



### Beneath the rancor, Social Security's future is on the ballot



The future of Social Security is on the ballot this year - not that you could tell by the U.S. presidential

debates, or by any other aspect of this rancorous, sensational election.

But 67 percent of registered voters rank Social Security as a “very important” part of their voting decision this year - just behind the economy, terrorism, gun policy and immigration, according to the Pew Research Center.

And so it should be. Social Security is the most important retirement benefit for most American workers - it provides at least half of the income for 48 percent of retired couples, and for 71 percent of single seniors, according to the Social Security Administration. Also, Social Security benefits kept 22.1 million seniors, working-age adults and children out of poverty in 2015 according to an analysis of Census data released this week by the Center on Budget and Policy Priorities.

But Social Security's retirement and disability trust funds are forecast to be depleted in 2034. At that point, benefits would be cut an estimated 21 percent, unless Congress takes action.

Meanwhile, a consensus is developing that an expansion of Social Security benefits should be added to the reform agenda to address our growing retirement security crisis. Solvency and expansion can both be addressed by raising new revenue. Options include raising the cap on income subject to payroll taxes, raising payroll tax rates very gradually over a 10-year period or even allowing Social Security to invest a portion of the trust fund in equities.

Democratic nominee Hillary Clinton and Republican rival Donald Trump faced just one question about Social Security during their recent debates - and the framing was wrong.

Moderator Chris Wallace of Fox News asked the candidates how they would reform the program in light of its role as a key driver of the nation's debt. Wallace had it backwards

- Social Security actually lends money to the federal government, not the other way around.

Surplus trust fund assets are invested in a special type of Treasury note backed by the government's full faith and credit. So Social Security is no more a driver of the debt than other holders of government bonds (China comes to mind). The Social Security trust fund is a lender to a government that spends much more than it levies in taxes. When the trust fund runs dry in 2034, there is no mechanism available to make up the funding gap from general revenue.

Wallace asked if Trump would make a deal to save Social Security (and Medicare) that included both tax increases and benefit cuts. Trump did not answer, instead pivoting to a critique of the Patient Protection and Affordable Care Act. Clinton, focusing on Social Security, reiterated her support for raising revenue through higher payroll taxes on the wealthy, fighting any benefit cuts and supporting targeted increases for low-income workers and women.

Her response is in line with what voters want. Another Pew poll, conducted back in March, found that 71 percent of registered voters oppose benefit cuts. That figure does not change much when you filter respondents by party affiliation or which candidates they supported in the primaries. Other polling suggests a majority of Americans would favor higher payroll taxes - on the wealthy or on themselves - to support the program.

#### PARTY PLATFORM SIGNALS

Aside from the two candidates, where would the two major political parties take us on Social Security reform after the Nov. 8 election? The party platforms adopted at this year's conventions are instructive.

The Republican platform states that solvency should be restored without tax increases. That is a de facto call for benefit cuts, because there are only two ways to solve Social Security's financial problems: either you cut benefits or increase revenue.

The platform also states that Republicans “believe in the power of markets to create wealth and to help secure the future of our Social Security system.” That is a clear call

for shifting Social Security to a system of private accounts, as advocated by President George W. Bush in 2005.

Meanwhile, the Democratic platform says this: “We will fight every effort to cut, privatize, or weaken Social Security, including attempts to raise the retirement age, diminish benefits by cutting cost-of-living adjustments, or reducing earned benefits.” The platform document goes on to call for benefit expansion, at least for “women who are widowed or took time out of the workforce to care for their children, aging parents, or ailing family members.”

It also calls for “exploration of alternatives” to Social Security's current annual cost-of-living adjustment that would be more “equitable” for seniors.

What might happen if Clinton wins, as expected? Odds are good that she would tackle Social Security reform sometime in a first or second term, but much will depend on which party controls the two chambers of Congress. Republicans can be expected to continue their push for a higher retirement age, less generous cost-of-living adjustments and some form of means-tested benefits. Democratic control of the Senate and House of Representatives would create a historic opportunity for legislative reform to restore Social Security's long-range solvency and expand benefits.

If the Democrats fall short of that, their challenge will be to keep the debate about Social Security reform separate from phony debt arguments, and away from back room deals that do not require legislators to go on the record in favor of cutting, sustaining or expanding Social Security. In that scenario, lawmakers would have to explain to voters why they oppose putting some extra benefits in their pockets. Or, worse - why they are OK with allowing Social Security to keep veering toward a huge benefit cut in 2034?

**This election may be the most important election for senior citizens and retirees, now and in the future.**

## Wonder why drug prices are so high and won't come down?

### Drug Lobby Adds \$100M to War Chest Ahead of Pricing Battle



*Politico* reported that PhRMA, the pharmaceutical lobby, is preparing for a post-election drug pricing legislative battle and has added **\$100 million** to its war chest. It has increased its membership dues by 50 percent and will now have \$300 million at its disposal each year. PhRMA is already ranked among the biggest spending special interest lobbying groups in Washington. It has spent \$11.8 million so far in 2016,

making it the fourth-largest lobbying powerhouse.

In recent years, prescription drug prices have skyrocketed and led to astronomical profits for pharmaceutical companies. However, millions of Americans are struggling to afford life-saving drugs such as insulin and EpiPens.

Both Democratic and Republican voters support price reductions by allowing Medicare to negotiate directly with drug companies and the importation of drugs from other countries. However, PhRMA hopes to forestall political action by

fighting cost-saving measures such as a California ballot initiative, Prop. 61, to cap how much the state government pays for drugs. California Alliance members have been working hard in support of the ballot measure there.

“PhRMA is raising the money for a formidable lobbying effort,” said **Richard Fiesta**, Executive Director of the Alliance. “But all their money will go toward a losing cause if grassroots activists remain strong, active and vocal about the need for affordable drugs.”

## Senate's Chronic Care Working Group Circulates Draft Bill

Members of the Senate Finance Committee are floating legislative proposals aimed at improving the health outcomes of Medicare beneficiaries with chronic diseases.

Sens. Orrin Hatch (R-Utah), Ron Wyden (D-Ore.), Johnny Isakson (R-Ga.) and Mark Warner (D-Va.) released draft legislation and a letter outlining what related regulatory steps have been adopted since the chronic care working group convened about a year and a half ago. Treatment for patients with chronic diseases accounts for 86 percent of the nation's health care spending, according to the Centers for Disease Control and

Prevention.

The **discussion draft** released Thursday focuses on increasing access to high-quality home care for patients with chronic conditions, advancing team-based care, expanding the use of technology in caring for these patients, improving identification of such patients, and empowering patients and caregivers to better coordinate care.

The four senators also **wrote** to Health and Human Services Secretary Sylvia Burwell and Centers for Medicare and Medicaid Services Acting Administrator Andy Slavitt, praising the agencies for adapting some recommendations from

a policy options document the group released earlier last year in the 2017 Medicare Physician Fee Schedule Proposed Rule.

“It is promising that the CCWG's efforts are already driving care improvements for Medicare beneficiaries with chronic illness,” they write. “There is still more work to be done, however, and the CCWG remains committed to developing bipartisan legislation that ensures Medicare beneficiaries with chronic conditions receive the coordinated, high quality care that they need and deserve.”



## Top 10 Financial Scams Targeting Seniors



Financial scams targeting seniors have

become so prevalent that they're now considered “the crime of the 21st century.” Why? Because seniors are thought to have a significant amount of money sitting in their accounts.

Financial scams also often go unreported or can be difficult to prosecute, so they're considered a “low-risk” crime. However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses.

It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse. And it's not always strangers who perpetrate these crimes. Over 90% of all reported elder

abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Review our list below, so you can identify a potential scam.

1. Medicare/health insurance scams
2. Counterfeit prescription drugs
3. Funeral & cemetery scams
4. Fraudulent anti-aging products
5. Telemarketing/phone scams

The pigeon drop

The fake accident ploy

Charity scams

6. Internet fraud  
Email/phishing scams
7. Investment schemes
8. Homeowner/reverse mortgage scams
9. Sweepstakes & lottery scams

### 10. The grandparent scam

If you suspect you've been the victim of a scam...

Don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services. To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website at:

[www.eldercare.gov](http://www.eldercare.gov).

**[Read More on each subject](#)**

## American Institutes for Research Highlights Need to Fix Complex Medicare Enrollment System



Blog

A new set of issue briefs by the Center on

Aging at the American Institutes for Research (AIR) highlights the growing complexities facing thousands of people each day as they become eligible for Medicare. One of the briefs, **Medicare Enrollment Maze Puts Older Americans at Risk for Financial Penalties and Coverage Gaps**, examines a relatively recent trend where the age of Medicare eligibility and the age of retirement have moved further apart.

People receiving Social Security benefits are automatically enrolled in Part B. Increasingly, however, many Americans are working longer, delaying retirement, and deferring Social Security benefits. Unlike those who are auto-enrolled, these individuals must make an active Medicare enrollment choice. Deciding whether and when to enroll in Medicare involves many complex rules and inappropriately delaying Part B can lead to a lifetime of higher Part B premiums, gaps in coverage, and barriers to accessing needed care.

The brief spotlights possible solutions to simplify Medicare enrollment, including

passing the **Beneficiary Enrollment Notification and Eligibility Simplification (BENES) Act of 2016 (H.R. 5772)**. The BENES Act would require the federal government to provide two notices to individuals nearing Medicare eligibility about Part B enrollment: one sent six months ahead of a person's Initial Enrollment Period (IEP) and another notification one month before an individual's IEP. The bill also seeks to prevent problematic enrollment mistakes through adequate education and clarification of Part B enrollment rules.

## When it's time to have 'The Talk' with an aging parent

It's an increasingly common situation that many families face. Improved health care and healthier lifestyles have many people living well into their 70s, 80s and beyond. While many of these folks may be in relatively good health, it's natural that their children begin to worry that their aging parents can no longer care for themselves as well as they once did.

Such situations can result in a variety of emotionally-laden decisions that require family discussions. It can often be extremely difficult to discuss decisions about issues such as where elderly parents should live, what health services are needed, current financial situations, wills

and estate planning, the surrendering of a driver's license and related topics.

But, while such discussions with an aging parent may be difficult, they are necessary. There are ways to make such talks less prone to disagreement and more apt to lead to productive results.

Start by picking a time and place for important conversations that will make your parent feel comfortable.

A big help in holding useful discussions is to speak in a way that avoids judgmental "you" statements, such as, "Dad, you have to accept..." Instead, talk about what you feel and think about an issue, rather than taking the position that

what you believe is correct while the parent's views are simply wrong.

It's vital that to respect the parent's right to argue and disagree. Listen to their feelings, views and ideas, especially when the subject involves major decisions. Realize that your job is to offer advice and support, not to dictate how things must be. It helps to see how difficult it may be for a parent to admit that they are becoming limited and less capable... **Read More**



## Not So Fast: 3 Ways To Slow Aging



If you live to be one hundred, you've got it made. Very few people die past that age.

George Burns

Americans are getting old.

In 1900, **life expectancy** at birth was 47. Only 13% of the population was 50 or older. 100 years later, life expectancy had climbed to 77. In 2020, 35% of Americans will be 50 or older. Over the next 35 years this group will more than double in

number.

This **progress** initially stemmed from decreased infant mortality, access to clean drinking water and antibiotics. Early increases in life expectancy were largely due to children surviving into adulthood rather than more people reaching old age. That has changed.

Many more people are living a long time. The 85-and-older population is projected to increase by **351%** between 2010 and 2050. The 65-and-older group will grow by **188%**. An increase of

only **22%** is projected for those youngsters under 65.

This increase in lifespan was not anticipated.

As you might imagine, these changes have ignited the study of aging. Research now abounds on the nature of aging, diseases associated with aging and ways of blocking the aging process. Some question the inevitability of death... **Read More**



## Presidential 'Parity' Panel Offers Steps To Treat Mental Illness Like Other Disease



Acknowledging that “there is more work to be done” to ensure that patients with mental illness and addiction do not face discrimination in their health care, a presidential task force made a series of recommendations Friday including \$9.3 million in funding to improve enforcement of the federal parity law.

The **long-awaited report** is the product of a task force **President Barack Obama announced** in March during a speech about the opioid epidemic.

“These disorders affect society in ways that go beyond the direct cost of care,” the report authors write. “Without effective treatment, people with these health conditions may find it difficult to find or maintain a job, may be less able to pursue education and training opportunities, may

require more social support services, and are more likely to have their housing stability threatened.”

Since the passage of the Mental Health Parity and Addiction Equity Act in 2008, health insurers and employers have made progress toward improving coverage for mental health and substance abuse issues. Most insurance plans, for example, no longer charge higher copays or separate deductibles for mental health care.

But there have been **significant problems** with the parity law, too, including lax enforcement and little guidance for the public about the law itself or how to file a complaint.

Over the past seven months, the task force received 1,161 public comments from patients, families, insurers, advocates, state regulators and others. Based on the findings, the group has taken several actions.

- ◆ The Centers for Medicare & Medicaid Services is awarding \$9.3 million to states to help enforce parity protections. **California**, New York, Massachusetts, Oregon and Rhode Island were cited as models of promising enforcement efforts.
- ◆ A new **government website** will help consumers identify the right agency to assist with their parity complaints and appeals.
- ◆ A newly released consumer guide will help patients, families and providers understand their rights and look into whether they have experienced a parity violation.
- ◆ The Department of Labor will report each year on its investigations into parity violations....**Read More**

## Preventing Falls in Older Americans

There are the leading cause of injury and death in seniors.

According to a new report by the Centers for Disease Control, the leading cause of death among older Americans in the United States is falls. The rate of **significant falls** in those over age 65 has been steadily increasing over the last several years. Last year, there were 29 million falls in this age group, resulting in nearly 7 million injuries. In fact, of these 7 million injuries, 2.8 million patients were seen in emergency rooms, and

almost 800,000 were admitted to the hospital as a direct result of the fall. Sadly, 27,000 deaths occurred due to these fall-related injuries last year. Currently, nearly 1 in 4 Americans over the age of 65 experiences a fall each year, and once a first fall occurs, the likelihood of a second fall doubles. Falls have a significant financial impact on health care as well – they account for nearly \$31 billion dollars in health care expenditures annually.

For the most part, broken bones are the most common injury associated with falls. Broken arms, wrists and hips are frequent consequences of falls. In fact, 95 percent of all hip fractures in the U.S. today are due to falls. Hip fractures in particular are associated with significant morbidity and mortality. ...**Read More**



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

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**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**

ADD YOUR NAME

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