



MONDAY ALERT

New York State Alliance *for* Retired Americans

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December 2, 2024

Elderly Pharmaceutical Insurance Coverage (EPIC) Program in NYS

The Elderly Pharmaceutical Insurance Coverage (EPIC) program is a New York State program for seniors administered by the Department of Health. It helps more than 325,000 income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC **at any time of the year** and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage.

EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs purchased after **any Medicare Part D deductible is met**. EPIC also covers approved Part D-excluded drugs once a member is enrolled in Part D. EPIC helps pay the [Medicare Part D drug plan premiums](#) for members with income up to \$23,000 if single or \$29,000 if married. Higher income members are required to pay their

own Part D premiums but EPIC provides premium assistance by lowering their EPIC deductible.

EPIC has two plans based on income. The [Fee Plan](#) is for members with income up to \$20,000 if single or \$26,000 if married. The [Deductible Plan](#) is for members with incomes ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married. It is easy to join the program. Just complete the application and mail/fax it to EPIC or apply online. No documentation is required. EPIC verifies information with the Social Security Administration and the New York State Department of Taxation and Finance.

To enroll in EPIC, you must be a resident of New York State. This means that your permanent home (not a summer or winter home) is located in New York State. It also means you live in the State on a regular, ongoing basis, and your New York State address is listed as your home address on official and legal documents. You need to notify EPIC whenever you change your address.

Income

For purposes of your EPIC enrollment, household gross income is the previous year's total annual income of the senior or married spouses. It includes, but is not limited to:

- Federal adjusted gross household income as reported on your income tax return;
- Social Security payments (less Medicare premiums);

- Railroad retirement benefits;
- The taxable amount of IRA distributions and retirement annuities;
- Support money, including foster care support payments;
- Supplemental Security income;
- Tax-exempt interest;
- Worker's compensation;
- Gross amount of loss-of-time insurance;
- Cash public assistance and relief, other than medical assistance for the needy;
- Non-taxable strike benefits;
- Veterans' disability pensions;
- Lottery winnings.

It does not include:

- Food stamps;
- Medicare premiums;
- Medicaid;
- Scholarships;
- Grants;
- Surplus food;
- Payments made to veterans under the federal Veterans' Dioxin and Radiation Exposure Compensations Standards Act (Agent Orange);
- Payments made to individuals because of their status as victims of Nazi persecution.

As of January's Social Security payment your monthly check will increase by 2.5% because of the Annual COLA. To see the difference between 2024 and 2025 log on to your My Social Security Account..

**2025 House Majority is a Slim One
Because of Trump's Picks for Cabinet Majority Could
Narrow
New York Seat is Part of that Mix**

As of November 24 the final US House of Representatives tally is Republicans hold 220 seats and the Democrats hold 214 seats. That means the Republicans control the White House, the Senate (53-47) and the House. However, the Republican majority could be cut in whole or in part as there are 3 Republican seats that will be vacant because of President elect Trump's pick of cabinet members.

Matt Gaetz, the former nominee for Attorney General who withdrew resigned his seat in Congress. Two members of Congress, Elise Stefanik (R/NY 21) chair of the House Republican Conference (4th ranking House Republican) has been nominated as UN Ambassador and Michael Waltz (R/FL 6) has been nominated as the National Security Advisor. All three of these seats will be filled through special special elections scheduled by the Governor's of Florida and New York. While each of these districts lean or are strongly leaning Republican. But in the case of Ms. Stefanik's seat

the base of her district was served by a Democrat immediately before Stefanik.

NYSARA members in the 21st Congressional District (Clinton, Franklin, St. Lawrence, Hamilton, Essex, Warren, Washington, Fulton, Herkimer, Montgomery, Schoharie and parts of Jefferson, Rensselaer and Otsego Counties) will have the opportunity to influence the national discussion with no incumbent Representative in place. Once Governor Hochul announces the date of the special election and candidates are selected our activism must begin.

Amid Fall Open Enrollment, New Insights on the Medicare Advantage Landscape in 2025

By Lindsey Copeland and our Friends at Medicare Rights

Medicare's annual [Fall Open Enrollment](#) (FOE) period runs from October 15 to December 7. It is the time of year when people with Medicare can make unrestricted changes to their Medicare coverage.

The Complexity of Choosing Medicare Plans

For many, this annual process of comparing a seemingly endless number of plan options is overwhelming. Plans can differ on everything from costs to coverage, making detailed analysis both critical and difficult. [Deceptive marketing](#) tactics [further complicate](#) beneficiary decision-making. People may make [poor or no coverage choices](#) as a

result, with serious consequences like higher costs and problems accessing care.

Key Insights from the 2025 Medicare Advantage Landscape

A new [KFF analysis](#) of the 2025 MA landscape suggests it remains stable, and that plan evaluations remain complex. For 2025, the average beneficiary has access to 42 MA plans, similar to 2023 and 2024 (43 options), and more than twice as many as in 2018 (20 options). There is variability from state to state, but overall, nearly one-third (32%) of Medicare beneficiaries will have access to more than 50 MA plans—up from 7% in 2020, and largely unchanged from 2024 (33%). MA enrollment has also surged in recent years, [more than doubling](#) over the last decade. Today over half (54%) of all Medicare beneficiaries—nearly 33 million people—are enrolled in an MA plan.

Increasing Market Concentration in Medicare Advantage

As MA enrollment and plan numbers grow, market share for the biggest players is becoming increasingly concentrated, heightening concerns about an inadequately competitive marketplace. On average, beneficiaries can select from plans offered by 8 different firms, the same as in 2024. Companies are saturating individual geographic areas; more than half (58%) of beneficiaries live in counties where at least one firm is offering 10 or more plans. Two companies—UnitedHealthcare and Humana—maintain control over a significant portion of the landscape; they currently account for [nearly half](#) (47%) of MA enrollment. In 2025, their

plans will be available in 87% and 89% of counties, respectively.

Overpayment Concerns in the Medicare Advantage Market

The stability in the MA market comes amid “concerns that [modifications to the payment formula](#) and [higher utilization](#)” would cause significant contractions. This outcome, along with significant independent research, indicates [overpayment](#) corrections are appropriate and necessary. In 2024 alone, MA payments are estimated to be [22% higher](#) than what Medicare would have spent to cover the same group of enrollees in Original Medicare. These extra dollars [allow plans to funnel money into attractive supplemental benefits](#) that draw beneficiaries to the plans. However, [it is unclear](#) how or if these benefits are truly working for enrollees because data about their delivery and utilization, as well as about the consumer experience, is severely lacking. They nevertheless remain a powerful plan marketing tool: The Commonwealth Fund [estimates that 24% of people](#) who choose MA do so because of these extra services.

Advocacy for Better Medicare Advantage Policies

The Medicare Rights Center understands the importance of ensuring access to optimal coverage options in ways that ensure Medicare is strong now and in the future. We will continue to advocate for greater MA payment accuracy and plan accountability, and for changes to improve the enrollee experience, such as tougher consumer protections, enhanced

benefits, better access and affordability, and more streamlined processes.

Trump Selects Lori Chavez-DeRemer to Lead Labor Department, Russell Vought to Lead OMB

President-elect **Donald Trump** has chosen Rep. **Lori Chavez-DeRemer** to head the U.S. Department of Labor. Chavez-DeRemer, who lost the contest for reelection to her House seat earlier this month, was one of three Republicans to cosponsor the [Protecting the Right to Organize \(PRO\) Act](#). That has led many conservatives to [condemn](#) her nomination.



Rep. Lori Chavez-DeRemer

"[I]t remains to be seen what [Lori Chavez-DeRemer] will be permitted to do as Secretary of Labor in an administration with a dramatically anti-worker agenda," said **Liz Shuler**, President of the AFL-CIO. "Despite having distanced

himself from Project 2025 during his campaign, President-elect Trump has put forward several cabinet nominees with strong ties to Project 2025. That 900-page document has proposals that would strip overtime pay, eliminate the right to organize, and weaken health and safety standards."

President Shuler added that the AFL-CIO will work with anyone who wants to do right by workers, but will reject and defeat any attempt to roll back the rights and protections that working people have won "with decades of blood, sweat, and tears."

Trump also said he would nominate [Russell Vought](#), an architect of Project 2025 who has vowed to slash Social Security and Medicare, to return as director of the Office of Management Budget.

During his tenure at OMB and as an outside adviser to Republican lawmakers, Vought advocated massive cuts to Medicaid and federal nutrition assistance, programs that the GOP is looking to slash to pay for its proposed tax cuts. Vought spearheaded budget proposals from the Trump White House that [recommended deep cuts to Social Security and Medicare](#).

"Russell Vought's positions on Social Security and Medicare stand in sharp contrast to Donald Trump's promises to

protect those programs," said **Richard Fiesta**, Executive Director of the Alliance. "That is certainly troubling, and it is another reason to wonder if the President-elect was serious when he made those promises."

PBGC's Annual Report Shows Continued Strength in its Pension Insurance Programs

Last week the Pension Benefit Guaranty Corporation (PBGC) released its [Fiscal Year \(FY\) 2024 Annual Report](#), which showed a continuing positive outlook for both its Single-Employer and Multiemployer pension insurance programs, which together protect the pensions of about [31 million](#) workers and retirees. The PBGC protects the retirement incomes of American workers in private sector defined benefit pension plans.

The report shows PBGC's insurance programs are financially sound and continue to grow stronger. This marks the fourth consecutive year of positive net financial positions for both the Single-Employer and Multiemployer insurance programs.

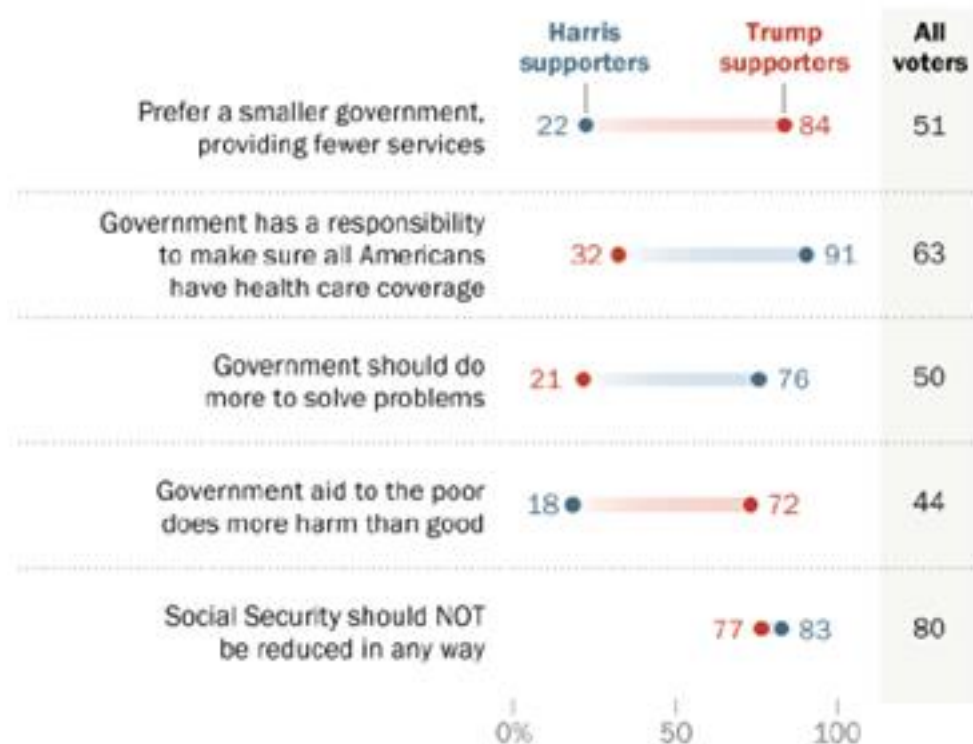
PBGC's Multiemployer Program had a positive net position of \$2.1 billion at the end of FY 2024, compared with \$1.5 billion at the end of FY 2023, an improvement of nearly \$680 million. PBGC's Single-Employer Program net position grew to \$54 billion at the end of FY 2024, up from \$45 billion at the end of FY 2023.

"American workers and retirees can feel confident that PBGC is protecting their retirement incomes by insuring their defined benefit pension plans in private sector plans," said **Robert Roach, Jr.**, President of the Alliance. "The Alliance will continue to work alongside PBGC to protect and strengthen traditional pensions and fight for those Americans who do not have access to one."

Large Majority of Trump and Harris Supporters Say Social Security Should Not Be Reduced In Any Way

Trump supporters were widely critical of government safety net but opposed cuts in Social Security

% of registered voters who say (they) ...



Note: Based on registered voters.

Source: Surveys of U.S. adults conducted April 8-14 and Aug. 5-11, 2024.

PEW RESEARCH CENTER

For 15% of current beneficiaries, at least [90%](#) of their income is from Social Security. Nevertheless, Social Security has recently been subject to repeated attacks and threats of benefit cuts by congressional Republicans as well as President-elect Trump. The Republican Study Committee, which represents 80% of House Republicans and 100% of their leadership, has promoted [raising the retirement age](#) to 69, and individual [members](#) have proposed raising it as high as 70.

However, these proposals face widespread opposition from Democrat and Republican voters alike. In a [survey](#) released by Pew Research, 80% of respondents, including 83% of **Kamala Harris** supporters and 77% of Trump supporters, agree that Social Security should NOT be reduced in any way.

"Social Security has been and remains one of the most popular programs across the federal government," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "Lawmakers and the next president should think twice before dismantling or cutting our hard earned Social Security benefits."

November is National Family Caregivers Month

[National Family Caregivers Month](#) - celebrated each November — is a time to recognize and honor family caregivers across the country. President **Bill Clinton** signed the first National Family Caregivers Month Presidential Proclamation in 1997, and every president since has followed suit.

Each year, more than [53 million Americans](#) provide a broad range of assistance to support the health, quality of life, and independence of an older adult or person with a disability. In addition, millions of grandparents - and an unknown number of other kinship caregivers - open their

arms and homes each year to children who cannot remain with their parents. The number of family caregivers continues to increase as the populations of disabled people and older adults grow and as the opioid crisis and other issues create thousands of new "grandfamilies" each year.

Family caregivers are the backbone of the nation's system of long-term care, and replacing the support they provide with paid services would cost an estimated [\\$600 billion](#) each year.

However, when caregivers do not have training, support, and opportunities for rest and self-care, their health, well-being, and quality of life often suffer. Their financial future can also be put at risk; lost income due to family caregiving is estimated to be a staggering [\\$522 billion](#) each year. And if caregivers are unable to continue to provide care, the people they support may have no option but to move to nursing homes or other facilities or, for children, to enter foster care. This deprives the person receiving support of their right to live in their community and often results in poorer health, usually at an increased cost to public programs.

"Family caregivers often provide things like medication management, and also transportation to appointments, food shopping, help bathing and dressing, and important emotional support," said President **Roach**. "Many people who need home

care would not be able to live in their own homes without the love and assistance of their family members."

KFF Health News: TV's Dr. Oz Invested in Businesses Regulated by Agency Trump Wants Him To Lead
By Darius Tahir

President-elect Donald Trump's choice to run the sprawling government agency that administers Medicare, Medicaid, and the Affordable Care Act marketplace — celebrity doctor **Mehmet Oz** — recently held broad investments in health care, tech, and food companies that would pose significant conflicts of interest.

Oz's holdings, some shared with family, included a stake in UnitedHealth Group worth as much as \$600,000, as well as shares of pharmaceutical firms and tech companies with business in the health care sector, such as Amazon. Collectively, Oz's investments total tens of millions of dollars, according to financial disclosures he filed during his failed 2022 run for a Pennsylvania U.S. Senate seat.

Trump said Tuesday he would nominate Oz as administrator of the Centers for Medicare & Medicaid Services. The agency's scope is huge: CMS oversees coverage for more than 160 million Americans, nearly half the population. [Medicare alone](#) accounts for approximately \$1 trillion in annual spending, with over 67 million enrollees.

