

### **Fate of 400,000 Retired Teamster Pensions Rests in Ken Feinberg's Hands**



#### **Federal mediator will decide on truckers' payouts by May 7**

#### **'You cannot help but be affected by retiree after retiree'**

Fred Allsen, a retired truck driver and disabled Vietnam War veteran, has received a \$2,700 pension check every month for the past decade. That may not last much longer. By May 7, federal mediator Kenneth Feinberg must decide whether to accept a plan to cut Allsen's payouts and those of thousands of other teamsters to prevent the Central States Pension Fund from going broke. The decision could set a national precedent for other multiemployer funds.

"It would be devastating," said Allsen, 66, who spent 32 years trucking freight in Illinois and now lives in Cape Coral, Florida. His pension check could be reduced by more than half. "We'd have to cut back on everything to survive."

Allsen is at the center of what could be the first U.S. government-approved multiemployer pension reduction outside of bankruptcy proceedings. For Feinberg, a Washington lawyer who has built a practice mediating complex claims, it marks another appointment by the government to make a decision no one wants to make. He previously oversaw pay cuts for top earners at bailed-out banks after the financial crisis and administered the September 11th Victim Compensation Fund. This time, as the Treasury Department's special master for pension reform, his hands may be tied....[Read More](#)

**If you are a member of any MULTIEMPLOYER PENSION FUND, you need to pay close attention to what happens with Mr. Feinberg. It will set a precedent for ALL multiemployer pension funds in the future, not only the Teamsters.**

**[Link to the Kline-Miller Multiemployer Pension Reform Act.](#)**

**[Link to the Kline-Miller Multiemployer Pension Reform Act questions and answers](#)**

**[Link to the Summary of the pension cutback provisions](#)**

### **Public employee unions dodge a Supreme Court bullet**

*Richard Wolf, USA Today*

WASHINGTON — Conservatives bent on crippling the power of public employee unions lost their best opportunity in years Tuesday when the Supreme Court deadlocked over a challenge to the fees those unions collect from non-members.

Rather than seeking to reschedule the case for their next term, the justices simply announced they were tied 4-4 — a verdict which leaves intact the decision of the U.S. Court of Appeals for the 9th Circuit upholding the fee collections.

That was a major victory for the unions and the court's four liberal justices following Justice Antonin Scalia's death last month. During oral argument in January, it had appeared almost certain that the court would strike down the requirement in 23 states that teachers and government workers contribute to the cost of collective bargaining, even if they disagree with their unions' demands.

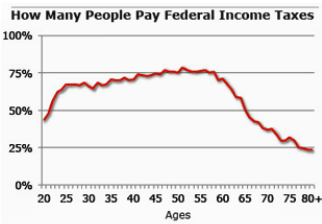
The result would have been the demise of a nearly 40-year-old Supreme Court precedent that allows unions to impose such requirements on non-members. It would have made it harder for unions representing teachers, police and firefighters, and other government workers to maintain their power by affecting their pocketbooks. [Read More](#)



# Retirees paying income taxes drops sharply after age 60

## Most Americans pay IRS at about age 50

By Center for Retirement Research, Boston College



The chart shows the share of U.S. households, at each age, who paid federal income taxes in 2007; the age of the youngest tax filer was used for married couples filing jointly. Source: The Hamilton Project, The Brookings Institution

Taxes are not as inevitable as most people assume. As the chart shows, the share of Americans paying federal income taxes falls precipitously after age 60.

Young adults often have little or no tax liability, because they're either in school or aren't yet earning very much. Older people revert to a similar picture, after having paid taxes all their lives.

The peak occurs around age 50, when nearly 80 percent of households pay federal income taxes. That share plummets to half at age 65 and to just over a third at 70, according to **The Hamilton Project** at The Brookings Institution, which produced the chart. (The chart is based on 2007 data; there may be some changes in current data, though not in the age patterns.)

This is important information for most baby boomers, because their tax picture will change dramatically in retirement. Taxes paid, as well as the share of people paying taxes, decline because retirees' incomes generally fall below what they earned while they were working.

Further, U.S. tax policy provides additional deductions and credits for people over age 65. While some people pay taxes on their Social Security benefits, this usually happens, according to the **Social Security Administration**, "only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your benefits."

As the chart makes crystal clear, tax considerations are a crucial part of retirement planning.

Read comments and updates at **[The Squared Away Blog](#)**

## Medicare, Medicaid test new way to pay nursing facilities aimed at reducing hospitalizations

### CMS hopes it will improve care for nursing facility residents

A payment model for nursing facilities and practitioners will be tested to see if it can further reduce avoidable hospitalizations, lower combined Medicare and Medicaid spending, and improve the quality of care received by nursing facility residents, according to The Centers for Medicare & Medicaid Services (CMS).

This next phase of the *Initiative to Reduce Avoidable Hospitalizations among Nursing Facility Residents* seeks to reduce avoidable hospitalizations among beneficiaries eligible for Medicare and/or Medicaid by providing new payments to practitioners for engagement in multidisciplinary care planning activities.

In addition, the participating skilled nursing facilities will receive payment to provide additional treatment for common medical conditions that often lead to avoidable hospitalizations.

Through this model, CMS would facilitate practitioner engagement when a nursing facility resident needs higher-intensity interventions due to an acute change in condition.

Medicare currently pays physicians less for a comprehensive assessment at a skilled nursing facility than for the same assessment at a hospital. This model would equalize the payments between the sites of care.

Removing potential barriers to effective treatment within a facility can improve the residents' care experience and mitigate the need for disruptive and costly hospitalizations. For example, participating skilled nursing facilities will be expected to enhance their staff training and purchase new equipment to improve their capacity to provide intravenous therapy and cardiac monitoring.

"This Initiative has the potential to improve the care for the most frail, most vulnerable Medicare-Medicaid enrollees—long-stay residents of nursing facilities," said Tim Engelhardt, Director of the Medicare-Medicaid Coordination Office. "Smarter spending can improve the quality of on-site care in nursing facilities and the assessment and management of conditions that too often now lead to unnecessary and costly hospitalizations."

Since 2012, CMS has funded Enhanced Care and Coordination Providers (ECCPs) to test a model to improve care for long-stay nursing facility residents through clinical and educational interventions. The ECCPs currently collaborate with 143 long-term care facilities to provide on-site staff for training and preventive services and to improve the assessment and management of medical conditions.

Early results from the first phase of the Initiative are promising, according to an independent evaluation. All seven sites generally showed a decline in all-cause hospitalizations and potentially avoidable hospitalizations, with four sites showing statistically significant reductions in at least one of the hospitalization measures.

In addition, all sites generally showed reductions in Medicare expenditures relative to a comparison group in 2014, with statistically significant declines in total Medicare expenditures at two sites. This first phase of the Initiative will continue through 2016. **[Read More](#)**



## Medicaid mental health services to increase access, improve service

**CMS finalizes mental health, substance use disorder parity rule for millions of low-income Americans**



A rule to strengthen access to mental health and substance use services for people with Medicaid or Children's Health Insurance Program (CHIP) coverage was finalized today, according to a press release from the Centers for Medicare & Medicaid Services (CMS).

"Today's rule eliminates a barrier to coverage for the millions of Americans who for too long faced a system that treated behavioral health as an unequal priority," HHS Secretary Sylvia M. Burwell said.

"It represents a critical step in our effort to ensure that everyone has access to the care they need.

"This rule will also increase access to evidence-based treatment to help more people get the help they need for their recovery and is critical in our comprehensive approach to addressing the serious opioid epidemic facing our nation."

She added, "The Affordable Care Act provided one of the largest expansions of mental health and substance use disorder coverage in a generation."

It aligns with protections already required of private health plans, according to the CMS news release.

President Obama visited the National Rx Drug Abuse and Heroin Summit for the announcement.

The Mental Health Parity and Addiction Equity Act of 2008 generally requires that health insurance plans treat mental health and substance use disorder benefits on equal footing as medical and surgical benefits...[Read More](#)

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## Study of early Alzheimer's finds women keep verbal memory longer than men

**May need to adjust memory tests to account for the difference between men and women**

Women may have a better memory for words than men despite evidence of similar levels of shrinkage in areas of the brain that show the earliest signs of Alzheimer's disease, according to a study published in the March 16, 2016, online issue of *Neurology*, the medical journal of the American Academy of Neurology.



"One way to interpret the results is that because women have better verbal memory skills than men throughout life, women have a buffer of protection against loss of verbal memory before the effects of Alzheimer's disease kick in," according to study author Erin E. Sundermann, PhD, of Albert Einstein College of Medicine in Bronx, NY.

"Because verbal memory tests are used to diagnose people with Alzheimer's disease and its precursor, mild cognitive impairment, these tests may fail to detect mild cognitive impairment and Alzheimer's disease in women until they are further along in the disease."

The study included participants from the Alzheimer's Disease Neuroimaging Initiative: 235 people with Alzheimer's disease, 694 people with mild cognitive impairment that included memory problems, and 379 people with no memory or thinking problems.

The groups' performance on a test of verbal memory was compared to the size of the hippocampal area of the brain, which is responsible for verbal memory and affected in the early stages of Alzheimer's disease.

Women performed better than men on the tests of both immediate recall and delayed recall among those showing evidence of minimal to moderate amounts of hippocampal shrinkage.

At the high level of hippocampal shrinkage, there was no difference in the scores of men and women.

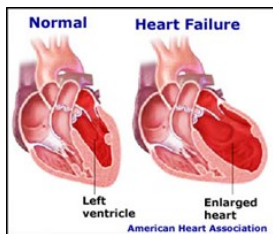
At the score that indicates the start of verbal memory impairment, or 37 on a scale of zero to 75 for immediate recall, women showed greater evidence of hippocampal shrinkage (ratio of hippocampal volume to total brain volume multiplied by 103 was 5 compared to 6 for men).

In a corresponding editorial, Mary Sano, PhD, of Icahn School of Medicine at Mount Sinai in New York, NY, and a member of the American Academy of Neurology, said "At a public policy level, the potential health care cost for under-detection or delayed diagnosis of women with Alzheimer's disease or its early stages is staggering and should motivate funding in this area.

Sundermann concluded, "If these results are confirmed, then we may need to adjust memory tests to account for the difference between men and women in order to improve our accuracy in diagnosis..."[Read More](#)

## Glimmer of hope found in treating heart failure with gene transfer

### Heart failure is only cardiovascular disease still on increase



A glimmer of hope in the battle against heart failure was announced today by researchers who have found some success with a gene transfer technique.

Recent years have seen great strides in the battle against our number one killer – cardiovascular disease – but we continue to lose the battle against heart failure, which is increasing and now impacts more than 28 million people in the world.

Use of intracoronary gene transfer among heart failure patients resulted in increased left ventricular function beyond standard heart failure therapy, according to the study published online today by *JAMA Cardiology*.

Despite improvement in drug and device therapy, hospitalization rates and mortality have changed little in the past decade; new therapies are needed. The use of gene transfer for heart failure has rarely been tested in randomized clinical trials.

Gene transfer is a process by which genes are introduced into cells and the cells then produce the specific protein that the gene directs, in the case for this study, a protein known as adenylyl cyclase type 6 (AC6).

The gene is carried into the heart cells by a modified virus (adenovirus [Ad5]). Preclinical studies have shown benefits of increased cardiac AC6 content on heart muscle cells. The amount and function of AC6 are reduced in failing hearts.

H. Kirk Hammond, M.D., of the Veterans Affairs San Diego Healthcare System, San Diego, and colleagues randomly assigned 56 patients with symptomatic heart failure and an ejection fraction (EF; a measure of how well the left ventricle of the heart pumps with each contraction) of 40 percent or less to receive 1 of 5 doses of intracoronary (via the coronary artery) adenovirus 5 encoding adenylyl cyclase 6 (Ad5.hAC6) or placebo, and were monitored for up to 1 year.

The participants were males or nonpregnant females ages 18 to 80 years; 86 individuals were enrolled, and 56 were randomized....[Read More](#)

## Senior citizens increasingly satisfied with sex lives and more active

### Elderly enjoying more sex and highly satisfied - even half of 97-year-olds have positive attitude about sex

Six out of every ten women and seven out of every ten men over 70 are highly satisfied with their sex lives. And, sexual activity among 70-year-olds has increased from 12% to 34% for women and from 47% to 66% for men since the 1970s.

Senior citizens have experienced a considerable improvement in their sex lives since the 1970s, declares Nils Beckman of Sahlgrenska Academy in a doctoral thesis.

Based on data from the large H70 and women's population studies, researchers at the University of Gothenburg Center for Aging and Health (AgeCap) have examined the sexual attitudes of senior citizens and identified the factors that determine whether or not they remain sexually active...[Read More](#)



The New England ARA state affiliates are actively pursuing these Petitions.

**Petition Subject: Observation Status: "Current Hospital Issues in the Medicare Program"**

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**Petition Subject: House Concurrent Resolution 37 and Senate Concurrent Resolution 12 to get power doors installed in Post Offices and other federal buildings.**

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**Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR.973 & S.1651**

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