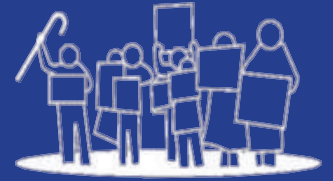


SENIOR ACTION LEADER

A VOICE FOR SENIORS AND THEIR FAMILIES



Published by the Massachusetts Senior Action Council

www.MassSeniorAction.org

Winter 2019

Governor adopts MSAC's plan: 40,000 seniors could save \$150M Legislation filed to lower the cost for 30,000 more seniors.

The hard work of Massachusetts Senior Action Council (MSAC) members paid off with major progress in their fight to "Bridge the Gap" of senior healthcare costs.

In a big victory for MSAC and all seniors struggling with rising medical costs, Governor Charlie Baker's budget proposal released in January includes the first step in MSAC's plan to expand eligibility for the Medicare Savings Programs (MSP). MSAC has also re-filed legislation to further expand the program with the support of more than 90 Mass. legislators.

Medicare Savings Programs are federal programs that cover the cost of the Medicare Part B premium (\$135.50) and provide auto-enrollment into the Medicare Part D "Extra Help," valued at \$4,000 a year. Additionally, MSP will cover the Part A and Part B deductible, coinsurance, and other costs for some beneficiaries. The total value of this benefit averages nearly \$6,000 a year.

MSAC members should celebrate this huge achievement, but the fight is not over for those who want to "Bridge the Senior Healthcare Gap."



MSAC members chant "Bridge the Gap!" at State House Elder Lobby Day (From State House News)

Gov. Baker's budget will expand MSP eligibility to those with income under \$1,717/month (\$20,608/yr). Additionally, this proposal will double the current asset limit and no longer count the cash value of life insurance as an asset. 40,000 seniors will see new benefits: 25,000 will have benefits for the first time and 15,000 will see expanded benefits.

MSAC's full plan is outlined in legislation filed by Representative Steve Ultrino and Senator Jason Lewis. This 3-year plan builds upon this valuable first step and will raise eligibility to include all seniors who make under \$2,081/mo (\$24,980/yr). If that bill passes, 70,000 seniors will

Continued on page 10



| | |
|-------------------------------|----|
| President's Message..... | 3 |
| Cashless MBTA Fares..... | 4 |
| Year End Champions..... | 4 |
| Springfield Speaks Up..... | 5 |
| Shutdown or Security..... | 6 |
| Mass Reps in DC Leadership... | 8 |
| MBTA Fare Hikes..... | 9 |
| Medicare-4-All Q&A..... | 12 |
| Fair Share is Back..... | 13 |
| REequipment..... | 13 |
| Member Spotlight..... | 15 |

Contact Information:**Main Office/Eastern MA**

108 Myrtle St. Suite 112

Quincy, MA 02171

617-284-1234

www.MassSeniorAction.org

Executive Director: Carolyn Villers

Cvillers@MassSeniorAction.org

Social Media:

Twitter: @SeniorActionMA

Facebook: www.facebook.com/MassSeniorAction

Flickr: www.flickr.com/MassSeniorAction

CONTRIBUTORS:

Edna Pruce - MSAC President

Carolyn Villers - MSAC Executive Director

Pam Edwards - MSAC Organizing Director

Tracey Carpenter - MSAC Staff

Brandon Gibbs - MSAC Staff

Jon Erik Haines - MSAC Staff

Kevin Higgins - MSAC Staff

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 11:30pm**Location:** Charles St. AME Church

551 Warren Street, Dorchester

CAMBRIDGE/ SOMERVILLE CHAPTER**When:** 3rd Friday of the month at 12:30 pm**Location:** Cambridge Senior Center

806 Mass Avenue, Cambridge

NORTH SHORE CHAPTER**When:** 3rd Wednesday of the month at 10:30am**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*

Last year, the power of Mass. Senior Action was felt throughout the state. Our rallies, countless visits to legislators, and community outreach led to a major achievement. Our plan to lower healthcare expenses for seniors was included in both the House and Senate healthcare bills. And while the legislation failed for reasons unrelated to our proposal, Mass. Senior Action did not stop.

We persisted. We continued to share the stories of seniors choosing between buying their medications or groceries. We continued to go into our communities to share our plan to Bridge the Healthcare Gap for seniors and the public responded. Forums in five communities brought those stories front and center to elected representatives and the movement to change the policy became a loud thunder our representatives could no longer ignore.

In October, Boston Chapter member Sarah Blakeney and I represented the membership in a meeting with the Health and Human Services Secretary Marylou Sudders



President Pruce delivers a message from MSAC members to Governor Baker, "It is time to Bridge The Gap for MA seniors."

and MassHealth Director Dan Tsai. We knew that while the legislature had not acted we could still call upon the administration to take action. Sarah was powerful as she shared her own experience of spending 30% for her limited income on routine healthcare. We told her that the time had come and that we needed her to stand with us.

Our persistence paid off! She committed right there that she would find a way to take the first step with us and she stuck by her word. With the help of Secretary Sudders and her team, the governor announced the first step of our plan to bridge the gap would be in his 2019 budget proposal. This is a huge accomplishment. 5 years ago no one understood the cost burden seniors on Medicare face, now it is a priority

at the Massachusetts State House.

As we celebrate this giant step forward in the budget, we still must not stop. We have filed legislation to continue to build the bridge for affordable senior health care over the next few years. (See page 1.)

I know victory is insight but we must stay strong. It is important we never underestimate the impact each of us have had in bringing this to the state's attention. This is what we do. We see an injustice and we change that injustice by bringing the voices of those impacted to the decision makers and making our government work for the people. Together we will continue to speak out and speak up and continue the fight until no one is falling off the healthcare cliff. Our strengths are and will continue to be people power.

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.

Public transit goes cashless

Transit authorities and riders discuss challenges

The MBTA board has approved a \$723 million overhaul of the fare system for Boston-area buses, trains and trolleys, but what does it mean? The plan is said to increase efficiency and make it easier for riders to hop on and off public transport but many worry about the impact on riders and also question the large price tag. Under the new system cash will no longer be accepted on buses or trains, so you will have to add cash to your card before you board.

The MBTA describes the plan as follows: “Our new fare system is meant to make paying for transit easy, so that you can get where you’re going faster. You will be able to pay with a fare card, a smartphone, or a contactless credit card... Among other benefits, this flexibility will speed up buses, the Green Line, and the Mattapan Trolley by letting riders on board at any door.”

The plan to go cashless might make things smoother for some riders, but it may leave other riders who rely on cash behind. Many community members are also worried that the new fare enforcement process, which will include people checking riders to see if they paid, will lead to more conflict on already crowded vehicles.



Members fight for “Fare Fairs”

Regional Transit Authorities will also be affected by these changes because they rely on the Charlie Card which will also be overhauled under this plan.

In the months ahead, we want to hear from you. What are your questions and concerns. The new system will not be rolled out until May of 2020, so there is a lot of time to make your voice heard.

2018 Year End Appeal Champions

Thank you for your support and keeping the buses rolling

Boston Housing Authority

Ironworkers Local 7

Community Labor United

Barbara Mann

Edna Pruce

Lisa, Ellison & Emory Sigma

Norbert and Wylin Dassie
Wilson

Pat Ryan

John Ratliff

Ric Casilli

Tilly Teixeira

Kathy Lique

Dianne Redican

Darrick Casilli and Ben Quirk

Tanya Casilli

Justin Rose

Margaret Movelle

Michael Betts

Regina Wright

Charlie Gallo

Charles Aversa

Paul and Eileen Casilli

Dick Keshishian

Rosa Bentley

Kathleen Paul

Helene Azanow

Linda Moore

Karen Lynch

Arthur Alexander

Mary Napolitano

Maddie Cofield

Vivian Moulden

Councilor Dianna Chakoutis

James Long

Russ Ashton

Access for all in Springfield

Seniors demand affordable transportation to new center

“The new senior center is really nice I just can’t afford to get there”

On February 2, 2019 the Raymond A. Jordan senior center will celebrate its one year anniversary but for some this will just be a reminder of how long it has been since they were able to regularly visit a senior center. The Springfield chapter of Mass. Senior Action is working to ensure that all seniors have affordable access to the new center.

In the fall of 2018, the city of Springfield closed 4 of 7 neighborhood-based senior centers as part of a plan to transition to a central center to serve all city seniors. Local seniors had mixed feelings about this plan, many did not want to lose the community they developed at their neighborhood center; others wondered how they would access the new center that was no longer within walking distance. One year later, many seniors feel forgotten and left behind, unable to get to the new center.

Springfield seniors have been speaking up and out on the need for affordable transportation to ensure all of Springfield’s senior can enjoy the new Raymond A. Jordan Senior Center. The city of Springfield limited transportation options to access the new senior center. One can drive, take the bus (multiple buses for most) or take the PVTa Van for \$3 each way. For many, \$6 a day for transportation is not an option, especially when you add in the cost of lunch, which increased from \$2 to \$3.50. That is \$9.50 just to go have lunch at the senior center!

Evelyn, like many, lives on a

limited fixed income and each month is a bit of a juggling act. She moved to the Mason Wright community in part because there was a senior center across the street. Little did she know that the center would close within a couple of months of her moving in. Evelyn enjoyed the companionship she found at the center. She went to lunch regularly (at \$2 she could afford) and she particularly enjoyed Bible studies on Wednesdays. Then the center closed.

“I have gone to the new center a couple of times and I wish I could go more, but I just can’t afford to go regularly,” Evelyn shared. “I really miss being with people everyday, having lunch with people. I can make my own lunch but I can’t make a person to sit across from me.”

“I have gone to the new center a couple of times and I wish I could go more, but I just can’t afford to go regularly,” Evelyn shared. “I really miss being with people everyday, having lunch with people. I can make my own lunch but I can’t make a person to sit across from me.”

Evelyn and others joined forces and are holding the city accountable to the needs of all seniors. They called on the mayor and other city officials to develop an affordable transportation plan and find a way to reduce the cost of lunch.

“The city expected us to just go away, but we won’t. Not until everyone has access to the RAJ” stated Joyce, an active MSAC member.



Chapter Board members deliver a request from the seniors in the community asking the Mayor to work with them to address the lack of affordable and accessible transportation.

Members are encouraged because their efforts already got the city to agree to work with them to develop an affordable transportation and lunch plan. To ensure this new plan addressed residents unmet needs the Springfield chapter will join the city for listening session in the neighborhoods that lost their centers. While the details remain unclear members of the Springfield chapter have made it clear that they will not rest until they have achieved ACCESS FOR ALL.

Add your voice. If you would like to help with the campaign you can contact MSAC at 617-284-1234 or tcarpenter@MassSeniorAction.org. Lets work together to ensure everyone is able to enjoy the new center.

Shutdown vs. Security: What are the facts?

Twelve appropriations bills fund the government for a given fiscal year. Five appropriations bills were approved and funded by congress and the president. Seven appropriations bills were not approved but a continuing resolution process allowed a delay on any negative impact from October 1, 2018 to midnight on December 21, 2018. The current interpretation of the Anti-deficiency Act requires that any parts of the federal government not approved and funded by that date must shut down. That led to any part of the government not funded to be shut down. The conflict was caused by the president demand for an additional \$5.7 Billion (for FY 2019) earmarked for a wall on the US southern border in the appropriations section of one of the 7 bills not yet approved. Congress was not willing to budget that and the Senate Majority Leader Mitch McConnell, would not move forward on any more of the other 6 funding bills without the president's support. The partial shutdown went into effect. So in effect, conflict over ONE ITEM (funding a wall) over ONE BILL (Homeland Security Appropriations Bill) led to the freeze on funding for SIX BILLS impacting over 2 million workers directly or indirectly.

HOMELAND SECURITY ISSUE

The homeland security of our country is a multi-faceted complicated issue – involving discussion of border patrols, barriers, drones, immigration policies, sophisticated technology

etc. to stop illegal entry of individuals, contraband or drugs by land. The same is true regarding illegal entry by sea through our ports and illegal entry through our airports by air. It involves many security agencies under the umbrella of the Department of Homeland Security. A bill that had the support of both Democrats and Republicans, included an additional \$1.6 billion in southern border security in the Homeland Security budget proposal, on top of funds from last year still not spent there. That was not acceptable to the President.

A “barrier” or a “wall” on one geographic border (Mexico) is a very narrow part of the big homeland security debate. In fact, currently physical barriers and fences cover 654 miles already of the 1,954 US-Mexico border - almost 1/3 of this southern border.

A barrier or wall on one geographic border (Mexico) is a very narrow part of the big homeland security debate. In fact, currently physical barriers and fences cover 654 miles already of the 1,954 US-Mexico border; almost 1/3 of this southern border.

THE PROMISE:

The nation's longest shutdown originated from a campaign promise during the 2016 election, where candidate Trump proclaimed our southern border was the US's biggest security risk, a huge wall would fix it, and stated Mexico would pay for that wall. All 3 of his premises are not supported by facts



and most experts' opinions. First, Mexico of course refused to pay for it and continues to refuse, as expected. Second, there are many areas of the country that need funds to stop illegal entry of individuals and drugs, such as our many ocean ports and airports, as well as our northern border.

The president does not agree with the experts' opinions. He is intent on his beliefs on the wall and his campaign promise to deliver on it. So he is demanding an additional \$5.7 billion in the budget earmarked for the wall. A majority in the House and Senate already approved an appropriations bill with an additional \$1.6 billion included for border security. However, the president stepped in and convinced the Senate Leader Mitch McConnell not to approve any bill without an additional \$5.7 billion earmarked for a wall. (It should be noted that the additional \$5.7 billion demanded by the president is only for 2019. The Department of Homeland Security estimated it would cost \$21.6 billion to build a wall not including maintenance fees.

IMPACT OF SHUTDOWN:

The government furloughed 380,000 federal workers and forced 420,000 federal employees to work without pay for a total of 800,000

Continued on page 7

Continued from pg. 6

workers either laid off or working without pay. Some agencies and departments were totally or partially shut down due to the furloughs. And departments working without pay faced absentee, morale, and stress problems. Among the departments closed was the FDA which stopped its routine inspections of seafood, fruits vegetables and other foods at high risk of contamination. Ironically, many workers at FBI, Customs and Border Protection, the Coast Guard, the Secret Service, and other law enforcement positions were “working” without pay. Also ironic is the fact that most immigration courts closed during the shutdown, leading to long delays in deportations. The IRS was only functioning at 12% capacity so it was unclear whether tax returns would get processed.

IMPACT ON SENIORS:

Social Security, Medicare, and Medicaid are not affected by the annual appropriations process and are separately funded under a “mandatory spending” process and should continue uninterrupted. However, any new applicants for these programs may experience a longer than normal wait time because of workforce reductions. The US Department of Agriculture had only

limited funding and administers food stamps. One of the biggest impacts on seniors was the lack of funding for the Department of Housing and Urban Development (HUD). HUD could not renew almost 1,150 rental assistance that expired in January or were about to expire in February. The number of seniors impacted by hardship went up as the shutdown dragged on.

It is an interesting ironic note that S&P Global chief economist just estimated that the US economy’s economic loss will exceed \$5.7 billion by the end of January due to the shutdown – the EXACT amount the President is demanding for a “WALL” for fiscal year 2019.

To remedy this costly mistake and suffering of so many workers, we suggest folks call their legislators (especially in the Senate) and write the President and demand that they make sure the government stays open. (Another idea: tie congressional and White House pay to the shutdown. No pay for any of them until they open the government. Those who created the problem should feel its impact). *Contributed by Ric Casilli, MSAC lifetime member.*



IMMIGRATION FACTS

The Department of Homeland Security (DHS) says the growth of immigration on the Mexican southern border has slowed considerably after 2007 and that nearly 80% have lived in the US for now more than a decade.

US Customs apprehensions of unauthorized entries peaked in 2000 and had dropped by about 75% by 2018, and trends show more families rather than individuals are arriving.

Further, 44% of the unauthorized were visa overstays that a wall would do nothing to prevent.

The Congressional Budget Office says between 50-75% of undocumented immigrants are working and paying federal, state, and local taxes. IRS data from 2015 states undocumented individuals paid \$23.6 billion in federal taxes and \$11.7 billion in state and local taxes.

These immigrants know paying taxes could help them achieve citizenship over time, despite knowing they are not eligible for most benefits like Social Security and Medicare.

Most experts say a wall is not the answer because of other illegal entry ways such as Visa overstays, tunnels, airplanes, ships, etc., and that it is a waste of taxpayers’ money and time that could be used on more effective measures.

U.S. Customs and Border Protection says, “80-90% of illegal drugs are smuggled into US through legal points of entry and not where a Wall would be built.”

Massachusetts lawmakers in powerful seats

2018 election provides influence in Washington D.C.



Clockwise from top left: Sen. Elizabeth Warren, Rep. Richard Neal, Rep. Jim McGovern, Rep. Katherine Clark

As Vice President Mike Pence swore in the new Democratic majority at the U.S. House of Representatives, Massachusetts's voters watched their influence grow. Several members of the Massachusetts delegation took on new influential positions in the new 116th Congress.

Rep. Richard Neal of Springfield took over the chairmanship of the powerful Ways and Means Committee. Rep. Jim McGovern of Worcester is the new chair for both the Human Rights and the Rules Committee. On the Democratic leadership team, Rep. Katherine Clark of Melrose took the seventh highest-ranking position in her role as the Democratic House Caucus Vice-Chair. Meanwhile, Sen. Elizabeth Warren continues in her position as the Vice-Chair

of the Senate Democratic Caucus. Given the amount of influence the Massachusetts delegation will have in Washington, constituents should make sure their voices are heard loud and clear.

When a new party takes control of either house of congress, they take over the chairs of the committees that are responsible for writing laws. One of the most important committees is the Ways and Means Committee, which is the primary tax-writing committee in charge of financing the House's proposals. There, the veteran Rep. Neal is taking over. Rep. Neal recently made news by being critical of Medicare-for-All, calling it "not realistic." However, since taking over the committee he has softened his tone, saying he would be open to a hearing on the

issue. Given how important a role he has, Mass. Senior Action members in his district should make sure he knows their positions on making healthcare more affordable.

Likewise, Rep. McGovern's role as the chair of the Human Rights and Rules Committee gives him a lot of power over what gets passed in the house. The chair of the Rules Committee has been called the "traffic cop of congress" and is in charge of making and enforcing the rules that govern how bills are debated and passed. McGovern is considered one of the more progressive members of congress, and will also chair the Human Rights Committee, using his background as a human rights lawyer.

Rep. Clark and Sen. Warren also have important political roles in their positions. As Vice-Chairs, they have less formal power but more political sway as members of their caucuses' leadership teams. Warren will also be an important player to watch because of her recent announcement as a potential 2020 presidential candidate.

The bottom line for all Mass. Senior Action members is that when your lawmaker has more power, you have more power! It's especially important to "not just take it" and "take charge" when your representative has a leadership position. So keep raising your voices for seniors in Massachusetts and beyond.

MBTA announces 6.3% fare increases

MBTA is taking public comments on changes until Feb. 28th

In late January, the MBTA announced a proposed fare hike averaging 6.3% across the system. This is their first hike in three years, and MBTA officials say it will raise \$32 million dollars in revenue over the next fiscal year. The proposed increase would take affect July 1st, 2019, exactly three years after the last increase on July 1st, 2016.

Massachusetts Senior Action Council worked hard to pass legislation that limited fare hikes to a 7% maximum every two years. The 7% cap came after a fierce fight following the MBTA's 2012 fare hike that increased fares by 200% for some riders.

The MBTA is taking public comments on the proposed changes until Feb. 28th and the MBTA board plans to vote on the plan on March 11th. If you or someone you know will struggle with these changes, make your voice heard by reaching out the MSAC office or contacting the MBTA directly.

Costs of building and maintaining a strong public transportation system increase every year. They must repair and improve infrastructure, and pay their workers a fare wage that keeps up with inflation. The MBTA has decided fare hikes are a part of its policy to fund our public transit, however MSAC and others believe that the MBTA should re-evaluate the fare system to ensure that the MBTA is affordable for all riders. We believe there should be more affordable fares for the riders who rely on public transportation the most

| Transit Mode | Current Fare | Proposed Fare | Increase |
|--|--------------|---------------|----------|
| Subway | \$2.25 | \$2.40 | \$0.15 |
| Local Bus | \$1.70 | \$1.80 | \$0.10 |
| Senior & Student Monthly Passes | \$30.00 | \$32.00 | \$2.00 |
| The Ride ADA Service Area | \$3.15 | \$3.35 | \$0.20 |
| The Ride Premium Service Area | \$5.25 | \$5.60 | \$0.35 |
| Monthly Pass | \$84.50 | \$90.00 | \$5.50 |
| 7-Day Pass | \$21.25 | \$22.50 | \$1.25 |

and who can least afford increases: the poor, working-class, disabled, and senior riders.

Many MSAC members will remember that MSAC was responsible for a rollback of fare increases on The Ride in 2014. Because of MSAC advocacy, the MBTA has to be much more modest and careful with their fare increases.

"This is, I think, a modest fare increase; it keeps pace with inflation," said MBTA general manager Steve Poftak. "I also think doing it on a periodic basis where the rise is not so dramatic — I'm hopeful that this lands a little bit easier than in the not-so-distant past, where the fare increases were larger."

Though the proposed fare increase is smaller than past hikes, State Sen. Nick Collins, a Boston Democrat, took issue with the proposal.

"With the system continuing to suffer from service and reliability issues, a fare increase would not only be unfair to riders," he said, "but would also drive away many

potential users and current users from the system, worsening traffic on our road and driving increased emissions there by subverting the mission of public transit."

MSAC wants to hear from you. See above how this increase will impact riders and let us know what you think. Can we achieve FAIR FARES FOR ALL?



MSAC members hone their lobbying skills (Photo by MSAC member Greg Hill)

Continued from pg 1

get help with the costs of Medicare.

Both the budget proposal and the legislation have a long way to go but we know the power of the blue shirts and our growing membership will be there all the way through. MSAC members from across the state kicked off the campaign at the state house on Jan. 29th, putting pressure on lawmakers to get seniors covered by MSP. At the event, MSAC members met with their legislators to “Bridge the Senior Healthcare Gap!” Local and statewide media covered the story of how MSAC members started this effort 5 years ago and continue to stay strong. This could be the year seniors see the fruits of their labor

but more important, see a plan to help Massachusetts seniors who are struggling to meet basic needs.

Among our supporters and allies that joined our kick-off event, Secretary Marylou Sudders joined us to thank MSAC for its hard work to bring this issue forward. She remarked at how powerful it was to hear from Sarah and others who face these challenges everyday and yet still stand up to advocate for others. MSAC’s first vice-president Kathy Paul assured Secretary Sudders that we would continue until victory is won.

Many MSAC members are among the 70,000 Mass. seniors that would benefit from these changes. Medicare

is a strong foundation for healthcare but it is also very expensive. Because eligibility for assistance programs changes when you turn 65, many of our members watch their healthcare costs skyrocket overnight. Some members watched their monthly healthcare costs go from \$50-\$100/month up to \$450+ on their 65th birthday. Expanded MSP eligibility would save individuals more than \$150 each month.

Senior Action members developed the plan to “Bridge the Gap” and Senior Action members will see it through, because, “We don’t take it, we take charge.”

Join us, get involved!

Scenes from Elder Lobby Day!



Karen Lynch calls “Order!” as Metro North members tour the Senate Chambers with Rep. Lewis



Secretary of Health and Human Services Marylou Sudders dons MSAC blue as members cheer



Bristol members say Bridge the Gap! Be a MSAC champion!



Somerville member John Robinson educates legislators on what it means to fall off the senior healthcare cliff



Fix the Senior **Healthcare Cliff**

An Act Regarding Medicare Savings Programs Eligibility

(HD.1218, SD.741)

Lead Sponsors: Senator Lewis & Representative Ultrino

6 IN 10

**MA ELDERS
LIVING ALONE DO
NOT HAVE THE
INCOME TO MEET
BASIC NEEDS**

HEALTHCARE IS SENIOR'S SECOND LARGEST EXPENSE

The MA Health Connector has determined those under 200% FPL (\$24,980) should spend no more than 2.9% on healthcare.

1 IN 3

**MA LOW-INCOME
SENIORS SPEND
MORE THAN 20% OF
THEIR INCOME ON
HEALTHCARE**



Current Eligibility (135% FPL)

- Federal Minimum Requirement, 21,000 enrolled
- Eligibility capped at 135% FPL (\$16,861)
- 14 States have expanded eligibility - Mass has not!



**\$10M
GETS
\$100M**

Governor Baker's Budget Proposal: (165% FPL)

- Expands Medicare Savings Programs from 135%FPL (\$16,861) to 165% FPL (\$20,608)
- Helps ~40,000 low-income seniors
- ~25,000 newly eligible, ~15,000 expanded assistance
- \$10M new state investment gets over \$100M in Federal Rx



**\$30M
GETS
\$200M**

HD1218/SD741: (200% FPL in 3-years)

- Expands Medicare Savings Programs from 135% (\$16,861) to 200% FPL (\$24,490) in 3 years (year 1 aligns with Gov)
- Helps ~70,000 low-income seniors
- ~55,000 newly eligible, ~18,000 expanded assistance
- \$200M in new federal Rx Benefits, \$30M new state money

**Call your senators and representatives and
tell them to support HD.1218, SD.741**

An Act Establishing Medicare for All in MA (HD 2974, SD 2062) FAQs

What does the Improved Medicare for All in Massachusetts bill do?

It creates a ‘single payer’ health care system for everyone in Massachusetts, young and old alike. It would be a universal, public insurance plan covering all medically necessary care, preventive healthcare, dental care and other benefits – but without premiums, deductibles, co-pays and co-insurance.

Why is Improved Medicare for All in MA needed?

Massachusetts needs to extend quality health care to all residents that is affordable and controls costs. High costs are steadily consuming state, municipal, business, and household budgets. Attempts to control these costs within the present private insurance system have failed.

How would Improved Medicare for All in MA be paid for?

Current employer and employee premium payments to private insurers would be replaced with an employer and employee payroll tax. The tax would be 7.5% for employers and 2.5% for employees. For all employers, the self-employed and small business owners, the first \$30,000 of salaries and wages would not be taxed.

Finally, there would be no health tax on Social Security, pensions, unemployment benefits, etc.

How would providers be paid under the Improved Medicare for All bill?

All funding would be placed into a Health Care Trust which would become the single payer. Prompt payments would be sent to providers and facilities for covered services and capital needs. The bill requires institutions and organizations – like hospitals, clinics, health centers, physician practices – to develop and use global budgeting.

Does the Improved Medicare for All plan save money?

Yes. A study by UMass Amherst economist Gerald Friedman estimates this bill would save 15.75% of our current spending on health care in the state – about \$21 billion. It does so by eliminating administrative waste in the commercial health insurance market.

What would be covered?

All medically necessary care for prevention and treatment of illness and injury provided by eligible providers and facilities would be covered. The promotion and maintenance of health through screenings, counseling and education would be included. The list of benefits covers – but is not limited to – doctor visits, hospital care, mental health services, nursing home care, rehab, home care, eye care, dental care, medical devices, prescriptions, etc.

What would happen to the hundreds of billing clerks and others who could lose jobs?



MSAC member John Ratliff speaks at State House in favor of Medicare For All, “This plan would cover everyone and be cheaper for everyone. We have to tell our legislators the time is now!”

Up to 2% of trust fund monies (in any given year) will be allocated for training and retraining programs for workers displaced as a result of administrative streamlining gained by moving to single payer.

What can I do to support Medicare for All in MA?

Join with others to build a movement for health care as a human right and a Single Payer/Medicare-for-All system in our state. For more information and to get involved, contact:

- Email: info@wmMedicareforall.org
- On the web: www.wmmedicareforall.org

Fair Share is back on the table

The Legislative Fair Share Amendment – SD.1709 (Sen. Lewis) and HD.3300 (Rep. O'Day) is a proposal to amend the Massachusetts Constitution, creating an additional tax of four percentage points on the portion of a person's annual income that is above \$1 million. The new revenue generated by the tax would be spent on quality public education, affordable public colleges and universities, and the repair and maintenance of roads, bridges, and public transportation.

The original Fair Share Amendment garnered over 150,000 signatures from MA voters, passed through two constitutional conventions, and was supported by a large majority of voters in public polling, but was challenged by a corporate-backed lawsuit and removed from the ballot by the state's Supreme Judicial Court.

The state constitution provides two ways that constitutional



Barbara Mann, former MSAC President addressing a crowd at the state house, "If we want to build an economy for the people, we must start with education and transportation."

amendments can be presented to the voters. A citizen's constitutional amendment, which is how Raise Up Massachusetts pursued the Fair Share Amendment in 2015, is subject to some special constitutional restrictions, including a requirement that all matters in the petition be "related or mutually dependent." The Supreme Judicial Court disqualified the amendment on the grounds that the portions of the amendment that established the tax and that dedicated its revenue to education and transportation did not meet the requirement.

A legislative constitutional amendment, which doesn't require signature collection, begins with a legislator introducing the amendment and then requires two consecutive constitutional convention votes of a majority of the Legislature. It is not subject to the same requirement. A measure identical to the 2015 amendment can be placed on the 2022 ballot by this method, and legislation introduced by Sen. Lewis and Rep. O'Day, and supported by Raise Up Massachusetts, would start this process.

Why We Need the Fair Share Amendment:

The best way to help working families and build a stronger economy for us all is to make sure that we have quality public schools for our children, affordable public higher education, and a transportation system that works. Without



investment in these common goals, working families fall behind and our communities suffer.

Right now, the highest-income households in Massachusetts – those in the top 1 percent – pay a smaller share of their income in state and local taxes than any other income group. We are just asking for the wealthiest in the state, who benefit from educated employees, infrastructure, and transit, pay their share just as the rest of us are required to do.

About Raise Up Mass:

Raise Up Massachusetts is a coalition of community organizations, religious groups, and labor unions committed to building an economy that invests in families, gives everyone the opportunity to succeed, and creates broadly shared prosperity. Since our coalition came together in 2013, we have nearly doubled wages for hundreds of thousands of working people by winning two increases in the state's minimum wage, won best-in-the-nation earned sick time and paid family and medical leave benefits for workers and their families, and started to build an economy that works for all of us, not just those at the top. Join us and make sure everyone pays their fair share and the community is receiving their fair share.

Voices from the healthcare cliff

Hear from MSAC members about how the senior healthcare cliff is affecting their lives



John Robinson

John Robinson retired from the railroad at the age of 62 to help care for his aging parents. With a retirement income of about \$1,500/mo he qualified for a state subsidized health plan through Connector Care. John was able to manage until at the age of 65 he fell off the “senior healthcare cliff.”

John’s income did not change, but his healthcare premiums skyrocketed from \$42/mo to \$373/mo. To make ends meet, John was forced to cut back on even basic needs and relies on church dinners and food pantries to get by. Now at the age of 70, John has a monthly income of \$1,633/mo and spends \$430 on healthcare premiums alone.

Medicare Savings Programs could reduce John’s monthly premiums by more than \$300 per month!



Marie Phinney

Marie Phinney, 79, lives in Malden but grew up in the West End not too far from downtown. Growing up, she says the Statehouse was her playground! She remembers playing with her toys in the Statehouse’s Hall of Flags until an officer told her it was time to go home. She raised a family of 6 children and worked with disabled children in the public schools for nearly 30 years.

Despite her hard work, retirement has not been easy. Marie performs a juggling act to pay the bills every month. Marie’s monthly income is \$1,714.50 a month. She then must pay \$440.55 for Medicare premiums and another \$50 for prescriptions. That comes out to over 25% of her income on healthcare costs.

Medicare Savings Programs could save Marie nearly \$400 per month!



Mary Napolitano

Mary Napolitano, 63, is Somerville born and raised. She remembers running around Union Square as a kid with her sister, and getting a ride home from the local police officer at the end of the day.

Mary worries that she will fall off the senior healthcare cliff once she turns 65. Her monthly income is less than \$900 but because of her life insurance plan, she would be ineligible for Medicare Savings Plans. If we don’t “Bridge the Gap,” when Mary turns 65, she will lose MassHealth eligibility and her healthcare costs skyrocket. After all her bills, she only has \$230 in expendable income now, and she cannot imagine how she will make ends meet if her medical costs go up.

Medicare Savings Programs could save Mary more than \$350 per month once she turns 65!

REquipment is a durable medical equipment (DME) re-use program offering free refurbished wheelchairs, scooters, shower chairs and more - to adults, children and elders living in Massachusetts. Search our inventory and request items you need today!

Need help? info@dmerequipment.org or

508-713-9690 | 800-261-9841



Meet The Members

Sarah Blakeney, Boston Chapter

Sarah Blakeney joined Mass Senior Action nearly 10 years ago. Sarah has been active through the years in a more quiet way, serving lunch at the meetings, or supporting others as they spoke at the state house or MSAC rallies.

The summer of 2017, Sarah attended a local chapter workshop to hear about MSAC's plan to lower the cost of healthcare for people 65 and over. As Sarah listened to the Bridge The Gap presentation, she realized this plan could bridge her very own healthcare gap!

This past year, Sarah continued to help out at the chapter meetings and attend workshop but because of the healthcare campaign and the direct effect it would have on

her and people she knew in the community, at the age of 91 Sarah raised her voice to become one of the spokespersons for the Bridge The Gap campaign.

Sarah spoke in front of hundreds at the State House's Grand Staircase and directly to State House Leaders, explaining how expanding medicare savings would provide relief to her and thousands of other seniors falling off the healthcare cliff.

Her leadership has inspired many others to speak up for the first time and to share their own experiences as they fight for affordable healthcare and the right to age with dignity. After delivery her personal remarks to the Director of MassHealth and the Secretary of Health and



Human Services, the Administration beginning to work with Mass Senior Action instead of against us.

Sarah Blakeney is proof participation does matter, thank you Sarah for stepping up and adding your voice.



Above Left: Boston Mayor Walsh recognizes MSAC at a rally for Patient Safety, "Mass Senior Action is here and they vote!"

Top Right: Cambridge/Somerville members join the community in the fight for affordable housing. (Photo by MSAC member Greg Hill)

Bottom Right: Members reached out to Boston media to spread the word about our plan to bridge the healthcare gap and lower cost for seniors.



Senior Action Leader

108 Myrtle Street, Suite 112
Quincy, MA 02171

Nonprofit Org.
US Postage Paid
Boston, MA
Permit No. 55361



SIGN UP FOR S.A.M.

Sign up to receive monthly updates from MSAC
with the Senior Action Monthly (SAM)

We know that many of our MSAC members are passionate about fighting for senior power but don't have a local chapter close enough to attend monthly meetings. That's why we created the Senior Action Monthly Newsletter! This newsletter keeps all of our members up-to-date and fired up on the issues that matter to Massachusetts seniors. Please call the office at (617) 284-1234 or email jehaines@masssenioraction.com if you would like to receive the Senior Action Monthly newsletter via USPS or email.

Photos above contributed by MSAC Member Greg Hill