



From the President...

by Jerry Herman, PRO President

Theater of the Absurd: Health Care in America, Part 2

In the last issue of The Peralta Retiree I wrote about the Supreme Court's 5-4 vote to uphold the Affordable Care Act (Obamacare). My point was that the basis of the decision rested on legalistic hair splitting, not on the merits of the act's substance. That is a preposterous way for a nation that fancies itself to be the most advanced in the world to determine the quality and availability of medical insurance for millions of Americans.

Stoned...

I'd like to continue to expose the irrationality and hypocrisy of the system with a personal example. Several months ago I was subject to a kidney stone attack while my wife and I were in France. I had never felt such excruciating pain in my life, but luckily my wife was able to get a doctor to come to our apartment in the middle of the night. He diagnosed the problem and gave me a shot of morphine, which immediately alleviated the pain. The doctor wrote four prescriptions for appropriate medications and was ready to go on his way. But we had been informed when making the appointment that the doctor had to be paid, in cash, before he left. Fortunately my wife was able to scrounge up the \$190 charge among our available euros and American currency because there were no conveniently located ATMs in our neighborhood at three o'clock in the morning. We filled the prescriptions the next day. They cost a total of \$23. My insurance was never involved. I have not had any kidney pain since.

I'm relating this part of the experience not to contrast French medical availability and cost to that of
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Plan to Attend ...

PRO's Annual Membership Meeting

**Wedgewood Banquet Center
at
Metropolitan Golf Links
Oakland**

**Thursday
November 8
11 AM to 2:30 PM**

See Details on Page 3

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Wise Allen Honored



PRO Vice-President Bruce Jacobs makes a gift of a PRO T-shirt to former Chancellor Wise Allen at the celebration marking his re-entry into the ranks of Peralta retirees. Peralta Trustee Abel Guillen looks on. The event, held on August 2, included a number of speakers praising Wise's contribution to Peralta over many decades. Over 20 Peralta retirees were in attendance.

PRO T-shirts are available for order. See page 8 for details.

Peralta Retirees Organization

1250-I Newell Ave., #162
Walnut Creek, CA 94596

<http://www.peraltaretirees.org>

President - Jerry Herman
jerrherm@sbcglobal.net
Vice President - Bruce Jacobs
Secretary - Ann Whitehead
Treasurer - Anna Pavelka-Lodato

Board of Directors

Remo Arancio
Pat England
Linda Japzon
Yvonne Lewis
Alex Pappas
Jay Quesada
Debra Weintraub

The Peralta Retiree Editor - Bruce Jacobs
webmaster@peraltaretirees.org

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Volume 8 Number 3

Nominations Open For Six PRO Board Seats

The PRO Board opened nominations for this year's Board election at the September 5 Board meeting. The following people, all of whom currently serve on the Board, have been nominated for two-year terms.

- Jerry Herman,
- Bruce Jacobs
- Linda Japzon
- Alex Pappas
- Anna Pavelka-Lodato
- Debra Weintraub

Members may submit additional nominations by mailing the nominee's name to the PRO Post Office Box (1250-I Newell Ave., #162 Walnut Creek, CA 94596), or by emailing the nomination to info@peraltaretirees.org. Please make the Subject of your email "Nomination for Board." The nominator must include his/her name and should have verified that the nominee is willing to serve if elected. Nominees and nominators must be current in their payment of PRO dues (through the end of 2012). Nominations will close at the general business meeting on November 8 (see page 3 for information about the meeting).

Welcome New Members

PRO welcomes the following retirees who have recently joined.

Bill Bell
Celia Correa
Don DeNevi
Shirley Fogarino
Denise Fontenot

Richard Rojo
Judy Singer
Robert D. Smith
Debra Weintraub

Erratum

In the last issue of *The Peralta Retiree* the person representing PRO at the COA awards ceremony was misidentified. The award was delivered by retiree Michael Wirth. Our apologies!

PRO's Annual Luncheon and Membership Meeting



African Safari

African Dress Optional

Thursday, November 8



Social Hour	11 AM—12 PM (No Host Bar)
Buffet Luncheon	12 PM—1 PM (\$18/PERSON)
Entertainment	1 PM—2 PM

Short Business Meeting to Follow

Featuring the Bodac African Drum and Dance Group

Door prizes and surprises

Location

**Wedgewood Banquet Center
Metropolitan Golf Links
10051 Doolittle Drive
Oakland, CA 94603**

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Driving Directions

From Sacramento: I-80 toward SF. Take I-580 East toward Alameda/San Jose/Downtown Oakland. Merge onto I-980 West toward Downtown Oakland. Merge onto I-880 South toward San Jose. Take the Hegenberger Road exit toward the Oakland Airport. Turn right on Hegenberger Road. Turn left onto Doolittle Drive (last turn before the airport entrance). Golf course is on the right.

From San Jose: I-880 North toward Oakland. Take the Davis Street exit. Turn left onto Davis Street. Turn right onto Doolittle Drive. The golf course will be on your left.

Luncheon Reservations
Required by Monday, Oct. 22.

To reserve: Send a check made out to 'PRO' for \$18 for each person in your party attending the luncheon. Mail your check to:

PRO
1250-I Newell Ave., #162
Walnut Creek, CA 94596

Please include the name(s) of all attendees that you are paying for. There is no charge to attend the business meeting, and it is not necessary to reserve if you do not plan to have lunch.

Name _____

Number Attending _____

Names of additional guests attending:

Total enclosed (\$18/person) \$ _____

Questions? Call Jay Quesada at 510-521-6117

Four Compete for Seat on PCCD Board

This November there are four candidates competing for the only contested open seat on the Peralta Board of Trustees. Incumbent board members Cy Gulassa, Nicky Gonzalez-Yuen and William Withrow are running unopposed and thus will not appear on the ballot. Trustee Marcie Hodge has decided not to seek a third term. There are four candidates for her seat.

PRO Board members Jerry Herman, Bruce Jacobs and Debby Weintraub attended an endorsement meeting organized by the PFT COPE. Each of the four candidates answered a series of questions, including a question about their commitment to honoring past contractual agreements that guarantee benefits to retirees. In all cases they indicated that they believed that the District must honor those past agreements.

The four candidates are:

Tyriene Amey
(no web site found)

Meredith Brown
www.meredithbrownforperalta.com/

Randy Reynaldo Menjivar
www.oaklandgreens.org/randy/

Jurena Storm
www.jurenastorm.org/

The PFT, as well as the Alameda County Labor Council, have endorsed Jurena Storm for the open seat. Storm served as a student trustee on the Peralta Board during the 2010-11 academic year and currently serves as a gubernatorial appointment on the California Community Colleges Board of Governors. Contact Janell Hampton (janell@pft1603.org) if you are interested in supporting the PFT effort to elect Storm.

Renewal Due for Retirees Whose PRO Membership Expires at the End of 2012

Check the label on your Newsletter to determine when your membership expires. If the label says 2012 then you need to renew for 2013.

Dues are \$20 for 1 year, \$55 for 3 years, \$80 for 5 years and \$250 lifetime.

It's easier than ever to renew your membership in PRO. You can now pay your dues for 2013:

- securely by credit card at the PRO web site.
Just go to: www.peraltaretirees.org/index.htm
- by mailing your check to PRO, 1250-I Newell Avenue, #168, Walnut Creek, CA 94596
- by bringing a check to PRO's Annual Meeting on November 8 (see page 3)

"...With current financial problems at both the California and local levels benefit packages are prime targets for reducing expenditures. On occasion I've lost some sleep over the possibility of a significant reduction in my benefits. But thank goodness the PRO Newsletter keeps me apprised of legal actions in that area." — *Retiree Will Price*

(From the President... *Continued from page 1*)

America though you can read into it what you will. Can you imagine a doctor making a house call in the middle of the night here? And if such a fantasy were to occur, what do you think it would cost? And what might the prescriptions cost at an American pharmacy? Please remember as well, I am not a citizen of the country where I was treated. No, I'm just setting a context for what was to come when I returned home.

Billed Charges vs. Actual Payment: What's wrong with this picture?

The kidney stone did not pass after the attack in France, so even though I was pain-free, I wanted to know what my course of action should be regarding the condition. I was advised to get an ultrasound image of the affected kidney. I did so, and that's where the absurdity of the "system" manifested itself dramatically.

I am insured under Medicare with CoreSource being the secondary insurer. As the many of you who are insured with CoreSource know, you get a statement of the costs of any treatment you may have had even if you personally owe nothing for it. When I saw the "Billed Charges" for the ultrasound image and the radiologist's interpretation of it, my jaw dropped: \$1266. Wow! That's pretty expensive for what seemed to be such a simple procedure. I quickly checked the bottom line called "Patient Responsibility" and was relieved to see \$0.00 printed in the box even though I knew I was fully covered.

Between the "Billed Charges" and "Patient Responsibility" columns is the interesting part. It turns out that Medicare paid \$80.85 and CoreSource paid \$50.88 totaling \$131.73. Alta Bates Imaging Laboratory accepted that amount as payment in full for an initial bill of \$1266, a near 90% discount. What's wrong with that picture? I'll tell you what I think is wrong. If Alta Bates Imaging agrees to accept \$131.73, it means that it is making a profit on that amount for the service rendered. Why, then, is the markup nearly ten times that amount? Does anyone actually pay that amount? Probably so – the uninsured. Without the discounting power of large insurers like Medicare, the uninsured individual is faced

with the entire \$1266 to pay. And who are the uninsured individuals? Likely, they are people who really can't afford health insurance because they are out of a job or barely getting by supporting a family or in some other financial strait. For them, insult is literally added to injury since they not only have to pay for the service but have to pay the hugely inflated price.

Most of the billed charges I see in the CoreSource statements do not contain the outrageous disparity between my ultrasound bill and its payment, but Medicare significantly discounts virtually all health services for its members. I recognize that most of you, and I, belong to a privileged segment of American society – let's call us the geezer class – who are covered by Medicare (and Peralta retirees are doubly blessed with the comprehensiveness of our coverage that supplements Medicare), so we get the benefit of a rational process, despite its acknowledged flaws and shortcomings, for evaluating and paying for health services, whereas younger Americans are subject to the unpredictable cost volatility of a seemingly out-of-control health care "system."

Where Are We Headed?

In "Sicko", Michael Moore's 2007 documentary about national health care systems, he interviewed many people in European countries and Canada that have government subsidized universal health care coverage. One question he asked of all was, "Does anyone in your country go bankrupt because of health care costs?" The most common response was looks of astonishment as though he had asked whether babies are delivered by storks, followed by laughter and an answer that usually translated as, "Of course not. Are you crazy?"

According to a 2011 study by the non-profit Institute for Financial Literacy, about 30% of personal bankruptcies in America are directly caused by health care costs, and, in up to 62% of bankruptcies, health care costs are a significant contributor. □

I'm certain that many of you have stories like mine that expose the absurdity and injustices of the cost of health care for Americans. Unfortunately, the polarized political climate in this country today not only

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Scenes From the 2012 PRO Picnic



Neil Dunlop and Jack Mooradian



Judy Thomas and Sue Chin



Roger Ferragallo and John Lodato



Russ Gregory and Jay Quesada

The Annual PRO picnic was held in Redwood Park in Oakland on Thursday, August 23.



Trudi Fator and Pat England

Ned Pearlstein Leaves PRO Board; Debby Weintraub Appointed



Ned Pearlstein, a member of the PRO Board since 2006, resigned from the Board this past August. Ned is a retired faculty member from Laney College where he taught economics and mathematics. He began working for the District in 1965 and became a fulltime faculty member a year later. During his time at Laney he was president of the PFT and served two terms as president of the Laney Academic Senate.

While on the PRO Board, Ned was a leader in keeping the Board aware of statewide trends affecting public employee retirees and he urged the Board to establish and maintain relationships with such statewide organizations as the CFT. He was a strong supporter of the PRO Scholarship program and served as a presenter of the award several times. He also developed the PRO dues structure to encourage multi-year memberships.



Under PRO's by-laws, when there is a vacancy on the Board, the President appoints a replacement subject to Board approval. The Board approved Debby Weintraub to replace Ned. Debby retired last June. She started work at Laney in the 1970's as a tutor in the Right to Read Program primarily for veterans returning from the war in Viet Nam. She went on to teach part-time until she was hired as a full-time instructor in the English Department in 1999. She served as co-chair of that department until becoming PFT President in 2006. As PFT President she was involved in negotiating retiree health care provisions in the faculty contract and has expertise on many of the provisions which affect recent and future retirees.

Though retired, Debby continues to work with the PFT. Upon joining the PRO Board, Debby indi-

(Continued on page 8)

Contribute To The Pro Scholarship Fund By Honoring Or Memorializing A Friend Or Loved One



Yes, I want to support the PRO Scholarship Fund with a contribution.
(Please print)

In honor of: On the occasion of: In memory of:

Please send acknowledgement card to:

Name: _____

Address: _____

City: _____ **State:** _____

Zip: _____

Contributor's Name: _____

Contributor's Address: _____

City: _____ **State:** _____

Zip: _____

Make check payable to: **The Peralta Foundation—PRO**

Send to: PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

Contributions are tax deductible to the extent allowed by federal and state law.

Contributions Received for the PRO Scholarship Fund

In Honor of	Contributor
Hector Edward Lopez' 80th Birthday	Ida Pound

(From the President... *Continued from page 5)*

doesn't allow for a serious overhaul of the system that will mandate justice and equality for all, but one of the candidates for president says he will repeal Obamacare on Day One of his presidency. (Hint: It's not Obama) Whatever you consider to be the problems with the Affordable Care Act, it's at least a step in the direction of getting all Americans covered so that health care costs will not bankrupt millions of American families. Even if the candidate that's not Obama is elected, repeal is unlikely, but the mindset that favors repeal would set the country back to the health care dark ages from which it would take decades to see the light again. *C'est la vie!* I guess.

IN MEMORIAM

The following Peralta retiree has passed away during the last months. PRO extends our deepest condolences to her family and loved ones.

Loretta Hernandez

If you have any information about the passing or the serious illness of a Peralta retiree, please contact Bruce Jacobs at: webmaster@peraltaretirees.org or by writing to PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

(Pearlstein & Weintraub Continued from page 6)

cated that she thinks “a strong retiree organization is essential not only because we are people with years of experience, history and concern for the Peralta Colleges and therefore important to its health , but also because we need to be advocates for ourselves. Strength comes in numbers, and with no union to represent us, PRO is the best voice we have to protect our interest.”

PRO T-Shirts Available



You can order a PRO T-Shirt. Shirts are turquoise, 100% cotton and available in S, M, L and XL sizes. \$20 per shirt

To Order: Mail a check made out to “PRO” for \$20 for each shirt. Designate the size(s) you want and include your name and a mailing address. Send your check to PRO, 1250-I Newell Ave., #162, Walnut Creek, CA 94596

Peralta Retirees Organization
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Thank You Ned For All Your Work!

The Board honored Ned for his service at a luncheon at Bucci’s Restaurant on September 19. Current Board members were joined by former members Sondra Neiman and Shirley Timm who served on the Board during Ned’s tenure.



Standing from left: Jerry Herman, Jay Quesada, Sondra Neiman, Shirley Timm, Anna Pavelka, Pat England, Remo Arancio, Ann Whitehead, Bruce Jacobs; Seated: Ned Pearlstein