

January 18, 2016 E-Newsletter

President Delivers Final State of the Union Address Mentions Social Security, Medicare, TPP



Robert Roach, Jr.

President **Obama** gave his final State of the Union address on Tuesday night and called on Congress to strengthen Social Security and Medicare. Earlier in the day Alliance members held events in 20 cities to highlight opposition to the Trans Pacific Partnership (TPP) trade deal, which was mentioned in the speech.

"The Alliance for Retired Americans applauds President Obama for shining the light on the plight of working and retired Americans, who often cannot expect to retire with dignity after a lifetime of working hard and playing by the rules," said Alliance President **Robert Roach, Jr.** in a statement.

"The Alliance will continue to work with President Obama and the next President toward the goals of strong Social Security and Medicare programs, pension protections, fair trade deals, and affordable prescription drug prices, and we will join with like-minded groups to achieve those goals."

A selection of photos from the TPP events show energetic activists spreading the message that the deal would lock in high prescription drug prices. In addition to local print, radio, and television coverage in several cities, the actions were mentioned in The Washington Post.

Personal Note from John A. Pernorio, RI ARA President:

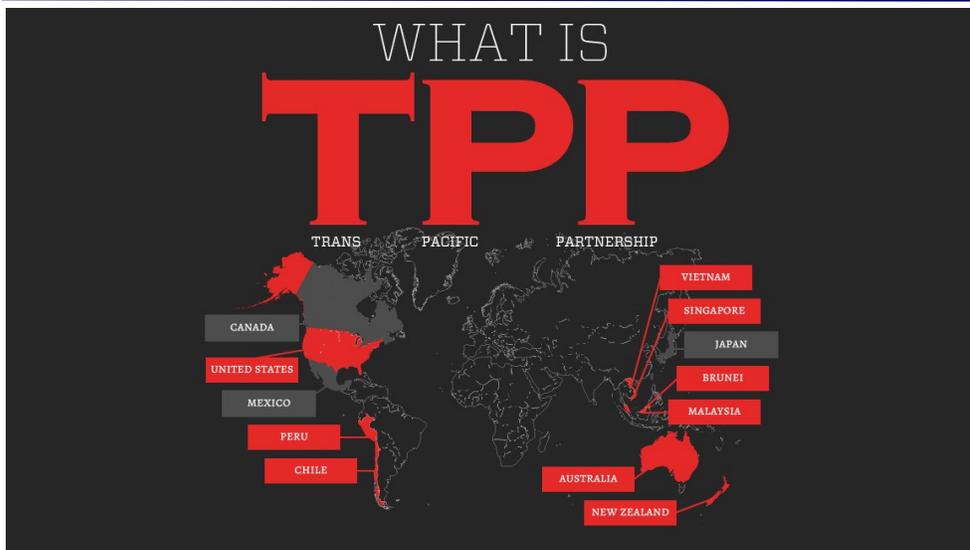
As many of you may know the TPP fight is not only for retired members, but also for our working brothers & sisters. As the statement stated, The TPP will cost American jobs and will harm consumers who rely on prescription drugs. This fight belongs to all of us, retired & active, union & non-union citizens.

We must also keep the pressure on Congress for the repeal of the GPO/WEP of the Social Security Act. Legislation for 2015 by Senators Murry & Sanders, S. 1651: Social Security Fairness Act of 2015. The bill now has 21 cosponsors (15 Democrats, 5 Republicans, 1 Independent). RI Senators Reed & Whitehouse are among the Co-Sponsors.

The RI ARA has been working closely with our RI Congressional delegation on these issues. They have supported our position on this, and all our retiree issues 100% and have pledged to continue their support.



John A.
Pernorio



Stop the TPP
The Trans Pacific Partnership (TPP) trade deal will raise drug prices for all Americans, including seniors.
It will block patent reform and jeopardize the U.S. government's ability to negotiate lower prices for drugs.

Click below to
[Learn how the TPP will raise drug prices](#)

New CFPB Guide Helps Retirees Make Pension Decisions



Joseph Peters, Jr.

Every year thousands of Americans reaching retirement age are faced with the decision of whether to take their traditional pension in a monthly payment or in a lump sum. The Consumer Financial Protection Bureau (CFPB) has released a **guide** to help consumers navigate this important decision.

When employees choose a lump-sum payout instead of a monthly pension payment, the responsibility for managing and investing the pension money shifts from the employer to the employee. For some people this is intimidating, and could put them at risk of outliving their money, or losing their money due to poor stock market performance, bad investment advice, or fraud.

“It is important to remember that in addition to paying income taxes, you will owe an additional 10 percent penalty tax if you take a lump-sum payout before age 59½,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “It is worth checking this guide if you are faced with this decision.”

Economic Policy Institute: Too Many Seniors are Working or Poor

To many seniors are working or poor

The United States ranks eighth among 35 Organization for Economic Co-operation and Development (OECD) countries in the share of 65- to 69-year-olds who are employed, according to a new **report** from the Economic Policy Institute.

Thirty percent of 65- to 69-year-olds in the U.S. are employed, versus 20 percent in OECD countries on average. One explanation for why Americans are less likely to retire is that our retirement system replaces a lower share of pre-retirement income.

The numbers do not always follow the trends of other age groups. France, for instance, has the same employment rate for workers in their late 50s as the U.S., but has a much lower employment rate for workers in their late 60s.

Due to high income inequality, the United States also has a high senior poverty rate. This situation is likely to get worse, as many seniors today receive traditional pensions in addition to Social Security, whereas future seniors will rely more heavily on inadequate 401(k) plans.

“Some might say it is possible that American seniors enjoy working more than their counterparts in Europe and Canada, but I doubt that very much,” said **Richard Fiesta**, Executive Director of the Alliance. “The data offers further evidence that we need to expand our earned Social Security benefits.”



Rich Fiesta

Medicare releases use, payment data for Home Health Agencies

Information on home health agencies costs and services



In an effort to improve care delivery, payments to providers and the sharing and utilization of information, the Centers for Medicare & Medicaid Services (CMS) says it released a public data set that provides information on services provided to Medicare beneficiaries by home health agencies in 2013.

The Home Health Agency Utilization and Payment Public Use File (Home Health Agency PUF) contains information on utilization, payments, and submitted charges organized by provider, state and home health resource group.

“The Home Health Agency data made available today focuses on our initiative of achieving better care, smarter spending, and healthier people throughout our health care system,” said CMS Administrator Andrew Slavitt.

“CMS has been a pioneer in greater data transparency and views it as key to a more effectively functioning health care system where information flows more freely.”

The Home Health Agency PUF was created from CMS administrative claims data for Medicare beneficiaries enrolled in the fee-for-service program available from the CMS Chronic Condition Data Warehouse (www.ccwdata.org).

The data released last month covers calendar year 2013 and is based on home health agency Part A institutional claims. These new data include information on 11,062 home health agencies, over 6 million claims, and over \$18 billion in Medicare payments for 2013. The data set does not contain any individually identifiable information about Medicare beneficiaries. **[Fact sheet on the Home Health Agency data set](#)**

Heavy Use Of CT Scans Raises Concerns About Patients' Exposure To Radiation

By *Sandra G. Boodman*



Jean Hanvik decided that enough was enough. When a painful intestinal inflammation flared in 2014, the 55-year-old benefits communications consultant balked at her doctor's recommendation that she undergo another abdominal CT scan — her fourth in eight years.

"I'd just read about how abdominal CTs are one of the highest-risk tests [in terms of radiation exposure] and should not be repeated unless there was a major change," said Hanvik, who lives in Minneapolis. In the past, antibiotics and a bland diet had quelled her recurrent diverticulitis. Hanvik said she wanted to follow that approach again but avoid a scan, which contains about 10 millisieverts (mSv) of radiation, the rough equivalent of **200 chest X-rays** or **1,500 dental X-rays**.

"I don't think she appreciated my uncharacteristic behavior," said Hanvik, adding that her primary care doctor reluctantly agreed, but made her promise to return within 48 hours if she did not improve. Hanvik got better, as she had previously.

Hanvik's newfound assertiveness and her questions about the necessity of a CT scan reflect a growing awareness of the potential pitfalls of diagnostic imaging, which in the past two decades has exploded into a **\$100 billion-a-year business**...[Read More](#)

Hospitals Step Up To Help Seniors Avoid Falls

By *Susan Jaffe*

Daphne Brown, 65, was putting away the dishes in her Washington kitchen when she fell to the floor. Jane Bulla, 82, fell at home in Laurel, Maryland, but managed to call for help with the cellphone in her pocket. Susan Le, 63, who has trouble walking due to arthritis, hurt her leg when she tripped on a pile of leaves in Silver Spring. And late one night when no one was around, Jean Esquivel, 72, slipped on the ice in the parking lot outside her Silver Spring apartment.



Falls are the leading cause of injuries for adults 65 and older, and 2.5 million of them end up in hospital emergency departments for treatment every year, **according to the Centers for Disease Control and Prevention**. The consequences can range from bruises, fractured hips and head injuries to irreversible calamities that can lead to death. And older adults who fall once are twice as likely as their peers to fall again.

Despite these scary statistics, a dangerous fall does not have to be an inevitable part of aging. Risk-reduction programs are offered around the country...[Read More](#)

Stroke, cognitive impairment linked to poor sleep in senior citizens

Sleep fragmentation increases odds of having severe arteriosclerosis



Poor sleep quality in elderly persons is associated with more severe arteriosclerosis in the brain as well as a greater burden of oxygen-starved tissue (infarcts) in the brain - both of which can contribute to the risk of stroke and cognitive impairment. The findings are reported in the American Heart Association's journal *Stroke*.

The relationship between cardiovascular disease and so-called "fragmented" sleep has been studied in the past, but this is the first study to look specifically for an association between sleep fragmentation and detailed microscopic measures of blood vessel damage and infarcts in autopsied brain tissue from the same individuals.

Fragmented sleep occurs when sleep is interrupted by repeated awakenings or arousals. In this study, sleep was disrupted on average almost seven times each hour.

Researchers examined autopsied brains of 315 people (average age 90, 70 percent women) who had undergone at least one full week of around-the-clock monitoring for rest or activity, from which sleep quality and circadian rhythms were quantified.

In all, 29 percent of the patients had suffered a stroke, while 61 percent had signs of moderate to severe damage to their blood vessels in the brain...[Read More](#)

One Brave Idea will try to eliminate top killer of senior citizens - cardiovascular disease

Seeking leader, team to use \$75 million in bold new approach



The American Heart Association (AHA) and Verily, (formerly Google Life Sciences) announced today that AstraZeneca (AZ) has joined them in a bold new approach to find a cure for coronary heart disease and improve cardiovascular health.

With a commitment of \$75 million dollars over at least a five-year period, three organizations have initiated the single largest research project funding one leader and team in the fight to cure coronary heart disease. American Heart Association (AHA) and Verily, (formerly Google Life Sciences) announced today that AstraZeneca (AZ) has joined them in a bold new approach to be known as One Brave Idea.

The application period for this new research enterprise officially opens today at 5:00 PM ET at: www.onebraveidea.com.

One of every three deaths in the U.S. in 2013 were from heart disease, stroke and other cardiovascular diseases, while heart disease and stroke were the No. 1 and No. 2 killers worldwide, according to American Heart Association's report released in December -

An estimated 83.6 million American adults had CVD, according to *Older Americans & Cardiovascular Diseases*, published by the American Heart Association in 2013. More than half of these patients - 42.2 million - were estimated to be age 60 or older. This report also found:

- ◆ **About 80% of people who die of Coronary Heart Disease (CHD) are age 65 or older.**
- ◆ For the 60–79-year-old age group, the following have CHD: 21.1% of men; 10.6% of women.
- ◆ For the 80+year-old age group, the following have CHD: 34.6% of men; 18.6% of women.
- ◆ Average age of first heart attack is 64.7 years for men and 72.2 years for women.
- ◆ In part because women have heart attacks at older ages than men do, they're more likely to die from them within a few weeks.

The three organizations have joined forces to find one brave idea from a visionary leader. This person and their team will be awarded the opportunity and challenge to make a difference for the millions of people directly affected by coronary heart disease.

Their goal: prevent or reverse coronary heart disease and its consequences, therein restoring cardiovascular health.

Launched as One Brave Idea, this research model will provide a specialized team of interdisciplinary experts with the stability and support needed for at least five years of well-funded research. This model is also designed to accelerate discovery by removing the barriers and the silos that plague the traditional research process...[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!!!!**