

# SENIOR ACTION LEADER



## A VOICE FOR SENIORS AND THEIR FAMILIES

Published by the Massachusetts Senior Action Council

www.MassSeniorAction.org

Spring 2019

# SENIOR POWER PREVAILS!

## 40,000 Seniors to get New Healthcare Benefits

Five years ago, almost no one in Massachusetts had heard of Medicare Savings Plans (MSP). When Mass Senior Action first went to the Mass. State House to lobby to expand the program, even legislators on health care and senior-related committees had no knowledge of the programs. Now, thanks to five years of hard work by MSAC, we just need the governor’s signature for the first step of MSP expansion to become law.

Persistence has paid off! Mass. Senior Action scored a huge victory in their fight to “Bridge the Senior Health Care Gap” when the state budget included the first step of MSAC’s plan to expand MSPs in its budget. This step went through the grinding budget process first being included in the governor’s budget in January and then the House and Senate followed indicating an agreement between the legislature and governor’s office. This means that all of the educating, lobbying, and testifying by MSAC members, now 40,000 seniors across Massachusetts will get help with their skyrocketing health care costs.

(For more details about Medicare Savings Plans, check out *MSP Facts and Info* on page 9.)



MSAC Health Care Steering Committee celebrates our big victory.

The change included in the budget will expand the MSP program to include all seniors making less than 165% of the Federal Poverty Level (FPL). This means anyone making less than \$20,608/year or \$1,717/month will get assistance with their medical costs. Over 40,000 seniors in Massachusetts will save \$200 to \$400 per month.

However, our fight is not over. The budget just includes the first step of MSAC’s plan to expand MSPs. MSAC wants to see all seniors making less than 200% of the FPL (\$24,490/year) covered by MSPs. If the state house passes MSAC’s 3 step plan, an additional

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**STATE EXECUTIVE COMMITTEE**

Edna Pruce, President

Kathy Paul, 1st Vice President

Linda Moore, 2nd Vice President

Rosa Bentley, Treasurer

John Ratliff, Secretary

Karen Lynch, Membership Coordinator

**Chapter Meeting Information:**

**BOSTON CHAPTER**

**When:** 2nd Thursday of the month at 12:30 pm

**Location:** Charles St. AME Church

551 Warren Street, Dorchester

**CAMBRIDGE/ SOMERVILLE CHAPTER**

**When:** 3rd Friday of the month at 11:30 am

**Location:** Cambridge Senior Center

806 Mass Avenue, Cambridge

**NORTH SHORE CHAPTER**

**When:** 3rd Wednesday of the month at 10:30 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:** Springfield Hobby Club

309 Chestnut Street, Springfield

**BRISTOL COUNTY CHAPTER**

**When:** 4th Thursday of the month at 1:00 pm

**Location:** Greenwood Terrace, Westport Housing Authority

666 State Road, Westport

**NORTH SEACOAST AFFILIATE**

**Meetings paused. Members will receive monthly updates.**

**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 *by Edna Pruce*

I am greeting you this month with great pride. Great pride in Mass. Senior Action members fighting to make their community better. Great pride in Mass. Senior Action staff for their dedication to social justice, and great pride in the brave members who go above beyond to ensure the senior voice is heard.

Since the last edition of our newsletter, we have been hard at work. In April, I testified in front of the Health Care Finance Committee in favor of lower prescription drug prices. We also visited many legislators to continue our effort to educate them about the “Senior Health Care Cliff.” For example, we visited Senate President Karen Spilka’s office and spoke to her senior policy advisor about our plan to expand MSP, and were happy to see the Senate President’s office is enthusiastic to work with us to bridge the senior healthcare gap. This support did not just happen. This support happened because members reached out in all of these communities and gathered stories from the legislators’ constituents who are trying to make ends meet.

In May, I participated in leading a workshop with MSAC Executive Director Carolyn Villers at the Senior Civic Academy sponsored by Boston Senior Elder Affairs Commission. In the workshop,

we proudly shared the 38 years of MSAC’s advocacy and victories. We explained our success is due to our ability to build senior power. At the event, I spoke at 4 different tables with 25 people at each table. Those seniors now know they are not alone and together we do not have to take it, we can take charge!

Four and a half years ago, we began a journey towards improving healthcare for thousands of seniors. We now appear to be on the threshold of accomplishing a great goal, raising the eligibility of Medicare Savings Plans from 135% of the Federal Poverty Level (FPL) (\$1,405 per month), to 165% FPL (\$1,717) in next year’s budget. The Massachusetts House of Representatives, Senate, and Governor all included this plan in their budgets, so it appears what we have worked so hard for over the past four and half years may be coming to fruition. With this first step of Medicare Savings Expansion, 40,000 Massachusetts seniors will no longer pay out of pocket for their Medicare premiums, deductible, or co-pays--including on their prescription medicine. This will be life changing for these Brothers and Sisters who are trying to figure out if they should buy their needed medicine or food for the week.



**President Pruce testifying before the Health Care Finance Committee at the State House, “We have a plan to lower prescription costs for everyone.”**

We are happy for the 40,000 included in this budget but we will not stop until all are out of the healthcare cost gap and everyone is able to have access to the care they need. This includes affordable prescriptions and dental care. You will read in this edition of the Senior Action Leader how MSAC members across the state are speaking up and fighting for you and your families. As I said, I am so proud to be a part of such a dynamic team of activists.

This budget victory is a huge step and the result of the hard work of the Mass Senior Action members. The collective action of a small but mighty group created a positive change for seniors now and for future generations. Each member builds our strength, it is the power of the people that fuels our work for positive change.

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**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.

# Dental Care Is Health Care!

## Time to make it affordable and accessible

Mass Senior Action Council has joined forces with Health Care For All (HCFA) and other community allies to tackle the obstacles people face when trying to obtain proper dental care.

Listening sessions across communities began in May where seniors spoke out about the high cost of dental care, the lack of dentists willing to accept MassHealth dental plans, and the challenge of trying to travel to the dental hospitals in Boston.

Dot Macaione of Lynn said in her testimony, “I am now 99 years old, when I was 97 I had to be on a van early in the morning to go to Tufts dental school for new dentures. I did not get home until over 6 hours later.”

There is legislation to address some of these health disparities but we need to hear from more people in the community. Contact MSAC and tell us your dental story.



**Carmelle Madhere and Dot Macaione testify at the state house for the dire need of local dental care that is affordable.**

## U.S. Reps Pressley and Clark visit MSAC



**Left: MSAC Cambridge members hosted Congresswoman Pressley. The community heard her plan to make change in light of the atmosphere in Congress. Pressley told the crowd, “MSAC meetings are like going to a revival. The energy inspires me and the work you do builds up the entire community.”**

**Right: Congresswoman Katherine Clark posed with MSAC Metro North Chapter members after ensuring the crowd the climate in Washington will not deter her from her promise to protect Social Security and fight for affordable housing. Clark applauded MSAC members work and exclaimed, “Keep up the good work. Recruit others. We need to keep fighting for senior power!”**



# #SNAP MATTERS for Massachusetts:

## 7 Facts about Food Insecurity and Seniors

Mass Senior Action Council is working to fill the senior economic gap. Six out of 10 Massachusetts seniors living alone do not have the income to meet their basic needs. The cost of housing, healthcare, and food are the biggest contributors to this struggle.

SNAP is a federal food subsidy program commonly known as “food stamps.” Although hundreds of thousands qualify for food stamps, many do not apply because of the negative stigma, making people feel embarrassed or ashamed to be a recipient. Others do not apply because the process is long, tedious, and have been denied after jumping through all the hoops.

Here are facts about the program and why SNAP is important to seniors and the Commonwealth.

**1. Senior population is growing:** The U.S. and Massachusetts population is rapidly aging. According to the Executive Office of Elder Affairs, the older adult population in Massachusetts will have increased by nearly 48.6% between 2004 and 2024.

**2. Massachusetts ranks 2nd only to Mississippi:** Massachusetts ranks 49th out of 50 states – second only to Mississippi – in the inability of older adults who live alone to meet basic needs. Housing, food, transportation, and health care were the driving costs behind this economic insecurity.

**3. Seniors make up half of the food stamp recipients:** Nearly half of the MA SNAP caseload includes a member age 60+ or severely disabled. Over 150,000 adults age 60+ receives SNAP in Massachusetts, which translates into 1 in 10 older adults in the Commonwealth.

**4. 106,000 seniors qualify but do not receive SNAP benefits.** Massachusetts still faces a significant “SNAP Gap” of individuals likely eligible but missing out on SNAP nutrition benefits. Including between 100,000 and 150,000 older adults not receiving Medicaid but with income under 200% FPL (\$2081.67 monthly) who may be SNAP eligible.

**5. SNAP saves money on healthcare:** National research confirms that food insecure seniors are at greater risk of health problems including chronic heart disease, depression, diabetes, asthma. A study conducted by Mass General Hospital found that participation in SNAP reduced annual health care costs by \$1,400/year.

**6. Many do not know they qualify and could receive a higher amount of SNAP:** Under federal SNAP rules, individuals age 60+ or receiving a disability-based benefit can claim out-of-pocket medical expenses as a deduction to boost SNAP. However, only 14% of Mass. SNAP recipients who qualify for this deduction claim out-of-pocket medical expenses.

**7. SNAP brings funds into the local economy:** SNAP helps the Massachusetts economy. SNAP benefits are spent at local grocery stores, super markets, and farmers markets throughout the Commonwealth – infusing money into the local economy. Massachusetts currently receives \$1.2 billion annually in federal SNAP nutrition dollars to help our lowest income households, translating into an “economic stimulus” of roughly \$2 billion. On a larger scale, it is estimated that an additional \$1 billion in SNAP would generate 8,900 full-time equivalent jobs.



**Members testified at the state house in favor of simplifying the application required to qualify for SNAP.**

## Anti-immigrant politics in American history: What can it teach us today?



**Left: Immigrants arrive at Ellis Island in 1906. Right: Immigrant detention center in El Paso, TX.**

President Trump famously began his 2016 campaign for president by saying, “When Mexico sends its people, they’re not sending their best... They’re sending people that have lots of problems, and they’re bringing those problems with us. They’re bringing drugs. They’re bringing crime. They’re rapists. And some, I assume, are good people.”

The facts tell a different story. For one, immigrants on average are less likely than native-born Americans to commit crimes. Most economic studies also say that immigrants actually help the economy by working jobs native-born Americans don’t want to work and by taking part in the local economy.

Anti-immigrant political movements have occurred before in American history. We have not learned our lessons from those moments. While immigration is the starting point to many American families’ stories, there

has always been a tendency among established residents to blame the latest immigrant wave for the nation’s most pressing problems, especially in response to difficult economic times and national security threats. If we look back at the immigration waves of our nation, we can learn something about our own time.

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*Many of our ancestors came to this country poor and unable to speak English, and were met with prejudice and discrimination when they arrived. It is sad to think that their descendants are giving the same treatment to immigrants today.*

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In 1775, before the United States had gained its independence, Benjamin Franklin warned against the destructive forces of German immigration. “A Colony of Aliens, who will shortly be so numerous as to Germanize us... and will never adopt our Language or

Customs any more than they can acquire our Complexion.” Does that sound familiar?

A century later, in response to a new wave of Irish and German immigration, the “Native American Party,” or the “Know Nothings” as they were popularly dubbed, grew in popularity. The party capitalized on growing anti-Catholic, anti-immigrant sentiment by promising to crack down on immigration. They claimed Catholics couldn’t ever be loyal Americans because they could only be loyal to the pope. They also claimed that the poor immigrants were criminals, took American jobs, were lazy, and had poor morals.

During the economic crisis of the 1880s, Chinese immigrants became the ethnic target du jour. For decades, Chinese immigrants provided cheap labor in the mines and railroads that expanded our country to the west. Amid an economic slowdown in the early

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1880s, tensions grew as jobs became scarce. In response, Congress passed the Chinese Exclusion Act of 1882, which halted Chinese immigration and precluded those already here from gaining American citizenship. This was the first law preventing a specific group from entering the United States. It wasn't officially repealed until 1943.

From the late 1800s through the early 1930s Italian immigrants fled economic hardship by moving to cities on our East Coast. Our response at the time was a spike in anti-Catholic hate groups such as the Ku Klux Klan, which recruited millions of members in an effort to scare off minority groups. Congress did their part by passing the Immigration Act of 1924, which sharply limited entry from Southern and Eastern Europe and placed an outright ban on immigration from Asia. These quotas remained in place until 1965.

Around this time, thousands of Eastern European and Russian Jews fleeing persecution made their way to America, only to be targeted by the KKK as well. Anti-Semitic sentiment was further spread by influential public

figures like automotive magnate Henry Ford, who purchased his hometown newspaper and used it to rail against "the Jewish plan to control the world." Beloved aviator Charles Lindbergh also joined in the hateful rhetoric and later became a spokesperson for a large nativist, isolationist group called America First.

During the Great Depression, as millions of Americans struggled to find employment, some leaders, including President Herbert Hoover, accused Mexican laborers of stealing precious American jobs. As a result, as many as 2 million people of Mexican heritage, including many who were American citizens, were deported to Mexico. In 2005, California became the only state to officially apologize for its role in violating the civil liberties of Mexican-Americans during this period.

After the Japanese attack on Pearl Harbor in December of 1941, Japanese-Americans on the West Coast were demonized and labeled a security risk. On direct orders from President Franklin Roosevelt, over 100,000 of them were rounded up and forced to live in internment camps. The

majority of those forced into internment camps were American citizens, many of which had sons fighting for the US against Japan in World War II.

Next time you hear someone railing against immigrants in your community, think about our country's history and your own family history. Did the German immigrants "germanize" and ruin our country's fabric like Ben Franklin thought they would? Did the Irish and Italian Catholics cause the USA to follow only the Pope's orders by filling the country with poor Irish and Italian kids, like the KKK said they would? No, they did not. Their children and grandchildren became as American as apple pie.

Many of our ancestors came to this country poor and unable to speak English, and were met with prejudice and discrimination when they arrived. It is sad to think that their descendants are giving the same treatment to immigrants arriving today. Next time you hear news about immigrants, don't think of Trump's quote, think of grandparents, aunts, and fathers just like yours striving for a better life.

## IMMIGRATION MYTHS AND FACTS: LEARN MORE!

### **Myth #1: Immigrants are overrunning our country, and most are here illegally.**

**The Facts:** It is true that there are more immigrants living in the U.S. than ever before. However, the percentage of immigrants in the overall population is not much different than many other times throughout our history. More than

sixty percent of immigrants in the United States today have lived here for at least 15 years, and the large majority (76%) of immigrants have lawful status. In 2016, there were 10.7 million undocumented immigrants living in the U.S., or less than 3.5 percent of the nation's population. This represents a significant decrease (13%) from the 12.2 million undocumented

immigrants in the U.S. in 2007, and is the lowest total since 2004.

### **Myth #2: Immigrants bring crime and violence to our cities and towns.**

**The Facts:** Study after study has shown that immigrants—regardless of where they are from, what

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# Immigration Myths and Facts

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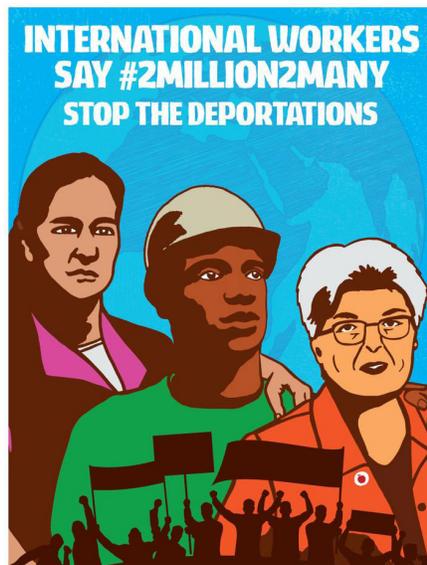
immigration status they hold, and how much education they have completed—are less likely than native-born citizens to commit crimes or become incarcerated.

### Myth #3: Immigrants hurt our country financially by taking jobs and services without paying taxes.

The Facts: Though some people claim that immigrants are taking job opportunities away from people born in the U.S., immigrants actually help to create new jobs. In addition to buying U.S. and local products, which helps create jobs, immigrants often start their own businesses. Immigrants collectively pay between \$90 and \$140 billion each year in taxes, and a recent study found that undocumented immigrants alone pay approximately \$11.64 billion in taxes each year.

**Myth #4: Immigrants are coming to the U.S. to obtain welfare and other benefits.** The Facts: Most immigrants who come to this country work hard to take care of their families and themselves. Many studies

have shown that on average immigrants pay more in taxes than they receive in benefits, meaning the taxes they pay more than cover the cost of things like public education and healthcare. With very few exceptions (such as access to medical care for victims of human trafficking), undocumented immigrants are not eligible for federal public benefits such as Social Security, Medicaid, Medicare and food stamps.



**Myth #5: Immigrants are bringing diseases into the U.S.** The Facts: Although

people have claimed that undocumented immigrants have brought diseases to the U.S., including measles, hepatitis C, HIV, tuberculosis, and even Ebola, the allegations are not supported. There is no evidence that immigrants have been the source of any modern outbreaks in the U.S.

### Myth #6: Terrorists are infiltrating the U.S. by coming across the Mexican border.

The Facts: There is no credible evidence that terrorists are entering the U.S. through the border with Mexico.

### Myth #8: All undocumented immigrants sneak across the Mexican border.

The Facts: Although many people commonly think of undocumented immigrants as people who have snuck across the Mexican border, current estimates suggest that somewhere between one third and one half of undocumented immigrants in the U.S. have overstayed their visitor, student or work visas. That means that they entered the U.S. with lawful documentation and only later became undocumented.

## New Bedford Collects Transportation Support

New Bedford seniors collected signatures in support of restoring transportation access to their grocery store, pharmacy, and bank for the residents who live in a senior housing building named Tripp Towers. MSAC member Fran Hutchinson spoke to the press, “For 15 years the regional transportation (SERTA) offered a bus for our building, now without notice the route was stopped. SERTA said we could all just use the ‘on demand’ service. The ‘on demand’ does not allow us to shop for the month there is a 2 grocery bag limit, we cannot use our shopping carts, and it is not as accessible as the public bus unless we each wait to board with the lift. We do want to



**New Bedford members collecting signatures** work with SERTA but we want options and hopefully our elected representatives will help us negotiate a transportation plan that fits what the public needs.”

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30,000 seniors would get assistance.

This plan addresses the issue that MSAC calls the “Senior Health Care Cliff.” Many seniors fall off the “Health Care Cliff” when they get kicked off of MassHealth after turning 65. These seniors see their health care costs skyrocket, going from around \$50 per month up to over \$400 per month. If these seniors get covered by MSPs, they will get many of their monthly premiums covered, bringing their health care costs back to manageable levels.

This victory is thanks to all the state house visits and activism by the blue shirts- MSAC’s iconic attire. We know if we keep raising our voices, we will win MSP expansion up to 200% of the FPL and more! There are many more issues with our health care system, from prescription drug prices to dental care and we are going to keep fighting on all of those injustices. MSP expansion is only one piece of the puzzle, but we are proud of the work we have done and the victories we have won. With our blue shirts and growing membership, we are going to keep “taking charge” on making a more just health care system.



**Greater Springfield members hosted a healthcare forum in Lenox, MA to spread the word of our fight to bridge the healthcare gap.**

There is always more work to be done in fixing our broken health care system. People in the community have made it clear, healthcare is too costly. We want our elected leaders to work with us, instead of the healthcare industry, to find a way to Bridge the Gap. The only way to ensure victory in that fight is by getting organized and making your voice heard.

## **Medicare Savings Programs (MSPs): Learn more!**

### **What are Medicare Savings Programs (MSPs)?**

MSPs are federal programs administered by the state that help seniors with Medicare premiums and other health care costs.

### **Who is eligible for Medicare Savings Programs?**

Currently, you are only eligible for MSPs if your income is less than \$1,405.13 per month. However, MSAC is fighting to expand eligibility.

### **What is MSAC proposing to do with Medicare Savings Programs?**

MSAC is proposing to expand MSPs to everyone with a monthly income below \$2,081. Our plan expands MSP eligibility in a three-step, three-year plan. Year one expands eligibility to \$1,717.38/month, year two to 1,873.50/month, and year three to 2,081.67/month.

### **If I am eligible for MSPs, what does that mean?**

At the minimum, MSP eligibility means your Medicare Part B & Part D premiums will be covered and prescription co-payments will be lowered. Depending on your eligibility, you could also get help with additional out-of-pocket costs. That means at minimum \$200 back in your pocket every month.

### **What changes to MSPs are included in the Massachusetts FY20 budget?**

The first step of our plan to expand eligibility is included! New eligibility for individuals with income below \$1,717 per month should open in January 2020.

# What's the deal with the Green New Deal?

## How this will create jobs and protect our environment.

Weather is something people talk about. Folks plan their day around it; generally, we feel we cannot control the weather. Nonetheless, plenty of people will say over the last few years they have experienced some of the worst storms and hottest days they can remember. Climate change, or global warming, is to blame. Climate change is fueled by human activity: largely the energy, agricultural, and transportation sectors. According to a report compiled by the International Panel on Climate Change, climate change is only going to get worse unless drastic action is taken immediately. What is more, climate change will impact every aspect of the economy from agriculture to transportation to health care. Inspired by Franklin Delano Roosevelt's historic New Deal program, which revitalized the US economy during the Great Depression, newly elected U.S. Congresswoman Alexandria Ocasio-Cortez from New York and Massachusetts Senator Ed Markey have co-sponsored the "Green New Deal," an ambitious

policy proposal which will significantly reduce the United States' carbon emissions as while also systematically addressing economic inequities.

The Green New Deal seeks to wean the United States off fossil fuels and transition the global economy to be carbon neutral (meaning as much carbon is absorbed as emitted) by 2050. Representative Ocasio-Cortez and Senator Markey recognize hundred of thousands of workers will be out of work once the United States stops using oil, gas, and coal. To offset these loses, the Green New Deal seeks to provide high quality job training programs, while guaranteeing a livable wage. Much like the original New Deal the Green New Deal uses government's power to create jobs. The Green New Deal outlines how investments in infrastructure and renewable energy will spur wage growth and make communities more resilient to climate change's impact.

It is well documented that climate change will disproportionately

affect people of color as well as low-income people. Moreover minority groups and low-income earners have not fully rebounded from the Great Recession despite the booming economy. To its credit, the Green New Deal seeks to put vulnerable populations and local communities at the forefront in developing economic strategies to address climate change. In order to bridge the United States tremendous' wealth divide, the Green New Deal targets some of the underlying wealth dividers, such as access to affordable health care and lack of affordable housing. For example, the plan calls for Medicare-for-all, paid family leave, and the strengthening of labors laws to benefit workers.

The biggest criticism of the Green New Deal is that as currently written it cannot become law because it is a non-binding resolution. Other criticisms include that the proposal does not provide enough specific information on how the country will transition to a carbon neutral economy. While the Green New Deal does not give an exact dollar amount of how much money is needed to fund its programs, it worth mentioning that scientists predict climate change will cost the country billions in lost revenue. Nevertheless, we here at Mass Senior Action believe that clean water and healthy food are basic human rights. We will do our part to make sure whatever version of the Green Deal is passed supports seniors and the community.

To learn more contact Mass Senior Action Council.

## What Is the Green New Deal?

A **45 percent** cut in carbon emissions by 2030 could keep global warming to **2.7° F**. Here's how to save the planet and create jobs:

### 1 What works for the environment...

**100%**

of the nation's power demand met with renewables by 2030.



### 2 ...can also work for the economy.

**10 million**

new jobs in the first 10 years.



**THE** Nation.

Sources: Data for Progress; IPCC  
2018 Infographic: Tracy Matsue Loeffelholz

# Meet The Members

## George Bayers, Metro North Chapter

George Bayers joined Mass Senior Action over 20 years ago. George has been very active during his long tenure with MSAC. He has held the role of Metro North Chapter treasurer for 20 years!

George first joined MSAC when Phil Mamber and Howard McGowan visited his elder housing building in Malden in 1998. He liked what he heard about the grassroots nature of MSAC, so he joined and within a year or two was recruited to be treasurer of the local chapter. Now he says, "It seems like I've been a MSAC member forever!"

One of George's favorite MSAC memories is the MBTA fare increase campaign. He joined MSAC members at rallies at the MBTA

office and felt proud when the MBTA listened and rolled back their increases. He feels proud that he made a difference in keeping the "T" affordable. He also likes the moments when he can mingle with other chapter's members because they always have good ideas.

George's steady hand at the Treasurer position in Metro North has been a huge help to the local chapter. He says that even though the issues change over the years, the emphasis on grassroots decision-making has stayed consistent. George says, "Because we do that, people know us!"

After more than 20 years with MSAC, George shows us that activism can be a lifelong pursuit.



Over the years, he has seen that, "You fight like hell one year to make inroads, but you find you have to keep fighting 2 years later to make sure things keep getting better!" 20 years later, George Bayers is going to keep on raising his voice for Mass. Seniors.

## Mass Senior Action Council's Statewide Convention



**Wednesday, October 30, 2019 ~ 10am - 4pm**

Join us to elect MSAC's State Leadership, attend workshops, and build our senior power.

**Nomination papers for statewide offices now available.**

**Call MSAC's office for more information: 617-284-1234**



Massachusetts  
**SENIOR ACTION**  
Council

## Senior Action Leader

108 Myrtle Street, Suite 112  
Quincy, MA 02171

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What can *Senior Power* do?



**Win \$150  
Million in  
Benefits for  
40,000  
Seniors**

Four years ago, members of Mass Senior Action made a commitment:  
**To lower healthcare costs for the thousands of seniors who juggle rising healthcare costs with other basic needs.**

## **WE DID IT !**

The Massachusetts FY20 budget includes the first step of our 3-year plan to expand eligibility of Medicare Saving Programs (MSPs) from 135% FPL (~\$16K) to 200% FPL (~\$21K).  
**40,000 seniors will save \$200 to \$400 a month!**

## **WE ARE NOT DONE**

We want to make sure all seniors of the Commonwealth can afford the healthcare they need without sacrificing other needs. Our next step is to pass S.699/H.1199 to raise eligibility to 200% FPL (~\$25,000)

**BRINGING OVER \$300 MILLION IN BENEFITS TO 70,000!**

## **ARE YOU WITH US?**

Call: 617-284-1234 ~ Email: [Cvillers@MassSeniorAction.org](mailto:Cvillers@MassSeniorAction.org)