



MONDAY ALERT

New York State Alliance *for* Retired Americans

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October 14, 2024

NYSARA President Continues Barnstorming on "Senior Issues and the 2024 Election, If You're Not Concerned Think Again"

NYSARA President Barry Kaufmann, continued his information tour on the 2024 election and its ramifications on Seniors. Speaking at the PEF Chapter 8 Retirees meeting on Monday, NYSUT ED 51 on Wednesday and the Council of Municipal Retiree Organizations of New York City via Zoom also on Thursday.

He will be in Plattsburgh today speaking to the NYSUT RC 9 Champlain Valley Council of Retirees and in Malone on Wednesday speaking to all of NYSUT RC 9.

Barry speaks of the importance of the 2024 election to seniors and their issues (Medicare, Medicaid, Social Security and Caregiving) The threats of project 2025. Where candidates stand on our issues and endorsements for 2024. The facts about Social Security, the new Rx drug negotiation law and Older Americans in NYS.

Reminder: Absentee ballots are being received now. In person early voting goes from October 26 to November 3. Call your county board of election for location of early voting.

Important Changes in Medicare 2025

Part D Prescription drug cap - Because of the Biden/Harris ARA bill out of pocket costs for covered prescription drugs will be capped at \$2,000. Once this limit is reached beneficiaries will have NO cost sharing responsibilities for the remainder of the year. **This change will eliminate the coverage gap or "donut hole", that previously existed in part D plans.** This does NOT impact those covered by Rx drug coverage under private policies.

Part D payment plan - Part D plan sponsors will offer a Medicare Prescription Payment Plan, which allows enrollees to pay for their prescription drugs in monthly installments.

Part D benefit structure - The Part D benefit will be redesigned to have three phases: annual deductible, initial coverage and catastrophic coverage.

Part D Subsidy - The national average bid amount (NAMBA) will increase from \$64.28 in 2024 to \$179.45. This increase is due to the redesign of the program, which will provide a larger government subsidy upfront instead of reconciling costs later.

Part B Premium - The standard Medicare part B premiums \$174.70 and is projected to rise to \$185 per month. The part B deductible in 2024 was \$240 and is projected to rise to \$257. Some enrollees may have supplemental coverage that pays their part B deductible including Medicaid employer sponsored plans and Medicare Supplement (or Medigap plans).

Medicare Advantage Programs including Part D (Rx drug plans) may change or introduce new premiums, formularies and copays. They may also increase drug deductibles or reduce benefits.

For Medicare advantage participants starting in 2025 a mid year notification will inform you of any unused benefits that are available that you can take advantage of.

Alliance Praises Vice President Harris' New Medicare Home Care Plan for Seniors

Central New York Chapter of NYSARA Election Doings

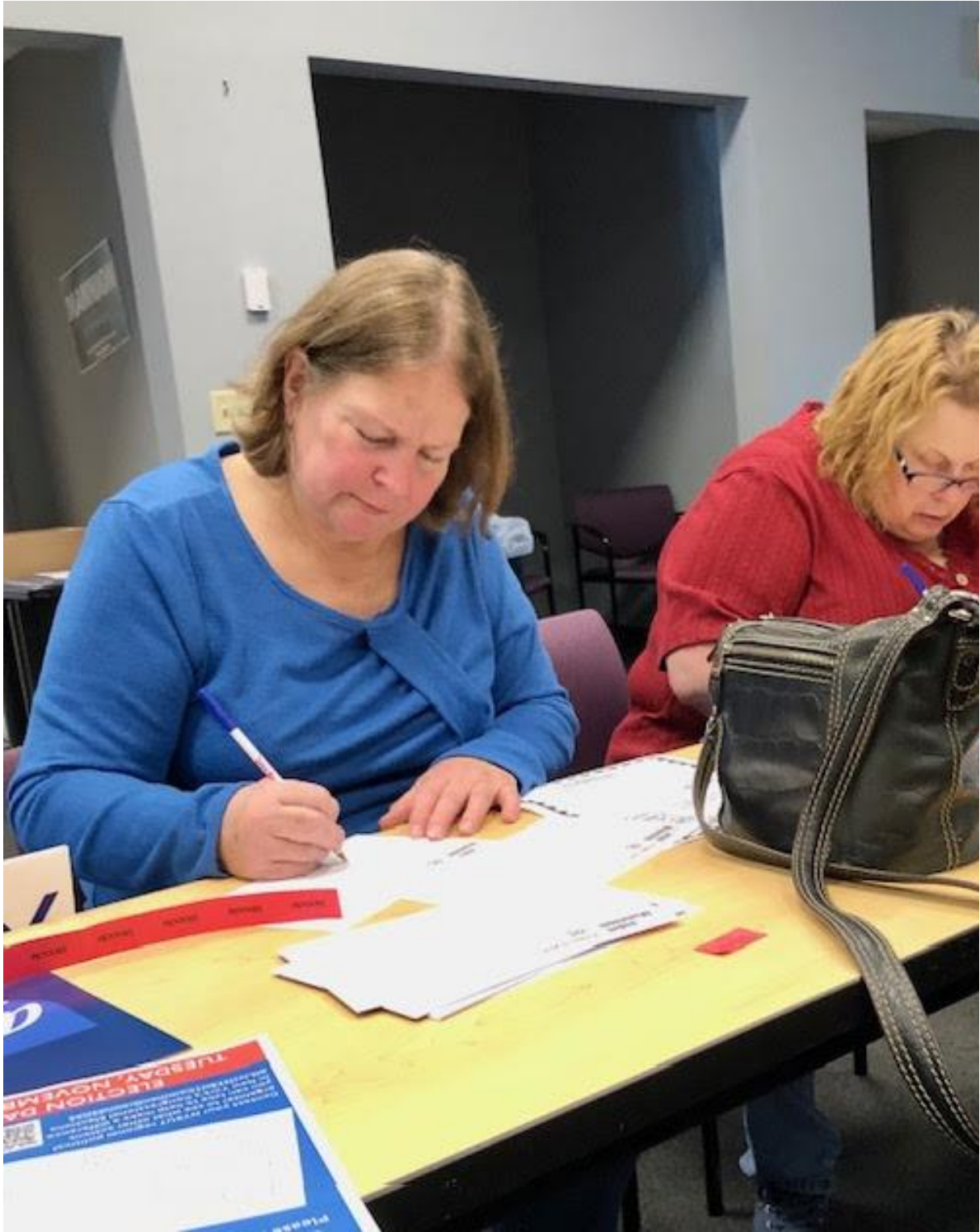
CWA local President Chris Ryan (left) discusses needed support for the TCG Players' Union with CNY President, Bill Spreter, at a rally in Syracuse. TCG Players' Union members have not had a raise in three years, and the company, part of E-bay, has revenue in the range of \$8 billion dollars. Ryan is also running for the 50th District State Senate seat

since state Senator John Mannion stepped down to run for Congress. (Top Picture)

CNY NYSARA members Janet Jackson (left) and Deb Benware write postcards to union voters in the 22nd Congressional District for endorsed candidate John Mannion at a recent CNY chapter meeting of NYSARA. (Middle Picture)

CNY NYSARA members Bob O'Connor lends his hands in the postcard writing effort for our endorsed candidates. (Lower Picture)







**Project 2025 and the Serious Risks It Poses to Unions
and to Our Country in This Election**

By Barry A. Kaufmann, NYSARA President

Project 2025 A Presidential Transition Project, put out by the Heritage Foundation, a conservative think tank based in Washington is a nearly 900 page document that recommends dramatic and chilling changes in governance for our Federal Government. Among the changes proposed are:

- Outlawing ALL Public Unions
- Allowing Individual States to outlaw ALL Unions
- Firing all Civil Service employees at the federal level and replacing them with Political Appointments made by the President. Getting rid of expertise, continuity and institutional memory making governance more political and less even handed.
- Abolishes the Department of Education
- Makes Medicare Advantage the default enrollment option for new enrollees

The problem with making Medicare Advantage the default enrollment option for new enrollees is:

- When Medicare Advantage (MA) was created insurance companies argued they could give more for less \$. The Kaiser Family Foundation found MA spent \$321 MORE than traditional Medicare.
- People with chronic conditions or severe health needs face challenging pre-authorization requirements to stay in network (mandatory)
- Those living in rural areas (with fewer doctors and specialists and hospitals with narrow MA networks) may face severe barriers to getting necessary care or specialty care.

Former President Trump has said " I have no idea who is behind it." and claimed I'm not going to read it." and agrees with some of it and disagrees with other parts. If he hasn't read it how does he know what's in it to make a statement about his positions on the issues raised.

According to CNN the fact is that six of Trump's former Cabinet Secretaries helped write or collaborated on the 900 page playbook. Four people Trump nominated as ambassadors were also involved and about 20 pages are credited to his first deputy chief of staff. In fact at least 140 people who worked in the Trump Administration had a hand in Project 2025, including more than half of the people listed as authors, editors and contributors to the "Mandate for Leadership." Dozens more who staffed Trump's government belong to conservative groups advising Project 2025 including former chief of staff Mark Meadows and longtime advisor Stephen Miller. Overall CNN found nearly 240 people with ties to both Project 2025 and Trump.

Former FCC Commissioner Brendan Carr authored an entire chapter. Lisa Correnti, an anti abortion advocate Trump appointed as a delegate to the UN Commission on the Status of Women also contributed. Dr. Ben Carson, trump's Secretary of Housing and Urban Development wrote a chapter of the document. The extensive overlap of Trump's universe of allies, advisors and former staff complicates his efforts to distance himself from Project 2025 plus his

speeches of what he wants to do as well as what he actually did during his administration might indicate more involvement than he admits.

All in all Project 2025 is a threat to the governance and freedoms in the United States. It is up to you to decide whether former President Trump is tied to it and how dangerous a concept is and what that means to your vote.

Harris Proposes Home Care Benefit through Medicare

On Tuesday, **Vice President Harris** proposed establishing a [new home care benefit](#) through Medicare to help families afford the cost of caring for seniors who prefer to age in place. She made the announcement on television's "The View."

"Vice President Harris' [home care plan](#) is exactly what millions of American seniors and their families need," said **Richard Fiesta**, Executive Director of the Alliance. "We know that seniors have better health outcomes when they can age in their own homes, and this plan will make that option more affordable."

The plan addresses the caregiver shortage and also raises wages for the people who provide the care. It is paid for by lowering drug prices, including requiring Medicare to negotiate lower prices with pharmaceutical corporations for additional drugs.

More than 40% of Americans, more than 105 million people, currently provide unpaid care for a family member. The plan offers family caregivers much needed help as they try to juggle careers, raise children and go about their everyday lives.

"Tuesday's announcement is another reason that the Alliance has endorsed the Harris-Walz ticket," Fiesta added. "There are dozens of critical differences between the Harris-Walz ticket and the Trump-Vance ticket on issues affecting older Americans, and many of them are spelled out [here](#)."

New Digital Ad: Kamala Harris will Work for Union Households and Older Americans, Donald Trump will Work for Billionaires and Corporations

A [new 30-second digital ad](#) featuring older union members and retirees, making the case for **Kamala Harris over Donald Trump**, has launched on streaming and digital channels in Michigan, Pennsylvania, and Wisconsin. The ad will reach more than 2 million voters, primarily older women and union households.

The ad, called "Blue Wall For Us," features older voters speaking directly to camera about Trump's tax cuts for the wealthiest Americans and the loss of manufacturing jobs when he was president, compared to Harris' plans to take on wealthy corporations and drug corporations and to lower

costs for people like them. The 30-second spot is paid for by [Retired Americans PAC](#), the independent political arm of the Alliance.

"The voters who see this digital and streaming ad are very likely to be the ones who decide this election," said Fiesta, who is also Treasurer of Retired Americans PAC. "The themes and issues raised in this ad are top priorities for persuadable voters in this demographic group."

"Retired Americans PAC is the only Democratic-leaning group focused on persuading and mobilizing this segment of the electorate," added Fiesta. "We believe that older voters, who are the most likely to turn out, need to know the facts so they can vote for the candidate who will look out for their interests."

In addition to "Blue Wall for Us," Retired Americans PAC is currently running independent expenditure [ad campaigns](#) in the Michigan Senate race, AZ-01, AZ-06, MI-07, PA-07, and PA-10 to get important information to older voters before the Nov. 5 election.

Rep. Larson Confirmed to Speak at Alliance's November 13 Symposium

The Alliance and the AFL-CIO are pleased to invite you to attend our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, on **Wednesday, November 13**,

2024 from 9:00 AM - 4:00 PM at AFL-CIO headquarters in Washington, DC.

"Presenters and attendees will discuss the future of retirement security and how to face it as a movement, as well as the role of personal responsibility," said **Robert Roach, Jr.**, President of the Alliance, who will serve as emcee. "We will also focus on the Butch Lewis Act: how the legislation is working, efforts to build on it to further protect pensions, and repercussions from bankruptcies."

Rep. John Larson (CT), House Committee on Ways and Means Social Security Subcommittee Ranking Member, is confirmed to speak at the event. **Liz Shuler**, President of the AFL-CIO, will send remarks via video.

A panel, "Keeping the Pension Promise: How to Win Retirement Security for all Americans," will feature **Brandon Rees**, Deputy Director of Corporations and Capital Markets for the AFL-CIO. An updated list of other confirmed speakers and invited guests can be found [here](#).

Additional presentations and speakers will be added, and the agenda will be forthcoming. Information will be provided as soon as it is confirmed.

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111324> by Friday,

November 1, 2024 to reserve your seat. A continental breakfast and a lunch will be provided. The event will also be livestreamed; please let us know if you will attend in person or virtually. Respondents who RSVP to attend virtually will receive the link for the livestream.

If you have any questions, please contact **Joni Jones** at jjones@retiredamericans.org / 202-637-5377.

SSA Announces a 2.5% COLA Increase for Social Security Beneficiaries

The Social Security Administration (SSA) announced a [2.5% cost-of-living \(COLA\) benefit increase](#) for 2025 on Thursday.

"The [72.6 million](#) Americans who rely on their earned Social Security and Supplemental Security Income benefits will undoubtedly benefit from this modest cost-of-living increase," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "However, for far too many Americans, it will not be enough."

The increase amounts to an additional \$48 per month for the average retired worker.

"We welcome the news of an increase, but many older Americans struggle to make ends meet and afford even the most basic necessities like housing, food, and prescription

drugs," added Fiesta. "We need a COLA that better reflects how seniors spend their money. Strengthening Social Security and increasing benefits must be a national priority. If billionaires and the top 1% pay their fair share into the system, we can afford to increase benefits across the board and ensure Social Security is there for our children and grandchildren."

Many Republicans [in Congress](#) and on the [presidential campaign trail](#) continue to propose cuts to the benefits seniors have earned over a lifetime of hard work; raising the retirement age, slashing benefits and privatizing the program are among retirees' top concerns.

Alliance Releases Digital Ad to Help Older Pennsylvanians Vote by Mail

As more Pennsylvania voters prepare to cast ballots by mail, the Alliance has placed a non-partisan [ad](#) with complete, step-by-step instructions on how to vote by mail on streaming digital channels throughout Pennsylvania.

"Voting by mail is the best choice for many older Pennsylvanians but it is critical to follow the directions carefully," said Fiesta. "That means placing the ballot in the yellow secrecy envelope and sealing it, remembering to sign and date the outer return envelope, and putting it in the mail in plenty of time to be received by the county election office by Election Day. Thousands of ballots were not

counted in recent elections due to these sorts of errors. Our ad will help reduce mistakes so that all votes are counted."

"More than half of all voters who applied to vote by mail in this November election were over the age of 65," added Fiesta. "We want everyone to understand exactly how to fill out their ballot so that it will be counted. This election is too important for a ballot to be discarded unnecessarily."

Voters are advised to mail their ballot by October 31 so that the ballot is received by 8:00 PM on November 5, and told to go to [VOTE.pa](https://www.vote.pa.gov) for additional information.

Pennsylvania's highest court [rejected](#) a request by voting rights groups last Saturday to stop counties from rejecting mail-in ballots that lack a handwritten date or have an incorrect date on the return envelope, citing earlier rulings pointing to the risk of confusing voters so close to the election.