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# RI ARA

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**NOW, more than ever!!!!**"



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## March 9, 2015 E-Newsletter

### Early Retirees Have Much at Stake in King v. Burwell

#### Access to Health Care and Retirement Security at Stake for people like Bonnie Mathias of Dallas



**Washington, D.C.** - Continued, affordable health insurance for many early retirees is among the issues at stake as the U.S. Supreme Court hears oral arguments in the case of *King v. Burwell*, a lawsuit challenging provisions in the Affordable Care Act (ACA). The suit claims that it is illegal for the government to issue tax credits for health insurance in more than 30 states with federal health insurance exchanges.

"Before the Affordable Care Act, Americans who retired without employer-sponsored insurance and before they were eligible for Medicare were entirely at the mercy of insurance companies," said Richard Fiesta, Executive Director of the Alliance for Retired Americans. "Early retirees could be denied coverage altogether, or saw their life savings dwindle because of exorbitant premiums available in the individual market."

Seniors watching the outcome of the *King v. Burwell* case closely include Bonnie Mathias, 57, of Dallas, Texas, a member of the Alliance for Retired Americans. Prior to the ACA Ms. Mathias had to go without health insurance when the monthly premium for her retiree plan skyrocketed from \$86 to \$1,300 per month for Bonnie and her husband. Once she became part of the national health care exchange, however, the couple was able to obtain subsidized coverage for \$211 per month.

Ms. Mathias is afraid that if the *King v. Burwell* case is ruled in the plaintiffs' favor, she and her husband will once again not be able to afford coverage.

"Older Americans are at an extreme disadvantage when they are forced to fend for themselves in finding health care coverage," said Mr. Fiesta. "The federal health care exchange addresses that problem in a way that no alternative plan even comes close to matching."

### AFSCME: Poll Shows "Tsunami of a Retirement Crisis" due to 401(k) Schemes

AFSCME President **Lee Saunders** spoke out Wednesday regarding a new poll by the National Institute on Retirement Security (NIRS). The poll found that 86 percent of respondents believe there is a retirement crisis in America, 85 percent believe all Americans should have access to a pension and 67 percent would be willing to accept smaller pay increases in exchange for guaranteed retirement income.



"Our nation is facing a tsunami of a retirement crisis and the American people can see it coming," said Mr. Saunders. "It's no accident that as Wall Street-backed politicians double down on their attacks on pensions, Americans' fears about retirement security are higher than ever. For workers and families, the best path to economic peace of mind and a secure retirement has always been through a union."

Mr. Saunders also said that recent decades have seen Wall Street brokers line their pockets with the crumbling 401(k)s workers thought they could count on in their golden years, while middle-class Americans retire into poverty in skyrocketing numbers. More at <http://tinyurl.com/qaevna4>.

### Daily Beast Piece Highlights Importance of Social Security Disability Insurance



A daughter who lost her father wrote a column in *The Daily Beast* on Saturday about Social Security Disability Insurance (SSDI), illustrating the need for Congress to stop exaggerating claims of fraud. Writer **Monica Potts** asked why we would "push aging people, in many cases, at the end of their lives, into new jobs that require new skills and probably pay poorly in the name of saving a few federal dollars?" Read the full piece at <http://tinyurl.com/lm85u4s>.

## King v. Burwell Supreme Court Case: Affordable Care Act Hangs in the Balance



Continued access to affordable health insurance for many early retirees is at stake as the U.S. Supreme Court heard oral arguments on Wednesday in the case of *King v. Burwell*, a lawsuit challenging provisions in the Affordable Care Act (ACA). The suit claims that it is illegal for the government to issue tax credits for insurance policies purchased on federal health insurance exchanges.

Millions of people in 34 states could lose the federal subsidies that help deray the cost of private insurance through if the U.S. Supreme Court rules in favor of the plaintiffs.

Governors in those 34 states have chosen not to set up their own state exchanges, joining the national exchange instead. Those subsidies reduce monthly premiums by as much as 89%. To learn more, go to <http://tinyurl.com/prznnzg>.

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Seniors watching the King v. Burwell case closely include **Bonnie Mathias**, 57, of Dallas, Texas, a member of the Texas Alliance. Prior to the ACA, Ms. Mathias went without health insurance when the monthly premium for her retiree plan skyrocketed from \$86 to \$1,300 per month for Bonnie and her husband. Once she became part of the national health care exchange, however, the couple was able to obtain subsidized coverage for \$211 per month.

“Older Americans are at an extreme disadvantage when they are forced to fend for themselves in finding health care coverage,” said Mr. Fiesta. “The federal health care exchange addresses that problem in a way that no alternative plan even comes close to matching.”

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### Oxfam Report: World's Top 1% Will Have More Wealth than the other 99% by 2016

On Monday, Oxfam International, an anti-poverty confederation, released a report stating that the combined wealth of the top 1% worldwide will surpass that of the other 99% by 2016, unless we take serious steps to address this inequality. Oxfam is urging a seven point plan that will help reduce wealth inequality, including a living wage for all workers; a crackdown on corporate tax-dodging; equal-pay legislation; and adequate safety-nets for the poorest citizens. Read the full research paper at <http://tinyurl.com/pl7tsdb>.

“The extreme imbalance of wealth in the world is a moral concern for many, but it also impedes economic growth,” said **Ruben Burks**, Secretary-Treasurer of the Alliance.

“The growing inequality of wealth is not just in the U.S.,” stated **Barbara J. Easterling**, President of the Alliance. “It is absolutely destroying the middle class worldwide. The U.S. can lead the way in addressing this with a fair tax approach and the expansion of Social Security benefits.”

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### AFL-CIO Now: 'Right to Work'? Right Wing Orgin



Mark Twain famously noted, “History doesn’t repeat itself, but it does rhyme.” The current efforts to roll back the ability of working people to counterbalance the corporate domination of America's politics is firmly rooted in the initial corporate opposition to the Wagner Act of 1935 that finally assured American workers the right to organize and bargain for wages and working conditions. Among those early efforts to reduce the strength of unions was an effort led by Vance Muse.

Muse, a Texas oil man, didn’t like unions and he really didn’t like the shape the union movement was taking in the 1930s. Large industrial unions like the UAW and the United Steelworkers were growing with white and black workers. Turns out Muse represented the old-line plutocrats’ views on economics and race... [Read More](#)

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### Medicare Turns 50... Despite Repeated Attempts to Dismantle It

Medicare has been around for 50 years despite numerous attempts to tear it down. For instance, in 2012, **Rick Santorum** said, “You want the private sector out there competing, driving down costs, improving efficiency... get rid of this—of CMS [the Centers for Medicare and Medicaid Services], where government basically micromanages all healthcare through Medicare and Medicaid.”



## Obesity is an expensive disease, especially for aging senior citizens

**Obese 70-year-olds may live as long as healthy weight 70-year-olds but will spend \$39,000 more on health care**

By *Sarah Varney, Kaiser Health News*



[Click here to watch video](#)

Bayou La Batre, Alabama, calls itself the seafood capital of Alabama. Residents here depend on fishing and shrimping for their livelihood, and when they sit down to eat, they like most things fried.

It's here that former U.S. Surgeon General Dr. Regina Benjamin has been trying to reverse the nation's obesity epidemic one patient at a time. Benjamin grew up near Bayou La Batre and has run a health clinic in this town of seafood workers and ship builders since 1990. As obesity became commonplace around the U.S., health care providers like Benjamin began seeing the impacts of obesity all around them.

"We saw our patient population get heavier," Benjamin said. "We saw chronic diseases start to rise, and if we continued, our entire community would totally be crippled, basically, based on chronic diseases."...[Read More](#)

## Seniors with fastest aging brains have worst physical fitness

**Too many seniors don't start worrying about their brain health until later in life**

The evidence just keeps piling up that confirms the connection between good physical fitness and good mental fitness. It seems to be particularly evident as people age into their sixties. Seniors in the best physical condition tend to have the best mental abilities. The latest research finds those with poor physical fitness in their 40s may have lower brain volumes at age 60.

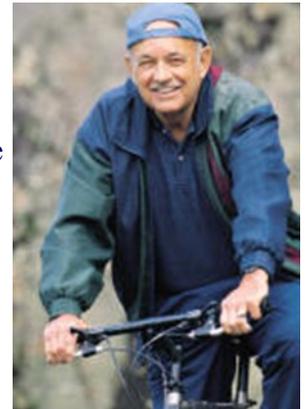
This is an indication of accelerated brain aging, according to new information presented at the American Heart Association EPI/Lifestyle 2015 meeting.

"Many people don't start worrying about their brain health until later in life, but this study provides more evidence that certain behaviors and risk factors in midlife may have consequences for brain aging later on," said Nicole L. Spartano, Ph.D., lead author and a postdoctoral fellow at the Boston University School of Medicine.

A subset of 1,271 participants from the Framingham Offspring Study participated in exercise treadmill testing in the 1970s, when their average age was 41.

Starting in 1999, when their average age was 60, they underwent magnetic resonance imaging (MRI) of their brains as well as cognitive tests.

The participants did not have heart disease or cognitive problems at the beginning of the study, and none were taking medication that alters heart rate....[Read More](#)



## When one spouse improves exercise program, the other seems to follow

**Epidemic of those who do not get enough exercise may improve with couples counseling**



For most married couples this new research is probably not a surprise. It concludes that if one spouse improves his or her exercise program, the other spouse is significantly more likely to do the same. The researchers conclude that a better approach to helping people boost their physical activity to improve health might be to counsel married couples together instead of individually.

New research led finds that if one spouse improves his or her exercise regimen, the other spouse is significantly more likely to follow suit.

The findings by the Johns Hopkins Bloomberg School of Public Health were presented yesterday at the American Heart Association's EPI/Lifestyle 2015 Scientific Sessions in Baltimore.

"When it comes to physical fitness, the best peer pressure to get moving could be coming from the person who sits across from you at the breakfast table," says Laura Cobb, a Johns Hopkins Bloomberg School of Public Health doctoral student and co-author of the research.

"There's an epidemic of people in this country who don't get enough exercise and we should harness the power of the couple to ensure people are getting a healthy amount of physical activity."...[Read More](#)

## Experts call for end to behavior-calming drugs for Alzheimer's patients

Caregiver-based approaches would work better –

if they were used & paid for as often as anti-psychotic drugs targeted by new federal report



Doctors write millions of prescriptions a year for drugs to calm the behavior of people with Alzheimer's disease and other types of dementia. But non-drug approaches actually work better, and carry far fewer risks, experts conclude in a new report.

The new DICE model - for Describe, Investigate, Evaluate, and Create - seeks to reduce psychotropic medication use in dementia patients.

In fact, non-drug approaches should be the first choice for treating dementia patients' common symptoms such as irritability, agitation, depression, anxiety, sleep problems,

aggression, apathy and delusions, say the researchers in a paper just published by the *British Medical Journal*.

The best evidence among non-drug approaches is for those that focus on training caregivers — whether they are spouses, adult children or staff in nursing homes and assisted living facilities — to make behavioral and environmental interventions.

The researchers, from the University of Michigan Medical School and Johns Hopkins University, reviewed two decades' worth of research to reach their conclusions about drugs like antipsychotics and antidepressants, and non-drug approaches that help caregivers address behavioral issues in dementia patients.

They lay out their findings along with a framework that doctors and caregivers can use to make the most of what's already known. Called DICE for Describe, Investigate, Evaluate, and Create, the framework tailors approaches to each person with dementia, and as symptoms change.

### The components of the DICE approach are:

▶ **D: Describe** - Asking the caregiver, and the person with dementia if possible, to describe the “who, what, when and where” of situations where problem behaviors occur and the physical and social context for them. Caregivers could take notes about the situations that led to behavior issues, to share with health professionals during visits.

▶ **I: Investigate** – Having the health provider look into all the aspects of the person's health, dementia symptoms, current medications and sleep habits, that might be combining with physical, social and caregiver-related factors to produce the behavior.

▶ **C: Create** – Working together, the patient's caregiver and health providers develop a plan to prevent and respond to behavioral issues in the person with dementia, including everything from enhancing the patient's activities and environment, to educating and supporting the caregiver.

▶ **E: Evaluate** – Giving the provider responsibility for assessing how well the plan is being followed and how it's working, or what might need to be changed...[Read the full article](#)

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

**Petition Subject: Observation Status: “Current Hospital Issues in the Medicare Program”**

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YOUR  
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.**

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 3118 & S 896**

ADD  
YOUR  
NAME

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