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RI ARA

Affiliated with the Rhode Island AFL-CIO
"Fighting for the future of our members,
NOW, more than ever"!!!!



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September 21, 2015 E-Newsletter

An Important Message From Rich Fiesta, ARA Executive Director



Rich Fiesta

Right now, over 160,000 current Social Security beneficiaries are having their monthly Social Security checks garnished to pay outstanding student debt. This comes at a time when the burden of student debt is skyrocketing. **In fact, between 2003 and 2013, Americans' student loan debt burden more than quadrupled from \$253 billion to \$1.1 trillion.**

If this trend continues, we could see student debt following more and more Americans to the grave. **Thankfully, we can stop the garnishing of Social Security checks, and it won't take an act of Congress to do it.** The U.S. Department of Education has the power to declare a moratorium on the garnishing of our earned benefits.

Please, stand with the Alliance for Retired Americans and our partners in calling on President Obama and Education Secretary Arne Duncan to declare a moratorium on the garnishing of Social Security benefits.

Prior to 1996, it was illegal to garnish Social Security payments to pay debts. But that year Congress passed a law, which stripped those protections for debts owed to the federal government – and 86% of student debt is owed to the government.

With Americans facing a \$7.7 trillion retirement savings gap, and at a time when more and more retirees are struggling to afford their basic needs, we must find ways to strengthen the only guaranteed form of retirement security – by protecting and expanding Social Security.

Click here to sign the petition and call on the U.S. Department of Education to declare a moratorium on the garnishing of Social Security checks.

Whether you're a retiree still fighting to pay off the burden of student debt, or a recent college graduate who is just starting your career, you should know that Social Security will be there for you, in full, in retirement.

Thank you for all that you do to strengthen Social Security for current and future generations.

Call the RI Congressional Members in support of this MORATORIUM

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

Also from Rich Fiesta:



Barbara Easterling

I would like to personally inform you of the retirements of Alliance President Barbara Easterling and Alliance Secretary-Treasurer Ruben Burks. On behalf of the Alliance, please join me in thanking Barbara and Ruben for their leadership, dedication and commitment to this organization. During their tenure the Alliance for Retired Americans has grown to 4.4 million members, with 1600 chapters throughout the country. We are recognized as a strong, effective, and growing grassroots voice for retirees and their families.



Ruben Burks

The RI ARA and it's members also thank Barbara & Ruben for all their hard work.

For Widows, Social Security System Can Provide Rude Shocks



WITHIN weeks after her 78-year-old husband, James, died last year, Jo Etta Brown, 75, came face to face with the financial realities of being a widow living on **Social Security**.

After gathering her husband's death certificate and their marriage certificate, she drove from her home in Gardnerville, Nev., to the closest **Social Security** office, about 45 minutes away in Reno. "It was a shock when my husband died," said Mrs. Brown, who thought she had a pretty good understanding of the system after three decades working in the savings and loan industry and then volunteering in **retirement** at a group that supports shoring up Social Security, **Medicare** and **Medicaid**. "But after they applied the Social Security formula, which is rather complicated, to my situation, the next shock was learning that the benefits would be cut 25 percent."

With the drop in income, she has cut back on her food and travel budgets and is even weighing selling her home.

Despite the peace of mind its name promises, Social Security can be a source of confusion and stress — and an added burden to those dealing with the loss of a spouse. Benefit choices that seemed sensible, even necessary, for a couple preparing for **retirement** can prove to be a handicap after one spouse dies.

What a widow or widower claims from Social Security, and when, can make a long-term difference in their lifetime benefits. Widows are entitled to the benefits they have earned based on their own work history, as well as survivor benefits, based on their deceased spouse's work history — but they cannot collect both at the same time.

In many cases, **financial planners** advise, the best strategy may be to take the smaller benefit — whether it is the retirement benefit or the widow's benefit — while letting the other one grow, and switching to it later...**Read More**

Stop the Attacks on Planned Parenthood

More Videos by Robert Reich

Some Republicans are threatening another government shutdown unless funding for Planned Parenthood is eliminated. Their attack on Planned Parenthood isn't just morally wrong; it's also economically stupid. Reproductive rights, family planning, and women's health are interrelated. Providing them not only improves women's lives but also allows women to be full participants in our economy.



Robert Reich

Click here to view video on Planned Parenthood

Number of Uninsured Americans over 55 Drops to Lowest Point Ever



New data released by the Census Bureau this week showed that 8.8 million fewer people are uninsured compared to last year. The percentage of people over 55 who are uninsured has dropped to less than 10%, its lowest point in history. The data, which comes from the Census's annual Current Population Survey, is the first to be released since full implementation of the Affordable Care Act. As a result of President **Obama's** signature healthcare law, millions of Americans have been able to sign up for private health insurance and dozens of states have expanded Medicaid for their residents.

"These results show that the Affordable Care Act is working for millions of people," said Alliance President **Barbara Easterling**. "The Alliance will continue to support efforts to expand Medicaid in the states that have not accepted the federal funds that are available to them."

A Bill Introduced to Rein in Soaring Prescription Drug Prices

On Thursday Senator Bernie Sanders (I-VT) and Representative Elijah Cummings (D-MD) introduced a comprehensive piece of legislation to reduce the price that Americans pay for prescription drugs. The measure would allow the Secretary of Health and Human Services to negotiate drug prices with pharmaceutical companies, which would bring down costs for Medicare drug benefits. In addition, it would impose stiffer penalties on drug companies that commit fraud and make it easier for consumers to purchase lower-cost generic drugs. The Alliance strongly supports this legislation which would help seniors, and all consumers, afford the medicines they need. Read more about the bill **here**.



Sen. Sanders

Senior citizens falling behind on vaccinations they need

Shingles is one being skipped the most; are you up-to-date?

By Phil Galewitz, Kaiser Health News



Three out of four Americans older than 60 don't get a shingles vaccine to protect themselves from the virus' miseries: rashes over the face and body, stinging pain that can last for weeks or months and the threat of blindness.

Sometimes people must feel a pound of pain – someone else's – to take a shot of prevention. Dr. Robert Wergin tells of one elderly patient with shingles who came to his Milford, Neb., office this summer. "I'm sorry, doc, I should have listened to your advice to get the shot," the man said. A few weeks later, the man's wife and brother, both in their

60s, visited Wergin, asking for the vaccine.

"It's amazing how once people see the disease up close, getting the vaccine suddenly raises up on their list of priorities," said Wergin, president of the American Academy of Family Physicians.

The shingles vaccine is **not the only shot** that public health officials are struggling to persuade older Americans to get.

Vaccination rates for children have steadily risen well over 90 percent the past few years, but the rates for older adults getting flu, pneumonia, tetanus or shingles shots – the four most used vaccines among the elderly □ - have stayed stubbornly flat and trail national goals, according to the latest federal data. That leaves millions of older adults at risk of dying, being hospitalized, or, in the case of shingles, suffering debilitating effects that can last years.

With the fall flu vaccination season starting this month, public health officials say they are disappointed by the trends.

"Progress has been barely visible," said Dr. Bruce Gellin, the nation's top vaccine official.

Here's how the challenge measures up for each vaccine:

One in three seniors each year skips the flu vaccine, recommended annually for everyone over 6-months-old. Between 3,000 and 49,000 Americans, primarily older adults, **died of flu or related illnesses** each flu season for 30 years through 2007, according to the Centers for Disease Control and Prevention's latest estimates. Immunization rates for seniors have been around 65 percent for more than 15 years. The federal government's goal is 90 percent by 2020.

— Four in 10 seniors are not vaccinated for pneumonia. It's recommended once for people 65 and older who did not have it previously. Pneumonia affects about 900,000 seniors a year. Immunization rates are up only slightly in the past decade.

— Nearly half of seniors are not immunized for tetanus. A shot is recommended once every 10 years to prevent a rare but often deadly bacterial condition known as "lockjaw." Vaccination rates have changed little since 2008.

The shingles vaccine has the lowest adoption rates by older adults regarding those leading preventives — 76 percent of them had not received it as of 2013, the latest year that data is available. There are an estimated 1 million cases each year in the United States, half among people older than 60.

Shingles is caused by a reactivation in the body of the same virus that causes chickenpox. The vaccine, approved in 2006, is recommended once for everyone age 60 and over, regardless whether they had chickenpox. Nearly one out of three people in the United States will develop shingles in their lifetime.

Vaccines' varying rates of effectiveness are one reason for lagging adult immunization rates, said Gellin, director of the Health and Human Services Department National Vaccine Program Office. Childhood vaccines for measles and polio are nearly 100 percent effective, but shots for flu and pneumonia are not as successful.

Last year, for instance, the flu vaccine only reduced an individual's chances of a serious flu bout by 19 percent. Such low rates make it tougher to persuade the elderly to get vaccines. Still, if a flu shot doesn't prevent flu every time, it often helps ensure a milder case....[Read More](#)

Vaccination Rates Among

Vaccination	% Seniors Vaccinated
Flu	65
Pneumonia	60
Tetanus	56
Shingles	24

Source: Centers for Disease Control and Prevention, 2013 data

Senior citizens should be getting these vaccinations

Vaccine recommendations for senior citizens by U.S. government



The U.S. government has an on-going campaign encouraging senior citizens to get a set of vaccinations recommended by the National Vaccine Program office. Following are the vaccines you need and how to learn more about them.

You may need one or more of these vaccines, even if you received vaccines as a child or as a younger adult.

Ask your doctor which ones are right for you.

Want to learn more about the vaccines you need? Use the [Adult Immunization Vaccine Finder](#) to receive personalized vaccine recommendations based on your age, health status, location and other factors.

You can also review the [Adult Immunization Schedule](#) to see which vaccines you may need.

Don't forget if you are traveling, you may need additional vaccines. See the [travelers' health page](#).

Talk to your healthcare professional about making sure you have all the vaccines you need to protect your health.

More Information:

◆ [U.S. Government Site on Vaccinations](#)

◆ [National Vaccine Program Office](#)

New Heart Failure Treatments Would Drive Up Short-Term Health Spending, Report Says

By Julie Appleby

Two new treatments for congestive heart failure cost too much in the short term and would drive up spending by insurers and government programs, a nonprofit group said in [an analysis](#) released Friday, just days after the same researchers took similar aim at expensive new cholesterol drugs.

The treatments – one a \$17,750 sensor implanted in the pulmonary artery and the other a \$4,600-a-year prescription pill – are the first new treatments in more than a decade for heart failure, a life-threatening condition.

At their current prices, the two treatments could add \$25 billion to the nation's health care tab over five years, at an annual pace that exceeds growth in the overall economy, said the analysis from the nonprofit Institute for Clinical and Economic Review.

"We need to figure out if there are ways to make them more affordable," said Steven Pearson, founder and president of ICER.

Cutting the price of the pill by 17 percent and the device by 60 percent would reduce their short-term budget impact to acceptable levels, the report concluded. Private insurers, Medicaid and prescription benefit managers are often able to negotiate discounts in the range of 17 percent, the report noted. Congestive heart failure — a fluid buildup in the body — affects an estimated 6 million Americans. It can be caused by coronary artery disease, heart attack, high blood pressure or other conditions and has a five-year death rate similar to many cancers. Patients are often in and out of the hospital, leading to high health care costs...[Read More](#)



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

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 & S.1651

ADD
YOUR
NAME

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