MONDAY ALERT

New York State Alliance for Retired Americans

800 Troy Schenectady Rd., Latham, NY 12110 | 518-783-6231 | www.newyorkstateara.org

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NYSOFA Scam-Prevention Partnerships Stop Thousands of Financial Exploitation Attempts

NYSARA, who is partnering with the NYS Office for the Aging's attempts to "Stop the Scam" by educating people about how to identify, prevent and report online and Medicare Scams. NYSARA's goal of training 5,000 to 10,000 Older New Yorkers about recognizing and preventing online scams fits in with NYSOFA's continuing efforts to combat scams for older New Yorkers.

Scams and financial exploitation are a growing problem nationally, costing Americans $119 billion annually, according to an eye-opening analysis from the Consumer Federation of America. Several new partnerships between NYSOFA and technology platforms are taking this issue head on, preventing thousands of attempted scams.

NYSOFA’s partnership with SilverShield and EverSafe are two such examples.

NYSOFA’s partnership with the SilverShield platform has so far prevented over $300,000 in attempted scams targeting more than 850 older adults who have begun using the technology during just a five-month period, identifying over 330 scam attempts – and the savings continue to grow with ongoing and expanded use of the platform.

The response from older New Yorkers has been overwhelmingly positive, with users saying SilverShield gives them “a place to turn in a crisis with immediate response,” that “it’s nice that there is somewhere to go when we get questionable calls and texts,” and that it “helps us watch over each other.”

In the last six months, NYSOFA technology partner EverSafe has identified and/or shut down over:

- **24,000 suspicious purchases**
- **809 irregular wire transfers**
- **4,553 attempts to open new unauthorized depository accounts or addition/change of address to depository accounts** (e.g., savings, checking, account ownership, address changes)
- **36,861 Dark Web Alerts** (e.g., social security number, financial account info, email address and/or password)
- **24,235 duplicate transactions** (i.e., tips, vendor error)

The SilverShield outcomes reported above are attributable to a NYSOFA project that is funding a limited set of SilverShield licenses provided to older adults through participating local Offices for the Aging across New York State. EverSafe was launched in New York through an initial pilot with NYSOFA. The EverSafe data is from 10,000 members, including NYSOFA's original pilot counties.

NYSOFA emphasizes that SilverShield and EverSafe are low-cost solutions available for any person in New York regardless of age, but especially for older adults who are targeted at a higher rate. These platforms have the potential to save millions of dollars in preventable losses from scams, if adopted at scale.

Look for more information and a press announcement on these and other outcomes soon. In the meantime, please continue to share the scams prevention resources on NYSOFA's scams-prevention webpage. Other resources are below for raising awareness of these powerful tools in your community:

NYC Chapter of NYSARA Honors Medicare and Medicaid Anniversary With Protest in Front of Representative Malliotakis Staten Island Office

In honoring the anniversary of Medicare and Medicaid, the New York City chapter of NYSARA supported the demonstration outside the Staten Island congressional office of Nicole Malliotakis (NY-11) held on July 27.

The rally was attended almost entirely by senior citizens and retirees who held protest signs while shouting and whistling at passing vehicles during rush hour. The event was sponsored by NY-11 for Health "to celebrate, defend, improve, and expand" 61 years of Medicare and Medicaid. Representative Malliotakis has held no open press conferences or town halls to explain her votes that have disadvantaged so many seniors.

As compiled by the Alliance for Retired Americans Voting Record of 2025, she has earned a dismal grade of10%, voting 9 out of 10 times against House legislation critical to our senior citizens and retirees. NYC chapter president Barbara Waldmann explained that the ongoing "Malliotakis Monday" events are important in order to educate voters on the devastating effects of their representative's votes. This is especially important in light of the upcoming election on November 3 that will help to determine the future of Medicare, Medicaid and Social Security.

Voters, especially seniors, need to be informed and armed with information so that they are not voting against their own interests.

Senate Democrats Press Tech Giants on AI Safeguards for At-Risk Users

Two Democrats on the Senate Special Committee on Aging sent letters to tech giants Meta, OpenAI and X asking what safeguards the companies have in place to protect “at-risk users,” while AI scams are on the rise across the United States.

In the letters, Sens. Kirsten Gillibrand (D-N.Y.) and Mark Kelly (D-Ariz.) noted cognitive changes for older adults make the group “more susceptible to confusion and deception,” which places them at a higher risk when interacting with generative AI chatbots, and they asked if the companies tracked users’ ages in relation to incidents involving their AI products.

The letters cited one focus group in which older adults associated generative AI with “loss of control,” and one participant said older adults “have no say and representation” in the technology.
The Hill has reached out to Meta, X and OpenAI for comment.
The FBI reported cyber-enabled crimes defrauded Americans of nearly $21 billion, with AI-related complaints being among the costliest. The agency added that Americans older than 60 reported a loss of approximately $7.7 billion, which was up 37 percent from 2024.
In a survey done by Gallup and the Stop Scams Alliance, fraudulent websites represented 40 percent of the scams studied in the survey while nearly 50 percent used phone, text and email in scams. AI enables scams to happen on a wider scale by utilizing voice cloning and deepfakes against target populations.

The Senate Aging Committee is holding a hearing Wednesday on the problem with witnesses including Deborah Del Mastro, who was a victim of an AI-enabled scam in which a caller claimed Del Mastro’s daughter had been kidnapped by a Mexican drug cartel. Del Mastro told an ABC news affiliate she heard her daughter’s voice on the other end of the call having a panic attack, leading to her wiring $5,400 to the scammers. She is expected to share her experience during the hearing along with legal and fraud experts.

MEDICARE REMINDER

Changing Part D plans

By our friends a Medicare Rights

Fall Open Enrollment

In most cases, you can only make changes to your Medicare prescription drug coverage during Fall Open Enrollment (October 15 through December 7). Your new coverage begins January 1 of the following year. You can change plans as many times as you need during Fall Open Enrollment, and your last choice takes effect January 1. To avoid enrollment problems, it is usually a good idea to make as few changes as possible.

Medicare Advantage Open Enrollment Period

If you have a Medicare Advantage (MA) Plan, you can also change your Part D coverage during the Medicare Advantage Open Enrollment Period (MA OEP), which runs January 1 through March 31 each year. To change your drug coverage during this period, you must disenroll from your Medicare Advantage Plan and join a different Medicare Advantage Plan with prescription drug coverage or Original Medicare with a stand-alone Part D plan.

Changes made during the MA OEP will take effect the first of the month following the month you enroll. If you want to keep your Medicare Advantage Plan, you should not use the MA OEP to change drug coverage.

Special Enrollment Periods

Under certain circumstances, you may be eligible to use a Special Enrollment Period (SEP) to make changes to your Part D coverage. For a full list of SEPs and requirements, please see the Medicare Advantage and Part D Special Enrollment Period (SEP) Chart.

Note: After the first 60 days of the year, a Part D plan can make changes to its formulary. If any of your drugs are removed from the formulary through such a mid-year change, your plan should continue to cover the drug for you until the end of the calendar year unless there are safety issues or there is a generic form of your drug. You do not get an SEP if your plan stops covering a drug you need.

How to switch plans

To switch plans, you should usually call 1-800-MEDICARE (1-800-633-4227) to enroll in your new plan without disenrolling from your old plan. You should be automatically disenrolled from your previous plan when your new coverage begins. To avoid gaps in coverage, try to enroll at the beginning of an enrollment period.

25 Million People Are Facing Higher Medicare Part D Premiums Next Year

The Trump Administration announced it was ending a subsidy program that has lowered the price of Medicare Part D premiums for the past two years. As Medicare has to pay more for specialty drugs, including GLP-1s, Part D premiums have steadily increased. The subsidy program helped keep premiums lower for patients.

The decision will affect roughly 25 million Medicare beneficiaries with Part D prescription drug plans. Officials say premiums will go up by $11 to $20 per month for 45 percent of Part D plan beneficiaries and 30 percent will pay $10 more per month.

"At a time when drug costs and health premiums are already skyrocketing for seniors, it's unreasonable to end a program that provides relief to 75 percent of Medicare beneficiaries with Part D plans. We urge the Administration to reverse this decision," said **Robert Roach, Jr.**, President of the Alliance.

Retirees Fight to Preserve Health Care as Medicare and Medicaid Turn 61

Yesterday marked the 61st anniversary of Medicare and Medicaid, which President Lyndon B. Johnson signed into law on July 30, 1965. More than 69 million Americans are enrolled in Medicare, and 74 million, including 8.3 million seniors, are enrolled in Medicaid. Medicaid pays for 63 percent of all nursing home care and pays for home- and community-based health care for more than 5 million Americans.

The Republican tax law passed last year – the so-called "One Big, Beautiful Bill Act" (OBBBA) – cuts $930 billion from Medicaid over the next decade. More than 300 hospitals and one in four nursing homes are now at risk of closing. The Medicare Trust

Fund will reach insolvency one year earlier than expected. Older Americans have also been hit with higher costs in general because of the law, including skyrocketing Medicare Part B and Affordable Care Act (ACA) premiums.

The health care advocacy group Protect Our Care and Defend America Action released “No Silver Lining,” which details how the OBBBA’s gutting of Medicare, Medicaid, and Social Security has created an affordability crisis for older Americans.

Alliance Executive Director **Richard Fiesta** joined Rep. **Debbie Dingell** (MI), former Centers for Medicare & Medicaid Services Administrator **Chiquita Brooks-LaSure**, and

Pennsylvania State Representative **Arvind Venkat, MD** in a press conference to highlight the report’s findings.

Alliance members observed the anniversary with events across the nation, including in Connecticut, Illinois, New York, Ohio, and South Carolina.

“We should be celebrating the fact that Medicare and Medicaid have delivered quality, affordable health care for generations of Americans,” said Executive Director Fiesta. “Instead seniors were hit with the announcement that their prescription drug insurance premiums are going up. It’s just the latest way that this Administration is making life unaffordable for retirees.”

Online Scam Reports Increased 60 Percent for Older Americans Last Year

Americans lost an estimated $148.2 billion to online scams and fraud last year, up 26 percent from 2024, according to the Consumer Federation of America’s (CFA) recently updated report, “The Scam Economy.”

Older Americans were the largest demographic targeted, losing an estimated $55 billion and an average of $38,500 per incident, with reported losses increasing by 60 percent between 2024 and 2025.

Social media platforms often serve as the main gateway for online scams. Nearly one third of Americans who reported losing money to a scam last year said it started on social media. Facebook was the top site for scam initiation, followed by Instagram and WhatsApp. Meta (which owns these platforms) raked in $16 billion – or 10 percent of its total revenue – off fraudulent ads in 2024.

On Wednesday, CFA Director of AI and Privacy **Ben Winters** testified before the Senate Aging Committee during a hearing called "The AI Deception Machine: Deepfakes, Chatbots, and the New Frontier of Senior Fraud."

"The devastating deception we're seeing is not a result of technological ineptitude for older users or the exclusive domain of the dark web or overseas scam compounds, but rather a crisis emboldened by the biggest tech companies that we know paired with the failure to rein them in," said **Winters**.

Other witnesses recounted personal experience with AI-enabled scams and potential solutions for combating them. Ranking Member **Kirsten Gillibrand** (NY) and Committee Chairman **Rick Scott** (FL) explored legislative options, including the Safeguarding Consumers from Advertising Misconduct (SCAM) Act (S. 3774/H.R. 7548) – introduced by Sen. **Ruben Gallego** (AZ), Sen. **Bernie Moreno** (OH), Rep. **Dan Meuser** (PA), and Rep. **Lou Correa** (CA).

Illinois Alliance members also joined a “United to Stop Scams” coalition of organizations at the National Conference of State Legislatures (NCSL) meeting in Chicago this week. Members distributed literature to legislators urging them to take action to protect seniors from online scams.

“It’s clear that artificial intelligence is turbocharging a scam economy that has older Americans in the crosshairs. Education is not enough to stop scams that are operating at an industrial scale,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “State and federal legislators need to pass legislation and hold tech corporations accountable for any scam they allow to spread on their platforms and the money they collect from scam ads.”

***KFF Health News*: Medicaid Insurers’ Contracts on the Line in Tight Governor’s Race**
By Tony Leys

One of America’s most competitive gubernatorial races could settle a heated argument over whether private insurance companies should run Medicaid.

The race is in Iowa, whose Medicaid program has been plagued with controversy since 2016, when the state hired national insurance companies to manage billions of dollars’ worth of benefits.

That shift was made by then-Gov. Terry Branstad, a Republican. With his executive order, Iowa joined most other states in privatizing the management of Medicaid, which covers healthcare for more than 67 million Americans with low incomes or disabilities.

The arguments have resurfaced this year during the competition to replace Republican Gov. Kim Reynolds, who was Branstad’s protégé and continued contracting with private companies to manage Medicaid benefits. Zach Lahn, the Republican candidate to succeed the retiring governor, supports the practice. Rob Sand, the Democratic candidate, wants to end it.

“It’s been a disaster,” said Sand, Iowa’s state auditor. “The number of complaints has been catastrophic.”

Supporters of privatization say the insurers, known as managed-care organizations, make Medicaid more effective and efficient. Critics contend the companies pad their profits by denying payment for crucial health services and by shortchanging agencies and professionals who provide care.