

LETTERS NEEDED FOR LEGISLATORS

11.15.2019

The logo for 'eBlast' is displayed in a stylized, hand-drawn font. The letters are black with a textured, charcoal-like appearance. The 'e' is lowercase and the 'Blast' is uppercase. The background is a light, textured grey.

Folks: It's time to write another letter to your respective legislators in Washington!

Last Updated: 15 November 2019

The subject is: [EXTEND HCTC BEYOND 2019!](#)... A most critical issue facing many of us who have not reached Medicare eligibility. If you are on Medicare, we still need you to voice your opinion. If you benefitted from the [HCTC](#) over the past 10 years, we need you more than ever. Please spend a few minutes and send your request for an extension of the [HCTC](#) to your Congressional Representatives.

The need for the extension of the [HCTC](#) will be a definite uphill battle because our under age 65 retiree population has dropped significantly since our last successful efforts to extend the [HCTC](#) in 2015. But we are not alone. There are now other [VEBA](#)'s in existence that rely heavily on the [HCTC](#) and they will be communicating with their Representatives also.

We have made this as simple as possible for you to participate. We will provide a letter to use for your Congressman/woman and a letter for your Senators. Insert their names in the applicable letter, then fax or copy/paste into an email to the addressee. By all means, personalize and embellish if you wish. We strongly recommend that you include a reference to the percentage of your Delphi pension that would be used to pay the [full cost](#) of the DSRA Benefit Trust gold plan. A link is provided below to the DSRA BT website 2019 BCBSM premiums page. The letters to your representatives can be accessed at the following links:

[House of Representatives letter](#)

Dear Congressman/Congresswoman (insert name):

I respectfully urge you to take action to insure that the Health Coverage Tax Credit (HCTC) is extended beyond 2019.

Specifically, I request that you work with Congressman Richard Neal, Chairman of the House Ways and Means Committee, and Ranking Member Kevin Brady, to determine the most effective means of ensuring that this critical benefit is extended.

The HCTC will expire 12-31-2019 per current law. The benefits of the HCTC have been a savior for my family and many of my fellow auto workers.

I am one of more than 20,000 Delphi Corporation Salaried Retirees who lost 100 percent of their health care and life insurance and up to 70 percent of earned pension benefits as a result of the General Motors bankruptcy proceedings. Without HCTC, it's been calculated that up to 50 percent of our remaining pension will be used to fund our health care premiums. The Patient Protection Affordable Care Act (PPACA) will not help us for a variety of reasons. Among them, GAO's report, GAO 13-147, states, "Specifically, about 69 percent of HCTC participants will likely be ineligible for either PPACA premium tax credit or Medicaid, or they will likely receive a PPACA premium tax credit less generous than the HCTC. "

Please begin a conversation with Congressman Neal to develop the best scenario that will result in a HCTC extension.

As you can see, this is a critical issue for me and for my fellow retirees. I am looking to your leadership as my Representative to find a way to extend HCTC. Please let me hear from you regarding:

1. Your ideas on the most effective way to ensure the HCTC is extended beyond 2019;
2. Other actions I can take that will contribute to extending HCTC beyond 2019;
3. Progress made in your discussions with Congressman Neal and Brady.

Thank you, in advance, for favorably considering my request. As always, I appreciate your hard work on Capitol Hill to best represent those of us back home in your district.

Sincerely,

Name(s)

Street Address

City, State, Zip Code

Phone Number

Senator's letter

Dear Senator (insert name);

I respectfully urge you to take action to insure that the Health Coverage Tax Credit (HCTC) is extended beyond 2019.

Specifically, I request that you work with Senator Chuck Grassley, Chairman of the Senate Finance Committee, and Senator Ronald Wyden, Ranking member, to determine the most effective means of ensuring that this critical benefit is extended.

The Tax Extender Bill was used previously to extend the provisions of the HCTC. I see on February 28, 2019, the Senate Finance Committee introduced the Tax Extender and Disaster Relief act of 2019. Could a bill to extend the HCTC be attached to the Tax Extender legislation?

Please begin a conversation with Senators Grassley and Wyden to develop the best scenario that will result in an HCTC extension before it expires 12-31-2019.

I am one of more than 20,000 Delphi Corporation Salaried Retirees who lost 100 percent of their health care and life insurance and up to 70 percent of earned pension benefits as a result of the General Motors bankruptcy proceedings. As retirees, it is impossible to replace the promise of health care insurance when bankruptcy erases it. Without the HCTC, it's been calculated that up to 50 percent of our remaining pension will be used to fund our health care premiums. The Patient Protection Affordable Care Act (PPACA) will not help us for a variety of reasons. Among them, GAO's report, GAO 13-147, states, "Specifically, about 69 percent of HCTC participants will likely be ineligible for either PPACA premium tax credit or Medicaid, or they will likely receive a PPACA premium tax credit less generous than the HCTC. "

As you can see, this is a critical issue for me and for my fellow retirees. I am looking to your leadership as my Senator, to find a way to extend HCTC. Please let me hear from you regarding:

1. Your ideas on the most effective way to ensure HCTC is extended beyond 2019;
2. Other actions I can take that will contribute to extending HCTC permanently.

Thank you, in advance, for favorably considering my request. As always, I appreciate your hard work in the Senate to best represent us back home.

Sincerely,

Name(s)

Street Address

City, State, Zip Code

Phone Number

[DSRA Benefit Trust 2019 medical insurance premiums.](#)

Here's the site to reference if you need help identifying who represents you:

<https://www.govtrack.us/congress/members>

Go to the site and enter your address to obtain their contact information and gain access to each of their official websites.

Cathy Cone, who heads the Auto [VEBA](#) will be making the rounds in DC later this month so our help is immediately needed to support her visits and reinforce her position.

Let us hear from you about feedback you receive.

Many thanks for your effort,

[DSRA-BT](#) Board of Directors