



MONDAY ALERT

New York State Alliance *for* Retired Americans

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The 2024 Election a Post Mortum Continued NYS Perspective

By Barry A. Kaufmann, NYSARA President

In last weeks Monday Alert we spoke of the results of the 2024 election both in New York and in the Country. I neglected to report a most important development in New York. The Equal Rights Amendment passed with 62% of the vote. This resolution protects all people and groups in our State. And is a momentous achievement for this state.

Last week some things were still unclear and there is now more a sense of clarity with the national results. The Republicans will have a thin majority in the House. Whether it is a governing majority remains to be seen. In our activism in New York we will have to target the Republican House members as they appear to be in charge and we have to make it clear to them that if they cut Social Security, increase the age to collect Social Security, cut or privatize Medicare or install Medicare Advantage as the default option as presented in Project 2025. If they shift Medicare

costs to Seniors (premiums, co pays and deductibles) If they attack any Senior programs that we WILL remember in the next election and SENIORS DO VOTE at much higher rates than any other age demographic.

It is likely that current speaker Mike Johnson will continue in his current role. So the Republican party will now have the governing trifecta, House, Senate and President. There is also a VERY conservative Supreme Court.

President Elect Trump has nominated a large number of his cabinet and as of this date there are 4 very troubling appointments with various degrees of alarm. Probably the appointments of Matt Gaetz as Attorney General and Robert F. Kennedy for HHS Secretary are the 1 and 1A in terms of alarm. Tulsi Gabbard's appointment as Director of National Intelligence threatens this nations safety and security. Finally Fox News personality Pete Hegseth for Defense Secretary. Hegseth was a decorated veteran that proposes limiting opportunities for women in the military to serve in combat roles.

Robert Kennedy's nomination is especially problematic for Seniors as he would run an agency that is in charge of every aspect of Medicare, prices of Medications, drug and vaccine approval, the Centers for Disease Control and Prevention, and all aspects of the Affordable Care Act. Kennedy is a

vaccine denier and very much in the mold of anything the President requests will not be denied.

Matt Gates as Attorney General would likely weaponize the DOJ and go after the President's enemies. Gaetz resigned from Congress this week to avoid a House Ethics investigation report on him being released.

In new news the author of Project 2025, Kevin Roberts, has reconciled with President Trump. So much for Trump knowing nothing about Project 2025.

All of these things taken together would indicate we have to find new and creative ways of protecting the programs Seniors care most about and have got to be realistic of making any the needed gains. We have to put pressure on Republicans to do the right thing for Seniors. We are in a unique position in New York as the State is perceived to be blue. As an aside, Elise Stefanik, will have to vacate her House Leadership and House seat if she is confirmed, as expected, as UN Ambassador.

Non-partisan Brennan Center for Justice Offers Valuable

Post-election Insight for Moving Forward

For those still trying to process the stunning results of the recent election, the non-partisan Brennan Center for Justice offers some worthwhile analysis

and more importantly, guidance for what each of us can do to protect Democracy moving forward:

<https://www.brennancenter.org/our-work/analysis-opinion/keep-guardrails-intact>

CMS Announces 2025 Premiums and Deductibles for Medicare Parts A and B

Last week, the Centers for Medicare & Medicaid Services (CMS) released information about Medicare costs in 2025, including the 2025 premium, deductible and coinsurance amounts for Medicare Part A and Part B. The agency also announced the income-related monthly adjustment amounts (IRMAA) for [Part B](#) and [Part D](#) for people with income above a certain amount; roughly 8% of people with Medicare pay these higher premiums.

In 2025, the standard monthly premium for Medicare Part B will be \$185, an increase of \$10.30 from the 2024 amount. The deductible for Part B services will be \$257, a \$17 increase from the deductible of \$240 in 2024. CMS attributes the increases to "projected price changes and assumed utilization increases that are consistent with historical experience."

The Part A premium is \$0 for the vast majority of beneficiaries. The full premium, which only [enrollees over age 65](#) who have fewer than 30 calendar quarters (7.5 years) of work in a job where they or their spouse paid Social Security taxes and [certain younger](#)

[beneficiaries](#) eligible for Medicare due to disability who have exhausted other benefits pay, will be \$518 a month. Some people over 65 who have fewer than 40 but more than 30 quarters of coverage will pay a [reduced rate](#) of \$285 per month.

The Part A inpatient hospital deductible will increase \$44 to \$1,676 in 2025, and the coinsurance for hospital inpatient days 61-90 will be \$419 per day, up from \$408. For skilled nursing facility stays, the daily coinsurance for days 21-100 will be \$209.50, an increase over the 2024 level of \$204. Read the [rate announcement here](#). Learn more Medicare costs from [Medicare Interactive](#).

Did You Know.....

According to AARP's Longevity Economy research for New York, older New Yorkers contribute:

- over 43 percent of the state GDP, or \$719 billion,
- support almost seven million jobs through their spending,
- provide \$462 billion in wages and income,
- represent 38 percent of the state tax base and 42 percent of the county tax base,
- provide uncompensated care to someone else worth \$39 billion annually, and
- their volunteerism provides \$13.8 billion in service if paid at fair market value.

Yet, the money allocated for Senior Services in New York amounts to less than 1% of the State Budget...

Alliance/AFL-CIO Symposium Addresses the Looming Retirement Security Crisis

The Alliance and the AFL-CIO held their annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, on Wednesday at AFL-CIO headquarters in Washington, DC. Presenters and attendees discussed the future of retirement security and how to face it as a movement, as well as the role of personal responsibility. The program included a special focus on how the Butch Lewis Act is working, efforts to build on it to further protect pensions, and repercussions from bankruptcies.



AFL-CIO President **Liz Shuler** kicked off the program with a video that was introduced by **Robert Roach, Jr.**,

President of the Alliance. President Roach also served as the emcee.

"Our leader, President Shuler, is absolutely the inspiration for the Alliance and the AFL-CIO coming together every year to address important retirement security issues," said President Roach. "Her father, Lance, was an IBEW member and her family's history of defending pensions has prepared her to lead us in this fight.

He added, "I served with her on the AFL-CIO's Retirement Security Executive Committee. I have observed her coordinating the discussion among 50 international union presidents who had different ideas on how to achieve our shared goals. She was able to bring everyone together so that the Butch Lewis Act could become the law of the land."

"We know the Trump administration is going to follow their Project 2025 playbook, which includes stripping workers of their right to organize and targeting our social safety nets by cutting Social Security and gutting our retirement security," said President Shuler. "It's a playbook we've seen before, and we know how to beat back these attacks: by standing unified with fellow retirees, and with workers in the middle of their careers, and with workers just starting out. Our solidarity is how we protect our retirement and the retirement security of the workers of today, and the generations of workers to come."

Click below to hear President Shuler's full remarks.



Rep. John Larson (CT), Ranking Member of the House Ways and Means Social Security Subcommittee, spoke about the need to protect Social Security following last week's election results.

"After Trump leaves office, if nothing is done to reform and pay for Social Security except he puts through his tax cut, there'll be two years left before Social Security would be

hit with insolvency," said Rep Larson. "It'll still be there, because that's how strong this trust fund is, but everybody will receive 20% less...How can we as Americans stand by and see 5 million of our fellow citizens living below poverty level for something they contributed to while they worked? That's unconscionable. We need the AFL-CIO. We need every activist we can find."

Phil Smith, Executive Assistant with the United Mine Workers of America, spoke about "Mine Workers Pensions: How We Got Here and Where We Are Going." **Richard Fiesta**, Executive Director of the Alliance, discussed "Post Election - Next Steps for Social Security."

In addition, **Ken Stribling**, President, National United Committee to Protect Pensions (NUCPP), gave a presentation entitled, "Butch Lewis Update: Still More Work To Do." **Jeff Cruz**, Legislative Representative with AFGE, spoke about "Implementing a Secure Retirement for All."

A highlight of the symposium was the panels. "Protecting your Money: Tips from the Securities and Exchange Commission (SEC) and Consumer Financial Protection Bureau (CFPB)," featured **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.

A Pension Benefit Guaranty Corporation (PBGC) panel's update, "PBGC's Pension Insurance Programs, Forecasting and Pension Trends, and Mitigating Risks to the Insurance Program," featured **Ann Orr**, Acting Director of PBGC; **Anne Henderson**, Senior Advisor with PBGC's Office of Policy and External Affairs; **Kevin Muse** with PBGC's Actuary, Policy, Research, and Analysis Department; and **Adi Berger**, Director of the Corporate Finance & Restructuring Department.

A third panel, moderated by **Brandon Rees**, Deputy Director of Corporations and Capital Markets (AFL-CIO), was entitled, "Keeping The Pension Promise: How to Win Retirement Security for All Americans." It included input from **Sisto Campana**, Labor Advocate with AFSCME; **Monique Morrissey**, Senior Economist with the Economic Policy Institute; and **Ilana Boivie**, Senior Economist with IAM.

Video of the event and additional materials are available [here](#).

Alliance Applauds House of Representatives' Passage of Social Security Fairness Act; Calls on Senate to Act

The U.S. House overwhelmingly passed a bill on Tuesday night that could raise Social Security benefits for millions of Americans who worked in public service, as well as their families. The vote was [327-75](#).

The legislation addresses the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), provisions 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.

For decades, the two Social Security law provisions have unjustly deprived more than 2 million public service retirees of the benefits they have earned.

“The House voted to correct a serious injustice involving Social Security benefits that has been a problem for decades,” [said](#) Executive Director **Fiesta**. “Retirees thank lawmakers for taking this much needed action.

He continued, “Many Alliance members and other retirees are seeing their Social Security benefits reduced by hundreds of dollars a month. The economic harm to their quality of life cannot be overstated.”

ACTION NEEDED: For this important bill to become law, the Senate must also approve it. More than 60 Senators have already cosponsored the Senate version of the bill (S. 597).

Please [click here](#) to tell your senators to support this critical legislation and push for a vote before the end of the year.

Republicans Keep Control of the House

Republicans have won enough seats to control the U.S. House. GOP victories in Arizona and California gave Republicans the [218 House victories](#) needed for the majority. [Eight](#) house races have yet to be called.

President-elect Trump nominated Rep. **Matt Gaetz** (FL) later on Wednesday to be the next U.S. Attorney General, and Gaetz quickly resigned his House seat. The GOP is still expected to have at least 218 seats — but not much more.

"The Republicans will have a very thin majority," said **President Roach**. "Going forward, it will be even more important for us to get some Republican votes to stop bills that attack our hard earned Social Security and Medicare benefits from becoming law."

John Thune of South Dakota is Elected New Senate Majority Leader

Senate Republicans have elected **Sen. John Thune** (SD) as the next Senate majority leader.

"Sen. Thune has earned a [lifetime pro-retiree score of 13%](#) in the Alliance for Retired Americans Voting Record,"

said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "It is vital that we keep the filibuster rule that requires 60 votes to pass a bill in the Senate. That will be necessary as we face continued efforts by the *GOP* to not only slash Social Security and Medicare, but repeal the law we passed during the **Biden-Harris** administration that caps insulin costs as \$35 a month and requires Medicare to negotiate lower drug prices."

KFF Health News: Scientists Fear What's Next for Public Health if RFK Jr. Is Allowed To 'Go Wild'

By Arthur Allen

Many scientists at the federal health agencies await the second Donald Trump administration with dread as well as uncertainty over how the president-elect will reconcile starkly different philosophies among the leaders of his team.

Trump announced Thursday he'll nominate Robert F. Kennedy Jr. to be secretary of the Health and Human Services Department, after saying during his campaign he'd let the anti-vaccine activist "go wild" on medicines, food, and health.

Should Kennedy win Senate confirmation, his critics say a radical anti-establishment medical movement with roots in past centuries would take power, threatening the achievements of a science-based public health order painstakingly built since World War II.

