The ADVISOR
TEACHERS, EMPLOYEES, and JUDICIAL

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The Hospital Crisis

BY ALANA SEMUELS, *TIME*

When hospitals close, patients seeking medical care have to find somewhere else to go.

That's what happened in 2007 when King Drew, a safety-net hospital in South Los Angeles, ceased operations because of safety and quality problems.

Soon after, other hospitals in South Los Angeles saw higher volumes of patients, many without insurance; one hospital's share of uninsured patients more than tripled, from about 13% to nearly 45%, a study found. This redistribution of sick people led to severe overcrowding in other hospitals and higher costs for insured patients.

Many hospital administrators are now bracing for this dynamic to play out across the country as cuts from H.R. 1, also known as the One Big Beautiful Bill Act, ripple across the U.S. healthcare system. . . .

MLK Community Hospital, for instance, which has since opened on the same footprint where King Drew was located, will lose between $80 million and $100 million a year because of cuts to Medicaid, according to its CEO, Dr. Elaine Batchlor. . . .

What Batchlor wants people to know is that an increase in the number of

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Alabama Loses $3 Billion In Federal Funding

BY DIANE MWAI, AL.COM

Alabama has lost $3 billion in federal funding that has been cut or frozen during President Donald Trump's second term.

That's according to a new tracker tool from the States United Democracy Center and Grant Witness. "Lost Funds" is an interactive catalog of federal grants that have been cancelled, frozen, or delayed based on award amounts from USAspending.gov.

In Alabama, the federal funding supported 68 local governments, 32 nonprofits, 21 colleges and universities, and 137 other recipients. This spans policy sectors such as food and nutrition, health, and disaster relief.

According to the "Lost Funds" tool, the largest **losses in grants for Alabama were**: Food and nutrition: $1.1 billion, Health: $776.5 million, Environment: $290.9 million, Disaster relief: $287.7 million, Transportation: $118.9 million, Energy: $45 million, and Education: $43.6 million.

For reference, roughly $6.5 billion in federal funding was expected to reach the state since January 2025.

About $1 billion in Supplemental Nutrition Assistance Program (SNAP) funding hasn't made it to Alabama. That's the single largest disruption category, impacting Alabama residents who rely on the federal food assistance program to get groceries and feed their families.

Nearly 82,000 Alabamians have lost food assistance in the past year, including 23,000 children, representing an 11% drop in enrollment, according to the Center on Budget and Policy Priorities. . . .

Researchers found that the disruptions in federal funding were, in part, a direct result of President Trump's One Big Beautiful Bill Act that Congress signed into law in July 2025.

The impacts of funding disruptions reach communities nationwide, with "Lost Funds" documenting $177 billion in losses across all 50 states in at least 17 policy sectors.

Nationally, "Lost Funds" estimates that the largest disruptions accounted for: Health: $58.9 billion, Food and nutrition: $36.6 billion, Disaster relief: $29.8 billion, Environment: $25.9 billion, Transportation: $10.6 billion.

Boost your savings with RSA-1

RSA-1 Returns for the Period Ending September 30, 2026

	Annualized Investment Returns			
Investment Options	1 Year	Last 3 Years	Last 5 Years	Last 10 Years
Short-Term Investment Portfolio	3.96%	4.74%	3.98%	2.59%
Fixed Income Portfolio	-1.47%	4.28%	0.24%	1.76%
Equity Portfolio	15.73%	22.86%	13.78%	15.30%

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Boost Your Savings with RSA-1

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The Retirement Systems of Alabama (RSA) administers the RSA-1 Deferred Compensation Plan, a Governmental 457(b) Plan offered to all public employees in Alabama. With RSA-1, **you can set aside a portion of your paycheck** to help build your financial future. You decide how much to contribute and whether to make **pre-tax, after-tax (Roth), or a combination** of both types of contributions. Your money is then invested in one or more of **three investment options**, giving you flexibility based on your goals and comfort level.

Although there is no minimum amount required to contribute, there are maximum annual contributions limits based on the participant's age. All contributions and investment earnings are held in the participant's account for the exclusive benefit of the plan participant's and their beneficiaries. By state statute, there are **no fees charged** to those who elect to participate. This benefit keeps more money in your pockets. If you are not currently contributing some of your salary into these accounts, you may want to consider doing so.

More than **42,000 Alabamians** are already taking advantage of this great benefit. If you're not yet contributing to RSA-1, now is a great time to start! Visit **www.rsa-al.gov/rsa-1** to learn more and enroll today.

For any investment option you choose, remember that past performance does NOT guarantee future performance.

The Hospital Crisis

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Americans who are uninsured doesn't affect just the people losing that coverage. It affects everyone. More uninsured people means more of a financial burden on hospitals. And when hospitals face financial distress, they cut back on services, often ob-gyn and preventive care.

Or they close altogether. The patients once served by those hospitals "will go to hospitals in other neighborhoods," she says, "and those emergency departments will become more crowded." In addition, people without insurance tend to avoid seeking health care until they have to, which ends up being more expensive in the long run.

"It's $2,500 to do a colonoscopy, but its $130,000 to treat someone for stage IV colon cancer," says Dr. Erik Mikaitis, CEO of Cook County Health, one of the largest public health systems in the nation. Already, Cook County Health—which runs two hospitals and a dozen community health centers in Chicago—has seen an increase from 19% of patients being uninsured to 25%, just since January. Mikaitis is worried that instead of managing patients' diabetes and high blood pressure, doctors will be seeing more patients with strokes and heart attacks.

As a result, he predicts, people going to the emergency room for anything will see longer wait times, especially as health systems close clinics and hospitals that are losing money.

"This isn't just a Medicaid problem," he says. "There's going to be this cascade of failure in terms of access. You're going to see people in the hallways waiting to be seen.". . .

If patients can't pay their medical debt, it falls onto hospitals now facing more uninsured patients.

Hospitals often pass the costs on to insured patients by charging insurers more for services, studies have found. Insurance premiums reflect this. A Sept. 2 report by Marsh, the consulting firm formerly known as Mercer, estimates that the cost of health-insurance plans to employers will increase by 11% in 2027—the biggest jump in decades—and that many employers will then pass those costs on to their workers. "Lower government funding and reimbursements in public health programs are also driving higher charges on care in employer plans," the report found. That means even people with private insurance are likely to see costs rise.

The impacts of the insurance crisis won't stop at Americans' wallets, experts say. Everyone is likely to face longer waits and fewer available services as hospitals and medical systems sag under the weight of more uninsured.

"We'll all be worse off for having let people get sicker and needing more expensive care: ending up with amputations, or needing chronic dialysis," Batchlor says. "None of that is really what we should be doing as a society."

The RSA's Community Newspaper Holdings, Inc. (CNHI)

BY MARK FAGAN

Soon after opening the first seven sites on the Robert Trent Jones Golf Trail, Dr. Bronner began a marketing campaign to bring tourists and retirees to the Trail and Alabama. He chose to utilize the RSA funds to generate a solid return on investment while increasing the resources in Alabama to promote tourism.

In 1995, the RSA began investing in companies that purchased TV stations and small-town newspapers. These investments included Raycom Media (47 TV stations in 37 markets and 18 states, covering 12.7% of U.S. households) and CNHI (niche publications, newspapers, and websites serving more than 150 communities in 24 states). The RSA structured these investments to include free advertising for the Trail and Alabama.

The RSA was attracted to TV stations because of their steady cash flows and broad outreach to communities. The RSA loaned money to Raycom Media for TV station purchases but retained warrants on 85% of the company that could be converted to equity in a sale or public offering.

In 1997, the RSA invested $110 million for CNHI, an owner and operator of 19 daily newspapers, 22 paid weekly newspapers, and four specialty newspapers in 11 states. The RSA held the first mortgage on all the assets. CNHI subsequently purchased 43 additional newspapers with the RSA backing the growth. This deal increased the total of free advertising for Alabama to $26 million per year. CNHI moved its headquarters to Birmingham, AL, in 1998 and eventually to the RSA Tower in Montgomery, AL.

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Alabama Success Story

Mobile Public Library's Dedication to Providing Outreach and Access On-the-Go

The Mobile Public Library keeps the good times rolling in more ways than one as the Bookmobile makes its way through Mobile County.

The Bookmobile is just like the 11 branches of the Mobile Public Library, just on wheels. It provides books, movies, programs, and services to nursing homes, daycares, schools, and a number of other community centers and events. The Bookmobile can also sign patrons up for a Library Card on the spot.

The Bookmobile, though, is only as good as those behind the wheel, and for that, the Mobile Public Library turns to April Brooke and TaMika Sykes.

"Literacy is so important and something I feel everyone should have access to, regardless of race, religion, financial ability, etc.," said Brooke. "That's why I feel the Bookmobile plays such a crucial role in reaching these underserved communities, often times taking the books to them, rather than hoping they visit the library closest to them."

In reaching those underserved communities, the Bookmobile can also help those of all ages.

"Whether it's reading a book for story time to a group of preschoolers that you hope one day will inspire them to read more and explore the world around them through the books at the library," added Brooke. "Or maybe it is bringing books to the elderly shut-ins who are unable to drive and have no family, but a book



allows them to escape for just a small amount of time. These are ways I feel the Bookmobile benefits our community in different ways."

"I used to visit the Bookmobile when I was young, and being able to work on the Bookmobile now is such an amazing experience," said Brooke. "It brings back memories for me of going to the Bookmobile when I was younger and getting a few *Goosebumps* books to read until they came back in town!"

She added, "Knowing that I can be part of carrying on the legacy of the Bookmobile, of being able to take it into the communities where there isn't an accessible library, is priceless."

The Bookmobile has gone through a number of iterations over the years, and while the outside may look different, what happens inside remains the same. "The Bookmobile's on-the-go services help meet the mission of the library: inspiring, entertaining, and educating the public while meeting them, quite literally, where they are," said Library Director Jurée Hall Mitchell.

She added, "The Bookmobile is one of the crown jewels in our system. It's a joy to provide programs and services to those who may not be able to visit our branches, and we are looking forward to continuing to serve those across Mobile County."

For more information on the Mobile Public Library please contact Blake Brannon, Public Relations Officer at 251.545.3366 or email bbrannon@mplonline.org. More information on the Bookmobile's schedule can be found here: https://www.mobilepubliclibrary.org/locations-hours/bookmobile-outreach.

This is a series of articles about Alabama Success Stories. Please let us know if you have a similar success story you would like to share with the RSA membership. You may contact us at communication.correspondences@rsa-al.gov.

The RSA's Community Newspaper Holdings, Inc. (CNHI)

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When the RSA began investing in newspapers, they were stable and consistently profitable. The bond market was providing low interest rates (6% or 7%), and the stock market returns were flat. The RSA loaned money for the purchase of these papers with rates from 8.5% to 10% to provide a steady cash flow. CNHI often bought papers that were clustered in the same areas to save money by sharing facilities.

In 2001, Raycom Media grew to 36 TV stations in 19 states and Puerto Rico with broadcast coverage of over 11% of the U.S. population. CNHI became one of the nation's largest newspaper companies, publishing daily, weekly, and semi-weekly newspapers in over 200 communities in 23 states. These investments increased Alabama's free advertising to $30 million annually.

In 2017, Raycom announced it would merge with CNHI, which was principally owned by the RSA. CNHI began operating as a subsidiary of Raycom.

In 2018, CNHI was spun off from Raycom as part of Raycom's merger with Gray Communications. The RSA then purchased the remaining 13% of the debt for CNHI and combined it with their 87% ownership to make the RSA the sole owner of CNHI. The RSA liked the investment because the newspapers were profitable and produced a steady cash flow. CNHI's real estate alone was valued more than the RSA's investment.

CNHI is now a leading provider of local news with print and digital publications in relatively small communities located up to 100 miles from the nearest local TV station. Many of the CNHI papers have won their respective state journalism annual awards. These publications produce local advertising, which leads to profits and good returns for the RSA. CNHI operates 76 newspapers in 19 states. States with CNHI papers are Oklahoma (13), Texas (10), Indiana (9), Pennsylvania (7), Massachusetts (6), New York (6), West Virginia (5), Kentucky (5), Iowa (3), Illinois (3), and New Hampshire, Kansas, Maryland, Michigan, Minnesota, Missouri, North Carolina, Ohio, and Tennessee (1 each).

Since 1995, the RSA has generated more than $1 billion in free advertising/publicity for the Trail and Alabama. This free publicity has been a major factor in the success of the RTJ Trail and RSA's eight hotels. The total program increased tourism spending in Alabama, which has increased jobs and tax revenue for the state.

Plan Ahead for the Holidays at RSA's Outstanding Hotels, Spas, and RTJ Golf

Member Hotel Discounts Webpage

RETIREMENT SYSTEMS OF ALABAMA
201 SOUTH UNION STREET
P.O. BOX 302150
MONTGOMERY, ALABAMA 36130-2150

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PERMIT NO. 402

ENJOY YOUR HOLIDAYS
A Special Deal
FOR RSA MEMBERS

The Battle House, A Renaissance Hotel $129
- November 1-3, 6-12, 15-18, 21-25, 27-30
- December 1-6, 8-10, 13-16, 20-22, 26-29
- January 1-6, 13-19

The Battle House RSA Spa Package $244
- November N/A due to Renovation
- December 1-3, 8-10, 14-17, 20-22 (Subject to change based on renovation schedule)
- January 2-7, 17-19

Riverview Plaza $119
- November 1-4, 8-9, 14-16, 22-24, 29-30
- December 5-6, 13-17, 19-21, 26-30
- January 1-3, 8-11, 17-19

Grand Hotel $137 (plus a 15% resort fee)
- November 9-11, 29-30 • December 6-7, 14-16
- January 6-7, 10-12

See RSA website for Holiday Stroll Package.

Grand Hotel RSA Golf Package $209 (plus a 15% resort fee)
- November 9-11, 29-30 • December 6-7, 14-16
- January 6-7, 10-12

Grand Hotel RSA Spa Package $285 (plus a 15% resort fee)
- November 9-11, 29-30 • December 6-7, 14-16
- January 6-7, 10-12

Renaissance Shoals $119
- November 7-8, 15-16, 22-26 • December 6-7, 20-30
- January 1-4, 5-14

Renaissance Shoals RSA Spa Package $229
- November 7-8, 15-16, 22-26 • December 6-7, 20-30
- January 1-4, 5-14

Renaissance Ross Bridge* $129 (plus a 15% resort fee)
- November 1-2, 5, 8-9, 12, 15-16, 22-26, 29-30
- December 1-3, 8-17, 20-25, 27-31
- January 3-7, 10-14, 26-28, 31

Renaissance Ross Bridge* RSA Spa Package $260 (plus a 15% resort fee)
- November 30 • December 13-14
- January 4-6, 11-13, 26-27

Auburn/Opelika Marriott Resort* $119 (plus a 10% resort fee)
- November 8-9, 22-23, 29-30
- December 6-7, 15-16, 20-21
- January 3-4, 10-11, 17-18

Auburn/Opelika Marriott Resort* RSA Spa Package $234 (plus a 10% resort fee)
- November 8-9, 22-23, 29-30
- December 6-7, 15-16, 20-21
- January 3-4, 10-11, 17-18

Prattville Marriott $109
- November 1, 8-9, 15-16, 22-24, 26, 29
- December 6, 13, 20-31
- January 1-4, 9-10, 17, 31

Renaissance Montgomery $129
- November 1-2, 5, 18-19, 23-24
- December 1-2, 5, 18-19, 23-24
- January 1-2, 4-5, 26-27

Renaissance Montgomery RSA Spa Package $244
- November 1-2, 5, 18-19, 23-24
- December 1-2, 5, 18-19, 23-24
- January 1-2, 4-5, 26-27

Rates available the 1st of the month and are not applicable to groups.

Corporate/Promotional Code: R2A
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Book Online and Save RSA $9.

***Visit Member Discounts page for details.**

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Candidates Sought for Four TRS Board Positions

Candidates are being sought for four positions on the TRS Board of Control: Teacher No. 3, held by Mary Beth Tate; Support Personnel No. 2, held by Amy Knight Fowler; Principal, held by Thomas Jones; and Higher Education No. 2, held by Kelli Shomaker. The election will take place in January 2027. Elected members will begin their three-year term of service on July 1, 2027.

Nomination packets are available at www.rsa-al.gov or by contacting the Elections Coordinator at 334.517.7192 or 877.517.0020. The completed packet must be returned to the TRS office no later than 4:00 p.m., December 2, 2026.

WANT TO HELP?

ALABAMA'S ROBERT TRENT JONES GOLF TRAIL

A FREE CAR TAG

Tired of that worn-out dealer tag on the front of your car? Would you like to help the RSA and our Alabama Tourism Department advertise "Alabama's Robert Trent Jones Golf Trail" on your front bumper? If so, call to request a tag at 334.517.7000 or 877.517.0020, or write:

Tag, P.O. Box 302150
Montgomery, AL 36130-2150

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