



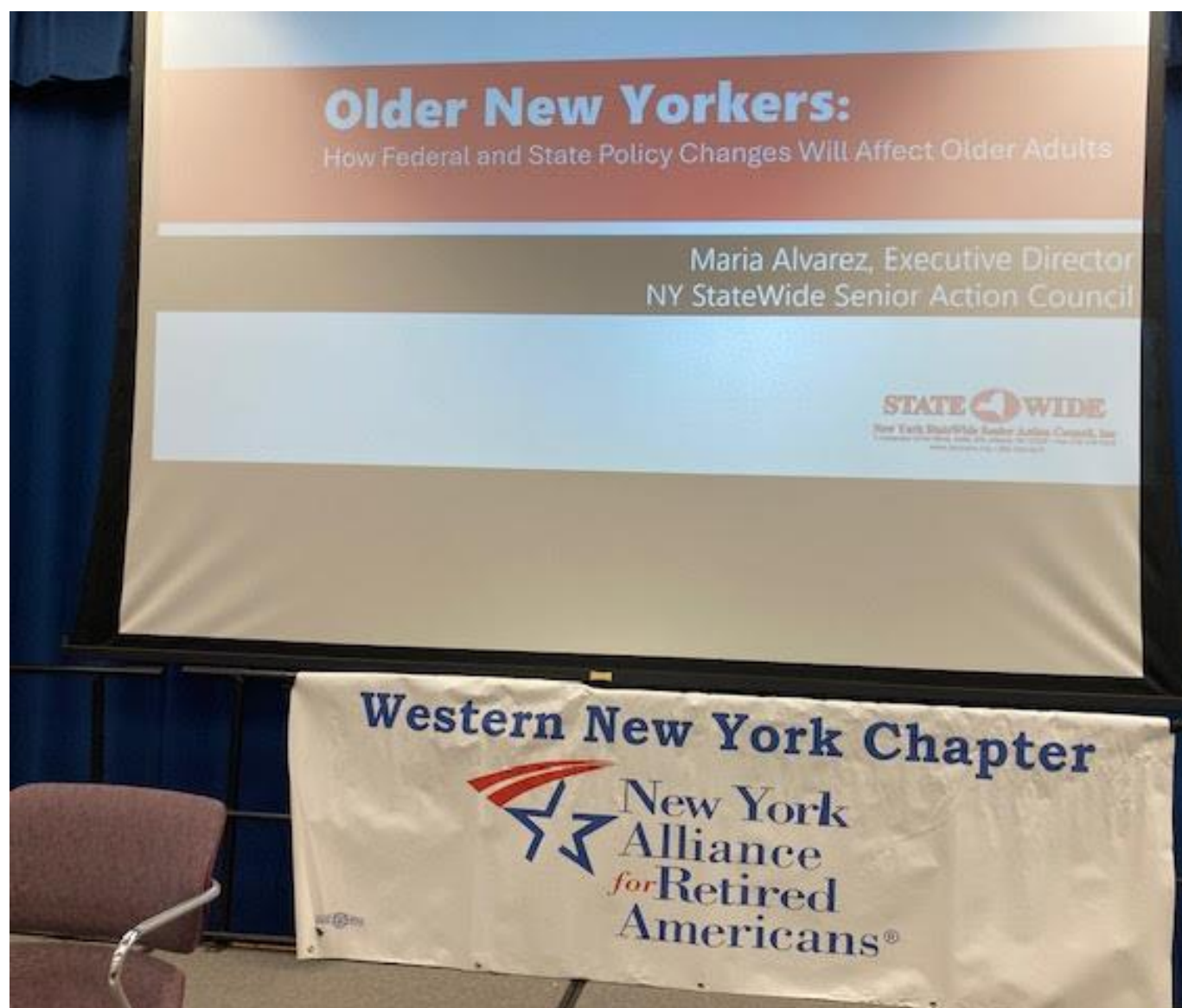
MONDAY ALERT

New York State Alliance *for* Retired Americans

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November 10, 2025

**Western New York Chapter Co-Sponsors Health and Resource Fair
October 24**





On Friday October 24, 2025a health and resource fair was held at the UAW Region 9 offices. Co-sponsored by the **Western New York chapter of NYSARA** and the NY Statewide Senior Action Committee the fair attracted over 120 attendees who heard about how state and federal policy changes are shaping the future for older adults and what the new NYS Master Plan for Aging entails. Unions taking part in the fair included CWA, PEF, NYSUT and others. More than a dozen vendors exhibited including FeedMore WNY, the VA and its Mental Health team, American Heart Association, Diabetes Education, the Center for Health Equity as well as a health screenings for glucose and blood pressure done by D'Youville nursing students.

Speakers included David Kobe speaking about veterans issues and the mental health of veterans, WNY Chapter of NYSARA President **Steve Muscarella** who spoke about

the Big "Ugly" Bill and its awful consequences of cuts for Seniors to Medicare, Medicaid, the ACA and SNAP, and NY Statewide Senior Action Council Executive Director Maria Alvarez who did a Powerpoint on state issues including the recently completed Master Plan for Aging.

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U.S. Representative Elise Stefanik, who announced he candidacy for Governor of New York this week is no friend of seniors in New York.

Since taking office in 2015, Stefanik who represents a district in Northern New York, has a voting record of 19 percent in support of legislation directly impacting Seniors in New York. (Most of New York's Congressional Delegation have lifetime records between 90-100 percent)

Stefanik was a leading proponent of the the Republican House support of the "Big Ugly Bill" this summer that undermines the health care of millions, including those within her own district. The callous health care destruction is at the heart of the current federal budget shutdown. In addition, during the now 41 day federal shutdown where House speaker Johnson has kept Congress out of session and Representatives at home Stefanik has not held one town hall in her district and has stood by without comment while her constituents health care costs have almost doubled through the expiration of the Affordable Care Act's targeted subsidies.

At the time of the Big "Ugly" bill's passage, NYSARA wrote to Stefanik about the impact of her actions:

"Objective analyses of the legislation indicate purposeful and destructive harm. While we might quibble about the details, there is no disguising the blunt force trauma of your actions:

- **Destructive impact on Medicaid which more than 12.59 % of seniors over age 65 and 33,100 people with disabilities rely on in your district for home and nursing facility care and access to other necessary medical services;**

- Medicaid cuts threaten the stability of nearly all hospitals in New York, while putting 22 hospitals just in Republican-represented congressional districts at risk of closure, including seven in your district. Another ten Hospitals in your district will be undermined.;
- New York will lose \$15.4 billion dollars per year in federal funding, undercutting the viability of essential services and infrastructure projects that will have a direct strain on state and local taxes and resources;
- Additionally, 1.5 million New Yorkers may lose their health insurance;
- Cuts of \$1.4 Billion per year to vital Food and Nutrition programs, which too many seniors depend on to combat food insecurity - more people will go hungry;
- New York will lose \$15.4 billion dollars per year in federal funding, undercutting the viability of essential services and infrastructure projects that will have a direct strain on state and local taxes and resources;"

NYSARA received no response from Stefanik or any of the other New York Republican members of Congress. The repercussions of these cuts are now beginning to be felt in New York and across the nation.

Additionally, here is more information from CSEA Local 1000, AFSCME, AFL-CIO:

NEW YORK DESERVES A CHAMPION FOR WORKERS— NOT ELISE STEFANIK

ALBANY, N.Y. — The Civil Service Employees Association (CSEA) is expressing serious concern about U.S. Rep. Elise Stefanik's announcement that she will run for governor of New York. New York's success depends on strong public services—something Stefanik's record has failed to prioritize.

"Congresswoman Stefanik's anti-union record threatens the rights, wages and retirement security of CSEA members across New York," said CSEA President Mary E. Sullivan. "Our state deserves leadership that strengthens — not undermines — working people."

Stefanik has repeatedly aligned herself with policies that are hostile toward organized labor, including opposition to federal labor protections and efforts to weaken public employee pensions.

She said she was "proud" to support the 2025 federal reconciliation bill, which will cost New York \$15.4 billion annually and eliminate roughly 215,000 jobs statewide.

"Congresswoman Stefanik has had years to engage with CSEA and fight for our members in Washington — she's done neither," Sullivan said. "For someone running for governor, her lack of engagement with workers who provide essential public services across New York is deeply concerning."

CSEA supports candidates — regardless of party — who demonstrate genuine respect for organized labor and a clear understanding of the challenges facing working New Yorkers.

NYS Supreme Court Candidates Address Central New York Chapter of NYSARA





CNY Chapter members and candidates from left to right are Bob O'Connor; Candace Randall; John O'Hara; Mary Kay Boyle; Elizabeth Fortino.

Supreme Court Candidate Candace Randall highlights her qualifications for the state Supreme Court. Not only does she have a North Country law firm, but she also is the Town Justice for several upstate towns. She was just elected on November 4, 2025, shortly after our meeting.

Elizabeth Fortino is a lawyer with twenty years' experience working with the Court system overseeing offices dealing with mental health. Here she details her experiences and answered questions. She is also a SUNY Professor. Fortino also was just elected to the Supreme Court on November 4th.

How do I stop unwanted outreach from Medicare Advantage companies?

From Our Friends at Medicare Rights....

Dear Marci,

I'm turning 65 this year, and since early October I have been getting calls from Medicare Advantage Plans. How do I stop these unwanted calls?

- Daniel (Lafayette, LA)

Dear Daniel,

Many people experience unsolicited advertisements or other communication from Medicare Advantage Plans as they approach Medicare eligibility or during Fall Open Enrollment Period. These calls can be overwhelming, especially when you're trying to make informed decisions about your healthcare coverage.

If you are receiving unwanted marketing calls from insurance companies, you can register with the National **Do Not Call Registry**. This is a free federal service that stops sales calls from legitimate businesses that follow the law. However, keep in mind that you may still get calls from scammers or those not following the rules. Join the list at www.donotcall.gov or by calling **888-382-1222** from the phone you want to register.

If you're getting repeat calls from the same callers, you should block those specific phone numbers. Also know that by engaging with these callers, you may get more calls in the future. So when possible, do not pick up calls that are likely unwanted, hang up immediately if you realize this is a call you didn't want to get, and report the number to the Federal Trade Commission at www.donotcall.gov.

It is also helpful to be aware of Medicare marketing rules that private plans must follow when promoting their products. These rules are meant to prevent plans from presenting misleading information about a plan's costs or benefits. Medicare private plans can market their plan through direct mail, radio, television, and print advertisements. Agents can also visit your home if you invite them for a marketing appointment. However, insurance agents cannot:

- Call you if you didn't give them permission to do so
- Visit you in your home, nursing home, or other place of residence without your invitation
- Offer gifts or prizes worth more than \$15 to encourage you to enroll
- Market their plans at educational events or in health care settings (except in common

areas)

- Sell you life insurance or other non-health products at the same appointment (known as cross-selling), unless you request information about such products
- Use the term “Medicare-endorsed” or suggest that their plan is a preferred Medicare plan
 - Plans can use Medicare in their names as long as it follows the plan name (for example, the Acme Medicare Plan) and the usage does not suggest that Medicare endorses that particular plan above other Medicare plans
- Imply that they are calling on behalf of Medicare

If Medicare Advantage Plans or their agents engage in prohibited activity, you can report that behavior to the **Senior Medicare Patrol (SMP)** and to **1-800-MEDICARE (633-4227)**.

Hope this helps!

-Marci

Alliance Annual Retirement Security Symposium is Less Than Two Weeks Away

There are only twelve more days until our annual Retiree Security Symposium on Wednesday, November 19, 2025, from 9:00 AM to 4:00 PM at AFL-CIO headquarters in Washington, DC.

The event will also be livestreamed. Please see details regarding speakers and RSVP at <https://tinyurl.com/Symposium111925>. Those 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.

Health Care Costs Surge As ACA Open Enrollment Begins

Americans shopping for Affordable Care Act (ACA) marketplace insurance plans during open enrollment – which began this Saturday – are experiencing confusion and dramatically more expensive premiums. This [includes](#) five million older Americans between the ages of 50 and 64 who purchase insurance through the ACA.

Prices were expected to increase in 2026 for most plans, but gridlock over extending ACA tax credits – which are set to expire at the end of this year – is intensifying the uptick, with premiums expected to spike by an [average of 114 percent](#). First implemented in 2021, the subsidies reduced out-of-pocket health care costs and increased the number of Americans with health insurance. Given the uncertainty surrounding the ACA sign-up process, [it's very important](#) for Americans to evaluate their options. Patients have until December 15 to purchase coverage for January 1 of next year on the federal website healthcare.gov. Deadlines vary for those using state specific marketplaces to purchase plans.

Health experts [are encouraging](#) patients to purchase plans based on the current sticker price. If a plan's premiums are unaffordable without subsidies, then it's probably not a good buy for this upcoming year. The Trump Administration is pushing so-called "catastrophic" plans as a more affordable alternative, but deductibles and premiums for these options are often still expensive, have high deductibles, and cover fewer services.

"This summer, Republicans passed a tax law that gave billions of dollars in tax breaks to the wealthiest Americans and corporations. They should be working just as hard to renew tax credits that keep health care affordable for millions," said **Robert Roach, Jr.**, President of the Alliance. "The American public wants ACA subsidies renewed. It's time for Congress to fix the health care crisis and reopen the government."

Retirees Congratulate Nancy Pelosi on Extraordinary Career in Congress and as House Speaker



Rep. **Nancy Pelosi** (CA) [announced](#) yesterday that she will not seek re-election next year and will retire in 2027 as a member of Congress representing California's 11th Congressional District. She also served as Speaker of the U.S. House of Representatives, becoming the first woman ever elected to that office, from 2007 to 2011 and again from 2019 to 2023.

Pelosi [earned a perfect](#) 100 percent lifetime pro-retiree score on the Alliance's Congressional Voting Record. During her tenure, she oversaw the passage of several landmark pieces of legislation for retirees, including the Affordable Care Act, the Inflation Reduction Act and the American Rescue Plan.

"Speaker-emerita **Pelosi** has been a tireless advocate for seniors throughout her career in Congress," said **Richard Fiesta**, Executive Director of the Alliance. "She will be remembered for her unwavering commitment to lowering drug prices, making health care more affordable, preserving pensions, and protecting Social Security and Medicare."

"**Nancy Pelosi** is one of the driving forces behind the legislation that has helped seniors live healthier, more active lives over the past 30 years," added President **Roach**. "We wish her all the best and are thankful for her dedication to strengthening retirement security."

Older Americans Made Their Voices Heard on Election Day

[Exit polling](#) shows that voters aged 65 and older made up a disproportionately large portion of the turnout for Tuesday's historic elections. In California, older voters accounted for 37 percent of the total electorate, with 58 percent of that group voting in favor of Proposition 50, a ballot initiative that will require the state to adopt new, legislatively-drawn congressional district maps starting next year until the next U.S. Census in 2030.

Older voters also accounted for 35 percent and 32 percent of the electorate in New Jersey and Virginia respectively. In Virginia, 51 percent of voters over the age of 65 voted for Democratic Governor-Elect **Abigail Spanberger** and 49 percent for Republican candidate **Winsome Earle-Sears**. In New Jersey, 51 percent of voters over

the age of 65 voted for Democratic Governor-Elect **Mikie Sherrill** while 48 percent voted for **Jack Ciattarelli**.

The California Alliance generated more than 200,000 calls to older voters about Proposition 50 and members completed more than 500 phone banks urging people to vote yes. [A whopping](#) 63.9 percent of voters cast their ballots in favor of the initiative. Pennsylvania Alliance members also held phone banks to mobilize turnout for the state's Supreme Court election. Voters [ultimately chose](#) to retain all three justices on the ballot, maintaining the court's Democratic majority.

"The message to lawmakers and pundits gearing up for next year's midterm elections is clear: candidates who want to win should engage with seniors in their community and speak to issues that matter to older voters," said Alliance Executive Director **Richard Fiesta**.

Rhode Island Alliance Honors its Congressional delegation with Retiree Hero Awards

On Friday, the Rhode Island Alliance presented four 2025 "Retiree Hero" Awards at the Rhode Island AFL-CIO office building in Providence.

Roger Boudreau, Alliance Sub Region 1 Board Member and Rhode Island Alliance Vice President, presented the Hero Awards to Senators **Jack Reed** (RI) and **Sheldon Whitehouse** (RI), and Congressmen **Seth Magaziner** (RI) and **Gabe Amo** (RI).

Boudreau thanked the members for their unwavering support to protect and preserve the benefits retirees have earned. He reminded attendees that Social Security is not a handout or an entitlement and that with Social Security, Medicare, and Medicaid under attack, their advocacy is needed now more than ever.

Rhode Island AFL-CIO President **Patrick Crowley** also thanked the congressional members for their continued support for Rhode Island workers and retirees.

Unable to attend in person, Rhode Island Alliance President **John A. Pernorio** issued a statement which presenters read at the event: "We come here today to thank our Congressional Members for standing with us to protect and preserve what we have

earned. We, as senior citizens and retirees, must continue to advocate to protect, preserve, and increase these very important programs. NOW, more than ever and in the future."