

Senior Action Leader



A VOICE FOR SENIORS AND THEIR FAMILIES

Published by the Massachusetts Senior Action Council

www.MassSeniorAction.org

Winter 2024

Policy Progress Does Not Just Happen: People Power and Participation Forces The Change We Need.

When we begin a new year, it is good to look back on the previous year. As an organization, Mass Senior Action Council, had a successful year. The membership made great strides in their advocacy on the issues we identified to work on and increased the total number of members participating across The Commonwealth.

Mass Senior Action Council’s “theory of change” or

also known as “how we tackle issues” has a proven track record for not only making positive change in the community but MSAC organizes in ways that help people learn skills, develop new relationships, and build community.

Over this past year, members fought for and won lower cost healthcare, transit access, affordable housing, and rights for workers, subsidized housing residents, and

seniors.

These changes did not just happen. The campaign to lower the cost of healthcare began over 10 years ago. Many of the same committee members, who were at the very first strategy meeting, all the hearings and legislative visits, are still attending meetings to this day with MassHealth to ensure our policy is implemented

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Do you qualify for the Medicare Savings Program based on your monthly income but your assets blocked you from the program?

ANNOUNCING:

March 2024

Asset Limit Is Eliminated

Contact MSAC if your income is below:
Single: \$2,754 or Couple: \$3,143

Turn to page 10 for full details and benefits.
MSAC: 617-284-1275 or info@MASenioraction.org



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www.MASeniorAction.org

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Social Media:

Facebook: www.facebook.com/MassSeniorAction

Chapter Meeting Information:

BOSTON CHAPTER

When: 2nd Thursday of the month at 1:00 pm
Location: Virtual or Charles St. AME Church
551 Warren Street, Dorchester

CAMBRIDGE/ SOMERVILLE CHAPTER

When: 3rd Friday of the month at 10:00 am
Location: Virtual or Cambridge Senior Center
806 Mass Avenue, Cambridge

NORTH SHORE CHAPTER

When: 3rd Wednesday of the month at 10:00 am
Location: 10 Church Street, Lynn

METRO NORTH CHAPTER

When: 4th Wednesday of the month at 1:30 pm
Location: Malden Senior Community Center
7 Washington Street, Malden

GREATER SPRINGFIELD CHAPTER

When: 4th Wednesday of the month at 1:00 pm
Location: contact MSAC for location info: 413-328-4659

CONTRIBUTORS:

Rosa Bentley - MSAC President
Carolyn Villers - MSAC Executive Director
Pam Edwards - MSAC Organizing Director
Tracey Carpenter - MSAC Organizer
Claudia Pérez - MSAC Organizer
Jake Taber, - MSAC Organizer

STATE EXECUTIVE COMMITTEE

Rosa Bentley, President
Karen Lynch, 1st Vice President
Mary Napolitano, 2nd Vice President
Martha London, Treasurer
Bernice Ezell, Secretary
Paulette Durrett, Boston Chapter Delegate



MEMBERSHIP APPLICATION FORM

Enclosed are membership dues for:

\$10 1-year individual \$15 1-year couple \$50 individual lifetime \$75 couple lifetime

NAME(s): _____

ADDRESS: _____ APT #: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____ EMAIL: _____

Yes, I would like all notices sent by email, instead of postal mail, including this quarterly newsletter.

Make checks payable to: MSAC

Mail to: Mass Senior Action, 108 Myrtle Street, Suite 112, Quincy, MA 02171

MESSAGE FROM THE PRESIDENT Rosa Bentley

Happy 2024!

For those who do not know me, my name is Rosa Bentley. At the convention, I was elected by the members of the Mass Senior Action Council to serve as President.

I promise to serve as President to the best of my ability because MSAC means so much to me.

I became active with MSAC after retiring from my job with the state. It was natural for me to join MSAC because I have always stood up for what is right and with MSAC I found a group to stand with me and make the voice of justice louder than when you do it by yourself.

As a kid, my mother would warn me that my mouth was going to get me in trouble. At the time, I didn't totally realize how worried my mother was about my inability to stay silent when faced with an injustice.

You see, I grew up in the south. I witnessed what happened to my grandfather and others who stood up for their family and even for the land they owned. I know firsthand how important organizations like MSAC are, we need people to stand together to tackle powers working against the people.

Mass Senior Action Council has become like family to me. Not only do we work together to make our communities

better, but we also care about one another.

We do not want you to just attend a meeting, we want you to find your voice and have the information you need to make the best decision for you.

I love attending the workshops offered. At the convention, I participated in the class on the history of zoning and red lining.

My entire life I experienced red lining, I just did not know the name of it at the time. Red lining is used to block a group of people from living or buying a home next to a certain group of people.

In 1996, I began looking for a home. The real estate agent would show me condominiums that were dilapidated, some with holes in the floor! I took it upon myself to start looking for a place on my own.

I found a newly built condo that I liked. The real estate agent told my friend, "They do not want black people living there". I said, "Well if the bank approves my loan, I will buy that condo and "they" can deal with it." And that is just what happened. I bought that condo and have lived there ever since.

People and especially seniors, need the proper information about their rights, what programs are out there to help us, and when the system



isn't working – learn how to organize to change it so it will work for everyone.

We are proud of the historic legislation we were able to pass to help people pay for high out of pocket Medicare costs. We are not done yet, with your help, MSAC's goal is to expand eligibility to help even more seniors struggling with expensive healthcare.

MSAC's transit committee is working to make public transportation affordable and accessible to everyone. Another group of members are organized to tackle the lack of longterm care options. I know I do not want to go into a nursing home especially the way they are currently run. If you want better options for seniors like us, join one of committees.

I know when we combine our voices, nothing can stop us because **WE DO NOT TAKE IT, WE TAKE CHARGE!**

MISSION: As a democratic, grassroots, senior-run organization, Massachusetts Senior Action is committed to empowering seniors and others to act collectively to promote the rights and well-being of all people, but particularly vulnerable seniors.

Survey says: Public Transit needs an Overhaul!

Add your voice to make public transit a public good.

As a senior advocacy group, we work on improving public transportation because in order to age independently, seniors need to be able to get out of our homes and get around. For those of us who, for health or cost reasons, can no longer drive, public transit is our link to the world outside our doors.

Our transit committee, which meets monthly, is in the process of deciding a new direction for our work. We spent the last few months of 2023 collecting responses to a short survey on seniors' transit needs. We treated the survey as an organizing tool, meeting new people at senior buildings, senior centers, outreaches and meetings and talking with them about some of the biggest issues they faced when trying to get around their communities.

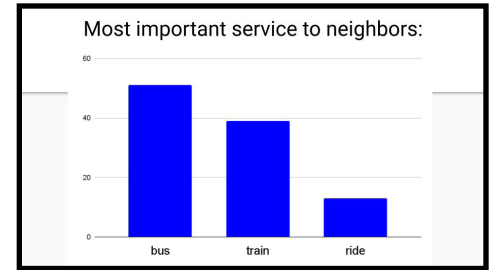
The results showed that seniors share many of the needs of other transit riders, but differ in a few key ways.

The big findings: Seniors, like transit riders under 65,

ranked “infrequent service” and “reliability” among their most important issues. But seniors were also markedly more likely than younger riders to use the bus as their main means of getting around, along with the RIDE.

This makes sense, if you think about it: Mostly, trains take us downtown to work, while buses take us to places we need to go in the community. Retired seniors rely on buses to get them to doctors appointments, grocery stores, friends' houses, senior centers, and wherever else life takes us.

Through our survey, we heard many anecdotes of senior buildings served by infrequent, often-late bus lines that work on a commuter's schedule, leaving folks stranded in their apartments – especially on the weekends and off-peak hours. We heard about long walks to stops without benches or shelters, across crosswalks that don't give



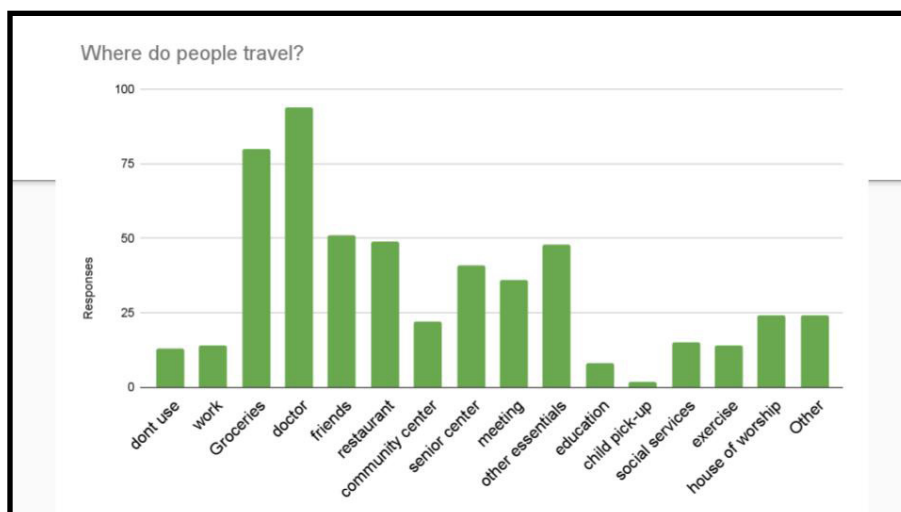
slower walkers enough time. We heard about bus trips with multiple transfers, hours of time spent on errands cross town.

Here's a crazy statistic that sheds some light on all these stories: The MBTA currently operates fewer buses today than it did in 1970 – when population of the greater boston area was 50% less than it is today.

You can see the full breakdown of the survey results in the charts.

The bus will fail to serve seniors' needs as long as we keep quiet and accept things “the way that they are”. If you think “the way things are” is imprisoning seniors in their homes and needs a serious shake-up, join the transit committee- reach out to Jake at 617-637-7067 or jake@masenioraction.org!

You can take the survey online at [LINK: go to rb.gy/8aps9](https://rb.gy/8aps9) Or use this QR code:



MBTA Proposes Low Income Fare Draft: Excluded groups from the plan can still speak out.

After years of advocacy and internal debate, the MBTA is on the verge of launching discounted fares to low-income riders. During a MBTA Board of Directors meeting yesterday, T staff gave a preview of the program they're envisioning in 2024. Here's what we know:

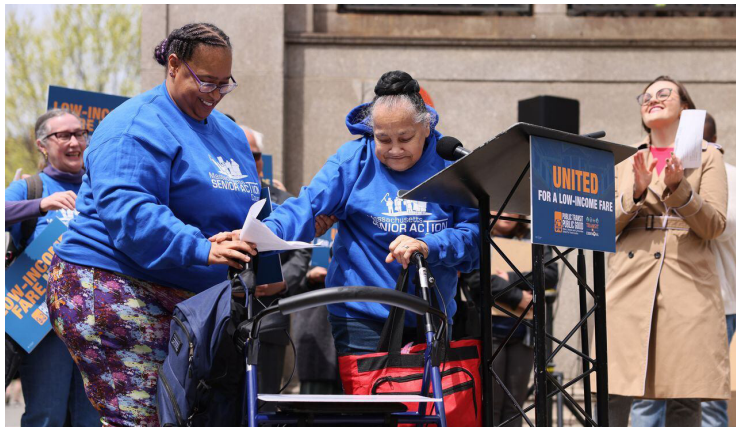
Who would benefit? The MBTA already offers half-price fares to students, low-income young adults and seniors. But there's a big hole of low-income riders ages 26 to 64 who don't get a discount. The new program would give a 50% fare discount to everyone in that age range who have incomes up to 200% of the federal poverty level, according to Steven Povich, the T's director of fare policy and analytics. For a single individual, that means up to \$29,000 a year, or \$60,000 for a household of four.

How would it work? The fare discounts would cover all MBTA modes: bus, subway, commuter rail, ferry and The Ride. Povich says those who enroll in the program would be mailed a special CharlieCard that, after being loaded with money, would only deduct half the price of a fare when tapped on a fare reader.

For the commuter rail, T officials say riders would also be able to use the card to get the discount via fare vending machines, the mTicket app and onboard sales from conductors.

How much would they save? It depends on the person. An MBTA rider with a monthly pass would save \$720 a year. Meanwhile, commuter rail users could save even more; for example, a monthly pass holder going between Framingham and Boston would save \$1,908.

How do I sign up? The T hopes to create a five-minute online application that could use data from the RMV and the state Office of Health and Human Services (which administers several social safety net programs) to verify people's identity and income. Povich said they're also hoping to partner with a local community group to set up in-person applications for those who can't (or don't want to) apply online.



Kathy Paul speaks at the first low income fare rally to begin the campaign, affordable transit is key to equity.

What's next: If approved, the program's launch is still months away. MBTA staff are hoping to present their official proposal as soon as next month. After a 45-day public comment period and board vote, Povich estimates it would be another two to six months to actually implement the program.

Why not just make the T free for everyone? It's a simpler option. However, Povich contended that low-income fares are a more efficient way to increase ridership without sacrificing too much revenue. "Service, safety and reliability are certainly the most important factors for riders across the economic spectrum," he said, adding that fares matter more as an incentive for low-income riders.

Counterpoint: Mary Skelton Roberts, Boston's representative on the MBTA board, questioned that argument. She asked MBTA staff to take a closer look at the long-term costs of setting up and administering the low-income fare program, compared to just making fares free. "We've spent I-don't-even-know-how-many millions of dollars on [a fare modernization] program that isn't even implemented yet," Roberts said. Povich responded saying he'd be "happy" to return later with a more in-depth analysis on the subject.

We need to ensure all voices are part of the decisions being made. Affordable transit for all, make public transit a public good.

MSAC Biennial Convention Highlights

On November 16, 2023, the MSAC social justice warriors, dressed in their notorious blue shirts, gathered for their Biennial Convention.

Ex-Officio President Edna Pruce filled in for President Kathy Paul to call the convention to order and then addressed the nearly 100 members in attendance, “Today, I am filling in for current President Kathy Paul who is not able to be with us today due to a medical procedure. We will miss Kathy and know she would be here if she could, but fortunately at Mass Senior Action we are a team. When a role needs to be filled, we all work together to ensure

the organization rolls on.”

President Pruce reminded the attendees, “The convention is a special time for Mass Senior Action. It is a day to celebrate our victories and recommit to our fight for social justice.”

“at Mass Senior Action we are a team. When a role needs to be filled, we all work together to ensure the organization rolls on.” ..Edna Pruce

Celebrating and recommitting is just what the MSAC members did. Many there were first time convention attendees and chose workshops to build a



foundation with MSAC’s theory of change in the MSAC 101 workshop. In other classes members gathered tools to fight for healthcare, transportation, housing, and public safety justice.

Now armed with information and energized from feeling the collective power in the union hall, the body committed to build senior power and make sure our voices are heard with all decision makers at the local, state, and federal level.

The top officers were elected without contest while the membership went back to select their local chapter leaders to serve for the following two years.

Rosa Bentley answered the call by members to run for State President. Edna endorsed Bentley’s candidacy, “I met Rosa several years ago when we both joined the MSAC

MSAC'S NEWLY ELECTED EXECUTIVE COMMITTEE

Left to right: Rosa Bentley: President, Martha London: Treasurer, Bernice Ezell: Secretary, Karen Lynch: 1st. Vice President, Mary Napolitano: 2nd Vice President.

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healthcare subcommittee. I know firsthand how dedicated Rosa is to MSAC’s mission. I look forward to her leadership during her tenure.”

Local and statewide victories were acknowledged and celebrated. Such as in Malden, members went out directly to the senior buildings to speak to the residents about language access and how the lack of support blocks many residents from their basic rights in their lease. Now with the help of MSAC, residents are organized and meeting with the housing authority, determined to make sure every resident can have a voice.

In Lynn, the members not only stopped the veteran’s health clinic from closing, MSAC pushed the city to buy the whole building where the clinic rents space! This will take away the veteran’s administration excuse, “the

landlord raised the rent so we have to close”. The residents will be the landlord of the clinic and will fight to keep the care in the community.

The Cambridge Housing Authority denied residents the ability to choose the presentations at the senior buildings, stating they did not want to upset the elderly tenants. MSAC fought back and was able to stop the housing authority from treating residents like children in a day care and forced management to treat the residents with the respect they deserve. Now MSAC is bringing information and recruiting to build an even stronger voice for those living in senior housing.

The crowd erupted when Pruce highlighted the huge healthcare victory, “All of these victories came because Mass Senior Action members know that our voice – our power is stronger together. It is this power – our people power – that **won \$300,000.00 in benefits** to lower the cost of healthcare for people 65 and over and it is because of



that power, starting in March 2024, the MSP asset limit will be eliminated for all seniors across the Commonwealth!!”

Members left the convention with new MSAC gear of blue jackets, shirts, hats to wear at upcoming actions along with a commitment to the MSAC motto, “We do not take it, we take charge!”



MSAC’s MSP Spokesperson, Sarah Blakeney, still in the action at 96 years young.



MSAC Boston Board members Linda Freeman and Joyce Durst drawing the 50/50 raffle, raising funds to build people power!.

Housing Crisis Flames Effort For Rent Control

The debate over whether Massachusetts should lift its ban on rent control will no longer play out as part of next year's elections after a push for a statewide ballot initiative fell short. Instead, it came to a State House hearing room in December where proponents and critics of the policy made their cases to lawmakers.

More than 100 people signed up to testify at a hearing on legislation proposing various tenant protections, including bills that would let cities and towns adopt local-level rent control policies.

Supporters told lawmakers that rent control is a policy lever they can pull now to help keep people in their homes, while it will take many years to build new homes at a large enough scale to make a dent in demand.

Jeanine Wood, a Littleton resident, said suburbs are feeling the squeeze as well as larger cities.

"We also have issues around keeping and maintaining homes for our physical therapists, for our teachers, for our firefighters," Wood said. "We need results sooner rather than later."

Groups representing landlords and the real estate industry testified against rent control measures, urging lawmakers instead to focus their efforts on housing production.

"We are in the middle of a housing crisis driven

by excess demand and insufficient supply," said Chris Lehman of the Small Property Owners Association. "The only way to solve that problem is to increase the supply by allowing the production of more housing. Rent control acts contrary to this goal by suppressing investment in both new housing and investment in the maintenance of existing housing."

Rent control is banned statewide in Massachusetts under a law that narrowly passed at the ballot in 1994. Therefore, landlords are free to set their own rental prices.

That means that communities like Boston and Athol that want to adopt their own local rent-regulation policies have to first get permission from the state Legislature. Officials in Athol want to be able to regulate rents in mobile home parks, and the Boston City Council approved Mayor Michelle Wu's plan that would bar rent increases beyond 10%.

Other bills before the Housing Committee are broader, allowing any community to opt in to local rent control if they wish.

Lawmakers in recent years have been cool toward rent control bills, letting them die quietly without votes on the House or Senate floors. But convincing the Legislature to pass a bill is now the only path forward for those who



MSAC joined groups from across the state to demand legislators address the housing crisis.

wish to revive rent control.

Last Friday evening, Rep. Mike Connolly, the organizer of a campaign to put a rent control question on the 2024 ballot, announced he was dropping that effort. He said housing advocates disagreed over whether now was the right time for a ballot question and that the campaign had gathered about 10,000 signatures from registered voters, well shy of the nearly 75,000 it would need to submit to local election officials by next week.

Connolly, who testified on his bill Tuesday, told GBH News that the next steps for rent control supporters will be "all about educating legislators and really bringing people together to understand."

"This is a very reasonable, moderate piece of a larger puzzle, and as we were out there collecting these 10,000 signatures, we found

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tremendous support from the public," he said.

Carolyn Chou, director of Homes For All Massachusetts, said she's seen the dynamic change around rent control discussions in the past few years. The Homes For All coalition convened a rally outside the State House before the hearing, where renters and housing advocates shared stories of displacement in their communities and held posters with slogans in English, Spanish and Cantonese.

"For so long, you couldn't even say 'rent control'



anywhere in Massachusetts," Chou told GBH News. "But now it is a viable solution and a real conversation, so that's huge to begin with, and I think that everyone knows that something has to be done about the housing crisis, so I'm hopeful the Legislature understands that this is part of what we can do now that will immediately help stabilize communities."

Gov. Maura Healey has said she supports letting cities and towns adopt their own rent stabilization policies. She did not include rent control language in a major \$4 billion housing bill. *Experts from GBH news.*

THREATENED BY EVICTION OR FORECLOSURE?

BEHIND ON RENT OR MORTGAGE?

Don't panic, don't move out!

You have rights even if you are far behind on payments. You have rights no matter your background or immigration status.

You do NOT have to leave your home if you get a 14/30 day "notice to vacate" or a summons to court. Do NOT sign anything without getting advice from a legal aid lawyer or housing justice group. More info: www.HomesForAllMass.org

Free help is available

Visit www.HomesForAllMass.org , or text "help" to 617-819-0188, or call us at 617-819-0188.

We'll connect you with help preventing eviction / foreclosure and finding financial assistance.

Join the fight for housing justice

Text "homes for all" to 617-819-0188.

Visit www.HomesForAllMass.org for more info.

Follow HomesForAllMass on facebook, twitter, insta



MSAC Staff Contact Info

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- Pam Edwards (781) 864-2596
- Tracey Carpenter..... (413) 328-4659
- Jake Taber(617) 637-7067
- Claudia Pérez (*Habla Español*) (857) 236-5719
- MSAC Office.....(617)284-1275

TOGETHERWERISE



What are the Medicare Savings Programs (MSP)?

The Medicare Savings Programs, run by MassHealth, helps lower your Medicare costs. The benefits are based on your income. There are 2 benefit levels known by their program initials **SLMB/QI** and **QMB**. Starting in March 2024, your assets will no longer count no matter the amount until then assets are: \$18,180-single, \$27,260-couple.

Medicare Savings **SLMB/QI** Program Benefits

Individuals with income between \$2,330 and \$2,754*

Couples with income between \$3,144 and \$3,718*

*Income limits are updated each year on March 1.

1. Pays Your Medicare Part B Premium.

- Social Security will no longer deduct the monthly Part B premium (\$174.70 in 2024).

2. Reduces Your Medicare Prescription Costs.

Provided through the Medicare Part D Extra Help Program

- **\$0 Premium** Medicare Part D prescription plans.
- **\$0 Deductible** for prescriptions.
- Prescription **Copays limits** of \$4.50 for generics and \$11.20 for brand-name drugs.
- Social Security will send you a letter with more information about these *Extra Help* benefits.

3. Assistance for Health Services at Hospitals and Community Health Centers.

Provided through the Health Safety Net (HSN)

- HSN helps with costs **ONLY** when you get care at a hospital or Community Health Center.
- May pay for services not covered by Medicare such as dental and vision.
- May pay Medicare copayments, deductibles, and coinsurance.
- For more information on Health Safety Net coverage or to find a provider near you, call the HSN customer service center (877) 910-2100 or visit <https://www.mass.gov/info-details/health-safety-net-for-patients>

Get a Medicare Coverage Check-Up!

The SHINE Program (Serving the Health Insurance Needs of Everyone) provides free health insurance information, counseling, and assistance to all Massachusetts residents with Medicare.

Medicare Savings Programs may change your need for Medicare supplemental coverage.

A SHINE Counselor can help

- answer questions about Medicare and help you make decisions about your benefits;
- help you understand your insurance coverage;

To find a SHINE counselor near you

- call MassOptions at (800) 243-4636
- visit mass.gov/info-details/find-a-shine-counselor

March 2024

**Your Assets will no longer count for these programs.
Your eligibility is based solely on your monthly income.**

Medicare Savings **QMB** Program Benefits

Individuals with income* **below \$2,329***

Couples with income* **below \$3,143 ***

*Income limits are updated each year on March 1.

Pays Your Medicare Part B Premium.

- Social Security will no longer deduct the monthly Part B premium (\$174.70 in 2024).

1. Pays All Medicare Part A and B Deductibles, Coinsurance, and Copays.

- **\$0 Deductible** for all Medicare covered services and items.
- **\$0 Copays** for all Medicare covered services and items.
- **\$0 Coinsurance** for all Medicare covered services and items.
- A MassHealth card will be mailed to you to help identify your QMB benefits to providers.

- **Medicare providers are not allowed to bill you for any services or items Medicare covers. (see QMB Billing Protections)**

2. Reduces Your Medicare Prescription Costs.

Provided through the Medicare Part D Extra Help Program

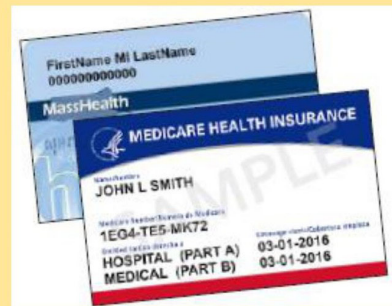
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- May pay Medicare copayments, deductibles, and coinsurance.
- For more information on Health Safety Net coverage or to find a provider near you, call the HSN customer service center (877) 910-2100 or visit <https://www.mass.gov/info-details/health-safety-net-for-patients>

Show providers your MassHealth Card to access your **QMB** Benefits



QMB Billing Protections

- **If you get a bill for Medicare covered services or items:** Tell your provider or the debt collector that you're in the QMB program and can't be charged for Medicare deductibles, coinsurance, and copayments.
- **If you already paid a bill for Medicare covered services or items:** You have the right to a refund. Contact MassHealth to find out how to get a refund.
- **If you joined a Medicare Advantage Plan:** Contact the plan to ask them to stop the charges.

If your provider won't stop billing you, call 1-800-MEDICARE (1-800-633-4227). TTY: 1-877-486-2048.

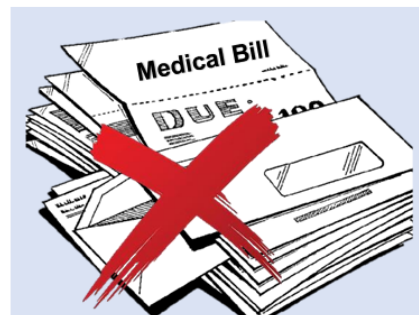
QMB Medicare Patients Cannot Be Billed

If you're among the 7.5 million people in the Qualified Medicare Beneficiary (QMB) Program you should not be billed for any Medicare covered services. This means that doctors, suppliers, Medicare Advantage plans, and other providers should not bill you for services or items covered by Medicare, including deductibles, coinsurance, and copayments. If a provider asks you to pay, that's against the law.

HOW TO DEAL WITH WRONGFUL MEDICAL BILLS. If you're in the QMB Program and get a bill for charges Medicare covers:

1. Tell your provider or the debt collector that you are in the Medicare Savings QMB Program and **can't be charged for Medicare deductibles, coinsurance, and copayments.** If you've already made payments on a bill for services Medicare covers, you have the right to a refund.

2. Call Medicare at 1-800-MEDICARE (1-800-633-4227) Medicare can confirm that you are in the QMB Program, ask your provider to stop billing you, request a refund for any



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correctly. It is their participation and dedication that brought the expansion of the Medicare Savings Program, saving 60,000 Massachusetts seniors more than \$1900.00 per year.

For years, Mass Senior Action members testified that the state needs to do more to allow seniors to age in the community instead of giving nursing homes money for long-term care. This year, after testifying at the state house, advocates Secured \$1 million for a study on developing a long-term care social insurance program. This program will be like social security. Everyone will pay a tiny amount out of their paycheck; those funds will pay for long-term care in the place of our choosing. Again, this did not just happen. It took years of dedicated home care activists to push for this change.

At the local level, Metro North members along with Greater Boston Legal Services, held listening sessions in the Malden Housing Authority senior buildings. At the sessions

“Never underestimate the power of a small group of committed people to change the world. In fact, it is the only thing that ever has.” ~ Margaret Mead.

residents were provided a platform to share their experiences and learn about their rights. These sessions led to better conditions for all residents and a better understanding of their rights.

In Lynn, after stopping the veteran's health clinic from closing in 2022, members worked with the city to buy the building where the clinic is located. This will stop

the Veterans Administration from using the cost of rent as an excuse to move the healthcare. Now instead of negotiating the rent with a for profit landlord, the V.A. will be negotiating with the Lynn residents and the veterans who use and need the care.

From the state house to city hall, Mass Senior Action members worked together to make positive change by building people power in the community.

Remember this quote when you think, “You can't fight city hall” or “Why bother? They do what they want anyway” - “Never underestimate the power of a small group of committed people to change the world. In fact, it is the only thing that ever has.” ~ Margaret Mead.

Join Mass Senior Action Council if you are tired of taking it and want to Take Charge!



2023 IN REVIEW:

HELD MASSHEALTH ACCOUNTABLE:

- Following MassHealth's inability to implement the expansion to 225% of the Federal Poverty Level, Mass Senior Action successfully secured the expansion of Medicare Savings Programs. The expansion includes retroactive benefits from January 1, 2023.
- Ensured senior representation in MassHealth Campaign Materials because seniors count too.

CREATING THE LONG TERM CARE WE WANT:

- MSAC members rallied with Personal Care Attendants workers for better pay and dignity at work.
- Secured \$1m for a study on developing a long-term care social insurance program in Massachusetts.

HOUSING RIGHTS AND AFFORDABILITY:

- Helped restore eviction protections for households awaiting rental aid applications.
- Testified at the state hearing in support of transfer fee policy to create affordable housing.
- Facilitated task force elections in senior housing to ensure residents' voices are part of the decisions.
- Restored residents' right to choose presenters for their community after Cambridge Housing Authority barred presenters such as MSAC who may "upset" the residents with information.

FOOD SECURITY:

- Getting the word out about the July 2022 MSAC policy win of self-declaration of Standard Medical Expenses for SNAP, resulted in a 30% increase by seniors resulting in increased benefits for seniors.

TRANSPORTATION ACCESS:

- He paid over \$5 million to pilot an MTTA low-income fare, including the RIDG fare.
- Informed the Malden community about free transit options not advertised to senior housing before.

VOTER ENGAGEMENT

- Springfield Chapter members made nearly 2,000 phone calls to activate voters in the municipal election.
- Boston, North Shore, and Metro North Chapters each hosted well-attended candidate forums for local municipal elections.

HEALTHCARE:

- Secured Nearly \$20M in Retroactive MSP benefits for 11,000 Seniors.
- Elimination of the Asset Limit in Medicare Savings Programs by 2024.
- In Lynn, won a facility dedicated for veteran's healthcare after stopping the closing of clinic in 2022.

INCREASED PEOPLE POWER:

- Mass Senior Action passes 1,000 members for the first time since the COVID-19 pandemic.
- Holding community meetings in 3 languages, increasing participation across the state on all issues.



617-284-1275



Info@MASeniorAction.org

MSAC Members In Action



Top Left: Members met with MBTA General Mgr. Eng to bring attention to transit issues. Members chanting one of our famous phrases, “Senior Power!”



Top Middle: MSAC Boston member Roberto Lobos and Organizer Claudia Perez pictured with Senate President Spilka at a Framingham senior fair.



Top Right: MSAC Gr. Springfield members held an award ceremony to recognize the chapter members who volunteered time to get out the vote for the local election.



Above: MSAC North Shore chapter spoke out at a rally in Lynn against unaffordable housing.

MSAC Staff organizer, Claudia Perez is now certified to assist the community with MassHealth and Medicare Savings Program applications.

Claudia will be hosting office hours to do recertifications and will be able to help the community navigate the maze we call healthcare .

Want Help with Your Healthcare Application?

Mass Senior Action can help you apply for programs to lower your out of pocket costs.



FREE APPLICATION ASSISTANCE.



Call to set an appointment with MSAC's application specialist:
857-236-5719 or cperez@masenioraction.org

Meet the members:

Ruth Barrera, North Shore Chapter

Raised in Cuba, Ruth was used to being active and using her voice. Her daughter worried her voice would get her in trouble or possibly jail so moved Ruth from her home country to Canada as a Cuban refugee to be with her daughter and stay out of the way of those who wanted her to keep quiet.

In 2021, Ruth and her family moved to Lynn from Canada. Her daughter works 2 jobs and is very busy. Ruth loved their new home and neighborhood but was bored, "I sat in the house watching Netflix while my daughter was working. I didn't know



Above: photo Griceldis Guaramato joined MSAC at the same time as Ruth. Shown here with all of her MSAC gear at the convention, excited and ready to jump in the action.

anyone or where I could find things that I liked to do."

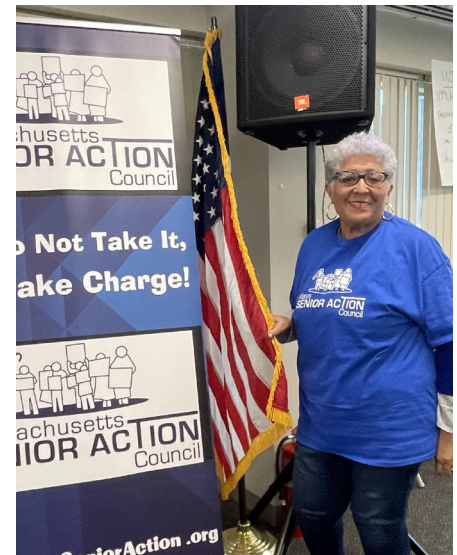
Ruth's daughter was not going to let her mom just sit in the house. To Ruth's dismay, She connected Ruth with the local senior center. Ruth pushed back on going to the senior center, "I did not want to be around old people. After I gave the center a chance, I realized there were not OLD people there. There were people just like me. Full of life with still a lot to give."

It was at the center Ruth first heard about Mass Senior Action Council, "I noticed the group in blue shirts sharing important information and working together to make seniors' lives better."

Ruth shared why she joined MSAC, "Many times old people are thrown to the side for babysitting or forgotten about. At MSAC we can make things right for seniors and I want to help. I want to do something about the issues, not accept this is how it must be."

Ruth is bilingual and joined with another active Spanish speaking person who also attends the senior center. They both went to the Fall convention, recruiting others to join, and plugging people into the local action.

When asked what she liked about the MSAC convention,



Above: Ruth Barrera at the Nov. 2023 convention at the MSAC Quincy Office.

Ruth said, "I loved all the people coming together, it was great to see everyone there for the same purpose. I absolutely loved the words of the person who started the convention. She (Edna Pruce) told us what we won and gave us hope to win more in the future. I love that it is not just in Lynn but seniors working all over to build our people power."

In November noticing their energy, chapter members nominated Ruth and Griceldis to the chapter board. Long time members look forward to adding their people power, experience, and language skills to the leadership team.

Both Ruth and Griceldis are ready to take charge with MSAC.



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Attention Seniors Enrolled in MSP

**(the program that pays your
out of pocket Medicare costs.)**

Look for your renewal application coming in the mail.

Same easy form and you do not need to send any documents. Just fill out income, sign, and send.



March 2024 income guidelines increase and asset limit is eliminated for both MSP programs (Info on page 10 & 11.)

Want to Save Money on Medicare?

Medicare Savings Programs
Can Help You Save
More than \$1,900 a year.



**Medicare Savings Programs Are Not Insurance.
This is a program won by MSAC Members.**

**Asset limits will be eliminated by March 2024
Thanks to the advocacy of MSAC members!**

Asset Limits Until March 2024:

Individuals: \$18,180 / Couples: \$27,260