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# RI ARA

*“Fighting for the future of our members,  
NOW, more than ever!!!!”*

*Affiliated with the Rhode Island AFL-CIO*



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RI ARA

## September 9, 2013 E-Newsletter

### Rhode Island Alliance for Retired Americans Summer 2013 Review

It's been a very busy summer for the RI ARA. A lot has been happening in Washington for us to keep a sharp eye on for our members. Social Security, Medicare, Medicaid, Chained CPI & Sequester. All of these issues directly impact senior citizens, the disabled and veterans.

On July 2nd, we held a Rhode Island Alliance for Retired Americans: “Some Cuts Never Heal” event against the Chained CPI at the Salvatore Mancini Recourse & Activity Center in North Providence to thank Senator Whitehouse, Congressmen Langevin & Cicilline for keeping their promise to stand with and support Rhode Island seniors, disabled and veterans against cuts to Social Security, Medicare & Medicaid. There were 100 seniors that attended and 60 of them wore t-shirts that were made up and distributed for that event. Rhode Island was one of 35 ARA organizations that participated in the national Chained CPI events throughout the USA. **We were the only state to have all their Congressional Delegation take part in the event.**

On August 16th, we celebrated Social Security's 78th Birthday with a cake and Senator Sheldon Whitehouse at the East Providence Senior Center with over 100 of their members. Senator Whitehouse commented that he along with the other Rhode Island Congressional members stand with and will continue to support Rhode Island seniors against any cuts to Social Security, Medicare, Medicaid or the proposed Chained CPI cola change.

On August 30th, the RI ARA presented the 2013 Social Security & Medicare Hero Award to Rhode Island Second Congressional District Congressman, Jim Langevin at the Johnston Senior Center with a cake and Certificate.

Congressman Langevin told the 100 Johnston Senior Center attendees that he will continue his support against any cuts to Social Security & Medicare including efforts to privatize Social Security and implement the Chained CPI to calculate the yearly COLA, Medicare Vouchers, means testing for Medicare and increasing the retirement age.

There are many decisions that will have to be made in the coming months that will affect seniors. Decisions like the Debt Ceiling and a menu of options including Medicare vouchers, means-testing Medicare, Chained CPI and raising the retirement age as a condition for raising the Debt Ceiling and the Affordable Care Act Implementation.

Make no mistake, we, the most vulnerable, are under siege by special interest that want to balance the budget on our backs. We Social Security Beneficiaries do not have OFF SHORE ACCOUNTS that hide INCOME nor do we have TAX SHELTERS to protect our income. **Social Security is a promise that must not be broken.**

Social Security belongs to the people who have worked hard all their lives and contributed to it. If you pay in, then you earn the right to benefits for yourself, your spouse and your dependent children when you retire, experience a severe disability, or die. **We need to strengthen Social Security, not cut it.**

Like the old saying, “Our Fight Has Just Begun” the Alliance for Retired Americans along with the RI ARA will continue in our determination to fight for our member to protect Social Security, Medicare and Medicaid. And fight against privatizing Social Security, the Chained CPI, Medicare Vouchers, means-testing for Medicare and raising the retirement age.

As President of the Rhode Island Alliance for Retired Americans, I would like to thank all those that helped with these summer events, Jennifer Kenny, ARA New England Field Organizer, Bill Finelli, Roger Boudreau, Michael Connelly, Karen Testa, Salvatore Mancini Senior Center, Rob Rock, East Providence Senior Center, Tony Zompa, Johnston Senior Center, our RI Congressional Delegation staff members and the RI Commonground News for running our article each month.

*John A. Pernorio, President  
Rhode Island Alliance for Retired Americans*

## HOW COUPLES CAN GET THE MOST FROM SOCIAL SECURITY

*This post comes from Lucy Lazarony at partner site MoneyRates.com.*



**Knowing how and when to claim can make a huge difference in lifetime payouts. Therefore, mistakes come at a painfully high price.**

When deciding how you and your spouse should approach Social Security retirement benefits, there are a lot of approaches to consider. Unfortunately, many of them can result in you getting significantly less than what's available to you.

"It's like a game of chess," says Mari Adam, a certified financial planner based in Boca Raton, Fla....[Read more](#)

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## IT'S OK TO BE AN OLDER WORKER – AS LONG AS YOU DON'T LOSE YOUR JOB

*Allison Linn, NBC News*

The unemployment rate for Americans 55 and older is lower than for any other age group the government tracks, and far below the national average. But if an older worker loses a job, the length of time that person will stay unemployed is typically much longer than for any other age group.

Workers aged 55 and over also are the only ones to have seen their ranks grow substantially since 2007, the year the nation went into recession. There were 31.6 million employed people aged 55 and over in July, according to the BLS, up from 25.9 million in July of 2007...[Read More](#)



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## STUDY SAYS MANY PATIENTS ENTER HOSPICE CARE TOO LATE

*Deborah Kotz*



Slightly more patients with terminal cancer are getting hospice care during the end of their lives, but they are still entering hospice care too late — within days of death — finds a new national analysis of Medicare patients conducted by Dartmouth researchers. And many are still dying in hospitals, often hooked to ventilators in an intensive care unit, despite studies showing that most cancer patients prefer to die at home...[Read More](#)

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## MEDICAID EXPANSION GAP COULD LEAVE POOR SHORTCHANGE

*Kelly Kennedy, USA Today*

The decision of some states not to expand Medicaid means that the nation's poorest — those the Affordable Care Act would have helped the most — may not receive any help at all.

That's because the 2010 law was written to provide Medicaid coverage for those making less than 100% of the federal poverty level, \$23,550 for a family of four, in all 50 states. Because those Americans were to get Medicaid coverage, they were not made eligible for the federal tax subsidies that would help them pay for health insurance they will be required to buy...[Read More](#)



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## AFTER A DECADE, CONGRESS MOVES TO FIX DOCTORS' MEDICARE PAY

*Julie Rovner, NPR*



Hear the words health care and Congress, and you think fight, right? And you'd be forgiven, particularly because the House has now voted some 40 times in the past two years to repeal or otherwise undo portions of the Affordable Care Act.

Something unusual happened just before Congress left for its summer break. The House Energy and Commerce Committee voted 51-0 for a bill that would overhaul the way Medicare pays doctors....[Read More](#)

# ASSESSING THE COSTS OF CARING FOR AN AGING RELATIVE

*Ann Carrns, NY Times*



Faced with the high cost of in-home care, many Americans end up providing care themselves for an aging parent or relative with a chronic condition. But by doing so, you may be putting your own finances, and even your health, at risk.

The number of adults caring for someone with a serious health problem is on the rise and is likely to continue growing as the population ages. Nearly 40 percent of American adults are caring for someone with a significant health issue, up from 30 percent in 2010, a recent survey from the Pew Research Center finds...[Read More](#)

## HHS EXPANDS MEDICARE NURSING HOME COVERAGE TO SAME-SEX COUPLES

*Zack Ford, ThinkProgress*

On Thursday, August 29th, the Department of Health and Human Services (HHS) announced its first guidance related to the Supreme Court's decision overturning the Defense of Marriage Act. According to the memo, same-sex marriages will be recognized equally with other marriages in regards to nursing home coverage under private Medicare plans, ensuring that same-sex couples will not be separated because they could not access coverage in the same nursing facility.

Marilyn Tavenner of the Centers for Medicare & Medicaid Services (CSM) explains:

**Today, Medicare is ensuring that all beneficiaries will have equal access to coverage in a nursing home where their spouse lives, regardless of their sexual orientation.**

Prior to this, a beneficiary in a same-sex marriage enrolled in a Medicare Advantage plan did not have equal access to such coverage and, as a result, could have faced time away from his or her spouse or higher costs because of the way that marriage was defined for this purpose....[Read More](#)



## MAJORITY OPPOSE GOP PLAN TO DEFUND OBAMACARE, POLL FINDS

*Stephanie Condon, CBS News*



A clear majority of Americans are opposed to the Republican-led effort to defund Obamacare, a new poll shows.

Fifty-seven percent of Americans say they disapprove of the proposal to cut off funding as a way to stop the implementation of the Affordable Care Act, according to a new survey from the nonpartisan Kaiser Family Foundation.

There are clear partisan divides -- six in 10 Republicans say they approve of the idea, while just 15 percent of Democrats and 39 percent of independents support it.

The current effort to defund Obamacare has driven a wedge in the GOP and ultimately would have little impact on the implementation of the health law, but a passionate contingent of Republicans has nevertheless kept the idea alive...[Read More](#)

## Hospital Observation Care Can Be Poorly Understood And Costly For Medicare Beneficiaries

*Susan Jaffe, Kaiser Health News*

Some seniors think Medicare made a mistake. Others are just stunned when they find out that being in a hospital for days doesn't always mean they were actually admitted.

Instead, they received observation care, considered by Medicare to be an outpatient service. Yet, a recent government [investigation found](#) that observation patients often have the same health problems as those who are admitted. But the observation designation means they can have higher out-of-pocket expenses and fewer Medicare benefits....[Read More](#)



## DOCTORS AND THEIR MEDICARE PATIENTS

*New York Times Editorial Board*



Critics who want radical changes in Medicare, the public insurance program for the elderly and disabled, often allege that the program is heading for disaster because stingy payments from the government are causing a rising number of doctors to refuse to serve Medicare patients.

In the critics' most dire scenarios, baby boomers nearing retirement age could find that their current doctors are no longer willing to treat them under Medicare and that other doctors are turning them down as well. Those concerns have always been greatly exaggerated. Now a new analysis by experts at the Department of Health and

Human Services should demolish that mythology for good.

The analysts looked at seven years of federal survey data and found that doctors are not fleeing Medicare in droves; in fact, the percentage of doctors accepting new Medicare patients actually rose to 90.7 percent in 2012 from 87.9 percent in 2005....[Read More](#)

## WHEN MEDICARE RUNS OUT FOR NURSING-HOME PATIENTS

*Curtis Skinner, Philadelphia Inquirer*

Medicare - public insurance for the elderly and disabled - covers most of the costs of skilled nursing for up to 100 days after a hospital stay. But many patients do not realize that, when Medicare coverage stops, they have other options - because, advocates say, the facilities fail to inform them.

Patients have the right to appeal termination of coverage, and they also have the option of paying out of pocket or applying for Medicaid, which reimburses facilities at a fraction of their rates...[Read More](#)



## HOW A CABAL KEEPS GENERICS SCARCE

*Margaret Clapp, Michael A. Rie and Phillip Z. Zweig, New York Times*



About a year ago, President Obama signed a law that was supposed to end chronic shortages of lifesaving drugs. But the critical lack of generic drugs continues unabated. It is a preventable crisis that is inflicting suffering on patients and, in some cases, causing needless deaths.

According to the American Society of Health-System Pharmacists, a group that maintains a closely watched drug-shortage database, 302 drugs were in short supply as of July 31, up from 211 about a year earlier....[Read More](#)

## CHECK UP: PRESCRIPTION-DISCOUNT COUPONS HAVE HIDDEN COSTS

*Tom Avril, Philadelphia Enquirer*

Instant savings! Free 30-day trial voucher! Pay no more than \$18 a month!

These are the kinds of alluring phrases you can find on coupons for brand-name prescription drugs.

But an article in the *New England Journal of Medicine* warns that behind such catchy language, there is a catch: You likely will not save money in the long run.

Brand-name drugs typically have higher co-payments than generic alternatives, and the coupons allow consumers to make up the difference - at first. But such coupons often cover three months' supply or less, and they rarely cover more than a year, the article's authors wrote.

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