

### Notice of Settlement in the *Greenberg v. Colvin* Court Case/WEP



#### What the Greenberg Settlement Means to You:

If your Social Security Benefits (old-age, survivor, and/or disability) were reduced, or if an overpayment was assessed and collected from you, at any time since September 3, 2004, based on the application of the Windfall Elimination Provision (WEP) to a pension received from the National Institute of Israel (NII), the Greenberg settlement might offer you relief. On April 8, 2015, the United States District Court for the District of Columbia preliminarily approved a nationwide class action settlement agreement in the case of *Greenberg v. Colvin*. As a result of the Greenberg settlement, the Social Security Administration (SSA) will no longer apply the WEP to the receipt of NII pension. This settlement does not apply to persons whose benefits were reduced, or from whom overpayments were collected, as a result of the application of WEP to any other pension.

#### Change in Social Security Policy:

Effective April 8, 2015 and going forward, Social Security will no longer apply the Windfall Elimination Provision (WEP) to pensions received from the National Institute of Israel (NII).

#### Benefits for Settlement Class Members:

For Class Members whose benefits were reduced or from whom an overpayment was collected, at any time since September 3, 2004, as a result of the application of the Windfall Elimination Provision (WEP) to the Class Member's receipt of a pension from the National Institute of Israel (NII), SSA will calculate and issue a payment to each eligible Class Member: (a) the full amount of all reductions, if any, that SSA made to the Class Member's benefit payment(s) since September 3, 2004, and (b) refund the full amount of any collections, if any, that SSA has made for any overpayment(s) since September 3, 2004, against the Class Member, and (c) less the percentage, if any, of those amounts that the Court awards to Class Counsel as attorneys' fees.

#### More Information about the Case:

This website hosts important documents related to the court case for Class Members and the public and will be updated on a rolling basis as appropriate. Please click on the links below to obtain information about the case.

**Please note in particular that important dates and events, as well as a detailed summary of what you will need to do in order to determine your eligibility for a refund and how potentially to obtain one, are found in the Detailed Notice of Proposed Class Action Settlement....[Read More](#)**

# STOP THE TPP!!!



The AFL-CIO is leading a national **Trade Call-In Days on Monday, February 8<sup>th</sup>, and Tuesday, February 9<sup>th</sup>**, to help stop the passage of the Trans-Pacific Partnership.

The Alliance for Retired Americans will be taking part in this action along with other allied groups across the country.

The Trans-Pacific Partnership will put Americans out of work, destroy environmental protections and increase prescription drug prices.

**Pass the word: CALL CONGRESS 1-855-856-7545**

For more information, visit [www.afl-cio.org](http://www.afl-cio.org) and Text TPP to 235246. Message and data rates may apply.

## California Voters Will Have Their Say On Drug Prices

By *Anna Gorman*



California voters will weigh in this November on a high-stakes **ballot proposition** intended to help control the cost of prescription drugs – the latest attempt to limit soaring prices that have prompted public criticism nationwide.

The proposition would require the state to drive a harder bargain with drug companies so it doesn't pay more for medications than the U.S. Department of Veterans Affairs.

The initiative would affect about 5 million people whose health care is covered by the state, proponents said. They include retired state workers, inmates and some low-income residents in the Medi-Cal insurance program.

Across the nation, prices have spawned state legislative proposals as well as federal hearings and task forces. Dozens of bills have been proposed to address the high cost of specialty drugs, according to the National Conference of State Legislatures.

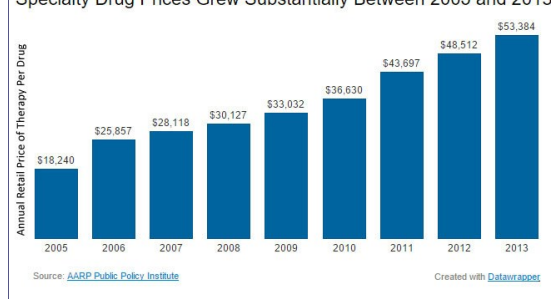
Political leaders in Virginia and New Jersey have introduced legislation that would require manufacturers to report production costs of some high-priced drugs. A bill in New Mexico would create a task force on pharmaceutical pricing, while a proposed law in Washington state would cap consumers' out-of-pocket spending on prescription medications.

Even presidential candidates have offered proposals to make expensive prescription drugs more accessible.

Among the catalysts for public outrage are the sky-high price of treatments for diseases such as **hepatitis C** and the unapologetic markups for specialty drugs by former pharmaceutical executive **Martin Shkreli**.

"It's a universal issue," said Geoffrey Joyce, a professor and director at the USC Schaeffer Center for Health Policy & Economics. "How do we control these prices and at the same time not dampen incentives to innovate?"...[Read More](#)

Specialty Drug Prices Grew Substantially Between 2005 and 2013



## Seniors may find reverse mortgage a good option as other investments decline

**Reverse Mortgages - the "Investment" that Grows, says industry leader**

**Editor's Note:** *The following was requested from the author, a long-time contributor of information about the reverse mortgage program.*

*by Michael Branson, CEO, **All Reverse Mortgage***

Are you losing money in your portfolio as the stock market is plunging right now? So many people are. Just yesterday I received a call from a borrower for whom I closed a reverse mortgage a little less than a year ago who wanted to thank me again and let me know that the reverse mortgage saved her.

Not only does she not have to make the monthly payment that she had before on a mortgage, but after speaking with a money manager to whom she turned for help with her dwindling portfolio, she is extremely happy that she chose a financial tool, the reverse mortgage, where the funds available to her are growing on an annual basis at a time when her portfolio is shrinking....[Read More](#)



## Home health agencies latest to be rated by seniors on CMS site

**See links to all five Medicare-Medicaid ratings of health services**

Senior citizens have long been outspoken when asked about how they want to spend their final years. They want to stay in their homes! For a number of reasons, however, the industry needed to make this possible – a quality system of Medicare-Medicaid supported agencies to provide the care – was slow to develop. Now it is up and rolling and the first ratings of their services by patients has been released by the Centers for Medicare & Medicaid services.

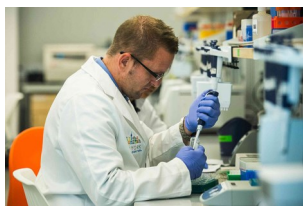
The star ratings – one through five – can be found at **Home Health Compare**. The star ratings evaluate patients' experiences with home health agencies.

It has been assigned the clumsy name of Home Health Care Consumer Assessment of Healthcare Providers and Systems (HHCAHPS) Survey....[Read More](#)



## Insurer's Approval Of Genetic Testing For Some Cancers Raises Questions

By Julie Appleby



Pennsylvania-based Independence Blue Cross' announcement that it will cover a complex type of genetic testing for some cancer patients thrusts the insurer into an ongoing debate about how to handle an increasing array of these expensive tests.

Independence — with its approximately 3 million members — became the largest insurer to cover whole genome sequencing for select cancer patients. The analysis looks at the entire sequence of each tumor's DNA and identifies mutated genes. Physicians can request this sequencing for children with tumors, patients with rare cancers, people with a type of breast cancer called triple negative and patients who have exhausted conventional therapies for metastatic cancer.

While the hope is the results will help patients and their doctors pinpoint the best treatments based on genetic differences, there may not be any such drug regimens yet available. It's also unclear whether the information the tests provide make any difference in a patient's treatment and prognosis.

"Only some of the information is useful," said Donna Messner, vice president and senior research director with the Center for Medical Technology Policy, a nonprofit organization working with insurers, genetic test companies, patient groups and clinicians to try to develop a common approach to insurance coverage. "That's a challenge for payers."...[Read More](#)

## Most fit seniors reduce risk of death after first heart attack

Being fit also may reduce risk of heart attacks and death from all causes

A study of seniors – men and women with an average age of 62 – concludes that those with higher levels of physical fitness not only reduce their risk of heart attacks and death from all causes but they also improve their chance of survival from a first attack.

Researchers at Johns Hopkins and the Henry Ford Health System report the findings, based on medical records data gathered from more than 2,000 men and women, are described in the online Feb. 1, 2016 edition of *Mayo Clinic Proceedings*.

"We knew that fitter people generally live longer, but we now have evidence linking fitness to survival after a first heart attack," says Michael Blaha, M.D., M.P.H., director of clinical research for the Ciccarone Center for the Prevention of Heart Disease and assistant professor of medicine at the Johns Hopkins University School of Medicine.

"It makes sense, but we believe this is the first time there is documentation of that association."

"Our data suggest that doctors working with patients who have cardiovascular risk factors should be saying, 'Mr. Jones, you need to start an exercise program now to improve your fitness and chances of survival, should you experience a heart attack,'" says Clinton Brawner, Ph.D., clinical exercise physiologist at Henry Ford Health System.

For the new study, Blaha and his colleagues focused on medical records of individuals who had taken a treadmill stress test before their first heart attack and used the patient's achieved metabolic equivalent score - MET, for short - as a quick, although not perfect, measure of energy consumption at rest and during physical activity...[Read More](#)



## HUD to fund test of new approach to keeping low-income seniors in their homes

Grants will go to eligible owners of HUD-assisted senior housing developments

The U.S. Department of Housing and Urban Development (HUD) is making approximately \$15 million available to test a promising housing and services model for low-income seniors to age in their own homes and delay or avoid the need for nursing home care.

HUD's *Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing* will offer three-year grants to eligible owners of HUD-assisted senior housing developments to cover the cost of a full-time Enhanced Service Coordinator and a part-time Wellness Nurse.

The purpose of the Demonstration is to test the effectiveness of this enhanced supportive services model for elderly households and to evaluate the value of enhanced service coordination paired with affordable housing for seniors...[Read More](#)





## Pedestrian lights slowed to allow senior citizens more time to cross street

Irish study finds seniors walk too slowly to cross road safely, especially if they are thinking



Senior citizens tend to walk more slowly than younger people and studies have found that walking speed can even be used to determine longevity. In Ireland, however, researchers have found seniors may be hastening their deaths by taking too long to walk across the street.

One in three Irish seniors aged 65-74 do not have enough time to cross the road at pedestrian light crossings, according to the study released by The Irish Longitudinal Study on Ageing (TILDA).

In Ireland, the green “man” signals an invitation for pedestrians to start to cross the road. The amber “man” indicates that pedestrians should continue to cross the road if they have already started, but that they should not begin to cross. If a pedestrian begins to cross just before the light changes from green to amber, pedestrians must walk at a minimum walking speed of 1.2 metres per second (m/s) to cross the road.

Based on their usual walking speed, one in three Irish adults aged 65-74 years and three in five adults aged 75 years and older walk slower than 1.2 m/s (3.280 feet per second) and therefore would not have enough time to cross the road in the time provided at the pedestrian crossings, say the researchers from Trinity College Dublin, Ireland.

Women walk more slowly than men and therefore, a larger proportion of women are affected compared to men at all ages...[Read More](#)

## U.S., Canada, Norway big spenders in end-of-life care

Patient preferences, Medicare, technology, hospice care all factors

Two decades ago, the majority of deaths in the U.S. due to terminal illness were reported to occur in the hospital. The first international comparative study of end-of-life care practices finds the U.S. now has the lowest proportion of deaths in the hospital and the lowest number of days in the hospital in the last 6 months of life among seven developed countries.

The study found in the U.S. that 22.2 percent and in Netherlands 29.4 percent of cancer patients died in the hospital, which is the preference of most patients.

By comparison, in Belgium and Canada over 50 percent of patients died in the hospital, while in England, Norway, and Germany over 38 percent of patients died in the hospital...[Read More](#)



## Senior citizens may accept robot helpers, but fear robot masters

Want to be sure they have the robot under control

Senior citizens might accept a relationship with robots that are helpful or entertaining but they don't want to them to be too much like a human being and they are against them having too much control, according to a new study...[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!!!!**