



MONDAY ALERT

New York State Alliance *for* Retired Americans

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The 2024 Election, A Post Mortem New York State Perspective

By Barry A. Kaufmann, NYSARA President

The 2024 election did not further the objectives of seniors in New York or the nation. The results were disappointing to many NYSARA members who know that attacks on Social Security, Medicare, Medicaid and the Affordable Care Act are likely to be forthcoming. Let's take a look at what occurred.

Donald Trump won the popular vote 74,686,551 to 70,964,692 and at this time the electoral college 312-226. But let's analyze those votes. According to the AARP voters over the age of 50 comprised 52% of the total voters in this election. Of those voters those 50--64 voted for Trump by a margin of 56% to 43% for Harris and those over the age of 65 split 49% for Trump to 49% for Harris which was an improvement over 2020 where trump had a 53% to 47% advantage.

The Senate flipped to Republican 53 to 46 with the Arizona Senate seat as of yet uncalled. However in that race the Democrat, Ruben Gallego is ahead of his Republican opponent Kari Lake by 49.7% to 48.2% (44,882 votes) with 87% reporting. This constitutes a majority but does not rise to a filibuster proof (60 votes) majority. This might enable the Democrats to stop particularly egregious legislation unless the Republicans get rid of the filibuster.

The House majority is as of yet uncalled. To gain the majority a party has to have 218 or more votes. At press time it appears the Republicans are on track to gain the majority albeit with a very small margin. Currently, the Republicans are ahead 212 seats to 204 seats with 12 races not yet called. The Republicans need 6 of those 12 while the Democrats need 8 of the 12. Currently the Democrats lead in 4 of the races while the Republicans lead in 8.

In New York State we voted for Harris for President albeit by a significantly lower margin than in 2020, we returned Kirsten Gillibrand (D) to the Senate and did yeoman's work to flip 3 House seats, an accomplishment that no other state in the nation had. Through NYSARA members and labor's efforts we flipped the 4th Congressional District on Long Island with Laura Gillen defeating incumbent Anthony D'Esposito, the 19th Congressional District in the Mid Hudson Valley where Josh Riley defeated incumbent Marcus Molinaro and in the 22nd Congressional District in Central

New York where former NYSUT member and Chapter President John Mannion defeated incumbent Brendan Williams.

The blame game has begun. While Trump increased his share of people of color especially Latinos increased his share of young voters and decreased his margins of defeat in several blue states as well as prevailing in ALL swing states he got only about 400,000 votes nationally more than in 2020. The real difference was the voters that didn't show up for Vice President Harris. In 2020 Joe Biden received 81,283,501 voters compared with Kamala Harris' 70,964,692 votes in 2024, a decrease in turnout of a little over 10 million votes. The jury is out on why that was, whether the messaging the democrats used was not reaching those people or struck people as elitist, whether it was mysogyny, racism all of the above or none of the above.

The fact is that certain functions and programs of the federal government are in jeopardy under the Trump Administration according to their rhetoric and Republican positions on senior issues. Since the Republicans might well control all sectors of government (Executive, the Senate and the House as well as a VERY conservative supreme Court) their ability to change the conversation and the direction of this country is very real.

There will very likely be renewed attempts to slash seniors' hard earned Social Security and Medicare benefits and roll back the progress the Biden-Harris administration made in lowering drug prices," said **Barry A. Kaufmann.**, President of the NYS Alliance. "However, we are ready for the battles ahead. We will continue to work with our friends and especially with our opponents in the NYS delegation of the House to defend against all attacks on Social Security and Medicare, allow Medicare to negotiate lower prices for more drugs, and keep the cap on insulin prices at \$35 per month for Medicare beneficiaries and to maintain the \$2,000 cap on drug co pays that is set to kick in January 1, 2025.

Immediate concerns are the push to reduce funding for Social Security Administration. This is used to make the program less popular and more likely to be changed. The push to increase Social Security age. We just came off a five year effort to raise the SS age to 67. Republicans want to increase it to 69 or 70. If that were done all retirees who won't reach full retirement age until 69 will see their benefits cut in their lifetime by 13%. Donald Trump has promised to stop the taxes on Social Security benefits. These taxes contributed \$50.7 billion to the Social Security Trust in 2023. Trump has also promised to reduce FICA taxes or give a FICA holiday as he did in his first term. Be aware this is a thinly disguised way of starving the Social Security trust and in the long term compromising the program. The major source of income for Security lies in

the FICA tax of 12.4% of payroll up to \$168,200 of salary. This would be a way of reducing SS as the money would not be there to fund it. To "fix" Social Security we need to scrap that cap of \$168,200 and not tamper with the FICA tax which is a short term comfort and a long term nightmare for people who will be collecting Social Security.

The prospects of Medicare Advantage being made the default Medicare option or Medicare being changed to a premium support/voucher system which would increase costs for seniors and cutting Medicare by making seniors pay more for premiums, co-pays or deductibles could all be on the agenda. The Affordable Care act could be gutted so millions of people and especially those 50 - 64 could not afford health coverage.

What can NYSARA do? We can stay informed. We can write constant letters and e mails to our elected's including the opposition to let them know we are watching and WILL hold them responsible at election time. We can visit our elected representatives to keep the pressure up. we can Vote like our life depends on it. The time for "woe is me" and despair over this election won't help us prevent the draconian changes proposed but turning up the dial on our activism agitation and vigilance we will maximize our ability to have impact on programs that are critical to seniors. We will prevail in the long term. NYSARA members are strong and resilient. Let's go out and become that force of nature.

Should I owe a copay for cancer screenings?

From Our Friends at Medicare Rights

Dear Marci,

I'm going in for my first routine colonoscopy and want to know if I'll have a copay at the doctor's office. I was told colon cancer screenings were free through Medicare. Do you know if that's right?

-Mateo (Santa Fe, NM)

Dear Mateo,

Medicare covers preventive screenings, including colonoscopies, in full. This means that you will have no cost-sharing as long as:

- The service is preventative, meaning you haven't had any related symptoms that triggered the testing
- You see a participating provider for your colonoscopy if you have Original Medicare, or
- You see an in-network provider if you have a Medicare Advantage plan

If you meet the above requirements, you won't have a copay for your colonoscopy. You should be aware, though, that if during your exam, the doctor determines that

they need to perform more testing due to any findings or that they need to treat any findings, these additional services would be diagnostic and normal cost-sharing rules would apply. If the doctor removes any tissue or polyps during the screening colonoscopy, you will have a copay for that portion of the service, but the Part B deductible will not apply.

If you are at high risk for colorectal cancer, you will be eligible for another screening colonoscopy 24 months (2 years) after your first. If you are not at high risk, your next fully covered screening colonoscopy will be after 120 months (10 years).

To learn more about colon cancer screenings visit, Medicare Interactive.

-Marci

Medicare Reminder

Qualified Health Plan (QHP) basics

From Our Friends at Medicare rights

Qualified Health Plans (QHPs) are health insurance policies that meet protections and requirements set by the Affordable Care Act (ACA).

They are typically not for people with Medicare. QHPs must:

- Follow federally established cost-sharing limits
- Provide essential health benefits

QHPs are sold in federal- or state-run forums (referred to as Marketplaces or Exchanges) where you can shop for coverage online or over the phone.

Remember, QHPs are typically not for people with Medicare. If you are already enrolled in Medicare, you do not need to change your health coverage and you do not receive coverage through the Marketplaces.

- **No type of Medicare coverage is sold through the Marketplaces**
- **It is illegal for someone to sell you a QHP if they know you have Medicare**
- In most cases, you are ineligible for cost assistance (tax credits) to help pay for your QHP premium
- There is no guarantee that a QHP will pay for your care if you have or are eligible for other insurance—meaning you may have little or no coverage
- You may experience gaps in coverage and incur Medicare [late enrollment penalties](#) when attempting to re-enroll in Medicare

If you currently have a QHP and are becoming eligible for Medicare, in most cases you should disenroll from your QHP and enroll in Medicare. However, there are

a [few circumstances](#) in which you might choose to delay Medicare enrollment to stay in a QHP.

KFF Health News: Trump's White House Return Poised To Tangle Health Care Safety Net

By Stephanie Armour

Former President **Donald Trump's** election victory and looming return to the White House will likely bring changes that scale back the nation's public health insurance programs — increasing the uninsured rate, while imposing new barriers to abortion and other reproductive care.

The reverberations will be felt far beyond Washington, D.C., and could include an erosion of the Affordable Care Act's consumer protections, the imposition of work requirements in Medicaid and funding cuts to the safety net insurance, and challenges to federal agencies that safeguard public health. Abortion restrictions may tighten nationwide with a possible effort to restrict the mailing of abortion medications.

And with the elevation of vaccine skeptic **Robert F. Kennedy Jr.** to Trump's inner circle of advisers, public health interventions with rigorous scientific backing — whether fluoridating public water supplies or inoculating children — could come under fire.

Read more [here](#).

Final Reminder - Alliance's Retirement Security Symposium

The Alliance and the AFL-CIO 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. 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.

Officials from the Pension Benefit Guaranty Corporation (PBGC) will discuss PBGC's pension insurance programs, forecasting and pension trends, and mitigating risks to the insurance program.

A panel, "Protecting your Money: Tips from the Securities and Exchange Commission (SEC) and Consumer Financial Protection Bureau (CFPB)," will feature **Brynne Keith-Jennings**, Engagement and Policy Fellow with the Office of Financial Protection for Older Americans at CFPB, and **Erin Scheithe** with the SEC's Office of Investor Education and Advocacy. The latest draft agenda can be found [here](#).

Please RSVP at <https://tinyurl.com/Symposium111324> to watch the event via livestream. Respondents who RSVP will receive the link.

Please contact **Joni Jones** at jjones@retiredamericans.org / 202-637-5377 with questions. **Please consider hosting a virtual watch party and letting Joni Jones know how many people will be attending.**

Alliance Calls on Speaker Johnson to Bring Social Security Fairness Act to the House Floor

On Tuesday, while Americans were focused on Election Day, [two members of the House Freedom Caucus](#) [blocked](#) the Social Security Fairness Act, H.R. 82, from proceeding to the House floor for a vote. Their action prevented 2.5 million retired public workers or their spouses from receiving the Social Security benefits that they have earned.

"The bill that Reps. **Bob Good** (R-VA) and **Andy Harris** (R-MD) tried to kill has more than 300 bipartisan co-sponsors, including House Speaker **Mike Johnson**. If they thought no one would notice, they were sorely mistaken," said **Richard Fiesta**, Executive Director of the Alliance.

Fiesta stressed that the bill to restore the benefits of those affected deserves an up or down vote on the merits.

The Social Security Fairness Act eliminates the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), which [unfairly reduce](#) Social Security benefits for public sector retirees who receive a public pension — or the spouse or survivor of a Social Security beneficiary — who worked in a job not covered by the Social Security program.

The WEP and GPO disproportionately affect lower-income workers and women. As a result, many face unnecessary economic hardship during retirement.

Alliance Wishes All of its Members a Happy Veterans Day

Veterans Day is this Monday, and the White House has issued a [proclamation](#) to mark the occasion that includes not only veterans and their families, but also caregivers.

"In respect and recognition of the contributions our veterans and their families, caregivers, and survivors have

made to the cause of peace and freedom around the world, the Congress has provided (5 U.S.C. 6103(a)) that November 11 of each year shall be set aside as a legal public holiday to honor our Nation's veterans," President **Joe Biden** declared.

"Developments in the news continue to remind us just how fragile our democracy is," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "It is my honor to recognize and thank all the brave Americans who have fought to protect our nation and our way of life."