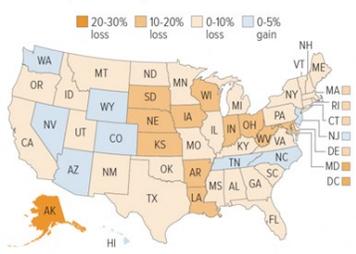




Social Security Administration Budget Cuts Hurt Communities Nationwide

Social Security Administration Staff Loss Is Significant

Percent change in staff, fiscal years 2010-2015



Source: Social Security Administration

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

See our full paper for our 50-state analysis on the effects of the SSA budget cuts.

result in service gaps. There are fewer people to take appointments, answer phones, and process applications for Social Security's vital retirement, survivor, and disability benefits. As a result, applicants and beneficiaries must wait longer.

As the map below shows, most states have lost critical SSA staff in recent years. Five — Alaska, Iowa, Kansas, Nebraska, and West Virginia — have lost more than 15 percent of their staff.

Staff shortages have contributed to a record-high disability hearing backlog of over 1 million applicants, and some applicants wait over two years for a final decision. In Hawaii and New Jersey, the number of applicants waiting for a final decision has more than *tripled* since 2010. In Maryland, North Carolina, Delaware, and the District of Columbia, the average processing time for an appeal is over 21 months.

SSA provides face-to-face service at its network of field offices. There, staff take claims for Social Security and Supplemental Security Income benefits,

provide replacement Social Security cards, and process name changes. They offer personalized information for applicants navigating complex decisions about when to retire, and they make decisions about whether a beneficiary can manage his or her own finances. Since policymakers began cutting SSA's operating budget in 2010, the agency has closed 64 field offices, along with 533 — almost all — of the agency's mobile offices, reducing access to essential services. New York alone has shuttered 12 field offices, while Pennsylvania has closed half a dozen.

Nearly every American contacts SSA at some point, at the best and worst moments of their lives. They depend on SSA staff to help them when they face a life-altering disability, the death of a spouse or parent, or decisions about financing their retirement years. Policymakers should give SSA enough funding to give Americans the excellent Social Security service they've earned.

As baby boomers age into their peak years for retirement and disability, demands on the Social Security Administration (SSA) are reaching all-time highs. Yet policymakers have cut SSA's core operating budget by 10 percent since 2010, after adjusting for inflation. These cuts hurt SSA's service to the public in every state, as our new report shows.

Almost all of SSA's operating budget is spent on staff, and most of SSA's staff provide direct service to the public. Funding cuts — which have fueled the loss of 6 percent of SSA's staff nationwide since 2010 — unavoidably

Reps. Linda Sánchez and Mike Honda Introduce the Strengthening Social Security Act of 2016



"This year, Americans relying on Social Security did not receive any cost of living increases, despite rapidly rising healthcare costs and other expenses.

This is not acceptable.

We are offering a simple solution to ensure that senior citizens have the resources they need and that Social Security remains robust for future generations."

Rep. Mike Honda (D-CA-17), introducing the Strengthening Social Security Act of 2016

Today Rep. Linda Sánchez and Rep. Mike Honda introduced the Strengthening Social Security Act of 2016 on Capitol Hill. Our very own Maryland/DC Alliance member Diane Fleming and Executive Director Richard Fiesta spoke at the news conference in support of the bill.

"Seniors are struggling to make ends meet," said Richard Fiesta. "This bill

would give the average beneficiary an additional \$800 per year to help pay their living expenses and we applaud Representatives Sanchez and Honda for introducing it."

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Rep. Honda, Rep. Sanchez
Rich Fiesta

The Nursing Home Abuse Center, Protecting Our Seniors

The Nursing Home Abuse Center



(NHAC) was founded on the principles of dignity and respect for some of the most vulnerable citizens, seniors.

Seniors have built a society of law, order and

protection that we all enjoy today. They fought wars against tyranny, supported equality and built families and businesses that changed our world.

It's time for us to protect them from abuse perpetrated in the "safest" of places.

NHAC is a free online resource designed to inform and encourage improvements to the status quo.

Let's stand together and protect our seniors.

Understanding Nursing Home Abuse

What is Nursing Home Abuse?

Nursing home abuse is a serious issue. How are some of the causes of nursing home abuse and how often does it

happen? How can I get involved to protecting our seniors? [More](#)

Understanding Elder Abuse

Elder abuse takes on many forms, including emotional, sexual, financial and physical abuse. Learn the warning signs of elder abuse and help protect our greatest generation. [More](#)

Nursing Home Neglect

One of the most common forms of elder abuse is nursing home neglect. Learn how to spot the danger signs of this type of neglect. [More](#)

Physical Abuse

Physical abuse of the elderly involves the application of physical violence or force against an elder that results in physical impairment, physical pain, injury, or bodily harm to the individual. [More](#)

Sexual Abuse

Elder sexual abuse includes any sexual contact with an elder who, because of mental illness or dementia, cannot

communicate their disapproval of the behavior against them and cannot communicate consent for the activity. [More](#)

Emotional Abuse

Emotional abuse against the elderly can happen in an assisted care facility or in a nursing home. Perpetrators can include volunteers, caregivers, family members, or other individuals employed at the nursing facility. [More](#)

Financial Abuse

Financial abuse of the elderly can be perpetrated by people they know or people they don't know. The main perpetrators can be relatives of the elderly person, their spouse, or someone else they hold in their confidence. [More](#)

To find out more on these subjects and the Nursing Home Abuse Center, visit their web site below.



Nursing Home Abuse Center
Protecting Our Seniors

What Social Security Isn't Telling You About Your Money

The agency isn't doing the best job of communicating crucial information, the GAO finds. Like how much do you gain by delaying your claim?

Americans getting ready to claim their Social Security benefits may not be getting crucial information they need to make the best decisions for their retirement, according to a new study by the Government Accountability Office. That could mean tens of thousands of lost dollars.

Many people are in dire need of any extra bit of retirement money they can get. The report notes that for those age 65 and older, Social Security benefits made up an average of 52 percent of household income in 2013. It made up at least half of income for 62 percent of retirees 70 and over. For almost a quarter of these older retirees, it made up at least *90 percent* of household income.

While a ton of information about claiming your Social Security benefits is online, and you can set up an account to check your own Social Security status for benefits, some important points aren't being adequately communicating in face-to-face meetings between agency staff

and claimants, according to the GAO. It analyzed nine surveys and studies, interviewed retirement experts, and observed the handling of 30 in-person claims at Social Security Administration field offices.

"The report doesn't begin to suggest the magnitude of Social Security's mistakes," in Laurence Kotlikoff's reading of it. Kotlikoff is co-author of a best-selling book on maximizing your Social Security benefits and an economics professor at Boston University. (He's also running for president, but who isn't?)

For example, it's critical to know how much more your monthly benefit will be if you delay claiming it beyond full retirement age, which is 67 for anyone born in 1960 or later.

"While some people understand that delaying claiming leads to higher benefits, many are unclear about the actual amount that benefits increase with claiming age," according to the report. In 8 of the 26 meetings in which higher monthly benefits could have been achieved if the person meeting with the SSA representative had waited, the pros

and cons of holding off didn't even come up, although the SSA's current policy instructs claims processors to address the topic.

Worse, the GAO report notes that "in both face-to-face and online application methods, we found claimants were sometimes provided information that could inadvertently influence them to claim earlier than they might have otherwise."

So know this: For those born after 1943, the benefit rises 8 percent a year if you delay your claim, up to age 70. After 70, there's no further financial benefit to holding off.

The GAO found that information given to claimants about how their earnings' track record factors into their monthly benefit amount was also incomplete. "Only 7 of 18 claimants for whom the retirement earnings test could potentially apply were given complete information about how the test worked," it reported.

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Aging population leaves some without supports



Living to a ripe old age has a downside.

As the U.S. population grows older and its demographics change, the impact on Social Security, Medicare and health care providers in the coming decades will be extreme.

With a lower percentage of the population working and more people drawing benefits from government programs, the consequences will affect families and businesses.

Among the hardest hit will be the growing elderly population.

More than one-quarter of people over 65 live alone. Some have no children or spouse, which makes them more vulnerable to abuse and neglect as they age and become more dependent on others.

“We see a large population of individuals who have a very poor network for support as they grow older,” said Joe Strickland, director of home and community services at the Southern Alabama Regional Council on Aging.

Strickland said as people age, they become more dependent on someone or something for support.

“That dependency oftentimes causes a great deal of stress and anxiety for the individual who needs the support and can’t find the support,” he said.

Having children does not assure that you will have a caregiver when you grow older.

For one reason or another, Strickland said, some children can’t step up to the plate and provide support, either because they have careers they are heavily involved with or children of their own, or because they live a distance away from their parents, grandparents, aunts and uncles...[Read More](#)

The 7 Hard Truths About Aging That Everyone Should Know

We’ve updated this post that ran a few years ago because, as we all know, every day is a new learning opportunity — and we feel smarter now. Plus once in awhile, it’s good to share collective wisdom. Here are seven life lessons about aging worth being reminded of:

1. Small aches can sometimes be ignored.
2. Your doctor is only as good as his or her front office staff.
3. Too many people (still) turn to plastic surgery thinking they’ll be happier.
4. Retirement looks different now.
5. Aging improves your attitude.
6. Politicians still don’t talk about our issues.
7. Living too long is a real problem.

[Read More on each Hard Truth](#)



Study: Elderly’s Family Caregivers Need Help Too



By *Rachel Bluth*
Elderly Americans’ well-being is at risk unless the U.S. does much more

to help millions of family caregivers who sacrifice their own health, finances and personal lives to look out for loved ones, reported a study released Tuesday.

Nearly 18 million people care for a relative older than 65 who needs help, yet “the need to recognize and support caregivers is among the most significant challenges” facing the nation’s swelling elderly population, their families and society, according to the report from the National Academies of Science, Engineering, and Medicine. Describing family caregiving as “a critical issue of

public policy,” a committee of experts in health care and aging said the next presidential administration in 2017 should direct a national strategy to develop ways to support caregivers, including economically.

According to the report, people who help elderly family members with three or more personal tasks a day devote 253 hours a month to caregiving — almost the equivalent of two full-time jobs.

Five years is the median duration that family members care for older adults with high needs, the report said.

For some Americans who accept that responsibility, that can mean taking a less demanding job, foregoing promotions or dropping out of the workforce.

Lost wages and benefits average \$303,880 over the lifetimes of people 50

and older who stop working to care for a parent, according to a study cited in the report. That’s not all: A lower earnings history also means reduced Social Security payments for caregivers when they become eligible.

A possible fix for that problem, proposed by researchers in 2009, is to provide caregivers with a Social Security credit for a defined level of deemed wages during a specified time period, the report said.

Leave programs do exist for some workers shouldering caregiving duties, but many lack such job protections.

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Judge Orders Medicare To Tell Therapists That Patients Don't Have To Improve To Get Services



Therapists often mistakenly believe that if a beneficiary is not improving, the therapy should be discontinued. Instead, according to a 2013 federal court settlement, the standard is whether skilled care and therapy are “necessary to maintain the patient’s current condition” or slow deterioration. In other Medicare news, several Republican congressional leaders complain about fraud investigations,

Vermont ACOs do not qualify for Medicare bonuses and Sen. Richard Burr's views on a Medicare overhaul are questioned.

The New York Times: Failure To Improve Is Still Being Used, Wrongly, To Deny Medicare Coverage

For months, physical therapists worked with [Edwina] Kirby, a retired civil servant who is now 75, trying to help her regain enough mobility to go home. Then her daughter received an email from one of the therapists saying, “Edwina has reached her highest practical level of

independence.” Translation: Mrs. Kirby wouldn't receive Medicare coverage for further physical therapy or for the nursing home. If she wanted to stay and continue therapy, she'd have to pay the tab herself. ... A federal judge last month ordered the federal Centers for Medicare and Medicaid Services to do a better job of informing health care providers and Medicare adjudicators that the so-called improvement standard was no longer in effect... [Read More](#)

The Ads Say ‘Get Your Flu Shot Today,’ But It May Be Wiser To Wait

The pharmacy chain pitches started in August: Come in and get your flu shot.

Convenience is touted. So are incentives: CVS offers a 20-percent-off shopping pass for everyone who gets a shot, while Walgreens donates toward international vaccination efforts.

The start of flu season is still weeks — if not months — away. Yet marketing of the vaccine has become an almost year-round effort, beginning when the shots become available in August and hyped as long as the supply lasts, often into April or May.

Not that long ago, most flu-shot campaigns started as the leaves began to turn in October. But the rise of retail medical clinics inside drug stores over the

past decade — and state laws allowing pharmacists to give vaccinations — has stretched the flu-shot season.

The stores have figured out how “to deliver medical services in an on-demand way” which appeals to customers, particularly millennials, said Tom Charland, founder and CEO of Merchant Medicine, which tracks the walk-in clinic industry. “It’s a way to get people into the store to buy other things.”

But some experts say the marketing may be overtaking medical wisdom since it’s unclear how long the immunity imparted by the vaccine lasts, particularly in older people.

Federal health officials say it’s better to get the shot whenever you can. An early

flu shot is better than no flu shot at all. But the science is mixed when it comes to how long a flu shot promoted and given during the waning days of summer will provide optimal protection, especially because flu season generally peaks in mid-winter or beyond. Experts are divided on how patients should respond to such offers.

“If you’re over 65, don’t get the flu vaccine in September. Or August. It’s a marketing scheme,” said Laura Haynes, an immunologist at the University of Connecticut Center on Aging... [Read More](#)



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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Petition Subject: House Concurrent Resolution 37 and Senate Concurrent Resolution 12 to get power doors installed in Post Offices and other federal buildings.

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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.973 & S.1651

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