



RAISE Act (S.2455) introduced by Senator Begich, (D Alaska)

The Retirement and Income Security Enhancement Act of 2014 (or RAISE Act) increases benefits to divorced spouses; widows and widowers; and children of retired, disabled or deceased workers. The bill would be paid for by applying a 2% payroll tax on earnings above \$400,000. These workers would receive credit for their extra contributions when they retire.

Under current law, only divorced spouses who were married 10 years or longer can receive benefits on their former spouse's Social Security earnings. Widows and widowers who are receiving Social Security benefits based on their own contribution don't get to collect on their deceased spouse's record unless their deceased spouse's benefits are higher, and children of retired, disabled or deceased workers can only collect up to age 19. The RAISE Act improves the benefits for these beneficiaries in the following ways:

Enhances benefits for divorced spouses - Under current law, the divorced spouse is only entitled to receive benefits under the former spouse's earnings if she or he was married for ten years. Beginning in 2016, the *RAISE Act* would allow those with less than ten years of marriage to be eligible for benefits under the former spouse's earnings. Eligibility would be phased in, so that those married less than ten years would receive less than 100 percent of the spousal benefit. These partial benefits would gradually decrease in increments of 10 percent and phased out for those with less than five years of marriage. For example, those with nine years of marriage would receive 90 percent. The same formula will apply to survivors' benefits for divorced spouses.

Enhances benefits for widows and widowers - The *RAISE Act* would establish an alternative benefit for a surviving spouse where both husband and wife established insured status as retired workers. For the surviving spouse, the alternative benefit would equal 75 percent of the sum of the survivor's own worker benefit and the Primary Insurance Amount (PIA) of the deceased spouse. The alternative benefit would be paid only if it is more than the current law benefit. This benefit would be available to surviving spouses on the rolls at the beginning of 2016 and those becoming eligible after 2016.

Extends benefit eligibility for children of retired, disabled and deceased workers - This provision of the *RAISE Act* applies if the child is in high school, college, or vocational school. Under current law, minor children under the age of 18, and high school students under age 19, are entitled to benefits if they are the child of a retired, disabled, or deceased worker. Beginning in 2016, this provision extends benefits for full-time students until the age of 23 if they are a child of a retired, disabled or deceased worker.

Asks those who can most afford it to pay their fair share towards strengthening and shoring up the Social Security Trust Fund - Beginning in 2015, the *RAISE Act* would apply a two percent payroll tax rate on earnings over \$400,000, with the threshold wage-indexed after 2015. The bill provides a corresponding credit for earnings in a secondary average indexed monthly earnings (AIME) formula for benefit computation.

**The Alliance for Retired Americans supports this bill,
which is one of several bills in Congress to expand benefits.**

95,000 Petition Signatures Gathered to Stop Social Security Administration Offices from Closing *Petitions Signed as Senate Special Committee on Aging Holds Hearing*

Washington, DC – On Wednesday, June 18, the U.S. Senate Special Committee on Aging is holding a hearing to examine the impact of recent Social Security field office closures and service cuts. In conjunction with the hearing, the Alliance for Retired Americans and its coalition partner Social Security Works have gathered 95,000 petition signatures directing Congress to provide full funding to the Social Security Administration (SSA) and keep Social Security offices open.

Sen. Bill Nelson (D-FL) is the Chairman of the Committee, and Sen. Susan Collins (R-ME) is the Ranking Member. The hearing, the culmination of a bipartisan investigation into service reductions at the SSA, comes as baby boomers are filing record numbers of retirement, disability and survivor claims with the agency. Despite the rising demand, the SSA is in the midst of the largest five-year decline in field offices in its 79-year history. Budget cuts have, in part, led the agency to close 64 field offices and 533 temporary mobile offices since 2010. The SSA has also shed some 11,000 workers over the last three years and continues to reduce or eliminate a variety of in-person services.

“Americans came together to create the Social Security system to provide a basic, reliable foundation for retirement and disability,” said Richard Fiesta, Executive Director of the Alliance for Retired Americans. **“Closing field offices and making it more difficult to access benefits information is an attempt to dismantle that foundation. It’s time to stop it.”**

“The Social Security Administration is funded the same way Social Security benefits are—with payroll taxes that all workers pay,” Mr. Fiesta continued. “Its expenses have no impact on the federal debt, and represent less than 1% of Social Security’s annual expenditures. But Congress has still cut fourteen of the last sixteen SSA budget requests! And now, these cuts are being felt, as the Social Security Administration is forced to shutter dozens of field offices around the country.”

RJ Eskow wrote on the Huffington Post that “many disabled and elderly Social Security recipients depend on field offices, and the workers in them.” And as Michael Hiltzik of the *Los Angeles Times* said, “They haven’t been able to cut benefits, so they’re doing the next best thing: making it hard for you to know what you’re due, and harder to get it when it comes due.”

The bottom line is, Americans came together to create the Social Security system to provide a basic, reliable foundation for retirement and disability. Closing field offices and making it more difficult to access benefits information is an attempt to dismantle that foundation. It’s time to stop it.

Sign the Petition: Stop Closing Our Social Security Offices



CMS Announces \$60 Million Budget to Hire Health Care Navigators for 2015

Navigator program will continue to help consumers understand health coverage options as they enroll in coverage



The Centers for Medicare and Medicaid Services is looking for Navigators to provide unbiased information to consumers about health insurance and public programs and it has \$60 million in funding to attract them. The primary program involved in the Navigator program that effects seniors is Medicaid.

The money will support Navigators in Federally-facilitated and State Partnership Marketplaces in 2014-2015. Navigators are needed to support the Health Insurance Marketplace, qualified health plans, and public programs including Medicaid and the Children’s Health Insurance Program.

“Navigators have been an important resource for the millions of Americans who enrolled in coverage in 2014. This funding ensures this work will continue next year, including during the open enrollment period for the Marketplaces,” said CMS Administrator Marilyn Tavenner.

The funding opportunity announcement is open to eligible individuals, as well as private and public entities, applying to serve as Navigators in states with a Federally-facilitated or State Partnership Marketplace. It is open to new and returning Navigator applicants, and applications are due by July 10, 2014....[Read More](#)

RI ARA HealthLink Wellness

More Women to Live Longer Due to Gender Specific Research of Heart Disease Diagnosis

Clinicians now have the tools and knowledge to more accurately detect, determine risk and develop treatment strategies for heart disease in women



More women – no doubt – will live to an older age because the diagnoses of coronary heart disease in women has become more accurate due to gender-specific research that has clarified the role of obstructive and non-obstructive coronary artery disease in contributing to ischemic heart disease in women, according to a statement by the American Heart Association published in the journal *Circulation*.

“For decades, doctors used the male model of coronary heart disease testing to identify the disease in women, automatically focusing on the detection of obstructive coronary artery disease,” said Jennifer H. Mieres, M.D., lead author of the statement and professor of Cardiology & Population Health, R Hofstra North Shore-LIJ School of Medicine in Hempstead,

New York.

“As a result, symptomatic women who did not have classic obstructive coronary disease were not diagnosed with ischemic heart disease, and did not receive appropriate treatment, thereby increasing their risk for heart attack.” Ischemic heart disease, also known as coronary heart disease, occurs because of a decreased blood flow to the heart muscle, most often due to coronary atherosclerosis from the buildup of plaque in the coronary arteries. This plaque can result in obstructions in the arteries, which diminishes blood flow to the heart muscle, reduces the heart’s oxygen supply, and damages the heart muscle – resulting in heart attack and a decrease in the heart’s pumping ability...[Read More](#)

Guidelines for Care of Prostate Cancer Survivors Published by Cancer Society

Targeted to health care professionals involved in treatment of thousands of survivors, mostly senior men

The bad news about prostate cancer is that it strikes about 240,000 men – mostly older men - in the U.S. every year. The good news is most men survive and are more likely to die of something other than prostate cancer. This high rate of survival is one reason the American Cancer Society has issued survivorship guidelines this week to help health care professionals address issues that occur in men after successful treatment.

The American Cancer Society Prostate Cancer Survivorship Care guidelines released this week outline post-treatment clinical follow-up care for the myriad of long-term and late effects of prostate cancer survivors.

The advice from the American Cancer Society is to help doctors, nurses, and other professionals take care of cancer survivors who have finished their cancer treatments...[Read More](#)



Aortic Stenosis Campaign Targeting Seniors Launched by Alliance for Aging Research

This life-threatening disease is becoming a much greater burden as more and more in the U.S. are reaching the dangerous age of 70 and older - see video, take quiz



A new campaign from the Alliance for Aging Research aims to raise awareness about the effects of aortic stenosis, a disease caused by the gradual buildup of calcium deposits in the aortic valve. Aortic stenosis mainly affects older people, according to the American Heart Association; usually beginning after age 60, but often does not show symptoms until ages 70 or even 80.

“People of all ages suffer from aortic stenosis, but this condition is even more prevalent in Americans over 75,” says Lindsay Clarke, vice president of Health Programs for the Alliance. It affects more than 1.5 million Americans and the number is climbing rapidly with the steady increase in longevity. If left untreated, aortic stenosis can lead to fainting, chest pain, fatigue and, in worst case scenarios, death...[Read More & View the Video](#)

Lung cancer screening could cost Medicare billions

Associated Press



Every person covered by Medicare would shell out an additional \$3 a month if the government agreed to pay to screen certain current and former smokers for lung cancer, a new study estimates.

It would cost Medicare \$2 billion a year to follow recent advice to offer these lung scans — and fuel angst about rising health costs that are borne by everyone, not just smokers, the study found.

Joshua Roth of the Fred Hutchinson Cancer Research Center in Seattle said the researchers merely were tallying the cost of screening, and were not "judging value" or saying whether Medicare should pay it. He led the study, which was released Wednesday and will be presented at an American Society of Clinical Oncology conference later this month.

Lung cancer is the world's top cancer killer, mainly because it's usually found too late for treatment to do much good. Most deaths involve Medicare-age people, and most are due to smoking.

Recently, a major study found that annual CT scans, a type of X-ray, could cut the chances of dying from lung cancer by up to 20 percent in those most at risk — people ages 55 through 79 who smoked a pack of cigarettes a day for 30 years or the equivalent, such as two packs a day for 15 years.

Based largely on that, the U.S. Preventive Services Task Force in December recommended screening that group, about 10 million Americans. The scans cost \$100 to as much as \$400. Under the new health care law, cancer screenings recommended by the task force are to be covered with no copays.

However, Medicare makes its own coverage decisions and is to announce one by November. The new study sought to peg the fiscal impact and inform the debate....[Read More](#)

For more information on Lung Cancer Screenings view these two links.

[Lung Cancer Screening](#)

[Screening for Lung Cancer](#)

Spanish *Friday Alert* now Available

The *Friday Alert* will now be available each week in Spanish! To see last week's *Alerta Semanal*, go to <http://tinyurl.com/mq7gpry>. For the Alliance's Spanish language page, which includes fact sheets and other translated documents from the main site, go to <http://tinyurl.com/nllcz6n>. More outreach from the Alliance to the Hispanic elder community will be coming in the next few months.

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

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

ADD
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NAME

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

Petition Subject: House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings.

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**Get The Message Out:
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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 3118 & S 896

ADD
YOUR
NAME

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