

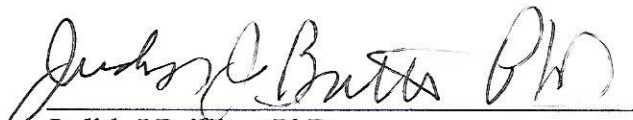
Exhibit 1

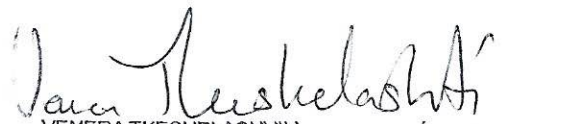
Judith J. Brilliant, PhD.
2350 Ocean Ave 2F
Brooklyn, NY 11229
(718)382-8204
Jbrilliantphd@gmail.com

October 11, 2021

I am a NYC retiree and also a health provider. I worked for the Department of Education and then Kingsborough Community College, CUNY from which I retired in 2008. I continued working part time as a psychologist in private practice. I am a participating provider with both Medicare and Empire Blue Cross Blue Shield. Neither has told me anything about the new NYC Medicare Advantage plus plan or even that it exists. I have no intention of participating in the NYC Medicare Advantage Plus plan because, at this point in my career, I have no interest in facing yet another way of dealing with claims, the possibility of needing preauthorizations after a given number of sessions (which may or may not happen- I've been told nothing), or learning to communicate with yet another insurance system's idiosyncratic bureaucracy (BCBS, in itself, has become increasingly difficult to communicate with). I have not been asked by Medicare, Empire Blue Cross Blue Shield or Emblem Health (which I don't participate in) whether or not I plan to participate in the NYC Medicare Advantage Plus plan, which isn't surprising since none of them informed me that the plan exists.

Today, I looked at the provider list on the website for the NYC Medicare Advantage Plus plan. I am listed as a participating provider.


Judith J Brilliant PhD
NYS Licensed Psychologist


VENERA TKESHELASHVILI
Notary Public, State of New York
No. 01TK6232964
Qualified in Kings County
Commission Expires 12/20/2022
10/12/2021

To Whom It May Concern:

My name is Myra Kaminsky, I am a retired city worker (NYC Department of Education). I taught at PS 145 in Brooklyn for 31 years.

I am a cancer survivor. I called the 833 number for the call center run by BCBS on behalf of the new Medicare Advantage Plus Plan in the beginning of September, 2021. I don't remember the exact date but I did read that the call center was logging in all calls. I asked if Memorial Sloan Kettering was in network with this new Medicare Advantage Plan. The rep. looked it up and said yes. Then I asked about my two specific doctors at MSK - Dr. VanZee and Dr. Gucalp. I was told that they, too, were in network. I had heard my own union leader, Michael Mulgrew, in a broadcast the month before state that MSK was on board.

But then I read comments on some of my Facebook group pages (where I first learned of what was in store for NYC retirees)—that people had called MSK directly and MSK had stated that they had not signed up.

Who to believe???

And then, just last week the MAP rep., Kim Parker, stated at a UFT zoom meeting that she was happy to announce that just 2 days earlier, MSK had signed up to be in the plan! 2 days prior! So we were blatantly lied to prior to the announcement last week—both by my own Union president, Mr. Mulgrew, this past meeting (for all to hear) and by the MAP call center.

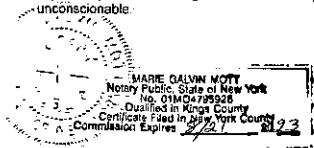
From the other end, I work for a Primary Care doctor. We have many Medicare primary/Emblem Health secondary city workers who are affected by this insurance change. Because I read about this on social media months before any correspondence from the city or the UFT; our office manager contacted BCBS early on (if you count early on as a few months ago when our union knew of this in 2018). Our office manager got a general email response stating there was going to be a new plan; we would hear from them soon. We never did hear from them again. So she waited a bit and then called BCBS and was given a run-around with no answer about our participation given. So, though we are in the BCBS PPO network, we have not been told by insurance that we are in this new plan. We cannot tell patients that we 100% will accept this plan until we hear from the Alliance. Sounds like their outreach to doctors has been practically nonexistent. And what is even worse, I personally mentioned the forthcoming changes to patients starting a few months ago. Most patients hadn't heard anything about this during the summer. By September, 2021 some patients had heard about this and kept (and still keep) calling to find out if we are taking the plan. They do not want to lose their trusted doctor of years and years. They wanted to know so they could decide if they should opt out or not. But to this day, October 11th, 2021 we are still telling patients we will probably be in the new plan because we are a BCBS PPO provider—but we can't tell them definitively because here it is a few weeks before the opt out period ends and we still haven't heard anything from BCBS, Emblem Health, or this new Alliance. Our patients can't get from us the information they need to decide whether to opt out or not before the October 31, 2021 deadline. The rollout for this new program has just been awful.

On a personal note, I started teaching in 1977. In the late '80's I was offered a job in private industry. What kept me teaching despite adverse conditions (I was in the 'inner city' where car vandalism was a daily occurrence) was the promise of future benefits in retirement - both pension AND health. What the city and my union are doing to us in our senior years when we need health care the most is unconscionable.

Sincerely,

Myra Kaminsky

Myra Kaminsky
3081 Avenue U, Brooklyn, NY 11229
908-227-8088
mybill@optonline.net



October 13, 2021

To Whom It May Concern:

My name is Myra Kaminsky. I am a NYC Department of Education retiree. I was a teacher at PS145 in Brooklyn for 31 years.

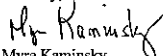
Yesterday (10/12/21) I called the 833 hotline to speak to a rep from the new Medicare Advantage Plus Plan. My primary care doctor has tried but not been able to confirm if he is definitely in network with the new MAPP. So I called to see if he would be contacted soon. I am both a patient and work for the doctor I was calling about.

The rep (Trina) I spoke to told me she could look up my doctor to see if he is in the plan. I told her I already did that and so did my doctor's office. However, our office has not been able to get in direct contact with the new plan to hear from them and/or get in writing that he is in this plan. Until he does, he cannot tell patients definitively that he is participating in this new plan. And that affects many patients who need to decide whether or not they are going to opt out by the October 31, 2021 deadline which is only weeks away.

I have been to several Zoom meetings where Kim Parker, administrator of this new Alliance plan, has stated they will be contacting doctors. (In fact, as I am typing this she is speaking at another UFT Zoom webinar stating the same.) So you can imagine my surprise when the rep from the 833 MAPP hotline stated (in response to my asking if my PCP would be contacted soon) that doctors were not being notified. I mentioned to the rep that Kim Parker, administrator of the plan, stated they would be contacting doctors. The MAPP 833 rep then stated she never heard of "this Kim Parker", Kim Parker doesn't know what she's talking about, and that they couldn't possibly contact all doctors. Then the rep. added that they were only contacting hospitals.

Talk about mixed signals!

Sincerely,



Myra Kaminsky
3081 Avenue U
Brooklyn, NY 11229
908-227-8088
mybill@optonline.net



LEV MILLER
Notary Public-State of New York
ID No. 01M16204243
Qualified in Nassau County
Commission Expires April 13, 2025