, GM, and Stellantis. Contracts still need to be ratified, but it's proof that **when we work together in solidarity, we're unstoppable.** [emphasis added]*

Medicare Open Enrollment **Be Careful!** **DON'T Sign Up for Medicare Advantage**

Wendell Potter, former Cigna executive, says, "Medicare Advantage is neither Medicare nor an advantage." In an article in *Common Dreams*, he wrote "Medicare Advantage is a money-making scam. I should know. I helped to sell it. And I'm going to continue working alongside patients, caregivers, and elected officials to address the problems."

Medicare Advantage plans have been found to falsely advertise their benefits.

This year's TV ads have changed, presumably in response to concerns about previous advertising. Some things I have heard in this year's ads—I will be paying attention throughout Open Enrollment:

- ◆ Direct call to Original Medicare enrollees
- ◆ "Benefits change every year"—lots of emphasis on checking every year
- ◆ "Is your doctor still in your plan?"—a good question for those on Medicare (dis)Advantage, not a worry for those on Original Medicare.

Letters!

UUJEC gets requests from various organizations to sign on to a variety of letters. Independently-active board members also suggest sign-ons for consideration by the UUJEC. Recently, we have signed the following letters

- to the Army Corps of Engineers asking that **CO2 pipelines meet rigorous standards**, requiring individual environmental impact statements and that developers apply for individual permits
- a **UAW** (United Auto Workers) **letter of solidarity**
- GreenFaith's **Multi-Faith Letter for a Fossil Fuel Non-Proliferation Treaty**
- to ask President Biden to support a **moratorium on CO2 pipelines**
- to call on the Pennsylvania Department of Environmental Protection to immediately use equipment and certified staff to detect further toxic releases and hold Shell Chemicals Appalachia, LLC accountable to **reducing emissions and protecting the health of residents in Southwest Pennsylvania.**
- the Clean Energy Transition Partnership (CETP), a commitment to **align public finance institutions with a 1.5°C warming limit,**
- with more than 250 organizations from 30 countries, called on governments to support fellow OECD members' efforts to end oil and gas export finance at OECD meeting on 6 November 2023, which would **stop \$41 billion of investment in Fossil Fuels,**
- to call for an end to ISDS, Investor-State Dispute Settlements, to stop abuse in international trade agreements,
- grant the Environmental Protection Agency authority to **establish and enforce carbon intensity standards for maritime fuel,** effectively regulating emissions from the sector.
- Arctic Comment Period Sign-on Letter Fall 2023 from the Alaska Wilderness League **to stop dangerous pipelines, protecting the Arctic National Wildlife Refuge's central plain,** and appreciating the Biden administration stopping drilling in a large part of the refuge

Write icon created by Freepik - Flaticon

Public Comment to CMS

Unitarian Universalists for Economic Justice released the following public statement on the Centers for Medicare and Medicaid Services' proposal of minimum staffing standards in nursing homes.

CMS Must Set Minimum Staffing Standards in Nursing Homes

Unitarian Universalists for a Just Economic Community is a national organization of Unitarian Universalists that has worked for healthcare reform for more than 20 years. We support a strong new CMS standard for minimum staffing in nursing homes—it is unconscionable that there is no current standard, which leads to overwork, burn-out, and inadequate care. The population of the United States is aging and Americans are living in an era of pandemics, natural disasters, opioid abuse, and other problems. UU congregations include many senior citizens, including nursing home residents, and we're concerned about their health and safety. The conditions in nursing homes and in other health care institutions must be improved. Adequate staffing is essential.

Paying to Get Paid? Say What?

We found a disturbing report from ProPublica's Cezary Podkul on NM Political Report: doctors are being required to pay fees to get electronic payments from insurance companies. From the article:

In August 2017, a federal agency with sweeping powers over the health care industry posted a notice informing insurance companies that they weren't allowed to charge physicians a fee when the companies paid the doctors for their work. Six months later, that statement disappeared without explanation.

How much does that matter?

Insurers now routinely require doctors to kick back as much as 5% if they want to be paid electronically. Even when physicians ask to be paid by check, doctors say, insurers often resume the electronic payments — and the fees — against their wishes. Despite protests from doctors and hospitals, the insurers and their middlemen refuse to back down.

These fees are the final straw for many small medi-

| [Continues on next page](#)

Medicare and the UUA Insurance Plan

Through the efforts of a team of visionaries, the UUA Health Plan was created and started enrolling congregational staff in 2007. Sixteen years later, our health plan offers three different plan levels and a Medicare Supplement. Close to 1,000 employees and their families in more than 320 congregations look to the UUA Health Insurance Plans for their health care coverage. The UUA Health Insurance Plan is a great example of what UU congregations, working with the UUA National Office, can do when we work together as a team.

Open Enrollment for UUA Insurance Plans

This open enrollment is solely for the UUA insurance plans including health, dental, accident indemnity and hospital indemnity. During the month of November, if there are any Medicare participants who are enrolled in parts A and B, they can choose to enroll in the Medicare supplement plan during this time if they are interested. Benefit details for the UUA Medicare Supplement are linked here:

Medicare supplement home page: <https://www.uua.org/finance/compensation/insurance-plans/health/medicare>

Medicare Supplement (Plan F) Benefits:

<https://www.uua.org/files/2021-11/2022-UUA-Medicare-Supplement-Comp-Grid.pdf>

The UUA does not offer a Medicare Advantage plan. It has a Medicare supplement plan that works with your Traditional/Original Medicare plan Parts A and B. AS with other supplement plans, the UUA Medicare supplement plan does not cover prescriptions, so drug coverage (Part D) would need to be pursued individually. It is highly recommended to sign up for Part D at the same time you sign up for Medicare, as there is a penalty for late sign-up for a prescription plan.

Contacting Medicare Directly

For additional questions related to Medicare, and to figure out what is right for you and/or your employees, we recommend reaching out to a Medicare representative to help navigate any questions and concerns.

Medicare: 1-800-MEDICARE (1-800-633-4227) <https://www.medicare.gov/talk-to-someone>

Paying to Get Paid? Huh?

| Continued from previous page

cal practices, which have been closing in increasing numbers. Alternatively, some practices are looking for ways to pass these fees onto patients, which would raise medical costs for everyone, insured or not. More than \$2 trillion in medical claims are being paid electronically each year, so these fees add up—for a small practice, they can be \$100,000—which could have paid for an additional registered nurse—and for a large hospital chain, it can be much more: the article quotes an executive at Advent Health, with 53 hospitals in 9 states, saying that they pay \$1.8 million in payment fees. In fact, almost 60% of medical practices are compelled to pay these fees.

How did this happen? Again, from ProPublica:

The story of how a cost-saving initiative ended up benefiting private insurers reveals a lot about what ails the U.S. medical system and why Americans pay more for health care than people in other developed countries. In this case, it took less than a decade for a new industry of middlemen, owned by private equity funds and giant conglomerates like UnitedHealth Group, to cash in.

One incensed doctor broke this story; Dr. Alex Shteynshlyuger, a urologist who runs his own clinic in New York City, filed many requests for public information to get to the bottom of the fees and the confusing changes in policy at CMS (Centers for Medicare & Medicaid Services). It turns out that CMS has adopted the position of the chief lobbyist for a middleman company called Zelis, who formerly worked for CMS—the “revolving door” about which

we complain so often, at so many government agencies (the article does not detail how much time separated the lobbyist’s time at CMS from being hired by Zelis). Dr. Shteynshlyuger is especially concerned, as his practice is designed to serve middle-class patients, with low costs keeping his practice thriving—so administrative costs matter more than it might in practices that are more able to raise rates. When he calls to question fees, he is first told that there is no way to avoid them, and when escalated, the company will offer to cut a fraction of a percent.

Zelis and other payment processors say that they are simplifying matters for practices, getting payments from multiple insurance companies from a single source, matching payments to receipts, removing “many of the obstacles that keep providers from efficiently initiating, receiving, and benefitting from electronic payments”—but that assumes that the provider actually wants electronic payments. Although the processors say it is easy to opt out, there are allegations of automatic reinstatement.

I am wondering if I personally experienced this system. At my recent visit to a new provider, I was asked for my driver’s license. When I asked if they could simply record the number (having seen an article pointing out that the image storing is a security risk), the receptionist refused, saying that their payment processor needed the image (both sides).

Sally Jane Gellert
UUJEC cochairperson

Link: <https://nmpoliticalreport.com/2023/08/15/the-hidden-fee-costing-doctors-millions-every-year/>

Farming for Our Future: A Personal Reflection

With all the chaos in Washington, D.C., it was reassuring to visit Senators Ernst and Grassley’s offices. Ideologically, I’m more liberal, but these offices are run very well and their goals aren’t that much different from mine: create a fair economic farming system and make sure people have nutritious food.

Our purpose for visiting was asking our Senators to get climate-smart incentives into the Farm Bill. My Senators’ staffers understood the concept: farming currently creates about 11% of the U.S. carbon footprint, but sustainable farming has the potential to remove enough carbon to return us to preindustrial CO₂ levels.

Sustainable farming means building soil by no-till farming and using cover crops (a.k.a. green manure) to ensure that the soil is fertile and protected from wind and water erosion. Building the soil means that future generations will have a dependable, nutritious food supply.

Because sustainable farming is more labor-intensive, than conventional farming, the Farm Bill needs to focus on helping the new farmer and basically the small farmer. Large farms grow commodities such as corn and soybeans, but for the most part, those crops are not part of a healthy diet. The crops we eat—

considered “specialty crops”!—come either from small farms or from large farms that hire a lot of migrant workers.

The first day we started out hearing from issue experts in sustainable farming. On Day 2, we learned how to converse with our Senator’s staff—avoiding certain words and using language that speaks to more than just Democrats. UU Ministry for the Earth supplied us with UU ministers. Rev. Daniel Lawlor even said a prayer to start our meeting with Joni Ernst’s staffers. I think it made us much more credible to have the ministers with us.

UUs for Social Justice made the appointments with our Senators’ offices. Right before our office visits, we heard from Rep. Chellie Pingree, an expert on sustainable farming from Maine.

I’m looking forward to a future advocacy event and taking my granddaughter with me. These trips are life changing—understanding clearly that as citizens we have the responsibility to communicate with our elected officials. I would love for all four of my granddaughters to go on this trip with me eventually.

Terry Lowman
UUJEC cochairperson

