



MONDAY ALERT

New York State Alliance *for* Retired Americans

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November 4, 2024

**In Person Early Voting in NYS Has Ended
Upcoming The Most Important Election for Seniors
Election Day is Tuesday November 5
Make Your Plan to Vote**

By Barry A. Kaufmann, NYSARA President

We are at the end of a very long and historic election campaign and we face perhaps the most significant election of our very long lifetime. The stakes are particularly high for our countries Senior's.

If you have already voted, thank you for your commitment to America, if you have yet to vote, make a plan for Tuesday, check your polling place and cast your vote. Polls are open on election day from 6:00 am to 9:00 pm. If you are in line before closing time you are entitled to cast your vote.

When deciding on who to vote for eliminate the unimportant red herring issues and instead focus on the issues that directly impact your retirement and your life as you

age. Vote issues that impact your aging with dignity. Consider issues such as Social Security, Medicare, Medicaid and Health Care in General.

Know how the major parties and the candidates REALLY stand on the issues based on their votes and their official positions. Ascertain the FACTS on those issues not on the political ads and memes.

We at NYSARA take where parties and candidates stand on Senior issues as the ONLY issue on which endorsements are based. They are not based on any other issues. To that end our National organization the ARA, does a yearly analysis of how all the members of congress voted on 10 senior issues in the Senate and 10 issues in the House of Representatives. Some of the issues overlap and some don't, as the Senate has confirmation power of cabinet offices. In New York State, of the incumbents, the two NY Senators have a 100% positive senior record on the 10 issues. In the House every incumbent Democrat also has a 100% positive senior record while every Republican incumbent has either a 0% or a 10% positive Senior voting record. This measure is the fairest measure on who delivers on their rhetoric regarding Seniors.

Regarding the Presidential election the ARA has done a comparison of Kamala Harris vs. Donald Trump on senior issues. To see the comparison click on the link below.

<https://retiredamericans.org/wp-content/uploads/2024/07/Harris-Trump-Side-by-Side-FINAL.pdf>

The Republican Study committee consists of 100% of the leadership of the House Republicans and 80% of all House Republicans (78% of NYS House Republicans other than Molinaro (CD # 19) and Lawler (CD # 17)). The Republican Study Committees adopted budget includes 1.5 trillion dollars in cuts to Social Security including raising the retirement age to 69 and cutting Social Security disability benefits. The Republican Study Committee also proposes raising Medicare costs for Seniors by taking away Medicare's authority to negotiate Rx drug costs, repealing the \$35 insulin cap and the \$2,000 out of pocket cap (thanks to the Biden IRA) that kicks in 2025 and proposes transitioning Medicare to a premium support system that the Congressional Budget Office has found would raise premiums for Many seniors.

The Republicans have proposed bills that would keep the Medicare trust solvent by cutting spending and shifting costs to patients (deductibles, co pays, and premiums) and convert Medicare to a voucher program where private insurers and traditional Medicare compete against each other for business. However, there is no guarantee that the voucher amount will support you choosing traditional Medicare.

Because of all of the above the ARA/NYSARA have endorsed the most pro senior candidates that can be found.

For President - Kamala Harris

For Senate - Kirsten Gillibrand

For House of Representatives:

John Avion (1), Tom Suozzi (2), Laura Gillen (4), Gregory Meeks (5), Grace Meng (6), Nydia Velazquez (7), Hakeem Jeffries (8), Yvette Clarke (9), Dan Goldman (10), Andrea Morse (11), Jerold Nadler (12), Adriano Espaillat (13), Alexandria Ocasio-Cortez (14), Ritchie Torres (15), George Lattimer (16), Mondaire Jones (17), Pat Ryan (18), Josh Riley (19), Paul Tonko (20), John Mannion (22), David Wagenhauser (24), Joseph Morelle (25), Tim Kennedy (26)

These are the absolute strongest Senior advocates and friends and they deserve our consideration and our vote as a result of that advocacy. If you haven't yet voted please make your voice heard.

To find your election day polling place go to <https://voterlookup.elections.ny.gov>

In the Capital District Region Ride CDTA Free to Vote

CDTA will offer free rides to polling locations on Election Day, Tuesday, November 5. Customers can utilize any of CDTA's regular routes or Bus Rapid Transit Services and tell the operator they are going to vote.

STAR customers can also get free transportation to and from polling locations. STAR service to these sites must be within $\frac{3}{4}$ mile of CDTA fixed-route service.

[Learn More](#)

Seniors Should Seriously Consider Significant Differences in Presidential Candidate Policy Positions

More perspective from Historian Heather Cox Richardson to consider seriously if you have not yet cast your ballot. Seniors who rely on programs funded by the federal budget might want to take note of recent analysis of the policy differences between the two Presidential candidates and especially alarming comments from Trump- financial backer Elon Musk.

https://open.substack.com/pub/heathercoxrichardson/p/october-30-2024?r=hc3vj&utm_campaign=post&utm_medium=email

Medicaid eligibility for Medicare beneficiaries who need long-term care in a nursing home

All states have a Medicaid program for individuals who need nursing home or long term care—also called Institutional Medicaid—that provides general health coverage and coverage for nursing home services. These services include room and board, nursing care, personal care, and therapy services. Remember that Medicare covers some skilled nursing facility (SNF) care: up to 100 days per benefit period. If you do not meet Medicare's requirements for the SNF benefit or you reached Medicare's limit of covered SNF care, Medicaid may pay for this care.

Institutional Medicaid may pay for a stay in a nursing home if you:

- Need a nursing home level of care or meet nursing home functional eligibility criteria
- And, have income and assets below certain guidelines (remember, your state may have higher Medicaid income guidelines if you need nursing care, or a [spend-down program](#) to help you qualify)

States have different standards for determining whether you need a nursing home level of care.

Generally, states assess your ability to function, as measured by your need for help with activities of daily living (such as toileting, bathing, and dressing).

When you have institutional Medicaid, Medicare still covers medical services you may need beyond your nursing care. For example, if you need to go to a doctor

or specialist's office, Medicare will pay first for most of these services, and [Medicaid will pay second](#) by covering your remaining costs, such as coinsurances, copayments, and deductibles.

Seniors Can Trust Kamala Harris — See Who Else You Can Trust with Your Vote

With Election Day this Tuesday, the Alliance has done the research and endorsed more than 260 candidates for the U.S. Senate and House of Representatives. Before endorsing a candidate, the Alliance reviews their record and positions on issues important to retirees including Social Security, Medicare, and prescription drug prices. Go to our map and [see the endorsed Senate and House candidates from your state](#).



Pennsylvania Alliance members and IUPAT DC 21 Retirees phone banked for Vice President Harris, Sen. Bob Casey, and Rep. Chris Deluzio on Tuesday

The Alliance cited Vice President **Kamala Harris'** and Governor **Tim Walz's** record of commitment to strengthening retirement security in endorsing the Harris-Walz ticket to be the next President and Vice President of the United States. More information about the differences between Kamala Harris' and **Donald Trump's** positions on seniors' issues is available [here](#).

You can verify your polling location and the rules and poll hours in your area at vote.org. Calling your local elections board is also a reliable way to get information about how to cast your ballot.

"I hope all Alliance members will join me in having discussions with your family, friends, and neighbors about what's at stake in this election," said **Robert Roach, Jr.**, President of the Alliance. "If you encounter any trouble at the polls, go to <https://866ourvote.org> or call the Election Protection Hotline at 866-687-8683."

Speaker Johnson: "No Obamacare" if Trump Wins

House Speaker **Mike Johnson** [said](#) on Monday that there would be "No Obamacare" if Donald Trump wins the election, adding that there would be massive health care changes in America if Republicans do well on November 5.

Trump tried unsuccessfully to eliminate the Affordable Care Act (ACA) as President and has called for reopening the fight if he wins. He has vowed to replace it but has not offered specifics, saying only that he has "concepts of a plan." Kamala Harris and Democrats are campaigning on protecting and expanding the ACA.

"These are not idle threats from Donald Trump and Speaker Johnson," said **Richard Fiesta**, Executive Director of the

Alliance. "Repealing the ACA will raise prescription drug prices, eliminate protections for people with preexisting conditions, and leave millions without health insurance."

Biden-Harris Administration Acts to Make it Easier to End Recurring Subscriptions and Memberships

Recently, the Federal Trade Commission [announced](#) a final "click-to-cancel" rule that will require sellers to make it as easy for consumers to cancel their enrollment as it was to sign up. Most of the final rule's provisions will go into effect 180 days after it is published in the Federal Register.

The updated rule will apply to almost all negative option programs in any media. The FTC uses the phrase "negative option marketing" broadly to refer to a category of commercial transactions in which sellers interpret a customer's failure to take an affirmative action, either to reject an offer or cancel an agreement, as assent to be charged for goods or services.

The rule also will prohibit sellers from misrepresenting any material facts while using negative option marketing; require sellers to provide important information before obtaining consumers' billing information and charging them; and require sellers to get consumers' informed consent to the negative option features before charging them.

"The FTC's rule will go a long way toward ensuring seniors

and other consumers no longer have to jump through endless hoops in order to stop getting services they no longer want," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "This has been needed for a long time and now we will finally see things change."

Draft Agenda Now Available for the Alliance's November 13 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](#).

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111324> 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. **If you are participating virtually, please consider hosting a watch party and letting Joni Jones know how many people will be attending.**

