



## From the President...

*By Debra Weintraub,  
PRO President*

The masks are coming off and the fully vaccinated are beginning to gather in small groups again. So, it was delightful to welcome the PRO Board to my backyard on June 16 for our first face to face meeting in over a year and a half. There were hugs and lots of catching up as well as breaking of bread together before we settled down to PRO business.



One of our first orders of business was to agree to hold our annual August picnic on Wednesday, August 18, in Redwood Regional Park. Please see details for exact time and location in this newsletter. In addition, we also hope that by early to mid-November we will be able to resume our annual restaurant luncheon for members at the same location we used in November of 2019. Details about date, location and time will be published both in our Fall newsletter and in emails to our members.

In our desire to remain strongly connected to our members, we will continue to post our newsletter on-line and will be asking subscribers if they would like to receive the newsletter only on-line in the future. We do plan to have hard copies and distribute via U.S. mail for those who prefer the newsletter in that format. Again, more details to come.

Four other major areas of concern were addressed at our June Board meeting.

First, our financial situation, particularly regarding our PRO student scholarships is challenging. The scholarships are a cornerstone of our connection to students and are a major part of our legacy in the Peralta Colleges. For several years our funds have been dwindling and we have drastically cut back on the amount of money we give each recipient. In years past, the PRO scholarship had been one of the biggest awards students could hope to receive, but we can no longer maintain our generous contributions due to lack of donations. I hope you will follow the link: <https://peraltaretirees.org/Docs/schols.htm> (scroll to the bottom of the page) to the full thank you notes from the students who received our scholarship funds this year, and the heartbreaking letter from the Merritt winner who had to relinquish our scholarship money because she was un-

*Upcoming PRO Event:*

**PRO's Annual Picnic  
Wednesday, August 18  
11 AM to 3 PM**

Details on page 3

able to secure sufficient additional scholarships to move on to a four-year college. Peralta students NEED scholarship money to fulfill their dreams of higher education, so please consider going to the Peralta Foundation page: <https://supportperaltacolleges.funraise.org/> and giving money directly to the PRO Scholarship Fund through the easy system they have set up to make donations.

Second, as always, PRO remains vigilant in safeguarding and being a watchdog for our lifetime benefits. In this edition of the newsletter, you will find a piece about an issue a PRO member emailed us about recently- the sometimes-complicated payment process when Medicare does not cover all the expenses incurred by a retiree.

The Board's third area of concern is the state of the District. Some of you may have read the scorching headlines recently after a Grand Jury concluded their investiga-

*(See From the President, page 2)*

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*(From the President, from page 1)*

tion of PCCD that ranged from the San Jose Mercury's, "Civil Grand Jury Blasts PCCD Board." Including accusations of interfering, infighting, and poor leadership, or KTVU's, "Grand Jury Blasts PCCD for Poor Governance/Misconduct", or the on-line Insidehighered.com which simply stated, "A Broken Board Culture". All of this was

***In years past, the PRO scholarship had been one of the biggest awards students could hope to receive, but we can no longer maintain our generous contributions due to lack of donations.***

very disconcerting to read. The new interim Chancellor, Jannette Jackson, the latest in a list of revolving Chancellors over the past four years, tried to provide a brighter outlook by suggesting that the Grand Jury did not have all the needed information or understand the context of Peralta's perceived problems. All reports, including the colleges' own newspaper reporters, concur that the major area of concern focused on the Board of Trustees dysfunctional relationships with one another and how that spills over to their relationship with the Chancellors of the District. None of this news builds confidence or gives me hope that the State will not feel the need to take over the reins of the District. Yet, strangely, the District, despite its internal woes, is holding up financially. And though, like all community colleges, Peralta's enrollment has declined over the past several years, the District is receiving not only Parcel Tax and Bond money from voters, but Governor Newsom has released additional money to the community colleges, and Peralta is in a hold harmless mode until 2023, meaning the District will not have funds taken away due to lack of enrollment until 2023.

What classroom instruction will look like in 2021/22 is still evolving. Many issues are still unresolved, and in a discussion I had with PFT President Jennifer Shanowski, she indicated that the community colleges will probably adopt the same protocol as UCs and CSUs regarding vaccinations/COVID regulations and student and teacher in-class learning. Currently the plan is for there to be both in-class learning in some specific types of classes, particularly ones requiring labs with many classes still offered only on-line.

According to PRO's members on the Retirement Board, the OPEB Bonds are strong and doing well. Our lifetime benefits do not seem to be in any danger at this time.

This brings me to the last point we discussed in depth at our Board meeting: The Parcel Tax Oversight Committee. I stepped down from the Parcel Tax Oversight Committee after serving on for over 6 years. I became the Chairperson after another PRO member, Michael Mills, left the

committee several years ago. Peralta retirees provide vital leadership on Parcel Tax and Bond Oversight Committees due to our years of experience working within the Peralta system coupled with our deep and prolonged connection to the students, employees and general community of Peralta. I urge others of you in PRO to seriously consider applying for the Parcel Tax Oversight Committee as they are in desperate need of new members. Here is the link: <https://web.peralta.edu/bond-reports/citizens-parcel-tax-oversight-committee/>

I have written a separate piece about my experience on the committee, which you will see included many frustrations. Still, I think retirees should serve on public oversight committees and I hope at least one or two of you will look in to serving on the Parcel Tax Oversight Committee.



PRO Board meets alfresco during last Board Meeting. (L to R) Stan Peters, Bruce Jacobs, Karen Anderson, Judith Cohen, Debra Weintraub, Jerry Herman, and Ann Elliott.

## Peralta Retirees Organization

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Oakland, CA 94610-2730

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Vice-President – Bruce Jacobs

Secretary – Judith Cohen

Treasurer – Bruce Jacobs (acting)

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Volume 17 Number 4

# PRO's Annual Picnic



In the Redwoods at the Huckleberry Picnic Area of Oakland's beautiful Roberts Regional Recreation Area

**Wednesday, August 18 from 11 AM to 3 PM**

Come have fun and catch up with old friends and colleagues. Bring your picnic lunch and any beverage of your choice.

Parking:  
\$5 per car  
Wheelchair  
accessible

**RSVP: Email us to let us know  
that you are coming:  
[webmaster@peraltaretirees.org](mailto:webmaster@peraltaretirees.org)**



## **Driving Directions: From Highway 13 (Warren Freeway)**

Take the Joaquin Miller exit and go east, up the hill on Joaquin Miller. Turn left at Skyline Blvd. Proceed one mile to the Roberts entrance on the right.

## **From 580**

Exit on 35<sup>th</sup> Ave. and proceed up the hill on 35<sup>th</sup>, which will eventually become Redwood Road. At the intersection of Redwood and Skyline Blvd., turn left and proceed for one mile, then right to stay on Skyline. Proceed for one mile to the entrance to Roberts on the right.

# *PRO Membership is Critical on Parcel Tax Oversight Committee*

*By Debra Weintraub, PRO President*

I have a long history of volunteering or being gently nudged in to serving on a variety of Peralta related committees or organizations. Thus, I found myself serving on the PCCD Parcel Tax Oversight Committee for over six years.

The oversight committee was mandated when voters agreed to tax themselves an additional and specific amount of money for the Peralta Community College District. Since employees of the District are not allowed to serve on this committee, retirees make excellent members; they have knowledge and experience of the District and an understanding of the needs of the students that other citizens might not be able to bring to the committee.

The current Measure E Peralta Colleges Renewal Measure placed on the 2018 ballot asked voters if they wanted to,

“Continue providing the colleges of Alameda, Berkeley, Laney, and Merritt, funds that cannot be taken by the state to support affordable college education, including core academic programs to prepare students for university transfer and successful careers, by providing tutoring and teacher support; shall Peralta Community College District continue to levy \$48 per parcel annually for eight years, providing \$8,000,000 annually, with internal and citizens' oversight, no funds for administrator salaries, and all funds benefitting local colleges?” In addition, the ballot measure outlined many specific points including the paragraph below. “Specific Purposes. Funds generated by the Peralta Colleges Education Renewal Measure may only be used to augment (rather than substitute for) funds already allocated for supporting core academic programs such as math, science and English, training students for careers, and preparing students to transfer to four-year universities. The funds are to be used for instructional purposes only with classified expenditures limited to defined instructional support.”

I highlighted the sentence above because it is the essential mission of a citizen's oversight committee to be sure that the language of the ballot measure is being carried out as the voters were told it would be and reporting back to voters- the people the oversight committee is representing. So, the nut of the oversight, in my opinion, is whether the money from Measure E is being used to augment (rather than substitute for) funds already allocated from other sources such as the General Fund. And are students benefiting from the parcel tax money as outlined in the ballot measure? The work of the oversight committee is not only mandated, but absolutely necessary.

The question of augmenting rather than substituting or supplanting funds and whether students access to education improved, were two of my biggest concerns and frustrations with the District's reporting and documenting of Measure E expenditures.

Here is a compilation of my concerns and frustrations:

1. For the more than six years I served on the committee, at each quarterly meeting the District would provide a completely different format for presenting parcel tax expenditures.
2. We discovered that full-time employees were being paid to do either classified or instructional work. Their benefits, including OPEB deductions were being drawn from parcel tax dollars. The use of parcel tax money for full-time employees' salaries and benefits is a concern.
3. As a separate, independent body from the District, the committee should receive whatever information it requests in a timely manner and easily understandable format. There were times that that was difficult. The District should not be controlling when or what information the committee receives.
4. It took years to establish a point person at the District for the oversight committee to work with on an on-going basis. There has been enormous turnover of administrators at the District Office, in addition to the colleges, so a lack of efficient communication system was frustrating as well.
5. Although the District is responsible for developing and maintaining the committee, they have been lackadaisical about recruiting new members. They had failed to update their webpage to reflect the requirements for being part of parcel tax oversight committee or advertise aggressively when membership dropped. This, coupled with my other mentioned concerns and frustrations, made me feel as if the District was not particularly interested in whether the Parcel Tax Oversight Committee was functional.

However, the good news is that in the last couple of meetings, we've begun to make progress in correcting some of the long-standing dysfunctions. The committee developed a format it wanted used, and it worked with District administrators— Dr. Siri Brown, V.C. of Academic Affairs and Student Success, Mr. Adil Ahmed, VC of Finance and Administration, and Mr. Mark Johnson, Executive Director of Public Relations among others— to begin implementing needed changes. In addition, Mr. Richard Ferreria from the Finance Department was designated the point person. Given these changes, I anticipate

*(See Parcel Tax Committee, page 6)*



# PRO Scholarship Spring 2021 Recipients



Crystal Swan  
BCC

I am electrified and deeply appreciative to the Retirees for honoring me as the award recipient. I am transferring to UC Berkeley to study Social Sciences. I will then go on to graduate school and obtain my Master's degree in Library Information Sciences.

My dream is to become a youth librarian to give to the underserved youth by creating programs within the library and collaborating with local schools to expand the youth's curiosity and develop their own voices as they learn and explore educational futures that they can succeed in.



Ryan Barba  
Laney

Thank you PRO for this wonderful send-off! I returned to community college desiring a career in public service and am transferring to UC Berkeley with that same goal in mind.

My time at Laney College has been the most transformative of my life and I am grateful for every part of it.

I see myself as a community college instructor somewhere down the road. I don't know where but if destiny has it, hopefully back home at Laney.

## Contributions Received for the PRO Scholarship Fund

In Memory of:	Contributor(s)
John Holleman	John Luther
Charles Ford	
Annelise Roda	Judith Cohen
Anita Black	Thomas Cluster
Vivan Bailey	Mark Greenside
Lloyd Baysdorfer	
Charles Ford	
John Holleman	
Diana Lara	
Bill Love	
Curt Stephen	
Charles Ford	Nancy Holleman
Agatha Gaias	

## PRO Scholarships

Complete thank-you letters from BCC, COA and Laney recipients, and Merritt recipient's regrets about relinquishing the scholarship can also be found at the link below .

Scholarships are funded by contributions from PRO members who may contribute "in honor of" or "in memory of" a former colleague or loved one, or "on the occasion of" special event.

PRO notifies the honoree or the family of the deceased that a contribution has been made and who the contributor is. To contribute online with a credit card or by mailing a check click here: <https://peraltaretirees.org/Docs/schols.htm>

# One Step Closer to More Funding for California's Community Colleges

## Inside CFT: Quick Updates for Busy People

Earlier this month Governor Newsom proposed record funding for K-12 schools, along with a host of invest-



ments in education that CFT members have prioritized for years -including a \$2.7 billion plan to fully achieve universal Transitional Kindergarten, a \$3 billion investment in community schools, \$4 billion to focus on the behavioral health of our students, and programs to address housing and broadband access.

But while the Governor's proposal did include significant new resources for community colleges, there was still more work to do. For the last three weeks CFT community college members have been sending letters,

making phone calls, and virtually testifying to obtain the resources our colleges need to succeed.

And our efforts are beginning to pay off.

The California Legislature has reached a budget deal that contains core CFT demands for more funding for community colleges, including extending the hold harmless provision in the funding formula, expanding the COLA to match that proposed for K-12, and ending the wasteful and duplicative Calbright college. The deal also includes key CFT priorities of increasing full-time faculty hiring, and additional funds to support part time faculty parity and office hours.

While we haven't reached the finish line, the budget deal represents significant progress and we will continue to advocate for the resources our community colleges need through the remainder of budget negotiations.

## Committee Needs PRO Care

(*Parcel Tax Committee, from page 4*)

this will be a very functional committee to serve on.

While it is time for me to move on, I hope some of you will choose to be a part of improving educational opportunities and helping PCCD be a respected and valuable part of our extended community by serving as membership on this committee. Retirees can make a significant contribution to the oversight work of this committee.

The application link is below.

<https://web.peralta.edu/parcel-tax/>

## IN MEMORIAM

*The following Peralta retirees have passed away. PRO extends our deepest condolences to their families and loved ones.*

**Patricia Ann Barnett**  
**Carlotta Campbel**  
**Stan Kossen**

*Please contact [webmaster@gmail.com](mailto:webmaster@gmail.com)  
 or by writing to PRO, 484 Lake Park Ave., #598  
 Oakland, CA 94610-2730*

## RENEW YOUR PRO MEMBERSHIP

**PAY YOUR 2021 DUES NOW**  
**ANNUAL DUES ARE \$20**  
**MULTI-YEAR RATES**  
**AVAILABLE**

**1 YEAR ... \$20**  
**3 YEARS ... \$55**  
**5 YEARS ... \$80**  
**LIFETIME ... \$250**

**CHECKS SHOULD BE MADE OUT  
 TO PRO AND MAILED TO:  
 PRO  
 4200 PARK BOULEVARD #605  
 OAKLAND, CA 94602**

**OR YOU CAN PAY BY CREDIT CARD THROUGH  
 PAYPAL**

**IT'S EASY TO RENEW YOUR MEMBERSHIP IN PRO.  
 YOU CAN NOW PAY YOUR DUES FOR 2021.  
 JUST GO TO: [HTTPS://PERALTARETIREES.ORG/](https://peraltaretirees.org/)**

## OPINION

# *The Debate over the FDA-Approved Alzheimer's Drug Showcases Our System's Skewed Priorities*

By Helaine Olen, *Washington Post*

The Food and Drug Administration's first approval of a drug to treat Alzheimer's since 2003 should be a cause for celebration. Alzheimer's is a scourge of aging societies that already affects more than 6 million Americans. The disease strips patients of their memory and ability to manage even basic tasks of independent living, while burdening caretakers emotionally, financially and physically. Progress against this horror ought to be cheered.

But more than any potential gains against Alzheimer's, this FDA approval — and the controversy it has sparked — underscores shortcomings in the U.S. health-care system, which too often prioritizes corporate financial interests over the needs of patients and taxpayers.

Let's start with the conflict. Three members of an FDA advisory committee have resigned in the wake of the drug's approval, to which outside advisers had previously objected. Supporters say the medication, called aducanumab (aduhelm), can slow cognitive deterioration in the early stages of Alzheimer's. Critics say there is little evidence the drug is effective. (The treatment does not cure or reverse the disease.) Clinical studies are nebulous; the FDA, which green-lighted the medication under its pro-

law professor who studies regulatory efforts, warned that this could single-handedly triple annual expenditures on Medicare Part B, which pays for drugs administered intravenously in doctor's offices as aducanumab would be. Such cost increases could threaten the program's solvency. Private-insurance costs, too, could be affected if a wide array of people — such as seniors who suspect mild memory issues — seek the medication, not just the early-stage Alzheimer's patients to whom it is targeted.

So what's standing in the way of Biogen's pricing plan becoming a taxpayer heist? Not much. The federal government has long been banned from negotiating Medicare drug prices. Whereas other countries don't simply pick up whatever tab Big Pharma sends over, Americans pay multitudes more for prescription drugs — 256 percent more, according to a recent Rand Corporation study.

These excessive bills have simmered as a political issue. Despite the occasional high-profile, high-outrage congressional hearing, politicians haven't mustered the will to effectively push back against pharmaceutical lobbying and address skyrocketing prescription-drug costs. Democrats, led by Sen. Ron Wyden (Ore.) — who called the cost of the new treatment “unconscionable” — are reportedly mounting a legislative effort, though other attempts have ended in failure. President Donald Trump promised much but delivered little. Legislation that House Speaker Nancy Pelosi (D-Calif.) pushed in this Congress and the last session appears moribund, done in by opposition from both Republicans and centrist Democrats. A series of bills by Sen. Bernie Sanders (I-Vt.) and Rep. Ro Khanna (D-Calif.) to allow Medicare to negotiate the cost of prescription drugs, as well as peg U.S. drug prices to the cost in other countries, are effectively aspirational.

Alzheimer's is a terrible disease. If this treatment ultimately works as proponents hope, this outlay of funds would be understandable and valuable. Supporters of the new treatment hope that a big investment will spur other research that could yield benefits and, one day, a cure. But such outcomes are far from certain. Indeed, positive findings for early-stage patients emerged only after initial trials were halted due to poor results, and a division of the FDA worked with Biogen to reanalyze the data. (Do-gooder outfit Public Citizen complained about this relationship, which it termed “regulatory capture.”)

As important as it is to question the taxpayer bonanza that might be heading toward Biogen, there are other Alzheimer's costs to consider. Patients and their families  
(See Alzheimer's, page 11)

## **THE U.S. HEALTH-CARE SYSTEM... TOO OFTEN PRIORITIZES CORPORATE FINANCIAL INTERESTS OVER THE NEEDS OF PATIENTS AND TAXPAYERS.**

gram for accelerated approval, is requiring follow-up study.

The drug's maker, the biotech giant Biogen, announced that it would charge \$56,000 a year per patient for the treatment. An industry watchdog panel had forecast an \$8,300 annual cost; not surprisingly, the news was a boon for Biogen shareholders, with the stock gaining 38 percent the day of the announcement.

Because of the need for diagnostic tests and ongoing monitoring — potential side effects include brain swelling — costs are likely to run even higher.

Now, guess who will ultimately foot many of these immense bills. Most Americans living with Alzheimer's are 65 or older. This means that Medicare is on tap to pick up the largest share of the drug's expense, which could be as much as \$50 billion annually, according to Bloomberg. Rachel Sachs, a Washington University associate

# *Covid Separated Us for Over a Year*

*By Alex Pappas*

I was to fly on March 21st 2020 to Istanbul to join my wife Fusün. Covid had other plans for me. Here is how it happened.

My wife has dual citizenship (Turkish and USA). We divide our time between Istanbul and Berkeley. She left SFO on Feb. 5th 2020 for Istanbul. I was to follow on March 21st 2020. But my flight date was at the most dangerous time to travel. I was well aware of the reality of the threat having sadly lost an Oakland friend to Covid on about March 15th. Everyone insisted I cancel and reschedule after it was safe which would be in a month or two! Hah!



Summer house near Lake Sapanca.

In the end, my wife and I were involuntarily separated between February 5th 2020 and March 22nd 2021 due to the Covid infection threat. What emotionally saved us during the separation was the ability to speak each day by WhatsApp. That made all the difference. The calls averaged 40 or so minutes. We joked that we were updating better this way than in person!

I got my first Pfizer on Feb. 8th 2021 and the second one on March 2nd. Nineteen days later on March 21st I flew nonstop Turkish Airlines SFO to Istanbul. It is great to be together again.

Fusün and I are staying at the family's summer house—now a Covid all-year-round house—which is about 3 miles from Lake Sapanca. We are in a luxury prison during the Covid threat.



Fusün and Alex Pappas together in Turkey.

## *Bill Sato's Pandemic Declutter Challenge*

*By Bill Sato*

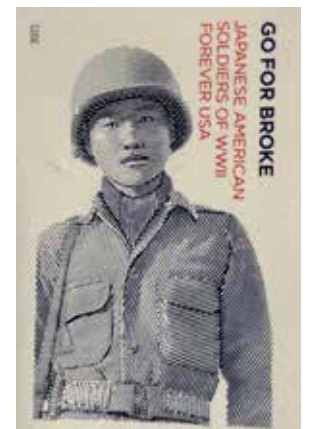
The Pandemic gave me a great opportunity to de-clutter, or as my friend Melka said, “to put items from big boxes into smaller boxes.” As a teacher of Asian American studies, I saved every scrap of information about Asian Americans that I could find.

This became a huge task as the numbers and varieties of Asian Americans increased. I used the collected information to season my lessons. Students would learn about Dr. Harvey Itano, leading researcher of sickle cell anemia, valedictorian of UC Berkeley's class of 1942, who was unable to receive his award because he and his family were sent to inland concentration camps.

Or, the brave Nisei soldiers of World War II, who fought for the United States while their families were interned. On June 3, 2021, a first class postage stamp

commemorating these brave young men became available. With his image on the Go For Broke Soldiers stamp, Whitey—the pictured soldier—becomes symbolic of all of the Japanese Americans who served in the U.S. military during World War II.

Decluttering was hard, kind of like going on a strict diet to lose a lot of accumulated fat. I also had to discipline myself from adding more tempting incoming material. Chinese Americans, Filipino Americans, Korean Americans, South Asian Americans, I collected material about all of them. Heck! I'm retired, but OLD HABITS ARE HARD TO BREAK.





# The time is now for action on Social Security

*Jeffrey R. Brown, dean of the Gies College of Business at the University of Illinois at Urbana-Champaign. Mark Duggan, Trione Director of the Stanford Institute for Economic Policy Research.*

While policymakers in Washington, D.C., are focused on increases in infrastructure spending and changes to corporate and capital gains taxes, an arguably even more important issue is receiving absolutely no attention.

Social Security is America's largest government program and is the most important source of income for most elderly Americans, along with millions of others: individuals with disabilities, widows and children of deceased workers. But if policymakers do not make changes to this program soon, benefits for tens of millions of Americans will be at risk.

The nonpartisan Congressional Budget Office (CBO) recently forecast that Social Security will, for the first



time in 40 years, run a deficit this year. And 40 years ago this month, President Reagan sent a letter to Congress asking them to “launch a bipartisan effort to save Social Security.”

He quickly established the bipartisan National Commission on Social Security Reform to address the looming financial crisis facing our nation's public retirement system. The Commission's recommendations became the basis for bipartisan legislation that passed two years later.

The 1983 reforms were necessary because Social Security's “pay-as-you-go” design, in which the payroll taxes paid by current workers were used to provide benefits to current retirees, had run headlong into demographic changes. Longer lives and lower birth rates meant that the ratio of workers paying into the system to those receiving benefits had been steadily declining. As a result, there was a fiscal mismatch that required a rebalancing of taxes and benefits.

Those reforms were substantial, expanding coverage to millions of new workers, raising social security's payroll

tax rate (to its current 12.4 percent) and cutting future benefits by gradually phasing in increases in the age at which retirees could claim full benefits. The program has since built up a trust fund, with total assets of \$2.9 trillion (roughly equal to the combined value of Facebook, Google and Tesla).

Those fixes were not enough. Four decades later, we urgently need that same bipartisan cooperation. The ratio of workers to beneficiaries continues to decline and will do so beyond the next decade. That will leave increasing deficits and a rapid decline in Social Security's trust fund.

CBO projects a Social Security deficit of \$120 billion this year that will steadily grow to \$384 billion by 2030. Two years later, the trust fund will be fully depleted. If we do not act soon, the Social Security Administration will not have the resources or authority to pay full benefits, leading to an immediate 25 percent benefit cut. Such an outcome would be a crisis for most of the 80 million Americans who will be receiving Social Security in that year.

This information is disturbing, but not surprising. Had we heeded earlier calls by Presidents Clinton, Bush and Obama, we could have phased in tax and benefit changes gradually to minimize the disruption to people's lives. Instead, Social Security became increasingly polarized and both parties became less honest about the implications. Too many Republicans pinned their hopes on an ill-conceived plan to convert Social Security into a nationwide 401(k) style system. Democrats have been content to minimize the scope of the problem, even calling for benefit increases despite not having a plan to pay for those benefits already promised.

In a world of combatting narratives and alternative facts, it is worth remembering that mathematics does not distort or lie. And the mathematics of Social Security are clear: benefits are at risk. And the longer we wait to face this, the more disruptive those changes will be.

If we wait until the trust fund runs dry, then we will be faced with a mix of ugly choices. We could immediately cut benefits for 80 million recipients by 25 percent. We could raise payroll tax rates for 180 million workers from 12.4 percent to about 16.4 percent. In either case, further spending cuts or tax increases would be required going forward. Neither of these options or the others that could close the funding gap are economically attractive, let alone politically palatable.

If we act soon, we can phase-in changes in a much less disruptive way, while making improvements to the program's structure and incentives. As two economists  
(See Social Security, page 11)



# PRO Addresses Billing Problems with Medicare and Insurance

## Benefits Office Sees Medicare and Trustmark Issues

By Debra Weintraub,  
PRO President

PRO recently received an email from a PRO member who has been frustrated by the complicated payment process that occurs when Medicare denies coverage of all expenses incurred by a retiree.

Have any of you had billing problems with expenses Medicare did not cover?

If so, can you please inform PRO about the issue since one of the first steps needed to help PRO in addressing this problem is to understand how frequently this is happening.

The retiree informed the District of his concerns and frustrations with the billing process. Mr. Harizon Odembo of the District Benefits Office responded that he, “highly encouraged retirees to reach out to the Benefits Office” to help resolve billing problems. He included his email and phone number: [hodembo@peralta.edu](mailto:hodembo@peralta.edu) | 510.587.7868 and

told PRO we should publish this contact information in our newsletter.

Since Mr. Odembo urges retirees to contact him and work with him or someone in the Benefits Office as a first



step in resolving billing problems, PRO highly recommends you follow his advice.

In addition, PRO would appreciate knowing when you contact the District so we can keep track of the issue. However, we want the District to advocate for retirees and resolve these issues as quickly as possible. “[webmaster@peraltaretirees.org](mailto:webmaster@peraltaretirees.org)”

## Help! My Provider Will Not Bill Either Medicare or Blue Cross

By Bruce Jacobs,  
PRO Vice President

Recently PRO had an inquiry from a non-Kaiser PRO member asking what she should do to get reimbursed when her provider was not in the Medicare or Blue Cross networks. The provider, a physical therapist in this case, refused to bill either one.

This can occur when a practitioner does not want to be involved with the expenses involved in billing insurance companies. The provider asked the retiree to pay for the services at the time of her receiving them.

When this happens, the procedure for getting the benefits to which the retiree is entitled are as follows:



if they do not provide any benefit. If your provider will not submit the necessary information to Medicare you can

Trustmark, the company that administers Peralta’s benefits generally requires that if you are enrolled in Medicare that the bill must be processed by them even

do so by submitting the Patient’s Request For Medical Payment Form. The form, together with instructions for completing it, is available on the Center for Medicare web site (<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1490s-english.pdf>). PRO will also put a link to this form on the Resources page on the PRO web site ([www.peraltaretirees.org](http://www.peraltaretirees.org)). The completed form together with an itemized bill should be mailed to the geographically appropriate CMS center (a list is available at: <https://med.noridianmedicare.com/web/jea/contact/ mailing-addresses>)

Medicare may take up to 60 days to process the submitted claim and if your provider is not in the Medicare network will deny the claim. When you receive the Medicare claim denial you must submit it along with Trustmark’s Medical Claim Form (available on your My Trustmark web page under “My Links” or the Resources page of PRO’s web site). Be sure to make and keep copies (with the date of submission) of anything you mail to either Medicare or Trustmark. Upon receipt, Trustmark will process the claim. Since the provider was unwilling to do the billing process, s/he is likely to be “out of network,” and thus Trustmark will pay 80% of customary and usual for the service, regardless of what the provider charged you.

*(Alzheimer's, from page 7)*

— including many unpaid caretakers — struggle here and now. Wait lists for home-based care are often long. Professional caregivers receive low wages, and turnover is high. President Biden's infrastructure package contains \$400 billion for home care of seniors and disabled Americans, but the proposal is stalling as Republicans reject the concept of human infrastructure.

Yet even this situation festers, our elected leaders are willing to pick up the multibillion-dollar tab for a drug that's quite possibly ineffective for many who will take it. In the U.S. health-care system, patients' interests chronically come behind the interests of big business.

## Welcome New Members

*PRO welcomes the following members  
who have recently joined*

**Earvin Robinson**

**Juan Vasquez**

*(Social Security, from page 9)*

who previously served in Republican (Brown) and Democratic (Duggan) administrations, we believe all proposals should be on the table. This includes, but is not limited to, raising the payroll tax rate, increasing the maximum annual earnings upon which those taxes are levied (currently \$142,800 annually), enacting further increases in Social Security's retirement age and reducing the generosity of benefits for those with higher incomes.

Will these changes be politically or economically pleasant? No. But as economist Herb Stein once quipped, "if something cannot go on forever, it will stop." And the rapidly increasing Social Security deficits that are on the horizon cannot go on forever.

So, the questions for policymakers are: Will it stop abruptly, creating economic hardship for tens of millions of vulnerable Americans? Or will you find the courage to work together to fix it?

As President Reagan said 40 years ago, "for generations of Americans, the future literally rests upon our actions." And as dysfunctional and fiscally undisciplined as politics in Washington, D.C., may be today, at least we have history on our side to show that action is possible.

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