



# MONDAY ALERT

New York State Alliance *for* Retired Americans

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December 9, 2024

## Income Tax Preparation for Seniors

Many [retired folks are eligible for federal income tax deductions and tax credits](#), but oftentimes these opportunities to lower tax bills are overlooked. Individuals age 65 and older who do not itemize their deductions typically qualify for a much larger standard deduction versus younger taxpayers.

Additionally, [AARP offers the Tax-Aide program](#), a free tax assistance service for those age 50 and older. Whether you are seeking in-person or virtual assistance, this program helps older adults prep for their taxes, free of charge.

Tool Tip:

If your adjusted gross income is less than \$73,000, [the IRS offers Free File](#), a program that allows older adults to file their returns for free.

**State Health Insurance Assistance Programs Underused Among Medicare Beneficiaries Making Enrollment Decisions**

By Casey Schwarz and our Friends at Medicare Rights

## **Open Enrollment Period Ending with Little Use of Decision Supports**

As this year's Medicare Open Enrollment Period draws to a close, the Commonwealth Fund released two analyses - one [examining how often and why beneficiaries make coverage changes](#) and one [highlighting the often underutilized decision-making support and resources available through the State Health Insurance Assistance Program \(SHIP\) network](#). Together, these articles highlight the importance of informed coverage choices and point to the need for more and better beneficiary tools and outreach.

## **An Overabundance of Plan Options**

Just because there are options available doesn't mean that people evaluate or change plans from year to year.

Noting that the decisions facing beneficiaries can be challenging, the first article explains the coverage choices available to people with Medicare-both deciding whether to access coverage through Original Medicare or a Medicare Advantage (MA) plan and then choosing among different MA and Part D plans. For 2025, the average beneficiary can choose among 34 MA plans and 15 Part D plans - all with different costs and rules. But just because there are options available doesn't mean that people evaluate or change plans from year to year.

Indeed, the data from the Commonwealth Fund [2024 Value of Medicare Survey](#) show that in the past two years, only 15% of beneficiaries switched their coverage. This may suggest that people are satisfied with their coverage. It could also reflect inertia, lack of usable information about other options, or decision overwhelm. Callers to Medicare Rights' helpline have reported all of these factors when seeking our assistance after being surprised by how their plans changed from one year to the next in January, or when they learn of other options that can or could have decreased their costs or reduced other burdens.

### **Help Is Available but May Not Always Be Unbiased**

There are an array of resources available to help people navigate Medicare coverage decisions. Medicare Rights' helpline connects with many callers during Medicare Open Enrollment to assist people in evaluating their coverage options to select the best plan for their health and financial needs. We are proud to do this important work and to develop policy recommendations to improve the plan choice process and tools built on our hands-on experiences.

But not every beneficiary reaches out to us. Some who shop around or change plans report going it alone, often using online tools and resources or plan-provided materials to make enrollment decisions. Others may get advice or assistance from an insurance agent or broker. This can come with [unique challenges](#), including broker and agent financial incentives that may not align with the beneficiary's best interest. As the [Commonwealth Fund cautions](#), beneficiaries

must "be alert to the possibility that their insurance broker or agent is making a recommendation driven by [their own financial interest](#) and in response to commission incentives."

Like Medicare Rights, State Health Insurance Assistance Programs (SHIPs) can also provide clear and impartial help.

### **SHIPs Offer Free, Unbiased Support but Known to Few**

The Administration for Community Living administers SHIPs and provides grants to states, which, in turn, fund local organizations, including Area Agencies on Aging (AAAs), to provide a range of services to Medicare beneficiaries, including assistance with Medicare coverage decisions from paid and volunteer counselors. This free, well-trained, and objective resource can help people identify the best coverage option for their unique situation, increasing their access to care and saving them money. However, the Commonwealth Fund found that only 1 in 20 beneficiaries reported using a SHIP to help them make coverage choices. According to interviews with SHIP staff, most beneficiaries learned about their program via word of mouth or referrals from government agencies.

To increase the SHIPs' reach and impact, the authors see promise in new Medicare regulations that require agents and brokers, as well as other third-party marketing organizations advertising Medicare products, to tell beneficiaries about the free resources available through [Medicare.gov](#), 1-800-MEDICARE and SHIPs. They also recommend increasing nationwide naming consistency—many states use specific names for their SHIP—and

increasing national communications strategies. The Medicare Rights Center supports stronger consumer protections, more robust decision-making tools, and greater SHIP capacity.

### **Additional Resources**

To find your local SHIP, visit [www.shiphelp.org](http://www.shiphelp.org).

Call 1-800-MEDICARE (1-800-633-4227) for 24-hour support.

In NYS call 1-800-701-0501 or go to <https://aging.ny.gov/health-insurance-information-counselling-and-assistance>

## **Disease Prevention and Health Promotion Program Through the NYS Office for the Aging**

### **Overview**

Many health promotion and prevention services for older New Yorkers are held locally at dining sites, senior centers and other community locations. Some of these services are also available for people receiving home-delivered meals.

### **Types of Services may Include:**

- Physical fitness programs;
- Routine health screening for conditions such as hypertension, glaucoma, cholesterol, cancer, vision, hearing, diabetes, and bone density;
- Home injury control services;
- Nutrition screening, nutritional counseling, and educational services;

- Mental health screening services;
- Medication management screening and education; and
- Information and education about Medicare preventive care benefits including flu and pneumonia vaccinations.

Health promotion and prevention program participants often say that they feel better and have fewer problems with their condition later on. Examples of health promotion and prevention services include:

- Falls prevention;
- Physical activity;
- Alcohol and substance abuse reduction;
- Smoking cessation;
- Weight loss and control;
- Stress management; and
- Improved nutrition.

### **Who is Eligible?**

You are eligible if you are 60 years old or older. Your spouse and other family members may be eligible to attend the health programs and use the health services, too.

### **Is There a Cost?**

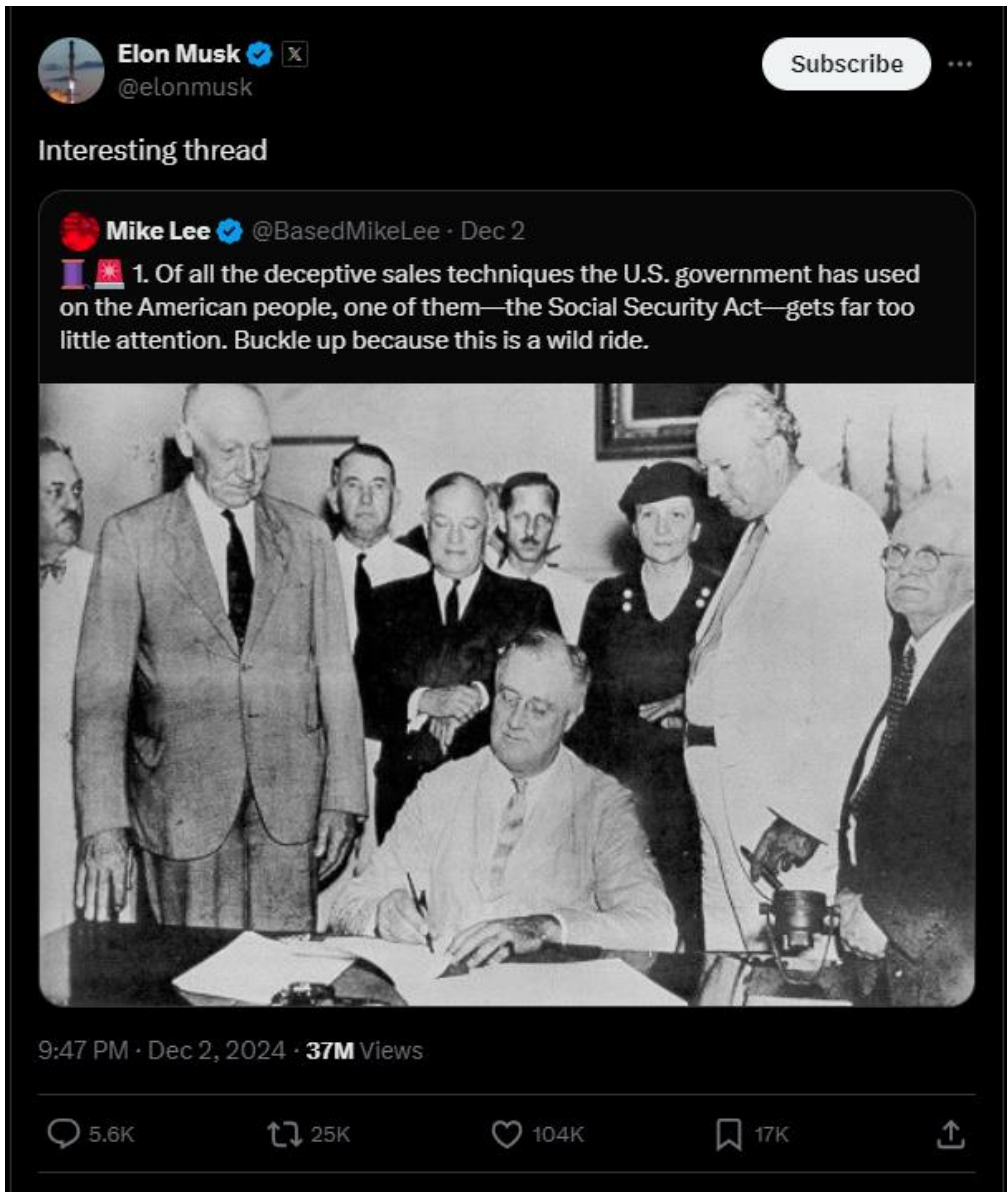
Generally there is no cost for the services. Some places offer the opportunity to make a suggested voluntary contribution for one or more health services.

Contact your [local Office for the Aging](#) or [NY Connects](#).

## **Elon Musk and Sen. Mike Lee Declare War on Social Security**

Sen. **Mike Lee** (R-UT) attacked the Social Security benefits Americans have earned over a lifetime of work on Monday by releasing a [blueprint](#) for the destruction of the program. Billionaire **Elon Musk** quickly amplified Lee's plan on X (formerly Twitter).





"Senator Mike Lee has dreamed about '[phasing out Social Security](#)' and the benefits generations of Americans have earned for more than a decade," said **Richard Fiesta**, Executive Director of the Alliance, in response to the plan. "His bad ideas have been rightfully ignored but last night he got a big assist from Elon Musk, who



amplified Lee's wrongheaded views about Social Security on X."

"Musk and Lee teaming up to go after Social Security should enrage and concern every single American who has contributed to Social Security," Fiesta continued.

Fiesta added that Social Security is a solemn promise between the American people and the government, noting that Americans pay for Social Security's guaranteed benefits with every paycheck and expect them to be there when they retire, lose a spouse or parent, or become disabled.

"No one voted to phase-out Social Security or let Wall Street gamble with their earned benefits. Older Americans will rightly punish any politician who tries to cut their benefits or gut the system that has worked for generations," Fiesta concluded.

Get the facts about Social Security by watching and sharing the Alliance's award-winning video: [Our Earned Benefits](#).

**Fiserv CEO Frank Bisignano is Nominated to Lead SSA**



President-elect **Donald Trump** said on Wednesday that he's [nominating](#) financial services CEO **Frank Bisignano** to serve as commissioner of the Social Security Administration (SSA). Bisignano currently leads the financial services and payments company Fiserv.

The next SSA commissioner is expected to face critical decisions about how Americans get information about their earned benefits, including whether to use Artificial Intelligence chatbots in place of trained human workers. Also likely up for consideration: whether to allow investment firms and crypto corporations to gamble with the trust funds and benefits that Americans have paid for and earned through a lifetime of work.

"There are a lot of unknowns with this nomination," said **Robert Roach, Jr.**, President of the Alliance.

"We will be paying close attention and urge the Senate to demand answers from Mr. Bisinano about how he will protect our benefits and support the SSA workforce."

### **Social Security Fairness Act Faces Uncertain Future in Senate**

With the Social Security Fairness Act — which passed the House as H.R. 82 on November 12 — [stalled](#) in the U.S. Senate, a rally is planned in Washington, DC for Wednesday, December 11th at 11:30 am. The event will take place in collaboration with the Alliance, the FOP, IAFF, AFSCME, AFT, NEA, AFL-CIO, and NARFE. This united front represents a significant opportunity to send a powerful and undeniable message to members of the Senate: the time to act is now! Executive Director Fiesta will speak at the event.

The legislation, [S. 597](#) in the Senate, 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.

Rep. **Garret Graves** (R-LA), who co-authored the bill in the House with Rep. **Abigail Spanberger** (D-VA), expressed confidence that S. 597 has the support in the Senate to pass as a stand-alone bill, but questions have bubbled up over its path forward.

The Senate legislation, introduced by Senators **Sherrod Brown** (D-OH) and **Susan Collins** (R-ME), has bipartisan support and more than 60 Senate co-sponsors.

"There's been some talk about trying to make it part of the end-of-the-year negotiation. I think that's ... really an effort to kill it," Graves said before Congress left town for Thanksgiving recess.

Asked about expectations of passage for the bill, Senate Finance Committee Chair **Ron Wyden** (D-OR), one of the senate co-sponsors, said, "We'll see."

**Action Needed:** Please click [here](#) or call 202-224-3121 and tell your senators to support this critical legislation and push for a vote before the end of the year.

**Republicans in Congress Eye 100-Day Agenda That Starts with Immigration and Tax Cuts**

Republicans are planning an ambitious [100-day agenda](#) in January. Atop the list is a plan to renew approximately \$4 trillion in expiring *GOP* tax cuts. President-elect Trump's tax and economic proposals would, in 2026, cut taxes for the richest 5% of Americans and increase them for everyone else, according to an [analysis](#) by the Institute on Taxation and Economic Policy.

Republicans are also almost certainly planning to cut the COVID-19-era subsidy that helps defray the cost of health insurance for people who buy their own policies via the Affordable Care Act exchange. The extra health care subsidies were extended through 2025 in President **Joe Biden's** Inflation Reduction Act, which also includes various green energy tax breaks that Republicans want to roll back.

In addition, the *GOP* 100-day list includes limits to food stamps and other safety net programs, mass deportations and eliminating government jobs.

"A silver lining for Democrats is that they ended up with [215 House seats](#)," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "The House Republicans will have a very thin majority."

The *GOP* would have 220 seats, but **Matt Gaetz** (FL) resigned and two other Republicans have been selected to become part of the second Trump administration: **Elise**

**Stefanik** (NY) is the nominee to be Ambassador to the United Nations, and **Mike Waltz** (FL) is the nominee to be National Security Adviser. Without those three members, Republicans will likely have 217 seats for a period of time. During that time, [one Republican House member](#) could kill a bill by joining all the Democrats in opposing it.

***KFF Health News: Nursing Home Industry Wants Trump To Rescind Staffing Mandate***  
**By Jordan Rau**

Covid's rampage through the country's nursing homes killed more than 172,000 residents and spurred the biggest industry reform in decades: a mandate that homes employ a minimum number of nurses.

But with President-elect **Donald Trump's** return to the White House, the industry is ramping up pressure to kill that requirement before it takes effect, leaving thousands of residents in homes too short-staffed to provide proper care.