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RI ARA

*“Fighting for the future of our members,
NOW, more than ever!!!!”*

Affiliated with the Rhode Island AFL-CIO



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December 1, 2013 E-Newsletter

PETITION for the Elimination of the Unfair GPO/WEP Provisions of the Social Security Act

Petition Prepared By John A. Pernorio, President, RI ARA

To be delivered to:

The United States House of Representatives and The United States Senate.

The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) penalize people who have dedicated their lives to public service, including many teachers, firefighters and police officers, by taking away benefits they, or their spouses, have EARNED.

Petition Background

To urge all Alliance for Retired Americans members, friends or everyone subject to the GPO/WEP to increase their efforts to make sure the Congress of the United States enacts legislation, HR 3118 & S 896 to repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act, and further requests President Barack Obama to sign that legislation.

The WEP causes hard-working people to lose a significant portion of the benefits they earned themselves.

Nine out of 10 public employees affected by the GPO lose their entire spousal benefit, even though their spouse paid Social Security taxes for many years. **This is a national problem because people move from state to state, especially after retirement, there are affected individuals everywhere.** The loss of a major portion of their earned Social Security benefit forces some people into poverty, and more than 300,000 individuals lose an average of \$3,600 a year due to the GPO and the number impacted grows quickly as more people reach retirement age. This also becomes a community problem throughout the country as these unfairly penalized individuals have less money to spend in their local economy.

Various forms of the Social Security Fairness Act, that have gained bipartisan support and sponsorship which would completely repeal the GPO/WEP have been introduced. **HR 3118 & S 896** repeals the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act, but the legislation has languished in the halls of Congress for many years.

This Petition will send a message to Congress that we are strong in our commitment to **REPEAL** the **GPO/WEP** and we further requests President Barack Obama to sign that legislation.

We urge the Alliance for Retired Americans to increase their efforts to make sure the Congress of the United States enacts legislation to repeal the Government Pension Offset and the Windfall Elimination Provision from the Social Security Act.

We also urge that all state Alliances for Retired Americans affiliated chapters double their efforts to be sure the repeal legislation gets more than lip service from politicians in their state, and that their individual delegations are committed to the repeal of this unjust denial of benefits so that our many members who suffer this penalty will be made whole.

**ADD
YOUR
NAME**

**PASS THIS ON
NO MATTER WHERE YOU LIVE
PLEASE SIGN THE PETITION**

Some of the stories from people affected by GPO/WEP.

From Jacqueline, North Providence, RI:

My Husband and I are in this situation. Also, we no longer have the cola we contributed to and although I contributed fully to social Security for 23 years, I cannot receive full benefits as a retired teacher. We are getting hit everywhere.

From Rose Marie, Smithfield, RI :

The windfall provision will significantly hurt me when my husband passes as I will not be able to obtain his higher social security payment, despite the fact that I have already been penalized by receiving a lower social security amount because I worked in a school district that paid in for 20 year and others that did not pay in over my next twenty years in education. A wife who never paid into social security makes out better than someone who paid into social security as well as penalty for some time not. I fell that the WEP is gender bias and discriminates against specific public workers.

From Constance, Providence, RI:

As a widow who is denied my husband's spousal benefits, the GPO needs to be repealed. Please note, he died one year before the GPO rules were published for all Social Security recipients. He went to his grave thinking I would be provided for by his spousal benefit.

From Mary Ann, Wethersfield, CT:

It should be fair for everyone who have worked and paid into social security at some time.

From Donald, Narragansett, RI:

This act is unfair and should be changed.

From Pauline, Narragansett, RI:

I had over 7 yr. disqualified for SS benefits.

From Gale, Waterford, ME

I am still contributing to the social security system and I am only receiving part of my benefits. This is so unfair for those of us who worked as public servants.

From Claire, Port Charlotte, FL.

Yes, I paid into SS for years when I worked in research before I went into teaching.

From Mary. Gray, ME.

If a person paid into the Social Security System , they should be able to receive the money that they contributed no matter what other retirement plan they have.

From Vicki, Barrington, RI

This is an outrageous law and needs to be changed. I will never collect SS because my district chose not to participate. If my husband, who paid into SS for his entire adult life, predeceases me, I will not be able to get spousal benefits. How does this make any sense?

People from cities & states below are also signing:

Melbourne, FL, Dallas, TX., Cape Coral, FL., University Park, FL., Tampa, FL., Milton, NH, Westerly, RI, Manchester, NH, Montpelier, VT, Cumberland, RI, Palma Sola, FL., Pennsdale, PA., Garland, TX, La Habra, CA., Providence, RI, Warwick, RI, West Paris, ME., Johnston, RI

ADD
YOUR
NAME

Get The Message Out: SIGN THE PETITION!!!!!!

Other Legislation we are now working on to improve **QUALITY of LIFE**

The New England Alliance for Retired Americans affiliated chapters are working to explore the creation of Legislation Recognizing the need to improve physical access to many federally funded facilities for all people of the United States, particularly people with disabilities:



- ◆ In 2012, 12 percent of the civilian population in the United States reported having a disability;
- ◆ In 2012, 16 percent of veterans, amounting to more than 3,500,000 people, received service-related disability benefits;
- ◆ In 2011, the percentage of working-age people in the United States who reported having a work limitation due to a disability was 7 percent, which is a 20-year high;

An Act to insure that certain buildings financed with Federal funds are so designed and constructed as to be accessible to the physically handicapped”, approved August 12, 1968 (42 U.S.C. 4151 et seq.) (referred to in this preamble as the “Architectural Barriers Act of 1968”), was enacted to ensure that certain federally funded facilities are designed and constructed to be accessible to people with disabilities and requires that physically handicapped people have ready access to, and use of, post offices and other Federal facilities;

Automatic doors, though not mandated by either the Architectural Barriers Act of 1968 or the Americans with Disabilities Act of 1990 (42 U.S.C. 12101 et seq.), provide a greater degree of self-sufficiency and dignity for people with disabilities and the elderly, who may have limited strength to open a manually operated door.

Two Bills have been introduced: The Senate bill is S.Con.Res. 26, introduced by Senator Blumenthal and Senator Murphy. The House bill is H.Con.Res 67, introduced by Mrs. Esty, Mrs. DeLauro, Mr. Himes, Mr. Larson, and Mr. Courtney.

We are urging everyone to contact their Congressional members to co-sign and support these Bills.

Social Security, Medicare & Medicaid:

- ◆ The House & Senate Budget Committee has been created to develop a federal budget by December 13, 2013.
- ◆ Eva talked about the differences between FY 2014 Budget from President Obama, House of Representatives Budget Chair, Paul Ryan & Senate Budget Chair, and Pattie Murray.
- ◆ Eva communicated how the President’s Budget would cut Medicare through Means Testing, increased Part B deductibles, surcharge on Medigap policies & \$100.00 co-pay for home health visits. Includes Chained CPI, which reduces Social Security Cost-of-Living Adjustments. Replaces Sequester.
- ◆ Paul Ryan’s Budget would Voucherizes Medicare, raises Medicare age, further Means-Testing & opens the door to fast-track changes to Social Security. Keeps Sequester cuts in place.
- ◆ Senator Murray’s budget, passed the Senate by a 50-49 vote, would set goals by reducing the deficit by \$1.85 Trillion between spending cuts & tax increases. No Medicare or Social Security cuts and would replace Sequester.

The Alliance for Retired Americans position is; we are concerned that a Grand Bargain may include cuts to Social Security, Medicare & Medicaid. We Oppose the Chained CPI, an immediate SS benefit cut, no Means-Testing, no increase in eligibility age and no Voucher program.

Medicare Saving Big Bucks for Seniors and Taxpayers, Says CMS

News on Obamacare savings on prescription drugs for seniors; new information shows historically low growth in Medicare spending; open enrollment almost over.

The Affordable Care Act (Obamacare) may be having problems kicking off the health care exchanges for younger Americans, but for seniors it has saved billions of dollars, according to news today from the Centers for Medicare & Medicaid Services. And, the agency adds, it has reached historically low levels of growth in Medicare spending.

Seniors and people with disabilities with Medicare prescription drug plan coverage saved \$8.9 billion to date on their prescription drugs thanks to Obamacare, according to new data released today by CMS. At the same time, these seniors will be free to use more of their Social Security benefit cost of living adjustment on what they choose because the Medicare Part B premium will not increase in 2014, thanks to the health care law’s successful efforts to keep cost growth low...[Read more](#)



Tips for Senior Citizens to Protect Against Health Care Scams

Scammers are trying to con seniors into giving out sensitive information while signing them up for plans they do not need

**SCHEMING
CRAFTY
AGGRESSIVE
MALICIOUS**
DON'T LET THEM CON YOU

Fraudsters are capitalizing on the rollout of the Affordable Care Act (ACA) and Medicare's Open Enrollment. The shifts in the healthcare landscape have prompted some criminals to carry out health care scams targeting seniors, according to the Senate Special Committee on Aging.

The fact is that if you have Medicare, you do not need to buy health insurance through the exchanges created by the ACA. And, although it is illegal for someone to sell an exchange health insurance plan to a known Medicare recipient, it hasn't deterred fraudsters from trying.

The Senate Special Committee on Aging reports it has heard too many stories from seniors who have had their identity stolen or been swindled out of their hard-earned life savings, and we are committed to working together to protect our seniors.

Below are a few steps seniors can take to avoid falling victim to these fraudsters and identity thieves:

- ◆ **Protect your personal information and be suspicious of solicitations.**
- ◆ **Know that Medicare will never call you at home.**
- ◆ **Use official websites only.** Official Medicare Plan Finder website www.medicare.gov or by phone at 1-800-MEDICARE
- ◆ **Report suspected fraud.** Report any suspected fraud to the local police or your state's attorney general. To report identity theft related crimes contact the Federal Trade Commission at www.ftc.gov/idtheft or by calling 1-877-438-4338.
- ◆ **Ask questions.** If it has anything to do with Medicare, call 1-800-MEDICARE or check out online resources at www.medicare.gov. To learn more about Medicare fraud and taking steps to prevent it you can visit www.stopmedicarefraud.gov or contact the Senior Medicare Patrol program in your area by visiting www.smpresource.org.
- ◆ **Scam Hotline** - If you or a loved one have been the victim of fraud, please contact us at 1-855-303-9470 or [Click Here](#)

Senior Parents Less Concerned about Wellbeing than are Adult Children

Caring for aging parents is often referred to as the new mid-life crisis

A new survey of nearly 400 aging parents and adult children finds the children are generally more concerned about their aging parent's wellbeing than the older adult is about his or her own situation.

Both generations are concerned about the older adult's general health and safety and about driving, according to the survey in recognition of National Family Caregivers Month by LifeBridge Solutions, a life transition planning and daily money management firm

Survey results indicate, however, that the aging parents top concerns include worry about running out of money and how they will pay for care, while the adult children worry about their parent not asking for (or accepting) the help they need and about their parent's inability to manage medications.

"Unfortunately, adult children often live a long distance from their aging parents and don't see them as often as they'd like. As a result, they worry about what's going on with Mom or Dad and feel a need to put mechanisms in place to keep their parent safe," says LifeBridge Solutions' President Sheri L. Samotin.

"By the same token, many aging parents are adept at hiding their need for assistance from their children as they fear that their children will try to take over."

Samotin is the author of the forthcoming book, *Facing the Finish: A Road Map for Aging Parents and Adult Children...* [Read More](#)

