MONDAY ALERT

New York State Alliance for Retired Americans

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November 2, 2026

The Monday Alert is published weekly by NYSARA. If you received a forwarded copy and would like to join our mailing list, email NYSARA at president@newyorkstateara.org with your name, email address and your home zip code. We will not share your information outside of NYSARA.

Make Your Voice Heard: Midterm Election is Tuesday, November 3

"The stakes for retirees in this election could not be higher," said **Barry Kaufmann.**, President of the NYS Alliance for Retired Americans. If you have not either early voted or voted by mail the last chance for voting is on November 3, election day. "Please make sure your voice is heard this Tuesday, and take the time to remind your friends, family, and community members about how our retirement security, healthcare and many other retiree issues is on the line." To find your voting site click here.

The Alliance's and NYSARA endorsed candidates from New York are:

NYSARA Statewide Offices

For Governor -
Kathy Hochul
For Attorney General - Letitia James

For Comptroller - Tom DiNapoli (D)

ARA/NYSARA Congressional District Endorsements

3 Rep. Thomas Suozzi
5 Rep. Gregory Meeks
6 Rep. Grace Meng
8 Rep. Hakeem Jeffries
9 Rep. Yvette Clarke
14 Rep. Alexandria Ocasio-Cortez
15 Rep. Ritchie Torres
16 Rep. George Latimer
17 Rep Cait Conley
18 Rep. Patrick Ryan
19 Rep. Josh Riley
20 Rep. Paul Tonko
21 Blake Gendebien
22 Rep. John Mannion
25 Rep. Joseph Morelle
26 Rep. Timothy Kennedy

“NYSARA members are working to elect pro-retiree candidates across New York,” said **Stephen Madarasz**, Executive Director of the NYS Alliance for Retired Americans. “We need to make sure we heed their call and finish strong on Tuesday.”

Brennan Center for Justice Releases a New Analysis on Artificial Intelligence Attempting to Fraudulently Manipulate Voter Perceptions

As the consequential Election Day 2026 is now here, take a look at a new analysis from the non-partisan Brennan Center for Justice about the ways that unchecked Artificial Intelligence can be
used to dishonestly manipulate voter perceptions.

It’s a seriously important issue, particularly in the context of NYSARA’s Stop the Scam campaign which is focused on the ways that Artificial Intelligence tools are

supercharging the ability of scammers to deceive and defraud seniors and others online.

Like NYSARA, the analysis concludes that perpetrators, including the Big Data platforms that are complicit, need to be held accountable: https://www.brennancenter.org/our-work/analysis-opinion/major-ai-models-are-more-willing-ever-create-fake-election-images

Medicare Open Enrollment is Here and so is New York State HIICAP - for Trusted Assistance

Medicare Open Enrollment is here. As we reported last month, Heather Leddick and Caleb Foard of the New York State HIICAP team are helping to spread the word about the Health Insurance Information, Counseling and Assistance Program as your trusted place for help during Medicare Open Enrollment. If you haven't seen the video yet, check it out here.

Heather and Caleb also teamed up to tell us about the Medicare Savings Program, which helps pay out-of-pocket Medicare costs, such as Part B premiums. On average, this prograBarrym can provide up to an estimated $8,000 in cost savings annually for older adults. Thanks to HIICAP and partners like the Medicare Rights Center, over 1 million older adults have enrolled in this financial security program. Watch the video today to learn more.

Home Energy Benefits to Help Older New Yorkers: New NYS Office for the Aging Web Resources

HEAP benefit to open November 2, plus New Yorkers encouraged to enroll in newly expanded Energy Affordability Program

As winter draws near, NYSOFA has a new resource page to help older adults navigate the many programs and services to help families cover home energy costs. Please bookmark this page and share it with your community.

Please also encourage older adults in your community to check eligibility and apply for the Energy Affordability Program (EAP). As reported in last month's newsletter, approximately 2.5 million more households are eligible to enroll for monthly discounts – including many New Yorkers that are now eligible due to Governor Hochul's expansion of EAP program eligibility.

Depending on household income, the EAP can help New Yorkers save up to hundreds of dollars per year on utility costs, with discounts set to make a typical utility bill less

than six percent of household income.

You can find more information on our new resource page.

Other related reminders and updates are below.

Regular HEAP Benefit to Open Nov. 2

The 2026-27 Home Energy Assistance Program (HEAP) benefit application opens on November 2, 2026 to help income-eligible individuals pay for heating their home. The program is administered by the New York State Office of Temporary and Disability Assistance (OTDA).

HEAP Emergency Benefit

Applicants may also be eligible for emergency HEAP benefits if they are in danger of running out of fuel or having their utility service shut off. The HEAP emergency benefit is scheduled to open on January 4, 2027.

Efficiency and Repairs or Replacement

Applications are also open for the HEAP Clean and Tune Benefit as well as the Heating Equipment Repair or Replacement Benefit.

Eligible households can receive energy efficiency services, which includes the cleaning of primary heating equipment, but may also include chimney cleaning, minor repairs, installation of carbon monoxide detectors or programmable thermostats, if needed, to allow for the safe, proper and efficient operation of the heating equipment.

For eligible homeowners, the Heating Equipment Repair and Replacement benefit can help repair or replace a furnace, boiler and other direct heating equipment necessary to keep a home's primary heating source working.

Questions regarding the HEAP program should be directed to your HEAP Local District Contact.

NYSOFA HEAP Outreach Campaign

In November, NYSOFA is working with OTDA on a statewide HEAP outreach ad campaign on television and radio. Look for it on your favorite broadcast channels, or on NYSOFA social media.

Report: More than Three Million Beneficiaries Will Lose Medicare

Advantage Plans at the End of 2026

Insurance corporations are terminating or altering plans that cover more than three million Medicare beneficiaries at the end of this year, according to a new report from KFF.

Medicare beneficiaries with one of these plans will be automatically enrolled in traditional Medicare unless they choose to enroll in a different Medicare Advantage (MA) plan available in their area by December 31. These will also qualify for a special enrollment period to sign up for a supplemental Medigap plan.

About one million Medicare Advantage patients are currently enrolled in a health care plan that is merging with a different MA plan at the end of the year. These beneficiaries will automatically be enrolled in the new plan unless they switch to different coverage during open enrollment.

“There is lots of confusion surrounding Medicare Advantage plans this year,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “We encourage seniors to take the time to evaluate their coverage and make sure they have a plan that works for them. Every state has free, unbiased help available through the State Health Insurance Assistance Program (SHIP)/ HIICAP program in NYS.” See the article above this article for details.

Farmworker Organizer and Labor Leader Dolores Huerta Dies at 96

Dolores Huerta, a trailblazing labor leader who spearheaded successful strikes and organizing victories for farmworkers, passed away in Bakersfield, California on Wednesday. She was 96.

Huerta co-founded the United Farm Workers union and remained an activist her entire life. Last year, she rallied with California Alliance members outside of Rep. **David Valadao**'s (CA) office to protest health care cuts included in the Republican "One Big, Beautiful Bill" tax law.

"We have lost a labor giant, feminist, civil rights icon, and retiree advocate who fought for so many workers and retirees," said President Roach. "We must stand up for what is right and honor Huerta's legacy by continuing our movement for a secure retirement for all Americans."



Dolores Huerta with an Alliance sign at a rally in Bakersfield, California last year.

Only Two Weeks Left: The Alliance's Annual Retirement Security Symposium is on November 10

There's still time to register for virtual attendance for our annual Retirement Security Symposium, which will take place on **Tuesday, November 10, 2026 from 9:00 AM to 4:00 PM** at AFL-CIO headquarters in Washington, DC.

The event brings together labor movement leaders, policy experts, and retirees to discuss key important retirement security issues.

Speakers will include AFL-CIO President **Liz Shuler**, Secretary-Treasurer **Fred Redmond**, and other retirement security experts.

Please click here to register.

If you have any questions, please contact Joni Jones at jjones@retiredamericans.org / 202-637-5377.

KFF Health News: Medicare Drug Plans Are Hiking Premiums While Trump Claims Victory on Medicine Prices
By Phil Galewitz

Millions of Medicare enrollees who buy stand-alone prescription drug plans will see their average monthly premiums rise by 50% in 2027, a new analysis finds.

But enrollees can avoid the average increase — from $34 a month to $51 — by switching to lower-cost plans during the program's open enrollment period, which runs through Dec. 7.

Robert Travis Scott of Abingdon, Virginia, did just that in late October after he received a notice that his AARP-UnitedHealthcare Medicare drug plan premium would be increasing from $39.60 a month in 2026 to $121.90 in 2027. With just a little work checking prices online, Scott found a Humana plan for $19.30 with similar benefits.

“Yes, I am quite happy about that,” he said of the new plan he just found. He said he was stunned his existing plan was going up so much and worried that other seniors won’t shop for plans to save money. He estimates he saved himself about $1,000 for next year.

“With some plans increasing premiums substantially, the stakes are higher this year for people with Medicare stand-alone drug coverage if they sit on the sidelines during open enrollment,” said Juliette Cubanski, a vice president and the director of the Program on Medicare Policy at KFF, which conducted the analysis. KFF is a health information nonprofit that includes KFF Health News.

Rising drug costs are among the litany of affordability issues angering voters ahead of November’s midterm election. President Donald Trump, whose approval rating in some polls has dipped to the lowest level of his two terms in office, claims his administration has succeeded in negotiating lower prices from drug manufacturers.