



# MONDAY ALERT

New York State Alliance *for* Retired Americans

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## **NYSARA President to Meet With Governor's Staff**

NYSARA President **Barry Kaufmann**, will be meeting with the Governor's staff on Tuesday (12/17) along with our partners, LiveOn NY, AARP, Statewide, Aging NY and FPWA. We will be urging the Governor to prioritize in her State of the State and Budget Older Adult needs and issues. The group also will urge the Governor to enhance the Office for the Aging's annual budget, currently comprising less than .1% of the budget, despite Older Adults comprising almost 25% of the population of NYS and older adults contributing \$72 billion dollars per year in state and local taxes.

## **Certain Trump Appointments are Especially Troubling for Older Adults**

Barry A. Kaufmann, President NYSARA

We have been hearing about President Elect Trump's picks for various positions in his administration. Some have gotten immense negative coverage because of qualifications, experience, morality and other shortcomings. Rightly or

wrongly three of the appointments have been getting the bulk of the attention by the press. Pete Hegseth, nominee for Department of Defense Secretary, Tulsi Gabbard, nominee for Director of National Intelligence and Kash Patel nominee for FBI Director. However, for now, flying under the radar are two Trump appointments that are perhaps the most problematic appointments for Seniors. Robert F. Kennedy Jr. for head of Health and Human Services and Dr. Memet Oz for Medicare and Medicaid Services.

Both these men have significant past history and verbiage on issues that they will be in charge of if they are confirmed. RFK is not a Doctor, has no public health experience and has never had a position that prepares him as HHS Secretary. Add to that he is a long term vaccine denier, wants to abolish or drastically diminish the CDC, FDA and NIH and wants to remove Fluoride from the water. His stance on the Affordable Care Act is undetermined. Add to that he would be overseeing the Centers for Medicare and Medicaid overseen by Dr. Memet Oz. Dr Oz has no experience in public health and in a 2020 op ed advocated for private Medicare Advantage to replace traditional Medicare. Dr. Oz also has significant investment in United Healthcare, a provider of many Medicare Advantage programs.

**NYS Senator Gillibrand Urges Congress to Pass the Health Care Affordability Act**

Critical subsidies that help around 20 million Americans afford health insurance are set to expire at the end of 2025. On Wednesday morning, U.S. Senator Kirsten Gillibrand urged Congress to pass the Health Care Affordability Act.

If the act is passed, the legislation would permanently extend premium tax credits and prevent people from losing their insurance.

The subsidies are part of the Affordable Care Act, passed into law in 2010, that helps people afford their health insurance premiums. If those expire, millions could face higher premiums or lose coverage altogether.

Gillibrand says many struggle to afford healthcare and without the help, could be putting their health and finances at risk.

"Nobody plans to get injured or fall sick but every American at some point in their lives will need access to affordable healthcare," said Senator Gillibrand. "We saw during the pandemic what can happen when people can't get the care they need. Keeping the cost of health insurance reasonable is essential. Not just for the individuals and families who need it but also for society at large. Allowing these tax credits to expire would needlessly jeopardize our public health and shoulder hard-working New York families with a financial burden they can't afford."

Additionally, Gillibrand says she has taken several steps to help bring costs down for families. This includes co-sponsoring another bill, the Improving Health Insurance

Affordability Act which would upgrade the benchmark plan on which premium subsidies are based. Overall, this would lower out-of-pocket and deductible costs for families of all incomes.

## **Medicare Reminder**

### **Medigap purchasing basics**

If you wish to purchase a Medigap policy, you need to find out the best time to buy one in your state. In most states, insurance companies must only sell you a policy at certain times and if you meet certain requirements. If you miss your window of opportunity to buy a Medigap, your costs may go up, your options may be limited, or you may not be able to buy a Medigap at all.

Under federal law, you have the right to buy a Medigap policy if you:

- Are 65 and enrolled in Medicare
- And, you buy your policy during a protected enrollment period

At times when you have the [right to buy a Medigap policy](#), an insurance company cannot:

- Deny you Medigap coverage
- Or, charge you more for a policy because of past or present health problems

Before you buy a Medigap, check to see if your state offers additional protections. For instance, some states allow people to enroll in Medigaps outside federally

protected periods. Residents of New York and Connecticut, for instance, can buy a policy throughout the year, not just at select times. These two states also require insurers to sell to people with Medicare who are under age 65. Call your [State Health Insurance Assistance Program \(SHIP\)](#) or Department of Insurance to learn more about your right to purchase a Medigap policy in your state.

Even if you do not have the right to buy a Medigap in your state, you may still be able to buy a policy if a company agrees to sell you one. However, know that companies can charge you a higher price because of your health status or other reasons.

## **NYS Senator Schumer Promises Floor Vote at Rally for Social Security Fairness Act**

Alliance leaders and members joined [a rally](#) on Capitol Hill with the FOP, IAFF, AFSCME, AFT, NEA, AFL-CIO, and NARFE calling for the Senate to vote on and approve the Social Security Fairness Act ([S. 597](#)), which passed in the House as H.R. 82 on November 12.

During the rally, Senate Majority Leader **Chuck Schumer** (NY) promised to bring the bill to a vote in the Senate in the coming days. Rep. **Abigail Spanberger** (VA) and Rep. **Garret Graves** (LA), who cosponsored H.R. 82, encouraged their Senate colleagues to take action.



Alliance Executive Director **Richard Fiesta** told the crowd: "We paid and we played by the rules. It's time for the Senate to call for a vote!"

Despite inclement weather, senior union leaders and members of Congress delivered remarks, including AFL-CIO Secretary-Treasurer **Fred Redmond**, AFT President **Randi Weingarten**, IAFF General President **Ed Kelly**, IFPTE President **Matt Biggs**, NALC President **Brian Renfroe**, FOP President **Patrick Yoes**, Senator **Sherrod Brown** (OH), the Senate bill sponsor, **Sen. Jack Reed** (RI) and **Senator Elizabeth Warren** (MA) and several House members.



**Senators only have until December 20 to pass this critical legislation.** Please [click here](#) or call 202-224-3121 and tell your senators to push for a vote and approve the bill before they adjourn.

## **Democratic Lawmakers Ask Dr. Oz to Explain His Support for Medicare Privatization**

Seven Democratic House and Senate legislators [sent a letter](#) asking **Dr. Mehmet Oz** to explain his past advocacy for Medicare privatization. The letter specifically asks Oz to clarify his views published in a June [2020 opinion piece](#) that promotes moving all beneficiaries to private, for-profit Medicare Advantage plans. Oz also threw his weight behind Medicare Advantage plans during his unsuccessful 2022 Senate campaign in Pennsylvania.

Led by Senators **Elizabeth Warren (MA)** and **Ron Wyden (OR)**, all of the lawmakers who signed the letter are on the Finance Committee, which will oversee Oz's nomination to run the Centers for Medicare and Medicaid Services (CMS). Four Senate Republicans would have to vote no in order to thwart his confirmation, as they have a 53-47 majority. If confirmed, Oz will oversee 6,500 employees, manage a \$1.5 trillion budget, and set policy for 155 million Americans' health insurance.

"Dr. Oz's record and investments in Medicare Advantage plans raises red flags for retirees," said Alliance Secretary-

Treasurer **Joseph Peters, Jr.** " We need a CMS administrator who will hold Medicare Advantage plans accountable and protect the health of beneficiaries."

## **Senate Vote to Re-Confirm Lauren McFerren as NLRB Chair Fails**

On Wednesday Senators **Kyrsten Sinema** (AZ) and **Joe Manchin** (WV) voted with Senate Republicans to block the nomination of Lauren McFerren to a second term as chair of the National Labor Relations Board. The vote was 50-49. Had McFerren been re-confirmed, Democrats would have had a 3-2 majority on the [National Labor Relations Board](#) for the first two years of Trump's presidency.

The [NLRB](#) is an independent agency that [oversees nearly all union elections](#) at U.S. private workplaces, issues regulations, and investigates cases involving alleged labor law violations.

AFL-CIO President **Liz Shuler** blasted the vote saying that "this vote had nothing to do with stopping Chair McFerran's renomination and everything to do with reversing generations of progress workers have made toward building a fairer and more just economy."

The Senate's failure to re-confirm McFerren comes at a critical juncture. Project 2025, the blueprint for a second Trump Administration, includes plans to weaken the NLRB's enforcement powers and make it easier to decertify unions. In addition, Trump ally and advisor **Elon Musk** has joined



with other billionaires and corporations in a lawsuit that seeks to dissolve the Board.

"This is a deeply disappointing outcome," said Alliance President **Robert Roach**. "We know that workers who have the ability to join or form a union earn higher wages over their lifetime and are more likely to have a secure retirement."

### **KHN: Resources Are Expanding for Older Adults on Their Own**

**Judith Graham, Kaiser Health News**

Jeff Kromrey, 69, will sit down with his daughter the next time she visits and show her how to access his online accounts if he has an unexpected health crisis.

Gayle Williams-Brett, 69, plans to tackle a project she's been putting off for months: organizing all her financial information.

Michael Davis, 71, is going to draft a living will and ask a close friend to be his health care surrogate and executor of his estate.

These seniors have been inspired to take these and other actions by an innovative course for such "solo agers": Aging Alone Together, [offered by Dorot](#), a social services agency in New York City.

Most of them live alone, without a spouse, a partner, or adult children to help them manage as they grow older.

Until a few years ago, few resources were available for this growing slice of the older population.

Now, there are several Facebook groups for solo agers, as well as in-person groups springing up around the country, conferences and webinars, a national clearinghouse of resources, and an expanding array of books on the topic.