

Hello, everybody! I hope your summer is treating you well. Summer is my favorite season to enjoy the outdoors. Whether it's golfing, going to a baseball game or just going on a bicycle ride, I love to get outside. These activities all come with some inherent risk of injury. Therefore, I am glad I have health insurance to protect my family's income should the need arise. I proudly carry the NALC Health Insurance and encourage every letter carrier to examine this option for themselves. With the open season just three months away, it's never too early to look at what the NALC plan has to offer.

Like I said, open season is just three months away. In November, letter carriers can change their health care options for the following year. However, this year may prove to be more challenging than previous years. With the federal government's desire to cut the federal workforce, OPM (our Postal Service Health Benefit program administrator) is severely understaffed and underfunded. OPM Inspector General Michael Esser issued a critical warning summary describing the challenges for the upcoming open season and our PSHB program. In the report, it was determined that the PSHB staff should have 11 employees to effectively administer the data platform of our program. This digital data platform ensures enrollee eligibility and premium transaction information between agencies. The current staff has three employees. This will lead to operational failure, unless this is addressed. As of July 2, OPM had no contingency plan in place to hire qualified employees. The second glaring issue for our PSHB program is the underfunding. On March 15, Congress passed the Continuing Appropriations and Extensions Act. While OPM requested extra funding to administer the PSHB, the final passage of the bill did not include the requested funds and reverted the budget to the 2024 levels. This underfunded and understaffed program could lead to a very stressful open season—an open season that could be very busy with letter carriers and retirees correcting mistakes made from last year's decisions.

So, what can we do about this? Well, we could just all leave it to chance that OPM is able to correct these issues in the next three months, or we could contact our Congressional Representatives and Senators to put pressure on OPM to correct the issues. The success of our PSHB open season could depend on your decision. After all, summer is fun, and we deserve the protection the PSHB program provides for our incomes.

Submitted in Solidarity,

Keith I Brown

P.S. Please respond with comments and concerns to me at
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