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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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## January 27, 2014 E-Newsletter

### Obamacare: Is The New Healthcare Law Good Or Bad For Retirees?

With all of the recent changes to Medicare and the introduction of the Patient Protection and Affordable Care Act (commonly known as the ACA or Obamacare,) there's a lot of confusion about how retirees may be affected by the new healthcare law. Will the new healthcare law be good or bad for retirees?

**Thomas:** Overall, I think that the ACA will largely benefit retirees. The new healthcare law makes some important improvements to Medicare, such as shrinking the "donut hole," of prescription and catastrophic coverage and adding free annual check-ups for many Medicare recipients.

The ACA is also a boon to early retirees who aren't yet eligible for Medicare. The new law will make it much easier for these folks to get coverage because it prohibits insurers from turning away applicants with pre-existing conditions and prevents patients from being dropped from coverage if they become ill.

**Robert:** I agree, but I'm also concerned that insurance premiums will have to go up across the board to pay for the increased coverage of new patients and procedures. There are also serious concerns that fewer doctors will take Medicare patients because of lower compensation and a real shortage of general practitioners and geriatricians.

#### **Solutions:**

Unfortunately, there's no crystal ball clear enough to perfectly predict the long-term impact of Obamacare on retirees. The dynamics of the healthcare marketplace are complex and the effect of thousands of new patients and illnesses into the system won't be clear for some time. We do know that fears about losing your doctor are probably overblown. A 2013 report by the Department of Health and Human Services found that the percentage of physicians accepting new Medicare patients has stayed stable over the past seven years, despite changes in Medicare payments.<sup>[i]</sup>

We also know is that being a retiree in 2014 is very different than being a retiree in 1965, the year Medicare was born. Today, retirement is more like the dawn of a new phase of life rather than its twilight, and preventative medicine has become very important to living an active, comfortable life.

While we're certainly not doctors, and don't dispense medical advice, we encourage our clients to take advantage of wellness visits because prevention and early detection are so important to staying healthy. If you're eligible for Medicare, [Medicare.gov](http://www.Medicare.gov) can help you understand the various preventive services like annual check-ups, cancer screenings, mammograms, vaccinations, and diabetes screenings.

We also encourage clients not to forego insurance, even when it adds an unwelcome bill every month. Not buying insurance could be even more expensive than the penalty the ACA imposes (\$95 per adult in 2014 or 1 percent of family income, whichever is greater.) In effect, by not purchasing insurance coverage, you are making yourself completely responsible for medical expenses that could easily cost more than \$100,000 for a major illness or injury.

If you are not eligible for Medicare coverage, the state and federal health insurance exchanges can be a way to shop smart for coverage that meets your needs without breaking the bank.



### Access to Physicians' Services for Medicare Beneficiaries

This issue brief summarizes recent trends in: a) the degree to which physicians accept new Medicare and privately insured patients; and b) Medicare beneficiaries' access to care before and after the enactment of the Affordable Care Act... [Read the Report](#)

# Trans-Pacific Partnership (TPP): Job Loss, Lower Wages and Higher Drug Prices



Have you heard? The TPP is a massive, controversial “free trade” agreement currently being pushed by big corporations and negotiated behind closed doors by officials from the United States and 11 other countries – Australia, Brunei, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore, and Vietnam. In one fell swoop, this secretive deal could:

Although it is called a “free trade” agreement, the TPP is not mainly about trade. Of TPP’s 29 draft chapters, only five deal with traditional trade issues. One chapter would provide incentives to offshore jobs to low-wage countries. Many would impose limits on government policies that we rely on in our daily lives for safe food, a clean environment, and more. Our domestic federal, state and local policies would be required to comply with TPP rules.

The TPP would even elevate individual foreign firms to equal status with sovereign nations, empowering them to privately enforce new rights and privileges, provided by the pact, by dragging governments to foreign tribunals to demand taxpayer compensation over policies that they claim undermine their expected future profits.

We only know about the TPP’s threats thanks to leaks – the public is not allowed to see the draft TPP text. Even members of Congress, after being denied the text for years, are now only provided limited access. Meanwhile, more than 600 official corporate “trade advisors” have special access. The TPP has been under negotiation for five years, and the Obama administration wants to sign the deal by early 2014. Opposition to the TPP is growing at home and in many of the other countries involved...[Read More](#)

## SENATE DEMOCRATS SEND LETTER TO LEADER REID AGAINST FAST TRACK

12 U.S. Senators sent a letter to Senate Majority Leader Harry Reid voicing their opposition to Fast Track.

Seven of the twelve were: RI Senators Reed & Whitehouse, Vermont Senator Sanders, MA Senators Warren & Markey, CT Senators Blumenthal & Murphy.... [Read the letter here.](#)

The Trans-Pacific Partnership Would Ban "Buy American" and "Buy Local" Procurement Preferences...[Read More](#)

How the Trans-Pacific Partnership Would Roll Back the Financial Regulations Needed to Avoid Another Crisis...[Read More](#)

The Trans-Pacific Partnership Would Empower Corporations to Attack U.S. Policies in Foreign Tribunals and Demand Taxpayer Compensation for Our Environmental, Health and Other Laws...[Read More](#)

The Trans-Pacific Partnership Would Promote Off-Shoring of American Jobs...[Read More](#)

**FAST  
TRACK  
BILL  
INTRODUCED**

The New England ARA state affiliates are actively pursuing this Petition.

So, if you haven't already done so, PLEASE sign our Petition on the

Equal, Dignified Access for All

Urge your US legislators to support House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings. People using wheelchairs, frail elderly and all of us deserve easy, dignified access to public services.

ADD  
YOUR  
NAME

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

The New England ARA state affiliates are still actively pursuing the Petition.

So, if you haven't already done so, PLEASE sign our Petition on the

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 3118 & S 896

ADD  
YOUR  
NAME

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

## Social Security asks for more enforcement funding

By Allison Bell



Officials from the Social Security Administration (SSA) are asking Congress to make the enforcement funding the agency actually gets match the amount authorized.

The Budget Control Act of 2011 authorized about \$1.2 billion in annual SSA "program integrity" spending, but, for the past two years, Congress has provided only about \$1 billion in enforcement program cash each year, according to Carolyn Colvin, the acting SSA commissioner.

Existing enforcement efforts, including reviews of the cases of people getting Social Security Disability Insurance (SSDI) benefits, have held Social Security fraud to relatively low levels, but increasing actual funding to the level authorized would help SSA replace many of the 11,000 employees it has lost since 2011.

The added spending should bring in revenue, because every dollar spent on continuing disability reviews brings in an average of \$9 in program savings, Colvin said Thursday at a House Ways and Means Social Security subcommittee hearing.

"We have a backlog of 1.3 million CDRs due to budgetary shortfalls," Colvin said.

Private disability insurers take an interest in the SSDI program because many coordinate the benefits they pay with SSDI benefits or consider SSDI eligibility determinations when assessing claims.

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## How Much is Social Security Benefit Reduced if You Keep Earning Income: SSA Q&A Has Details

**Also, Many may be unaware of Supplemental Security Income (SSI) benefits for the disabled**

Judging by the questions being asked and published by the Social Security Q&A, it seems those wanting to know about benefit reductions due to earning income after filing for retirement benefits is increasing. Oscar Garcia, SSA public affairs specialist, walks through the calculation in this week's Q&A. He also explains Supplemental Security Income (SSI) benefits.



### Question:

**I am 63 years old. My estimated retirement benefit is \$1,100. I plan to keep working and make \$33,000 this year. Will I be able to receive any benefits if I apply?**

### Answer:

Even at \$33,000, you would still qualify for benefits for a few months this year, but not until the later part of the year. Here is how it works.

With an estimate of \$33,000 in earnings for 2014, you would be earning more than the allowable limit. We count one-half of any earnings above the annual limit against your benefits for 2014. Your estimated 2014 earnings are \$33,000. The annual earnings limit in 2014 is \$15,480. The difference between these two amounts is \$17,520.

We count one-half of the \$17,520, or \$8,760. The \$8,760 represents the amount of your overall earnings that have to be counted against your benefits for the year. Essentially, you forfeit the first \$8,760 in monthly benefits for 2014.

So now you have to take your monthly benefit amount and determine how many months it would take for SSA to withhold the \$8,760 in excess earnings. Since your monthly Social Security retirement benefit is \$1,100, it would take approximately eight months to withhold the excess earnings from your monthly benefits.

In this example, you would not qualify for a monthly benefit until September 2014. It is important to understand that you must apply for benefits in January in order to have January considered as one of the months that can be used to count towards the excess earnings. If you do not contact Social Security until February to apply for your retirement benefit, then February is the first month that can be used to count towards the excess earnings. As long as you apply in January, or you contact us in January and schedule an appointment, you will be able to include January for the purpose of counting your excess earnings.

You can learn more on our website at <http://ssa.gov/retire2/whileworking.htm>.

## Medicare agency seeks to speed up appeals for coverage

By Susan Jaffe, Published



Medicare beneficiaries who have been waiting months and even years for a hearing on their appeals for coverage may soon get a break as their cases take top priority in an effort to remedy a massive backlog.

Nancy Griswold, the chief judge of the Office of Medicare Hearings and Appeals (OMHA), announced in a memo sent last month to more than 900 appellants and health-care associations that her office has a backlog of nearly 357,000 claims. In response, she said, the agency has suspended action on new requests for hearings filed by hospitals, doctors, nursing homes and other health-care providers, which make up nearly 90 percent of the cases. She said that she expected the suspension would last about two years.

But beneficiaries' appeals will continue to be processed, and officials are seeking to "ensure that the relatively small numbers of beneficiary-initiated appeals are being immediately addressed by prioritizing their cases," the Department of Health and Human Services said in an announcement in the Federal Register.

"Because they are among our nation's most vulnerable populations, OMHA is committed to being as responsive as possible to the Medicare beneficiary community, regardless of the challenges presented by the significant increase in the number of requests being filed," Griswold wrote in an e-mail Friday. "Beneficiary appeals continue to be assigned as quickly as OMHA can process them, and processing times for beneficiary appeals are expected to decrease." ...[Read More](#)

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## Risk of Blindness from Glaucoma Cut Almost in Half by Diagnosis, Therapy

**Caution that a significant proportion of devastating eye disease sufferers still progress to blindness**

The probability of blindness due to the serious eye disease glaucoma has decreased by nearly half since 1980. The researchers speculate that advances in diagnosis and therapy are likely causes for the decrease, but caution that a significant proportion of patients still progress to blindness. The National Eye Institute recommends that seniors age 60 and older have an eye exam at least every two years.

A leading cause of irreversible blindness worldwide, glaucoma affects more than 2.7 million individuals aged 40 and older in the United States and 60.5 million people globally. Significant changes in diagnostic criteria, new therapies and tools as well as improvements in glaucoma management techniques have benefited individual patients; however their effect on the rates of visual impairment on a population level has remained unclear.

This study, published this month in *Ophthalmology*, the journal of the American Academy of Ophthalmology, was conducted by a team based at the Mayo Clinic. It is the first to assess long-term changes in the risk of progression to blindness and the population incidence of glaucoma-related blindness. ...[Read More](#)



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## Proof that Aging Brain is Sharp as Ever, Just Takes Longer to Process Years of Data

**New research indicates senior citizen's brain is like a computer with too much information gathered over decades of use, rather than cognitive decline**

I have been telling my grandkids this for years – the reason it takes me awhile to recall information is that my brain just contains so much more information than it did when I was younger. Now, there is research to prove I am right. The study argues that the brains of senior citizens take longer to process "ever increasing amounts of knowledge," and this has been misidentified as declining cognitive ability due to aging.

Traditionally most people have believed that age leads to a steady deterioration of brain function, but this research in *Topics in Cognitive Science* finds that is just not the case.

The study, led by Dr. Michael Ramscar of the University of Tuebingen, takes a critical look at the measures that are usually thought to show that our cognitive abilities decline as we age.

Instead of finding evidence of decline, the team discovered that most standard cognitive measures are flawed, confusing increased knowledge for declining capacity...[Read More](#)

