

Do Congress members get Medicare? Yes -- and a whole lot more



William wants to know: "Do members of Congress over 65 get Medicare?"
Short answer: Yup. But that's not all.

Under the Affordable Care Act, Congress members obtain health insurance through an online exchange, just like others who aren't covered by a plan from their employer or spouse.

All federal employees, including Congress members, pay the same payroll taxes as other workers for Medicare Part A coverage, and they're eligible when they turn 65 to enroll in Medicare Part B, Part C and Part D.

But there's a sweetener for Congress members.

The Affordable Care Act stipulates that ordinary people aren't eligible for coverage through the exchanges if they're also covered by Medicare. That rule doesn't apply to Congress members.

According to the federal Office of Personnel Management, Congress members "can continue to have Medicare coverage in addition to your employer-sponsored DC Health Link plan. The DC Health Link plan will be your primary coverage and Medicare will be secondary."

In other words, more coverage.

Congress members also enjoy a sweet perk while in office -- access to the Office of the Attending Physician, a Capitol Hill clinic tasked with maintaining the well-being of lawmakers.

For only about \$600 a year, Congress members are able to receive "routine care" such as X-rays, lab work and physical therapy, plus any urgent care required. They also have access to military hospitals.

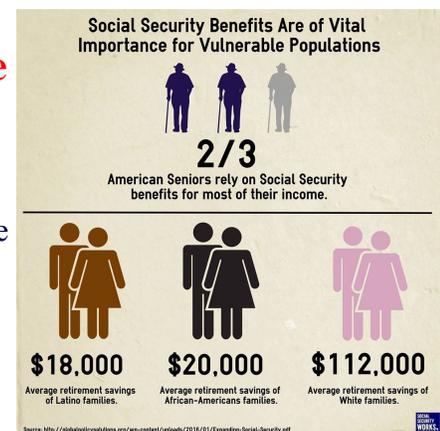
Then there's the congressional pension. Unlike nearly everyone in the private sector -- except many chief executives -- Congress members who have been in office at least five years are eligible for a pension once they turn 62.

The annual pension can start at 80% of the member's final salary and rise from there with cost-of-living adjustments.

Expanding Social Security: A Strategy to Strengthen Retirement Security for Vulnerable Populations and Future Generations

Depending on their husband's SS benefits, a married woman with average teacher benefits can lose 18-30% of her total retirement income (SS spousal benefits + public pension) or 25-40% of her total income (pension + survivor benefits) when her spouse dies because of the Government Pension Offset. (Same goes for men who have been dependent spouses with family contributions to FICA) The Government Pension Offset is devastating in its effects!

Social Security's benefits are a critical lifeline for the majority of retirees -- and particularly for members of vulnerable groups, who are less likely to be able to save for retirement. [...Read More](#)



The More You Work, the More You Lose!

[Socialsecurityfairness.com](http://socialsecurityfairness.com)

Social
Security
Fairness

Do you work for a public agency that does not participate in the Social Security system by deducting F.I.C.A. taxes from your paycheck but, rather, contributes to a pension system? If so, you know you aren't earning SS credits on this job, but also—**When you retire, you will lose part or all of the Social Security retirement benefits you have earned in other work or as a dependent spouse!...Read More**

Silver Tsunami: 25 Million More Medicare Beneficiaries by 2036



Joseph Peters, Jr.

The Congressional Budget Office (CBO) **projects** that Medicare enrollment will grow by more than 30 percent over the next ten years. In fact the population of seniors in the United States will grow from 55 million today to more than 80 million by 2036. The huge growth in the senior population is called the Silver Tsunami, and that term is becoming popular on social media.

CBO included the Medicare enrollment numbers in a report released earlier this week. The numbers will clearly mean that major political and economic changes are in store for the country. Seniors have been an important voting bloc for years, and the retirement of baby boomers is making that truer than ever. The new numbers show that seniors will become an even greater force in future elections.

POLITICO Pulse notes that the report also contains important data concerning the Medicare Trust Fund, faster growth of Medicaid, and revised Obamacare enrollment estimates.

Taking the Silver Tsunami into account, CBO calculates that Medicare's hospital insurance trust fund will be exhausted in 2026. That's four years earlier than the program's trustees **projected** last summer.

"The Alliance is working to protect and preserve Medicare," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "We can do that - and limit added out-of-pocket costs to seniors - if we give Medicare the power to negotiate prescription drug prices."

The report notes that the number of Americans on Medicaid is also anticipated to grow faster. CBO previously projected that 11.5 million Americans would enroll in Medicaid through the Affordable Care Act by 2025. Its new projection is 14.5 million. In dollars, Medicaid spending will increase by 8.8% year-over-year, to \$31 billion in 2016.

A Young Person's Guide to Social Security Provides Broad Overview of the Program

The Economic Policy Institute and the National Academy of Social Insurance have released a new publication, **A Young Person's Guide to Social Security**. The report explains how Social Security is funded while offering a historical context. One chart depicts Social Security payments rising from 1959 to 2014 as the poverty rate declines dramatically for seniors. It also shows how important Social Security was during the Great Recession of 2007, never missing a payment as the rest of the economy struggled dramatically.



Rich Fiesta

"The report wasn't specifically written for seniors, but it is useful for anyone looking for a broad, easy-to-understand overview of Social Security," said Richard Fiesta, Executive Director of the Alliance. "We encourage you to consider sharing it with your family and friends."

President Obama Previews Retirement Plan Changes He Will Submit to Congress

On Monday, White House officials previewed a set of **changes** that President **Obama** will propose to employer-sponsored retirement plans. Obama's plan contains several legislative components that will be part of the 2017 budget to be submitted to Congress in February including:

- Offering tax credits to small businesses that automatically enroll employees in a new 401(k)-style retirement plan — or requiring them to offer payroll deductions to an Individual Retirement Account if they don't offer a company plan.
- Requiring companies with existing plans to offer them to long-term, part-time workers who work 500 hours a year for three years; and

Making it easier for companies to pool their retirement plans to bring down expenses through multiple employer plans.

The President will also propose experimenting with more portable retirement plans, run by states and non-profits, which would accommodate workers who move from job to job or who have more than one employer at a time.

"We applaud President Obama any time he addresses retirement security in a positive way," said Alliance President **Robert Roach, Jr.** "However, these changes should not by any means be viewed as a replacement for defined benefit pension plans or expanding Social Security."

The National Institute on Retirement Security found last year that the median retirement account balance for all working-age Americans is \$2,500 — a number that increases to just \$14,500 for those nearing retirement.

Obama's proposals would require action by a Republican-controlled Congress in an election year session, but he has expressed optimism that they can pass.

Easy way to predict longevity of elderly can help decide who gets medical care

Knowing how long elderly will live a factor in qualifying treatment



Scientists who study the aging population – the very oldest among us, in particular - have found a simple way to make an educated guess at how long old people will live, which they think can be useful in making decisions about the health care of these nonagenarians (people from 90 to 99 years old) and centenarians.

“The chance of surviving to the age of 90 has increased markedly over the last 50 years in high-income countries, and will probably continue to rise with successive cohorts,” write the researchers.

In the United States, the number of nonagenarians has increased from approximately 230,000 in 1960 to 1.8 million in 2010.

Men reaching the ages of 92 or 93 have about a 6% chance of living to age 100. Women, however, almost double that with 11.4%.

The researchers found that when these senior citizens can rise from a chair, without using their hands, these odds of living to the age of 100 increased by 11.2% for men and 22.0% for women.

The odds went up even higher with a good score on the Mini Mental State Examination (MMSE), a cognitive test that is commonly used as part of the evaluation for possible dementia. With scores from 28 to 30, the chances were 21.7% for men and 34.2% for women...[Read More](#)

Seniors stop cognitive decline by improving fitness - even in early Alzheimer's

Exercise appears to increase thickness of brain cortex often damaged by AD

Seniors can stop cognitive decline – even those diagnosed with mild cognitive impairment (MCI) – with an exercise program of moderate intensity, according to a new study. It is the first to discover that exercise and improved fitness can impact cortical thickness in the brains of older adults diagnosed with MCI.

The recent study finds that older adults that improved their fitness through a moderate intensity exercise program increased the thickness of their brain's cortex, the outer layer of the brain that typically atrophies with Alzheimer's disease, according to research from the University of Maryland School of Public Health.

These effects were found in both healthy older adults and those diagnosed with MCI, an early stage of Alzheimer's disease.

"Exercise may help to reverse neurodegeneration and the trend of brain shrinkage that we see in those with MCI and Alzheimer's," says Dr. J. Carson Smith, associate professor of kinesiology and senior author of the study, published in the *Journal of the International Neuropsychological Society* on Nov. 19, 2015.

"Many people think it is too late to intervene with exercise once a person shows symptoms of memory loss, but our data suggest that exercise may have a benefit in this early stage of cognitive decline."

The previously physically inactive participants (seniors ages 61-88) were put on an exercise regimen that included moderate intensity walking on a treadmill four times a week over a twelve-week period.

On average, cardiorespiratory fitness improved by about 8% as a result of the training in both the healthy and MCI participants

The atrophy of the brain's cortical layer is a marker of Alzheimer's disease progression and correlates with symptoms including cognitive impairment.

Dr. Smith and colleagues found that the study participants who showed the greatest improvements in fitness had the most growth in the cortical layer, including both the group diagnosed with MCI and the healthy elders.

While both groups showed strong associations between increased fitness and increased cortical thickness after the intervention, the MCI participants showed greater improvements compared to healthy group in the left insula and superior temporal gyrus, two brain regions that have been shown to exhibit accelerated neurodegeneration in Alzheimer's disease....[Read More](#)



Senior citizens improve learning, memory with vitamin B, omega-3

Vitamin B known to prevent memory loss; international research participants age 70 and older



Learning and memory can be improved in senior citizens age 70 and older by vitamin B supplements, when the seniors also have a high level of omega-3 fatty acid in their blood stream, according to a study published yesterday in the *Journal of Alzheimer's Disease*, a U.K. publication.

Previous research has shown that B vitamin supplements can help slow mental decline in senior citizens with memory problems, but this works even better if your body has higher levels of Omega-3 fatty acids, according to this research by an international team of scientists.

The team, from the Universities of Cape Town, Oslo, Oxford and the UAE, studied more than 250 people with mild cognitive impairment (MCI) in Oxford. MCI is when brain function is below what is normally expected for a person's age but is not significant enough to interfere with daily life. While it is not as serious as dementia, if untreated it often progresses to become dementia....[Read More](#)

Frail senior citizens face much higher death risk after surgery

Patients, families, and clinicians must be aware, researchers say

Senior citizens – those age 65 and older – may want to gain a little weight before going in to surgery, based on a new study that finds elderly surgery patients who are frail are the most likely to die in the year after surgery.

The risk is particularly high in the early postoperative period, according to the study published online by *JAMA Surgery*.

The authors write that patients, families, and clinicians must be aware of this absolute increase in frailty-related mortality risk.

Interestingly, the association between frailty and increased risk of death decreased with patient age, i.e., the older frail patients survived better than the younger ones.

Significant variations in the increased risk for death in frail patients existed between different surgery types but was strongest after total joint reconstruction or replacement.

Daniel I. McIsaac, M.D., M.P.H., F.R.C.P.C., of the University of Ottawa, Ontario, Canada, and colleagues measured the effect of patient frailty on, and its association with, 1-year postoperative mortality in a population-based study in Ontario.

All patients were community-dwelling individuals age 65 years or older on the day of elective, major noncardiac surgery.

Frailty was defined using the Johns Hopkins Adjusted Clinical Groups (ACG) frailty-defining diagnoses indicator. Of 202,811 patients, 6,289 (3 percent) were frail (average age, 77 years).

In the year after surgery, 855 frail patients (14 percent) compared with 9,433 nonfrail patients (5 percent) died.

[Read More](#)



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

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

ADD
YOUR
NAME

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

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

ADD
YOUR
NAME

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

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

ADD
YOUR
NAME

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