



October 31, 2016 E-Newsletter

Retirees need \$581 now; tell Congress to pass the SAVE Benefits Act



There was no 2016 Social Security Cost of Living

Adjustment (COLA) for beneficiaries. That was bad. But the just announced 2017 COLA of just \$5.00 per month for the average retiree may wind up being worse for retirees. Since there was a COLA, Medicare premiums are expected to increase.

It's likely that those premiums will

Call the RI Congressional Members

RI Congressional Delegation Information

Senator Jack Reed: 1000 Chapel View Blvd # 290, Cranston, RI 02920 (401) 943-3100

Senator Sheldon Whitehouse: 170 Westminster St. Suite 1100, Providence, RI, 02903 (401) 453-5294

Congressman James Langevin: 300 Centerville Rd # 200, Warwick, RI 02886 (401) 732-9400

Congressman David N. Cicilline: 1070 Main St #300, Pawtucket, RI 02860 (401) 729-5600

seniors and pass Senator Elizabeth Warren's SAVE Benefits Act (SB 2251). America's

absorb all of the COLA leaving beneficiaries with no additional money to help pay their bills. That's why we need your help, sign the petition below and demand Congress pass the SAVE act.

To: Congress

From: [Your Name]

We call on Congress to stand with

retirees should not be forced to decide between putting food on the table and paying for healthcare. Social Security beneficiaries have gone too long without a meaningful increase. They should get this one-time payment of \$581 paid for by closing tax breaks for large corporations.

More AARP's Social Security Scare Tactics



Here we go again.....Do you still think AARP supports senior citizens? Well think again.

On the first day of the current Congress, Republicans passed a rule that mandated a 20% cut in Social Security Disability Insurance benefits unless legislation was passed that either cut retirees' benefits or raised taxes. This cynical attempt to pit retirees against people with disabilities failed, because we stood together and fought for our united Social Security system. But in the wake of this attack on our earned benefits, a funny thing happened. AARP – the nation's largest senior organization – issued an award to GOP Speaker Paul Ryan for "fixing" a phony crisis he and the Republicans manufactured. That's right, the same Paul Ryan who has spent the last decade peddling plans to dismantle Social Security and Medicare as we know them. And with just over two weeks until Election Day, AARP is running misleading TV ads declaring that if

nothing is done, "Social Security recipients could lose up to \$10,000 a year."

AARP's outrageous misrepresentation of Social Security is insulting to the millions of seniors they claim to represent. Join Social Security Works in demanding that AARP rescind Paul Ryan's "Champion of the 50+" award and stop using right-wing scare tactics that could lead to damaging cuts to Social Security... The reality is that Social Security has a \$2.8 trillion surplus, can pay out 100% of benefits owed for nearly 2 decades, and over 75% of benefits after that. And all we need to do is ask the wealthy to pay their fair share and we can afford to expand benefits for millions of Americans. And this week's announcement that Social Security's Cost of Living Adjustment will be just 0.3% next year makes it obvious that Social Security benefits are too low! AARP knows how popular Social Security is with the American people. And their fear mongering is threatening the progress we've made to change the

conversation toward the expansion of our earned benefits.

Their scare tactics – used for decades by conservatives on Wall Street – are meant to ram through unpopular cuts by scaring people into accepting worse than they should. And Paul Ryan isn't the only pro-cuts Republican that AARP has awarded. Senators Kelly Ayotte (NH) and Richard Burr (NC), along with Representative Todd Young, who is running for Senate in Indiana, have all received champion awards while locked in close Senate races.

Stand with Social Security Works and demand that AARP rescind Paul Ryan's "Champion of the 50+" award and take the right stand on Social Security. We will not stand quietly by while our Social Security benefits are threatened by disingenuous right-wing talking points.

[Click here to sign the demand that AARP rescind their "Champion of the 50+" award.](#)



6 Social Security changes coming in 2017



Social Security beneficiaries will receive a slight increase in their **Social Security checks** in 2017. There have also been several recent tweaks to the program that change how married couples can collect benefits. Here's a look at the new Social Security rules for 2017.

Social Security payments will increase by 0.3 percent beginning in January 2017. This cost-of-living adjustment is estimated to result in the typical Social Security beneficiary receiving an extra \$5 per month. The average monthly payment for retired workers is expected to be \$1,360 in 2017. Retired couples will receive an average of \$2,260 per month in 2017, up from \$2,254 in 2016. **Social Security benefits** are adjusted each year to keep pace with inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers. Previous cost-of-living adjustments have ranged from zero in 2010, 2011 and 2016 to 14.3 percent in 1980.

Most workers pay 6.2 percent of their earnings into the Social Security system, and employers match this amount, until their salary exceeds the taxable maximum. The **maximum taxable earnings** amount will increase from \$118,500 in 2016 to

\$127,200 in 2017, due to an increase in average wages. Earnings above this amount are not taxed by Social Security or used to calculate Social Security payouts in retirement. Some 12 million workers are expected to pay more into the Social Security system as a result of this change.

Retirees who **work and collect Social Security** at the same time might have part of their benefit temporarily withheld if they earn too much. The Social Security earnings limit for people age 65 and younger will increase from \$15,720 in 2016 to \$16,920 in 2017. Social Security beneficiaries who earn more than this amount will have \$1 in benefits withheld for every \$2 in earned income over the limit. For those who will turn 66 in 2017 the earnings limit increases by \$3,000 to \$44,880, and the payment reduction declines to \$1 withheld for every \$3 earned in excess of the earnings limit. However, once you turn age 66 Social Security payments are no longer withheld if you work and receive benefits at the same time and your payments will be increased to give you credit for any part of your benefit that was withheld in the past.

The maximum possible payout for someone retiring at his or her full retirement age of 66 will increase by \$48 to \$2,687 in 2017. However, a higher monthly payment might be possible for

those who delay starting payments until after their full retirement age.

Dual-earner married couples who are 66 or older have the option to collect spousal payments worth half of the higher earner's benefit amount, and then later switch to payments based on their own work record, which will then be higher due to delayed claiming. However, people who turn 62 on January 2, 2016 or later will no longer be able to claim both a spousal payment and an individual payment at different times. Married retirees will now automatically receive the higher of the two benefit options and can no longer **claim both types of payments** at different times.

Social Security beneficiaries can voluntarily suspend their payments between ages 66 and 70 in order to earn delayed retirement credits that will result in a higher monthly payment when benefits are resumed. However, a new rule that applies to benefit suspensions requested on April 30, 2016 or later will additionally stop payments to family members that are based on your work record during the period of the benefit suspension. However, there is an exception to this new rule for divorced spouses, who can continue receiving a divorced spousal benefit if the ex-spouse suspends his or her retirement benefit.



Protect Social Security for all beneficiaries!

Social Security is a retirement benefit earned through a lifetime of work. It's not an entitlement and it's not a piggy bank for other programs. Tell Congress to strengthen it, not cut it!

Will you accept cuts to future Social Security benefits? Will you accept a cut to the Cost-of-Living Adjustment (COLA)? Do you support privatizing Social Security and turning over control of your benefits to Wall Street bankers? ***If the answer is NO, then please sign this petition to your federal representatives right now!***

I need you to support Social Security Now

Dear [my representative]

As your constituent and someone who has paid into Social Security my entire

working life, I am concerned about the agenda now underway in Washington to target Social Security with deep cuts. Congress has created a Social Security crisis where there isn't one — currently the Social Security Trust Fund has a surplus of \$2.8 trillion! Yet lawmakers have put Social Security on a collision course that will devastate this program and reduce the benefits that millions of Americans depend on to survive. That's why I'm writing to you today to remind you:

--Social Security is our government's most successful and popular program, and any cut to benefits would endanger the well-being of millions of current and future recipients and their families.

--Social Security is an insurance policy

that millions of American citizens deserve to receive if they cannot work because of a disability.

--Social Security is an earned benefit that American workers pay for throughout their productive lives. It is not an "entitlement" and it is not a handout.

At a time when more Americans than ever before are counting on their earned benefits for a secure retirement and a minimal safety net, Congress should be working to support, protect and strengthen Social Security. That's why I urge you to work closely with the National Committee to Preserve Social Security and Medicare as you consider legislation that could impact earned benefits.

Sincerely, ***Sign the PETITION***

CMS halts auto-enrollment proposals from Medicare Advantage plans



The CMS has temporarily stopped accepting new proposals from health insurance companies seeking to automatically enroll their commercial or Medicaid patients into their **Medicare Advantage** plans.

The federal agency also disclosed that 29 Medicare Advantage companies—including Aetna, UnitedHealth Group and several **Blue Cross and Blue Shield insurers**—can move consumers who had been enrolled in a regular plan into their Medicare Advantage products once the consumers turn 65 years old. Half of the companies received their approval this year, signaling a growing desire from insurers to move their aging members into

their **lucrative Medicare plans**.

The process is called **seamless conversion** and was profiled in a recent **Kaiser Health News** story, which detailed how seniors were shocked to be enrolled in a private Medicare Advantage plan and received unexpected medical bills even though they had enrolled themselves in traditional Medicare. Medicare Advantage plans have narrow networks, unlike traditional Medicare, so not all hospitals, doctors and pharmacies are available to enrollees at in-network rates.

Michael Crochunis, acting director of the CMS' Medicare Enrollment and Appeals Group, sent a memo (PDF) late Friday that said the agency instituted the

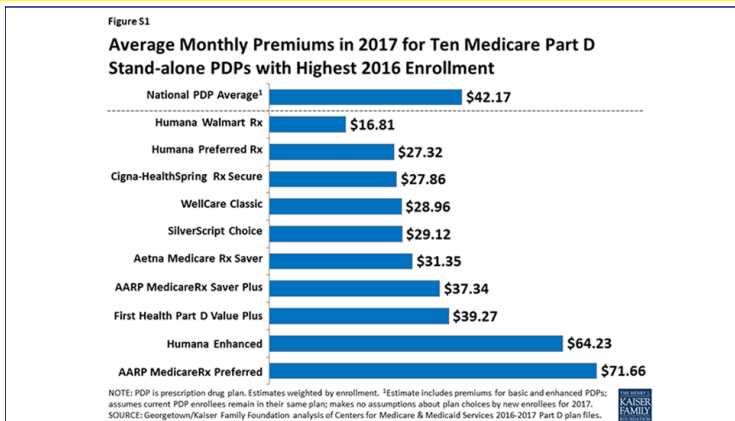
temporary moratorium on approving seamless conversion proposals and is reviewing the policy “in light of recent inquiries.”

Federal law allows Medicare Advantage insurers to offer **seamless conversion enrollment** to newly eligible Medicare beneficiaries “currently enrolled in a health plan offered by the organization,” such as a Medicaid managed-care plan or an employer-based plan. However, the CMS must approve the request. Insurers also must send a letter to those members at least 60 days in advance notifying them of the seamless conversion and providing instructions about how to opt out... **Read More**

Kaiser Family Foundation Releases First Look at 2017 Part D Plan Offerings

The Kaiser Family Foundation (KFF) recently released an issue brief analyzing the 2017 prescription drug (Part D) plan offerings based on recently released data from the Center for Medicare and Medicaid Services (CMS). The key findings in KFF's analysis come at an important time as millions of people with Medicare are weighing their plan choices during Fall Open Enrollment, which lasts from October 15 to December 7.

According to the brief, people with Medicare will, on average, have a choice of 22 Part D plans in 2017. The average Part D premium (weighted by 2016 plan enrollment) is projected to increase by 9 percent from 2016, to \$42.17 per month—assuming that enrollees stay in their



current plan. Additionally, Part D plan premiums will continue to vary widely across plans, with average premiums ranging from \$16.81 to \$71.66 per month.

KFF also found that, on average, those who received Extra Help, also known as the Low-Income Subsidy, will have seven zero-premium Part D plans to

choose from. Assuming those with Extra Help do not switch plans in 2017, or are not reassigned to a new plan by CMS, 1.4 million low-income beneficiaries will begin paying a Part D premium in 2017. Given KFF's findings, Medicare Rights advises that everyone with Medicare review their plan choices during Fall Open Enrollment. Plans make changes to their

benefit packages every year, so even if you are happy with your current plan, you should review your coverage options.

To research your plan options or for help choosing a plan, call 1-800-MEDICARE or use the Medicare Plan Finder Tool at **www.medicare.gov/find-a-plan/questions/home.aspx**.

Drug Prices, Not The Health Law, Top Voters' Health Priorities For 2017

Until this week, when big increases in insurance premiums were unveiled for next year, the federal health law has not been a major issue in the presidential election. In fact, fixing what ails the Affordable Care

Act isn't even among voters' top priorities for health issues for next year, according to a new poll.

The monthly October tracking poll from the Kaiser Family Foundation finds that when voters are asked about what the next president and Congress

should do about health care, issues relating to prescription drug prices and out-of-pocket spending far outrank proposals to address the shortcomings of the health law (foundation)... **Read More**

Chronic Disease Management

Helping seniors manage their chronic conditions



Diabetes, arthritis, hypertension, lung disease. Chronic diseases like these can force seniors to give up their independence too soon. We distribute proven programs in-person and online that empower individuals to manage their own care and improve their quality of life.

Every day, millions of people with chronic diseases struggle to manage their symptoms. About 80% of older adults have at least one chronic disease, and 68% have at least two. Chronic diseases place a significant burden on individuals as well as health care systems.

The good news is that people with chronic diseases who learn how to manage their symptoms can improve their quality of life and reduce their health care costs.

How NCOA Helps

NCOA's **Center for Healthy Aging** serves as a resource center for states and local communities offering Stanford University's Chronic Disease Self-Management Programs with support from the U.S. Administration for Community Living's Administration on Aging.

Self-management programs, offered in **communities throughout the U.S.** as well as **online**, can give people with

chronic diseases the tools they need to better manage their symptoms and put life back in their life.

Explore materials related to chronic disease in our .

Resources Library



Chronic Disease Self-Management Program



Malnutrition and Chronic Diseases



Building Better Care Givers

For Seniors, Teeth Need Care — But Insurance Coverage Is Rare

Aging can take a toll on teeth, and for many seniors paying for dental services is a serious concern because they can't rely on their Medicare coverage.

Low-income seniors, in particular, are struggling. More than a third with incomes below 200 percent of the federal poverty level (about \$23,000 annually) had untreated tooth decay between 2011 and 2014, according to an **analysis of federal data** by the American Dental Association.

"What ends up happening is that almost everybody, when they get to be 65, is sort of on their own and they have to pay for dental care out of pocket," said Dr. Michael Helgeson, chief executive officer of **Apple Tree Dental**. Apple Tree is a

Minneapolis-based nonprofit organization operating eight clinics in Minnesota and California that target underserved seniors, as well as mobile units that provide on-site dental care at nursing homes and other facilities.

Traditional Medicare doesn't **usually cover dental care** unless it's related to services received in a hospital. Medicare Advantage managed care plans generally provide some dental care, but the coverage can vary, and often is minimal, dental advocates say. The plans often are "a loss leader," said Dr. Judith Jones, a professor of dentistry at Boston University. "It's meant to attract people. It gets people in but the coverage is really limited."

In a way, older people are victims of dentistry's success.



Regular visits to the dentist, along with daily tooth brushing and water fluoridation, have all contributed to improvements in oral health. In the first half of the 20th century, by the time people reached their 30s or 40s many had already lost all their teeth, Helgeson said, while today more than 60 percent of people in nursing homes still have at least one tooth. ... **Read More**

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

ADD YOUR NAME

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