



MONDAY ALERT

New York State Alliance *for* Retired Americans

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October 21, 2024

2024 Early Voting to Start in NYS

Important: Early Voting in New York State Begins this Saturday October 26th and Goes to November 3rd. For locations consult your County Board of Elections either on line or by phone.

If you have requested Absentee Ballots you may return them now.

Election day in person Tuesday November 5 at your local polling place. If unsure, consult your county Board of Elections for location of voting.

You can access all voter information including your polling place, polling places for early voting, deadlines, sample ballots etc. at <https://elections.ny.gov/election-information>

**NYU's Brademas Center & Brennan Center for Justice
Partner on Election Town Hall**

***One More Opportunity to Gain Perspective on
Significance of Election 24***

This is a new Text block. Change the text.

In the lead up to the 2024 election, the **NYU John Brademas Center** in partnership with the **Brennan Center for Justice** present an **in-person town hall conversation** with a bipartisan group of campaign strategists and journalists covering national politics, and scholars of government and public policy to share insights and analysis on the current state of U.S. politics and to preview the upcoming election. **Students will be invited to pose questions to the panel to address concerns they have as they prepare to vote.** This program is a part of the **NYU in Dialogue** series.

Participants include **Charlton McIlwain**, Vice Provost for Faculty Engagement and Development; Professor of Media, Culture, and Communication, NYU Steinhardt (Moderator), **S.E. Cupp**, American Television Host, Political Commentator, Writer, **Karen Finney**, Democratic Political Consultant; CNN Contributor, **Scott Jennings**, Founding Partner, RunSwitch Public Relations, and **Michael Steele**, Former Lieutenant Governor of Maryland.

NYU in Dialogue is a series of events designed to grow our capacity to listen, to value different perspectives, and to flourish. The series brings together great minds from across our University and guests from around the world to stimulate thoughtful conversations about the pressing

issues of the day. This 2024-2025 season, we present a lineup of sought-after speakers and new opportunities to hone the skills needed to engage across differences

This event is a hybrid with an in-person audience and live streamed via zoom. Registration is required to attend. Please note that this program may be recorded.

Sign up to participate

virtually: https://nyu.zoom.us/webinar/register/WN_WGMVkfXRRrWDKh2uNdI4Nw#/registration

Comparing Medicare Options is Especially Important This Open Enrollment Season (October 15 - December 7) Due to Changes in Part D Protections and New Options

By Casey Schwarz and our Friends at Medicare Rights

Key components of the Inflation Reduction Act's Part D reforms will be fully implemented for plans offered in 2025. These changes, including the total elimination of the "coverage gap" coverage period, the establishment of a \$2,000 cap on beneficiary out-of-pocket costs, and the creation of an optional payment plan program, together with reforms already in effect like the \$35 cap on out-of-pocket costs for insulin products and the expansion of the Low Income Subsidy program (also called Extra Help), mean that it is especially important for beneficiaries to carefully

compare their coverage options for next year during this year's Medicare Open Enrollment Period.

Medicare Open Enrollment, which runs from October 15 through December 7, is when people with Medicare can preview the Part D and Medicare Advantage plans offered in their area and choose the coverage that best suits their health and financial needs and preferences. While all Medicare Advantage plans must cover all services covered by Original Medicare, and all Part D plans must provide coverage for all medically necessary Part D drugs, the costs and structures associated with plans can vary greatly and dramatically impact beneficiary access to care and financial burden.

The marketplace for Medicare Advantage and Part D plans operates on the premise that people with Medicare will compare plans during the open enrollment period to select the best coverage for their individual needs and circumstances.

KFF notes in a [recent issue brief](#) examining beneficiary behavior during open enrollment, "coverage and costs vary widely among both Medicare Advantage plans and Part D prescription drug plans and can change from one year to the next, which could lead to unexpected and avoidable costs and disruptions in care for beneficiaries who do not review their options annually. For example, changes in Medicare Advantage provider networks could mean beneficiaries lose access to their preferred doctors, while changes in the list of covered drugs and cost-sharing requirements could result

in higher out-of-pocket drug costs. Further, beneficiaries' health care needs can change from one year to the next. Even without a change made by their plan or a change in health status, beneficiaries may be able to find a plan that better meets their individual needs or lowers their out-of-pocket costs."

Despite the importance of careful shopping and the fact that Medicare beneficiaries in 2024 will be able to choose among, on average, [43 Medicare Advantage plans](#) and [21 Part D stand-alone prescription drug plans](#), the KFF analysis finds that nearly 7 in 10 beneficiaries did not compare their current source of Medicare coverage with other options in their area in 2021. Only about half of beneficiaries even checked their current plan's coverage for changes in the upcoming year.

The structural changes brought about by the Inflation Reduction Act, especially the establishment of the \$2,000 out-of-pocket cap and the simplification of the Part D coverage phases, are critical updates to limit the unpredictable, previously limitless, out-of-pocket cost burden many beneficiaries faced in previous years. These changes also highlight the importance of considering all aspects of plan design and costs throughout the year when evaluating plan options. Premiums alone may not indicate whether a particular plan is the right fit or even the least expensive option.

Changes to Extra Help implemented last year mean more people with limited incomes and assets are eligible for

premium and cost-sharing assistance. Improvements to the Plan Finder tool make it easier to see plans designed to coordinate Medicare and Medicaid for those enrolled in both programs.

Additionally, the new, [optional Medicare Prescription Payment Plan \(MPPP\)](#) allows people to spread their Part D out-of-pocket costs over the calendar year. The availability of this program, which will likely benefit those who expect to reach the out-of-pocket cap or who take high-cost medications for limited durations, may also impact which Medicare Advantage or Part D plan is the right choice for some beneficiaries. CMS's Plan Finder tool can show projected month-to-month costs if the MPPP is chosen. **People who need help comparing their coverage options can contact Medicare directly by calling 1-800-MEDICARE (1-800-633-4227), utilizing the online [Plan Finder tool at medicare.gov](#), downloading Medicare Rights' [2024 Open Enrollment Guide](#), or reaching out to [local assistance through a State Health Insurance Assistance Program \(SHIP\)](#).**

Union Walks and Phone Banks for Endorsed Candidates

It is so important to put the pedal to the Metal in the last two weeks of this election campaign. It is of the utmost importance that NYSARA members do every thing in their power to support the candidates that have Senior's interests at heart. All our endorsed Senate and House of Representatives have a 100% voting record on senior issues

or have been vetted on Senior issues if they are a new candidate. Our Presidential endorsee, Kamala Harris, has an exemplary record on senior issues as compared with her opponents abysmal record of actual performance in his first term of office. To find out about Candidate walks and phone banks go to: <https://nysaflcio.org/poilitics>. NYSARA encourages you to join your fellow union members in these activities.

NYSARA President Travels to the North Country to Emphasize the Importance of the 2024 Election and the Clear Choices

NYSARA President, Barry Kaufmann traveled to the North Country to continue his push to let everyone he can how important the upcoming election is, especially for seniors. On Monday October 14 he traveled to Plattsburgh to speak to the Champlain Valley Council of Retirees and on Wednesday he traveled to Malone to speak with the NYSUT Retiree Council 9.

Kaufmann, stressed the importance of this election for seniors and the issues that matter to their life and the dignity of retirement. He stressed the importance of being focussed on the issues that enable seniors to enjoy a healthy good life and not on the red herring issues that don't impact their life.

He stressed that because of the different positions that each of the Presidential candidates, the candidates for Senate and the House of Representatives that the choice was clear and that Social Security, Medicare and Medicaid WERE on this years ballot. Kaufmann, gave a factual presentation of the positions of the different sides based on their votes, the sides proposed legislation and budgets of the different sides as well as both sides rhetoric. He then explained how the ARA gives a rating of all the members of congress based on 10 votes that directly impact seniors. Obviously, the higher the rating the better the candidate is on senior issues. He pointed out the wide disparity of these ratings in our House delegation with EVERY Democrat earning a 100% rating on Senior issues while EVERY Republican in the New York delegation earned either a 0% or 10% rating on Senior issues.

Kaufmann pointed out the disconnects with some candidates television ads and their votes on issues and reality. For example he pointed out the falsehood of an ad for Marcus Molinaro that said that his opponent, Josh Riley and the Democrats wanted to give undocumented immigrants Social Security benefits when they don't pay anything into the system. The fact is that immigrants pay into the system in the form of payroll taxes but **CANNOT BY LAW COLLECT SOCIAL SECURITY.**

Finally, Kaufmann detailed the endorsement process by the ARA and talked about the ARA endorsed candidates (Kamala Harris, President, Kirsten Gillibrand, Senate and Josh Avion CD1, Tom Suozzi CD3, Laura Gillen CD4, Gregory Meeks CD5, Grace Meng CD6, Nydia Velazquez CD7, Hakeem Jeffries CD8, Yvette Clarke CD9, Dan Goldman CD10, Andrea Morse CD11, Jerold Nadler CD12, Adriano Espaillat CD13, Alexandria Ocasio-Cortez CD14, Ritchie Torres CD15, George Lattimer CD16, Mondaire Jones CD17, Pat Ryan CD18, Josh Riley CD19, Paul Tonko CD20, John Mannion CD22, David Wagenhauser CD24, Joseph Morelle CD25 and Tim Kennedy CD26.) as well as the actions taken by Donald Trump when President vs the Biden administrations record on Doing Something to assist seniors. In every example the Biden administration was positive for seniors and the Trump administration was negative on the same issues.

Wisconsin Alliance Calls Out GOP Senate Candidate Eric Hovde for Wanting to Raise the Retirement Age, Hosts Power Lunch

Members of the Wisconsin Alliance and young workers [held a joint news conference](#) on Monday to call out GOP Senate nominee **Eric Hovde** for his recent [comments](#) in favor of raising the retirement age for people under the age of 40. He would raise the retirement age [as high as 72](#).

"Raising the retirement age is an affront to every person in Wisconsin who has paid into Social Security with every paycheck, regardless of their age. If the full retirement age were raised from 67 to 69, the median-wage retiree would lose thousands of dollars in benefits they have paid for and earned," said **Ross Winklbauer**, President of the Wisconsin Alliance.

"And what about workers who are unable to perform strenuous physical labor at a later age?" Winklbauer added. "This is one more reason that we need to return **Tammy Baldwin** to the Senate."

Following the news conference, the Wisconsin Alliance hosted its annual "Power Lunch." Sen. **Bernie Sanders** (VT) was the keynote speaker and opened the event. He spoke about the importance of the Social Security Administration, the future of Social Security and efforts to increase benefits.

Half of Voters Plan to Cast Their Ballots Early

With less than a month to go before Election Day, 5% of registered voters said they [had already cast their ballots](#) (3% by mail and 2% in person), according to the new poll, which surveyed people between Oct. 4-8. Another 47% said they plan to vote early (20% by mail and 27% in person).

Overall, 52% of voters said they're planning to cast their ballots early this year, with 44% planning to vote in person on Election Day. That's similar to *NBC News* poll results from a similar point in the 2022 midterm elections.

In less than three full days of early voting in battleground state [Georgia](#), just over 10% of registered voters in the state had already cast a ballot for the 2024 General Election as of Thursday.

Nationally, the partisan divide between those voting early and on Election Day remains dramatic, after years of former President **Donald Trump** and his GOP allies attacking the legitimacy of early voting. According to [NBC News](#), Vice President **Kamala Harris** has a 17-point lead among those who plan to vote before Election Day or have already voted (57% to 40%). Trump leads among those planning to vote on Election Day by a 21-point margin, 58% to 37%.

"If you can, it is a good idea to vote early and lock in your vote," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "Doing so helps prevent unexpected Election Day complications or delays in delivery of mail ballots."

Beware Scams During Medicare's Open Enrollment Period

Open enrollment for Medicare [began](#) on Tuesday. Eligible beneficiaries have from October 15 - December 7 to shop

around and make changes to their Medicare health and Part D prescription drug plans.

The Better Business Bureau (BBB) is warning the public to be on the look out for scammers who are using open enrollment as an opportunity to steal information by offering fake "help" with coverage. The BBB has provided several tips to avoid enrollment scams:

- Be wary of anyone who contacts you out of the blue. [Healthcare.gov](https://www.healthcare.gov) and [Medicare](https://www.medicare.gov) provide legitimate help for determining which plan is right for you. If someone asks you for payment, it's a scam. Never join a Medicare health or drug plan over the phone unless you called them first.
- Be wary of free gifts and "health screenings." Keep a healthy level of skepticism any time a broker offers you free gifts or other special deals.
- Don't trust a name or number. Con artists use official-sounding names or mask their area codes to make you trust them. Don't fall for it.
- Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know.
- Go directly to official websites. If you want to make changes to your healthcare plan, go directly to [Medicare.gov](https://www.medicare.gov), [Healthcare.gov](https://www.healthcare.gov), or your employer's

health insurance provider. Don't click on links in suspicious messages.

- Medicare will never call you to sell you anything or visit you at your home. Medicare, or someone representing Medicare, will only call and ask for personal information in limited situations.

Anyone who is unsure if they were contacted by Medicare or if they gave personal information to someone claiming to be with Medicare should call 1-800-MEDICARE to report it.

"The scams often begin with a phone call or text message that appears to be from a government agency," said **Robert Roach, Jr.**, President of the Alliance. "Scammers may also ask for an account number in order to enroll you in what they say is a better plan than what you already have. This is a common way to get your personal information in order to steal your identity and money."

KFF Health News: Millions of Aging Americans Are Facing Dementia by Themselves

By Judith Graham

Sociologist **Elena Portacolone** was taken aback. Many of the older adults in San Francisco she visited at home for a research project were confused when she came to the door. They'd forgotten the appointment or couldn't remember speaking to her.

It seemed clear they had some type of cognitive impairment. Yet they were living alone.

Portacolone, an associate professor at the University of California-San Francisco, wondered how common this was. Had anyone examined this group? How were they managing?



When she reviewed the research literature more than a decade ago, there was little there. "I realized this is a largely invisible population," she said.

