



MONDAY ALERT

New York State Alliance *for* Retired Americans

800 Troy Schenectady Rd., Latham, NY 12110 | 518-783-6231 | www.newyorkstateara.org

NYSARA President Attends Senator Gillibrand's Working Group on Aging Meeting

On Friday March 16, 2018 NYSARA **President Barry A. Kaufmann** attended a meeting of **Senator Kirstin Gillibrand's** Working Group on Aging. Attended by about 50 including a plethora of statewide and NYC organizations involved in advocacy for seniors it was led by Geri Shapiro and Brook Gesser, staff members of Senator Gillibrand with a senior issues portfolio.

The meeting included a presentation by the NYS Director of the AARP on "Disrupting Racial and Ethnic Disparities: Solutions for New Yorkers age 50+ that detailed their research on health issues, economic security and livable communities and some of their suggested legislative and operative solutions. This study was undertaken by not only the AARP, but by the Asian American Federation, Hispanic Federation, the NAACP and the New York Urban League.

Then a moderated discussion was begun around the issues that under this Administration, what are the top priorities, challenges and concerns? **NYSARA President Kaufmann** raised a number of concerns that Senator Gillibrand needs to be aware of and to address on behalf of the seniors across New York State. These issues include the cuts to the Social Security Administrative budget by congress. This reduces staff by 1,000 resulting in longer waits at offices and on the telephone as well as a 627 day wait for a disability hearing. The federal budget does NOT contribute any money to the Social Security Administrative budget, the funding comes directly and exclusively from the Social Security Trust fund. Also, the \$72 billion over 10 years cut to SSDI and SSI. 75% of SSDI recipients are over 50. The use of chained CPI, a mechanism that if used to compute Social Security and Medicare Cost of Living Increases would dramatically reduce that COLA, was used for the first time in establishing the tax brackets and standard deductions in the tax reform bill and creates a precedent of sorts for their use in Social Security and Medicare.

The cuts of \$1.5 trillion in Medicaid that impacts New York State more than any other states budget as 10% of ALL the recipients of Medicaid in the country live in New York. The ongoing saga of automatic cuts to Medicare of \$410 billion required under PAYGO that were forestalled for this years budget but there is no guarantee from next year on. Finally the dramatic cuts in SNAP (food assistance), Meals on Wheels, as well as work requirements and the elimination of Department of Labor programs that help seniors find employment as well as the elimination of the ACA individual mandate that causes seniors to lose health insurance and drastically increases cost of premiums.

NYSARA Biennial Election Convention Call

The biennial NYSARA election convention will convene on April 19, 2018 from 11:00 am to 3:00 pm at the NYSUT offices at [800 Troy Schenectady Road](#) in Latham, New York. Keynote speakers will include Alliance for Retired Americans Executive Director, Richard Fiesta and NYS Assemblyman John T. McDonald (D/108th AD) a member of the Assembly Aging Committee. Also, presentations on "Death by a Thousand Cuts for Social Security, Medicare and Medicaid" and an analysis of the success of Constitutional Convention issue advocacy will be given. Unfortunately, the NYS Comptroller Tom DiNapoli let us know that he had an unchangeable conflict and would not be able to speak with us at this convention.

At the biennial convention we will also be electing officers for 2018 - 20. Thus far, the nominees for office are: **Barry A. Kaufmann (NYSUT/NYS AFL-CIO) - President, Paul Schuh (UAW) - Executive Vice President of Labor, OPEN - Executive Vice President for Community, Doris Welch (IBT) - Secretary and Gary Lanahan (CSEA) - Treasurer.** Nominations will be accepted from the floor for each office. The nominees from the floor MUST be in attendance and must represent a statewide fee payer. [To get an application for the 2018 biennial NYSARA election convention click here](#)

Lifting Therapy Caps Is A Load Off Medicare Patients' Shoulders

The federal budget agreement Congress approved last month removes annual caps on how much Medicare pays for physical, occupational or speech therapy and streamlines the medical review process. It applies to people in traditional Medicare as well as those with private Medicare Advantage policies. As of Jan. 1, Medicare beneficiaries are eligible for therapy indefinitely as long as their doctor — or in some states, physician assistant, clinical nurse specialist or nurse practitioner — confirms their need for therapy and they continue to meet other requirements.

The Centers for Medicare & Medicaid Services (CMS) last month notified health care providers about the change. And under a 2013 court settlement, they won't lose coverage simply because they have a chronic disease that doesn't get better.

"Put those two things together and it means that if the care is ordered by a doctor and it is medically necessary to have a skilled person provide the services to maintain the patient's condition, prevent or slow decline, there is not an arbitrary limit on how long or how much Medicare will pay for that," said Judith Stein, executive director of the Center for Medicare Advocacy. But don't be surprised if the Medicare website doesn't mention the change.

Information on the website will be revised "as soon as possible," said a spokesman, who declined to be identified. However, information from the 800-Medicare helpline has been updated. Until then, patients can refer to the CMS update posted last month for providers. Lifting the therapy caps is just one of the important changes Congress made for the 59 million people enrolled in Medicare.

Impacts of the 2019 Trump Budget for Seniors

Cuts to the Affordable Care Act, Medicaid, Medicare and other healthcare programs carry heavy costs to families, businesses and health care providers who depend on federal funding to hire staff, provide services and keep their doors open.

Thanks to the Affordable Care Act, the number of uninsured people fell to a historical low over the last few years, but last year's efforts to repeal the law and to dismantle Medicaid are [already reversing the new trend](#). President Trump's proposed FY 2019 budget continues to target the ACA, Medicaid and Medicare for massive cuts, despite the popularity of the programs and the critical role that health care plays in economic security.

President Trump's tax law has already repealed a key provision of the ACA (Affordable Care Act) that will leave over 13 million more people without insurance and increase premiums by \$2000.00 annually in order to corporations like Apple, Wells Fargo and Pfizer **a permanent 14% tax cut**.

Although poll after poll shows that the public does not support ACA repeal, the President's budget blueprint re-affirms his commitment to end the ACA entirely through a proposal that resembles the Graham Cassidy repeal bill that Congress rejected last year. Over 20 million people could lose coverage under this kind of repeal proposal.

- Repeal would also unravel critical protections that affect everyone with private insurance, including rules that stop insurance companies from discriminating against women, people with pre-existing conditions and older people and that require all insurance policies to cover Essential Health Benefits (EHB) like maternal and newborn care, prescription drugs, physical therapy and hospitalization.
- Despite promises to protect Medicare for seniors, the President's budget proposes Trump's plan includes \$554 billion in cuts to Medicare, the federal health care program that provides insurance to 55 million Americans over the age of 65 as well as people with disabilities.
- President Trump's 2019 budget also cut nearly \$1.4 trillion from Medicaid, which provides health care to over 70 million kids, seniors, people with disabilities and working families. Medicaid pays for almost half of all births in the country and is the leading payer of nursing home and home care for seniors.

Alliance Congratulates Conor Lamb; Thanks Pennsylvania Members for their Role in his Victory

Retiree issues, combined with [a strong Get Out the Vote effort by Alliance for Retired Americans members and staff](#), helped propel first-time candidate **Conor Lamb** to victory in the special election for Pennsylvania's 18th congressional district seat.

The Alliance has more than 22,000 members in the 18th Congressional district, and used a variety of methods to educate and mobilize both members and the general public on the stark differences between Lamb and **Rick Saccone** on retiree issues.

Lamb campaigned on a commitment to strengthen and expand Social Security and Medicare for current and future generations and to tackle the rising cost of prescription drugs. He also promised to protect and defend earned pension benefits through the Miner's Pension Act.

"I want to thank our Pennsylvania Alliance members for their key role in bringing Conor Lamb over the finish line," said **Robert Roach, Jr.**, President of the Alliance. "Congressman-elect Lamb not only promised to resist House Speaker Paul Ryan's plans for cuts to Social Security and Medicare, but also to go a step further by working to expand the programs."

"We showed candidates across the country that putting retirement security issues like Social Security and Medicare on the front burner is a winning formula for November's midterm elections," added **Richard Fiesta**, Executive Director of the Alliance.

Thousands of Alliance members received mailings outlining the differences between Lamb and Saccone on retiree issues. A week before Election Day, the Alliance gave its members an opportunity to hear directly from the candidate on senior issues during a tele-town hall. Thousands of Pennsylvania Alliance members who lived in the district joined the call and asked Lamb questions about Medicare, prescription drugs prices, Social Security cost of living increases and protecting miners' pensions.

Alliance staff and members helped with the Get Out the Vote effort. Executive Director Fiesta visited the district several times to help campaign and **Maureen Dunn**, Field Manager for the Alliance, directed the Westmoreland County Central Labor Council's effort. She led an operation that knocked on thousands of doors and made thousands of phone calls as a cornerstone of their work. Pennsylvania Alliance President **Dwayne Thomas** (left), who lives in western Pennsylvania, and board member **Harriet Ellenberger**, who lives in the district, volunteered dozens of hours of their time and recruited others to join in. [Click here to view more photos.](#)

Independent expenditure digital ads in support of Lamb by the Alliance ran on the three main local newspaper websites as well as on [Facebook](#). One of the ads featured Ms. Ellenberger.

New White House Economic Adviser Kudlow: Medicare and Social Security are "bad ideas"

President **Trump** plans to name **Larry Kudlow**, a conservative media analyst who served as his informal economic adviser during the 2016 campaign, as the next head of the White House National Economic Council, according to multiple sources.

In November, 2004, on MSNBC's "[Scarborough Country](#)," Kudlow was part of a panel with host **Joe Scarborough**, political consultant **Joe Trippi** and others. Speaking about Democrats, Trippi said, "We have been defending Social Security, defending Medicare. These are all great ideas from eons ago."

"No, they're bad ideas," Kudlow responded. In the segment he went on to support a "reform agenda, that is, Social Security reform, tax reform, health care reform, all good ideas, in my opinion, using the consumer and the investor, not the government."

"It is deeply disturbing to hear those words from the top economic adviser to a President who promised not to cut Social Security, Medicare and Medicaid, since those programs have been so successful," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "It is a reminder of the need for us to remain vigilant against attempts to cut these crucial programs."

Paying Cash for Prescription Drugs Can Sometimes Save You Money, Analysis Shows

Researchers at the University of Southern California found that customers unknowingly overpaid for their prescriptions 23% of the time, with an average overpayment of \$7.69 on those transactions. The study showed that the overpayments totaled \$135 million during a six-month period.

The lesson: paying cash at the pharmacy counter, rather than using your insurance card and paying just a copay, can sometimes save you money.



The practice of charging a copay that is higher than the full cost of a drug is called a “[clawback](#),” because the middlemen who handle drug claims for insurance companies essentially “claw back” the extra dollars from the pharmacy. (The middlemen, known as pharmacy benefit managers (PBMs), include Express Scripts, CVS Caremark and OptumRx. Express Scripts and CVS Caremark say they don’t use clawbacks. OptumRx declined immediately to comment when contacted by Kaiser Health News.)

Kaiser explained how it works: After taking your insurance card, your pharmacist says you owe a \$10 copay, which you pay, assuming that the drug costs more than \$10 and your insurance is covering the rest. However, if the drug actually cost only \$7, the PBM claws back the extra \$3. Had you paid cash, you would have saved money.

"Apparently there is now another prescription drug racket to watch out for," said President Roach. "Trying to charge the people who have insurance more."

Better Business Bureau Warns of Scams Involving New Medicare Card

Beginning next month, Medicare will begin mailing new cards to beneficiaries. To help protect your identity, Medicare is removing Social Security numbers from the cards to make them more secure. Instead, the new cards will have a unique Medicare beneficiary number. In advance of the launch, however, [scammers are taking advantage of confusion](#).

One scam involves a phone call from a person claiming to work with Medicare calling about the new Medicare cards -- which have yet to be mailed. The scammer says that there's a problem with your card and may claim your new card was lost or someone tried to use your ID number. To resolve the situation, the scammer says he needs your Social Security number for verification, hoping the beneficiary will share personal information even though the call was unsolicited.

In another version, the scammer claims you must pay money to receive your new Medicare card. They may ask you for payment information, so they can "complete the process." They may even ask you to mail them your old card, but beneficiaries should not do that.

Remember: never give your Social Security card to anyone who calls you on the phone. If you are concerned, call the official Medicare hotline at 1-800-**MEDICARE**([1-800-633-4227](tel:1-800-633-4227)), TTY [1-877-486-2048](tel:1-877-486-2048).

The New York State Alliance for Retired Americans is an organization of 490,000 activists across NYS advocating on behalf of seniors and their issues.