

Senior Action Leader



A VOICE FOR SENIORS AND THEIR FAMILIES

Published by the Massachusetts Senior Action Council

www.MassSeniorAction.org

Fall 2023

MSAC Took Charge and Advocacy Wins Again!

Major moves in the state budget to address inequities.

Each year advocacy groups, special interest organizations, and individuals beseech their state legislators to pass legislation and budget items to address their concerns.

Hundreds and sometimes thousands of proposals are submitted and the majority die in a committee without having one hearing.

This is not what happened this year with several of the budget items MSAC members identified as top priorities to

address the social inequities facing our communities.

First victory item, the elimination of the asset limits for the Medicare Savings Program, came from years of dedicated members educating lawmakers on the issue and relentlessly pushing to remove the barriers blocking tens of thousands of seniors from accessing this needed benefit.

Now the program will be solely based on the

individual's monthly income, opening a lifeline to many struggling to pay for their out-of-pocket Medicare expenses.

Many have been working on this and waiting for the asset elimination to pass. Former MSAC President Edna Pruce testified at several hearings to explain why this elimination had to happen, "All our lives, we are told to put money away for our future. We are

continued on page 5

MSAC Members Win!

MA FY24 state budget achieves important victories for MA Senior Action Council.

- ✓ **Eliminates the asset limit for MSP.**
- ✓ **Study of state-based long-term care social insurance program.**
- ✓ **\$5m to pilot MBTA low-income fare.**
- ✓ **Restored Chapter 257 eviction protections.**



**We don't take it, We take charge!
¡No lo tomamos, nos hacemos cargo!**



IN THIS EDITION

- President's Message.....3
- Discounted Internet.....5
- MSAC Contact Info.....5
- Eviction Protections.....8
- Fair Share is working.....9
- PHARMA fights Biden.....10
- Members In Action.....14
- Meet The Member.....15
- Medical Application help.....15

Contact Information:

Main Office/Eastern MA

108 Myrtle St. Suite 112
Quincy, MA 02171
617-284-1275

www.MassSeniorAction.org

Executive Director: Carolyn Villers
Carolyn@MaSeniorAction.org

Social Media:

Twitter: @SeniorActionMA

Facebook: www.facebook.com/MassSeniorAction

CONTRIBUTORS:

- Kathy Paul - MSAC President
- Carolyn Villers - MSAC Executive Director
- Pam Edwards - MSAC Organizing Director
- Tracey Carpenter - MSAC Organizer
- Claudia Pérez - MSAC Organizer
- Jamaleek Bush, MSAC Organizer
- Jake Taber, - MSAC Organizer

STATE EXECUTIVE COMMITTEE

- Kathy Paul, President
- Rosa Bentley, 1st Vice President
- Mary Napolitano, 2nd Vice President
- Martha London, Treasurer
- Bernice Ezell, Secretary
- Joanne Paul, Membership Coordinator
- Paulette Durrett, Boston Chapter Delegate

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

At Large or Outside Chapter Areas

When: 4th Wednesday of the month at 1:00 pm
Virtual Meetings on Zoom
Call MSAC for meeting info: 617-284-1275
or info@masssenioraction.org,

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 **Kathy Paul**

Hello Beautiful Activists!

Summer might be coming to an end, but Mass Senior Action members' advocacy is hot! Members are busy across the state fighting and winning issues that will make people's lives better.

In Lynn, the North Shore chapter stood up for much needed infrastructure funding and the city council voted to move forward. This funding will make our sidewalks and streets safe for pedestrians and bicyclists.

In Malden, the Metro North members are making great strides to improve language access in the housing authority buildings because we know communication is key to ensuring your home is clean and safe.

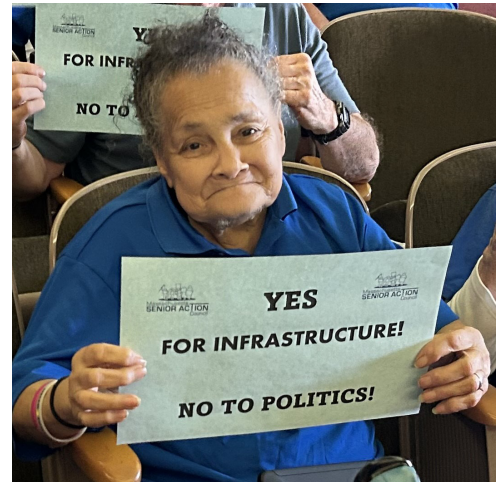
In Cambridge, members hosted the top officials of the Cambridge and Somerville housing authority. This meeting was planned after the Cambridge Housing authority refused to allow MSAC members to share information in the buildings. Members

explained MSAC is a great asset to the housing authority and should be treated as such.

Across the state, Mass Senior Action Council is registering voters and absentee ballot applications. Voting is the foundation for change. It is our duty as advocates to get the word out about the importance of voting and dismantle any obstacles in the way of people using their individual power at the voting box.

At the state level, MSAC is meeting with MassHealth to try to fix the convoluted application system the state currently uses. This process is especially difficult for people just turning 65. We all know an expanded Medicare For All system would be the answer but until that happens, we have to fight to ensure the community is not out there floating on their own with health coverage.

While we work to fix the current system, MSAC will now help those trying to navigate the application process. If you are turning 65 or if you are having trouble paying for your Medicare, contact MSAC. MSAC can help with your application and see why you were denied and what, if any, other documentation you might need.



Lynn City Hall: “Yes to Infrastructure! No to Politics!”

In November, MSAC will hold our regularly scheduled convention. Last year's convention was an abridged year due to covid. We are now back on track and in line with the organization's bylaws. I encourage you to attend the November 16 event and I encourage you to consider running for office at the state and local chapter levels. MSAC is successful because we have passionate people who want to improve the lives of Massachusetts seniors and their families. You do not need to be a polished politician to serve in an office, you just need to care and want to make positive change.

Now use your voice at the voter box, use your voice in your community, and use your voice to build senior power!

MSAC 2023 Convention

Thursday, Nov. 16
10:00 am

MSAC Quincy Office

For information:
Info@masenioraction.org
or 617-284-1275

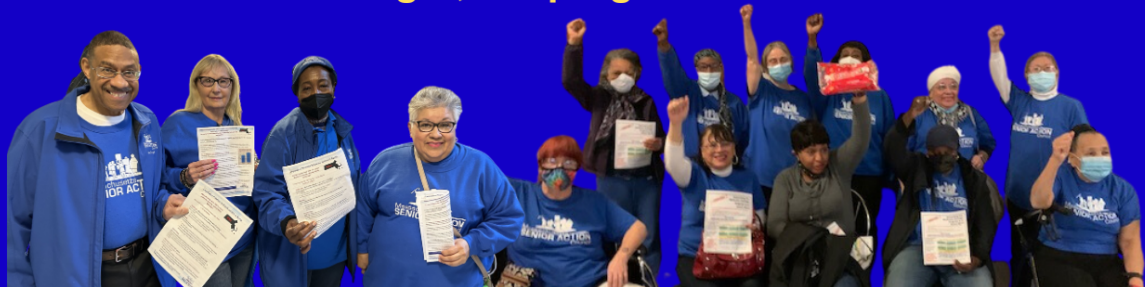
SAVE
THE
DATE

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.

MSAC Members Win!

MA FY24 state budget achieves important victories for
MA Senior Action Council.

- ✓ **Eliminates the asset limit for MSP.**
Building on our previous victory, MSAC fought to eliminate the penalties blocking seniors from accessing benefits. Now access will be determined on a person's income just as it is for those under 65.
- ✓ **Study of state-based long-term care social insurance program.**
After years of academic advocacy, MSAC members stomped the state house halls and was successful in winning the study. The pilot will evaluate the possibility of funding long-term care with an optional payroll deduction similar to funding for Medicare and Social Security.
- ✓ **\$5m to pilot MBTA low-income fare.**
More than 60,000 commuters will benefit from a reduced-fare program, including RIDE customers. A reduced-fare program would save each low-income rider about \$500 annually.
- ✓ **Restored Chapter 257 eviction protections.**
A section of state law known as "Chapter 257" requires eviction cases to be paused when a tenant has an application pending for rental aid, such as through the Residential Assistance for Families in Transition (RAFT) program. When the program ended in March, advocates testified and fought to reinstate it in the budget, keeping thousands in their home.



**We don't take it, We take charge!
¡No lo tomamos, nos hacemos cargo!**

Advocacy cont'd from page 1
told to think of ourselves at 60, 70, 80 years old, and plan for retirement. So, after following the advice of financial experts everywhere the state penalizes us for doing what we were told to do.

Now we are on a fixed income with medical and housing costs eating up our monthly check. We have our little savings in case a water heater goes out or to pay for our roof when it needs patched. Massachusetts should not penalize seniors who qualify with their monthly income but are denied help because they put a little money away to pay for housing emergencies.”

The advocacy worked and now thousands of seniors will see relief from the high out of pocket costs. Until we can pass the “true fix” of Medicare for all, we will chip away at the current policy to make healthcare a right for everyone. This is why participation is so important. Do not just take, join MSAC, and take charge!

On page 4, view the other accomplishments won by MSAC members covering transit, longterm care, housing, and healthcare.

MSAC Members are just people in the community who care. The only difference is they take a little time out of their month to make the change our community needs.

As Margaret Meade said, “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.”



AFFORDABLE CONNECTIVITY PROGRAM

WHAT IS IT?

The Affordable Connectivity Program is an FCC program that helps connect families and households struggling to afford internet service.

The benefit provides:

- Up to \$30/month discount for internet service;
- Up to \$75/month discount for households on qualifying Tribal lands; and
- A one-time discount of up to \$100 for a laptop, desktop computer, or tablet purchased through a participating provider.

WHO IS ELIGIBLE?

A household is eligible for the Affordable Connectivity Program if the household income is at or below 200% of the Federal Poverty Guidelines, or if a member of the household meets at least one of the criteria below:

- Participates in any of the following assistance programs: SNAP, Medicaid, Federal Public Housing Assistance, Veterans Pension or Survivor Benefits, SSI, WIC, or Lifeline;
- Participates in any of the following Tribal specific programs: Bureau of Indian Affairs General Assistance, Tribal TANF, Food Distribution Program on Indian Reservations, or Tribal Head Start (income based);
- Participates in the Free and Reduced-Price School Lunch Program or the School Breakfast Program, including through the USDA Community Eligibility Provision;
- Received a Federal Pell Grant during the current award year; or
- Meets the eligibility criteria for a participating broadband provider's existing low-income internet program.

TWO STEPS TO ENROLL

1

Go to AffordableConnectivity.gov to submit an application or print a mail-in application

2

Contact your preferred participating provider to select an eligible plan and have the discount applied to your bill.

Some providers may have an alternative application that they will ask you to complete.

Eligible households must **both** apply for the program **and** contact a participating provider to select a service plan.

LEARN MORE

- 📞 Call 877-384-2575, or
- 🌐 Visit fcc.gov/acp



MSA Staff Contact Info

- Carolyn Villers (617) 435-1926
- Pam Edwards (781) 864-2596
- Tracey Carpenter..... (413) 328-4659
- Jake Taber(617) 637-7067
- Claudia Pérez (*Habla Español*) (857) 236-5719
- Jamaleek Bush.....(617) 501-0648
- MSAC Office.....(617)284-1275

TOGETHERWERISE



Police Data Base Reveals Transparency is Needed. MSAC Springfield members push for local dashboard.

More than two years after its creation, the state's police watchdog commission has released its most ambitious initiative yet: a long-awaited database of police disciplinary records that covers thousands of sustained police complaints from 273 law enforcement agencies that span more than four decades.

The Massachusetts Peace Officer Standards and Training, or POST, database includes more than 3,400 records of sustained complaints leveled against nearly 2,200 officers including those from local, state, and college agencies. A complaint is considered sustained if an investigation found a "preponderance of evidence to prove the allegation of an act that was determined to be misconduct," according to POST.

Some complaints listed on the database are relatively minor department infractions, such as parking violations or being absent from work. Others were more serious and included sexual harassment and use of force. Some even

led to criminal charges, though the details of those were redacted from the database.

Perhaps as expected, Massachusetts' largest agencies topped the list of most complaints. The State Police, which has more than 2,300 sworn officers, had the highest number of complaints as an agency, with 493. Boston, with its over 2,000 officers, was third on the list, with 373 sustained complaints.

The Springfield Police Department, which has around 500 officers patrolling a city of roughly 155,000 people, had the second-most complaints, with 417, more than the first six police agencies outside the top three combined.

When the POST database came out, the Springfield Police Department, which has faced intense scrutiny in recent years and in 2022 agreed to a federal consent decree, said parts of the database are misleading. Ryan Walsh, a spokesperson with the Springfield Police



MSAC attends council meeting to highlight Springfield community policing concerns

Department, said his agency does not consider more than 220 of the infractions as disciplinary actions that should be in the database because they resulted only in retraining. Such outcomes "are not disciplinary and are not sustained complaints. We expect to have this issue remediated in the near future," Walsh said.

While the Springfield police deny the data, The MSAC Greater Springfield members have been meeting for over 3 years to try to shine a light on Springfield's police department's history of aggressive and bias treatment of black and brown residents. These meetings led to forcing the city to begin the creation of a local data dashboard to bring facts to support the community's claims of their negative experiences with the Springfield police.

Cynthia Campbell, a

Con't on page 7



Boston Members Organize to Address Affordable Housing Crisis.

MSAC Boston Chapter formed a committee to address the city's housing crisis. The goal is to advocate for policy that will allow longtime residents the ability to stay in their communities and open doors for younger generations to become homeowners.

The committee consists of 14 dedicated MSAC chapter members who meet once a month to learn more about current affordable housing tools and to look at new proposals to see the best way to go to the root of the housing crisis and find solutions.

One of the proposals the committee is excited about is **2023 SENIOR TAX EXEMPTION & BOSTON TRANSFER FEE**, filed by State Representative Brandy Fluker Oakley as H.2793. The proposal aims to increase property tax exemptions for seniors and introduces a property transfer fee on sales of property over \$2

million that would fund local affordable housing.

The Senior Property Tax Exemption piece of the proposal seeks to raise income & asset eligibility and increase the tax exemption from up to \$2,000 to up to \$3,000 per household. It is estimated to generate ~ \$10.8 million in savings for Boston's senior community. 4,600 senior homeowners qualify for the city's existing senior tax exemption based on their income. Under the new proposal a whopping 8,700 senior homeowners would be income eligible!

The Transfer Fee would enable the city to propose a 2 % tax on real estate transactions exceeding \$2 million. Funds raised through this transfer fee will be put into a Trust and will be exclusively used for affordable housing initiatives like: Supportive housing for seniors and homeless households: offering safe



& supportive housing, Acquisition and conversion of market-rate housing to income-restricted housing to prevent displacement, Down payment and mortgage assistance: First-time homebuyers with low to moderate incomes will receive crucial support etc..

The next committee meeting will be **September 13, 2023**, with guest speaker, Rep Brandy Fluker Oakley.

If you would like to join in the effort contact MSAC Boston organizer, Jamaleek Bush: Jamaleek@masenioraction.org or 617-501-0648.

Data con't from page 6

spokesperson for the POST Commission, said while the watchdog agency will update the database with corrections and additions, the entries “will not be removed if they were submitted by the agency as sustained complaints that resulted in the disciplinary measure of retraining.”

“It’s better than nothing,” said

Howard Friedman, a local lawyer known for bringing lawsuits against police. “But having said that, on first blush, they’re giving the minimum. ... You can’t really tell in many of the cases what the conduct was.”

But Carol Rose of the American Civil Liberties Union of Massachusetts said the database needs

more information about when officers are arrested and convicted of crimes. “The database also limits information only to records of ‘sustained’ internal affairs complaints, which could allow legitimate complaints of misconduct to escape public knowledge and oversight,” she said in a statement. *Contribution by The Globe.*

Housing Advocates secure funding lifelines. Celebrate while organizing to address crisis.

Housing security should be a right instead of a capitalist system to divide the haves and the have nots. MSAC has a long history of fighting for housing rights and this year's state budget season was not any different.

MSAC members joined our allies at the MA Coalition for the Homeless to secure much needed state subsidies to keep people in their home and to help people find housing.

There were several gains listed in the box below but the work to secure housing is not done. We are supporting the MA Coalitions' plan to create "bridge subsidies" for older adults. These subsidies would provide rental assistance to long-term renters whose landlord increases the rent substantially.

The out of the blue high rent



COLLECTIVE ACTION WINS!

WE WON
A **STRONG** EVICTION
& FORECLOSURE
MORATORIUM
IN MASSACHUSETTS!

story goes across the state. Someone paid reasonable rent to a landlord for 20, 30, and in some cases 40 years. The landlord sells the building to a new person and that person raises the rent. Some landlords state the reason is because of the high increase of housing so their large mortgage and the high property taxes. Housing advocates realize we must go to the root of the housing cost

problem but until then, people need relief now. The "bridge" subsidy would pay the difference of the higher rent until the older adult is able to secure a housing voucher or a unit in a senior subsidized building. We are disappointed this was not included but we will continue to fight for this valuable resource. Add your voice to address the housing crisis by joining MSAC and our housing advocate allies.

Restoration of the Chapter 257 eviction protections:

A pandemic-era program that paused roughly 10,000 eviction cases while tenants sought financial aid is a key strategy to keep people in their home.

RAFT Funding Increase:

The Residential Assistance for Families in Transition (RAFT) program helps keep households in stable housing situations when facing eviction, foreclosure, loss of utilities, and other housing emergencies caused by loss of income, increase in expenses, or both. RAFT helps all kinds of households by providing up to \$7,000 per household.

10% increase In EAEDC:

Emergency Aid to the Elderly, Disabled, and Children program.

EAEDC assist those:

- Unable to work due to your own disability.
- Over 65 years old and waiting for Supplemental Security Income (SSI).
- Living with and taking care of a child who is not closely related to you
- Required in the home to take care of a disabled person who would otherwise have to move to an institution.

Your Vote Matters!

THE 2022 BALLOT QUESTION, THE FAIR SHARE AMENDMENT, IS WORKING FOR ALL OF US.

In November 2022, Massachusetts voters passed the Fair Share Amendment, choosing a fairer tax system and guaranteeing that the richest one percent will pay their fair share. Below see how the fair share is helping the entire community.

Education Investment: 525.3 million

K-12 Public Schools	\$224 million
School building improvements, including: <ul style="list-style-type: none"> \$100 million for school construction projects. \$50 million for projects to install or maintain clean energy infrastructure. 	\$150 million
Reimbursement of school districts for the costs of providing universal free school meals	\$69 million
Expansion of early college, workforce, technical and innovation programs.	\$5 million
Public Colleges and Universities	\$229 million
Financial aid for Massachusetts public college students, including: <ul style="list-style-type: none"> \$84 million for general financial aid \$25 million for students pursuing an in-demand profession 	\$109 million
Free community college, including: <ul style="list-style-type: none"> \$20 million for the MassReconnect program to provide free community college for students ages 25+ this fall \$18 million for free community college for nursing students this fall 	\$50 million
Deferred maintenance of physical buildings at institutions of higher education	\$50 million

Early Education and Care	\$70.5 million
Reducing the waitlist for income-eligible early education and care programs	\$25 million
Salaries, benefits, and stipends for professional development of early educators at center-based subsidized early education and care providers	\$25 million
Capital improvements to build capacity and accommodate additional early education and care slots	\$15 million
Expansion of pre-kindergarten or preschool opportunities	\$5.5 million



TRANSPORTATION Investment: \$476.5 MILLION

Roads and Bridges	\$150 million
Construction and reconstruction of municipal roads and bridges	\$100 million
Construction, preservation, reconstruction and repair of state bridges	\$50 million
Public Transportation	\$301.5 million
MBTA infrastructure and operations, including: <ul style="list-style-type: none"> \$20 million for the commuter rail system; \$50 million for bridge repair, rehabilitation and replacement; \$70 million for station and accessibility improvements; \$30 million for subway track and signal improvements; \$20 million for workforce and safety improvements; \$10.8 million for design of the Red-Blue connector; and \$5 million to study a low-income MBTA fare program 	\$205.8 million
Improvements at regional transit authorities (RTAs); including: <ul style="list-style-type: none"> \$56 million for expanded service hours, weekend services and route expansions; \$15 million for fare free pilot programs; \$15 million for an innovation grant program; and \$4 million to support expanded mobility options for older adults, people with disabilities and low-income individuals 	\$90 million
Pilot program for operational assistance to ferry services	\$5.7 million
Transportation Infrastructure	\$25 million
Matching funds for state or municipal transportation projects eligible for federal funding	\$25 million



Photos: MSAC members fought for the fair share funding across the state.

Biden Passes Plan To Lower Prescription Costs; Big PHARMA sues to stop the savings.

In less than three months, the federal government is set to announce the initial 10 drugs subject to first-ever price negotiations in Medicare. The Biden Administration included these savings when passing the Inflation Reduction Act, forcing lower prices for Medicare customers/recipients.

Pharmaceutical companies and their supporters want to stop that from happening.

Shortly after passing the policy, Pharmaceutical Giant Merck and the US Chamber of Commerce filed separate lawsuits against the government, arguing that negotiating drug prices in Medicare is unconstitutional in a variety of ways. In July, another big pharma giant Bristol Myers Squibb filed its own lawsuit.

The Biden administration is pushing back against those claims, saying that the Constitution does not prohibit Medicare from negotiating drug prices. And legal experts

think it will be tough for the challengers to win their cases.

Medicare's historic new power

The Inflation Reduction Act, which congress passed down party lines in 2022 keeping Biden's campaign promise to lower the cost of prescriptions by allowing Medicare to negotiate the prices of certain expensive drugs bought at pharmacies and administered at doctors' offices.

Though the provision was not as comprehensive as some Democrats would have liked, it opens the door to letting Medicare use its heft to lower the cost of medications for the federal government and senior citizens – though it's uncertain how many beneficiaries will see savings in any given year.

The Health and Human Services secretary can negotiate the prices of 10 drugs for 2026, and another 15 drugs for 2027 and again for 2028. The number rises to

20 drugs a year for 2029 and beyond. Only medications that have been on the market for several years without competition are eligible.

The provision is expected to reduce spending by nearly \$102 billion over a decade, according to the Congressional Budget Office.


The lawsuits

Merck and the US Chamber of Commerce, which has drug company executives on its board and manufacturers as members, argue that allowing Medicare to negotiate prices violates multiple protections afforded by the Constitution and threatens to harm the development of new medications.

In its complaint, filed in US District Court for the District of Columbia in early June, Merck said the program is a "sham" and "involves neither genuine negotiations nor real agreements."

Merck argues that the provision violates the Fifth Amendment's "takings" clause because it allows Medicare to obtain manufacturers' patented drugs without paying fair market value under the threat of serious penalties. The manufacturer contends that patented pharmaceuticals are private property under the clause. This argument is very bold considering the federal government pays millions to

2017 Government Accountability Office analysis:



	VA NEGOTIATED PRICE	CURRENT MEDICARE PRICE	VA PRICES % LOWER
All drugs	50 cents	\$1.08	-54%
Most Expensive	71 cents	\$1.53	-54%
Most Used	28 cents	57 cents	-51%
Cost per use	\$154.46	\$368.99	-58%

Evaluated 399 drug prices

continues on pg 11

continued from pg 10

these companies under the guise of “research”.

Merck expects its diabetes drug Januvia to be among the drugs named in September and its blockbuster cancer treatment Keytruda and diabetes drug Janumet to be subject to negotiation in the future. The medications bring in billions of dollars in sales for the pharmaceutical giant.

The Veterans Administration Already Negotiates Prices:

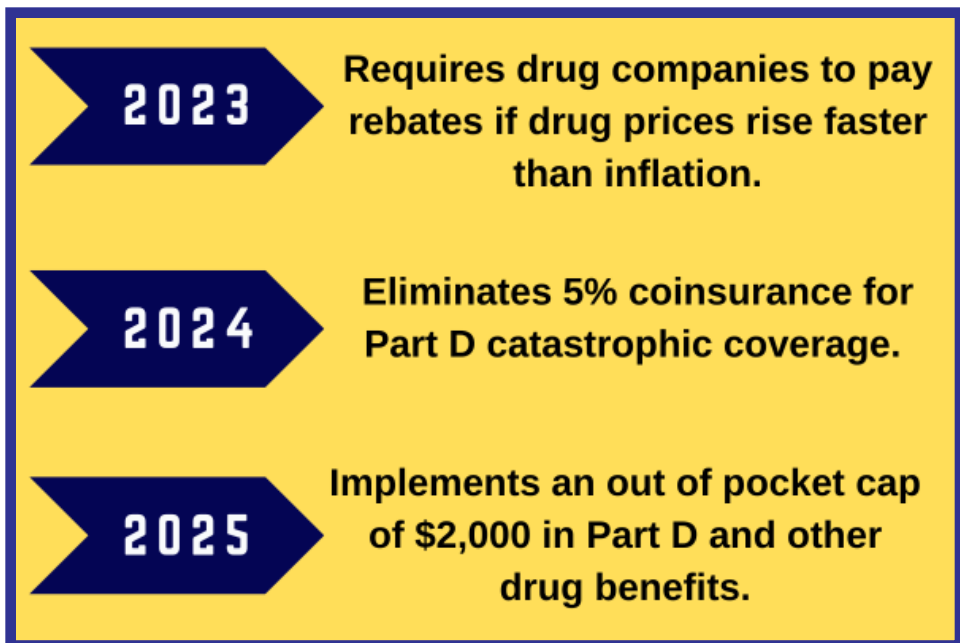
Lawmakers pushing for Medicare to negotiate its own drug prices can draw inspiration from the Veterans Health Administration’s method of extracting deep discounts from pharmaceutical companies.

But applying that model would require systemic changes to how Medicare works, policy analysts say.

The VA’s system—which includes statutory pricing discounts unavailable in Medicare—is frequently cited as a model for expanding federal negotiation of prescription drug prices. In 2017, a Government Accountability Office report found the Veterans Health Administration, part of the Department of Veterans Affairs, on average paid 54% less than Medicare for 399 brand-name and generic drugs in 2017.

Tough road in court

The Biden administration said it is confident it will succeed in court. “There is nothing in the Constitution that prevents Medicare from negotiating



lower drug prices,” Christen Linke Young, deputy assistant to the president for health and veteran affairs, said on a call with reporters last week.

Legal experts also believe the challengers’ arguments are pretty thin.

The “takings” clause says the government cannot take private property for public use without just compensation. “If you look at the history and the text of the Constitution and other precedents, it’s an extraordinary leap to say that patents are private property,” said Robin Feldman, law professor at the University of California College of the Law, San Francisco.

Also, drugmakers don’t have to participate in the negotiations so the federal government is not forcing them to turn over their patented medications, said S. Sean Tu, a law professor at West Virginia University. Medicare is a market created by the federal government, and it doesn’t have to give drugmakers access, he continued.

As for Merck’s First Amendment claim, Feldman said that she would expect the contract between the government and the drugmakers to list the price and the terms and not characterize the agreement as “fair.”

Tu also questioned whether the US Chamber of Commerce has the standing to bring a lawsuit since it is not a party that could be harmed, even if some of its members could be.

Both professors feel that some other claims made by Merck and the chamber could prove more challenging for the government, including those relating to the hefty fines and the time drugmakers must withdraw from Medicare before being subject to the penalties.

“This is going to get litigated a lot,” he said. “If I’m making that much money, I’m going to try to protect it.” *Contributor writer Tami Luhby*

HANDS OFF Social Security!

Support House ACT 2100.

The Declaration of Independence describes liberty as a fundamental and “self-evident” human right. Unfortunately, the word has been stolen by some who fight for the freedom of the powerful to exploit everyone else. As the saying goes, “The rich man is as free to cross a bridge in a carriage as the poor man is to sleep under it.”

Congressional Bill to protect Social Security:

SOCIAL SECURITY

2100 ACT

- ✓ Across the board benefit increase
- ✓ Ensures seniors can retire with dignity
- ✓ Repeals the WEP/GPO that penalize public servants
- ✓ Improves the Cost of Living Adjustment
- ✓ Cuts taxes for 23 million beneficiaries
- ✓ Extends solvency

Increases and Expands 12 Essential Benefits:

Improves the Cost-of-Living Adjustment (COLA), to include items seniors pay.

Restores student benefits up to age 26, for the dependent children of disabled, deceased, or retired workers.

Increases access to benefits for children living with grandparents or other relatives.

Repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) that currently penalize many public servants.

Increases benefits by an additional 5% for the most elderly who have been receiving benefits for 15 years or more.

Cuts taxes for 23 million middle-income beneficiaries.

Ensures that these benefits do not result in a loss of eligibility for Medicaid or CHIP.

That’s their definition of liberty. It’s become so widely accepted that some of us flinch when we hear the word. We shouldn’t. Social Security, whose 88th ‘birthday’ took place this year, offers insight into a broader definition of liberty.

The word “security” emphasizes its goals for individuals. As President Franklin D. Roosevelt told Congress in June of 1934, “Among our objectives I place the security of the men, women and children of the nation first.” Financial insecurity makes it impossible to pursue the rights promised in the Declaration of Independence.

Security for the one and security for the many forms a seamless whole; one can’t exist without the other. Many studies have determined the civil unrest and financial instability go hand in hand.

That’s why Roosevelt presented Social Security as a vision, not just a set of policy prescriptions. It was created as many nations were making the transition to industrial economies, bringing profits for the few and challenges for the many. As a nation we must fight to protect and expand our retirement benefits, but also recognize that our Social Security system means so much more: The true meaning is the ability to get the health care you need, get an education, start a family with the spouse of your choosing, and to resist fascism.



This is liberty for the many, not the few. It’s the freedom to receive medical care when you need it, not when corporate bureaucrats give you permission. It’s freedom from the constant state of instability in your housing and your monthly budget or being treated less than based on the color of your skin, who you love, or your gender recognition.

Social Security was never meant to be limited to one or two programs. It was envisioned as a comprehensive program of financial security for all. Social Security’s initial form included unemployment compensation, aid to dependent children and services for the protection and care of homeless, neglected, and disabled children.

It also included federal aid to state and local public health agencies and an expanded Federal Public Health Service. While it did not include national health insurance, that was clearly the goal. Roosevelt convened a “National Health Conference”

continued on pg. 13

cont'd pg.12

in 1938 and the Senate Subcommittee on Health and Labor conducted hearings on the topic, "To Establish a National Health Program," in 1939.

Sen. Robert Wagner's (D-NY) 1939 "National Health Act" would have provided the states with federal funding for a variety of uses, including "prefunded health plans." Unfortunately, it faced heavy resistance from special interest groups like the American Medical Association and failed to pass. Still, FDR and his allies remained hopeful. It is certain they would be astonished, as well as disappointed, to discover that we still don't have national health insurance 88 years later and the cost of a capitalist healthcare system undermines the original plan to bring working people and the disabled out of poverty.

Dark money buys congressional seats. The undemocratic Senate, a relic of slavery, dismisses the people's will. Meanwhile, fossil fuel companies and other corporations destroy our air, water, and livelihoods. A truly free society would have greater rights to regulate big banks and mega-corporations like the NRA. In any truly democratic society it should not cost 14 BILLION dollars to hold a presidential election as the 2020 election cost in

Social Security 2100 Pays for These Benefits by:

Ensuring millionaires and billionaires pay their fair share and removes the CAP to earnings above \$400,000,

And adding an additional 12.4% net investment income tax (NIIT) only for taxpayers making over \$400,000.

Ask your contacts who live outside of MA to call and tell their Congress person, "Yes, to the 2100 Act!"

the United States. All of these are attacks on our well-being, security, and our liberty.

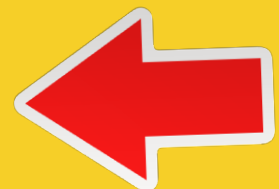
Roosevelt and others did not address the racist policy the country was founded on but did set a stage to address poverty on a large scale and with years of hard-fought advocacy, minorities continue to chip away at those systemic injustices but we have a long way to go.

Certain elected across the country are being paid large sums of campaign donations to stop any form of support for Social Security and other cornerstones. The corruption at the Supreme Court is coming to light but we must not give up, that is just what the top 1% have wanted us to do all along.

In Massachusetts, voters elected Federal Representatives who have pledged to protect Social Security. If you have contacts in other states whose representatives are attacking our cornerstones, ask them to call their Congressional representatives and tell them **HANDS OFF OF OUR SOCIAL SECURITY!** Strengthen the program to ensure the program is there for everyone in retirement and those who are disabled who depend on it.

Find your Representative:
<https://www.congress.gov/members/find-your-member>. Call: (202) 224-3121 for the U.S. House switchboard operator.

**Tell Your Out of State Friends to Call their Congress person: 202-224-3121.
Support House Act 2100**



MSAC Members In Action



North Shore Chapter Left: Members attend Lynn's diversity festival to offer voter registration and absentee ballot applications.



North Shore Right: 96 year old Ralph Jamieson and his daughters Judy and Debbie joined MSAC, Ralph proves it is never too late to get in the action!

Right, Gr. Springfield Chapter: Val Williams, a relatively new member herself has been spreading the great work MSAC members do. Val has recruited several new people that we now deem her the "Super Recruiter".



Above, Metro North Chapter: MSAC joined with GBLs to address language access issues in the senior housing buildings. Over 100 residents were contacted and now organizing to address their concerns collectively.

It is against the law to bill QMB beneficiaries for any Medicare covered services. (one of the MSP programs)

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.

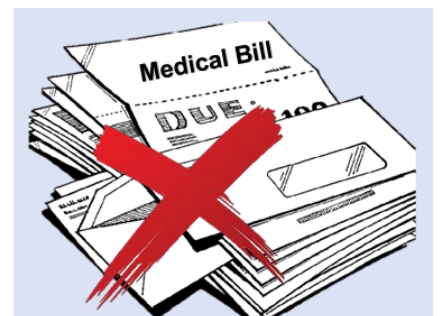
HOW TO DEAL WITH

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 payments you've made.



Meet the member: Jia Jia Mai, Metro North Chapter

Jia Jia Mai is a Malden Resident and new member of Mass Senior Action Council. She joined this year after meeting MSAC Metro North members at the Malden senior center and has been enthusiastically attending meetings since.

Jia Jia explained why she became a member, “I went to the Senior fair at the Malden senior center for the first time, hoping to find someone to talk to about providing seniors with free public transportation and discount monthly Internet fees,” she says. “At the fair, I saw a group of people wearing the same blue T-shirt sitting by a table, and the T-shirt said Mass Senior Action Council. I decided to join the group and attended their monthly chapter meeting and found that MSAC is an organization that empowers seniors to have their voices heard.”

Jia Jia continued, “MSAC is made up of seniors just

like me and I did find the information from MSAC that I went to the senior fair to find. I found people who want to improve public transportation and they shared information about the discounted internet. I am so glad I attended the fair and met MSAC.”

Another perk of becoming a member Jia Jia shared, “I met fellow senior Maldonians through the chapter that I wouldn’t have met otherwise, and I’m excited to learn more about some of MSAC’s key statewide issues. MSAC members are enthusiastic, energetic, and dutiful.”

Jia Jia found herself on a new learning curve, “MSAC provided information on issues I didn’t know before, for instance, how to apply for the internet discount and how to build people power by mobilizing members to address issues. I see how we work together to get things done.”



Jia Jia is keenly interested in transit as a vital public good, and believes it should be free for seniors, who rely on it to get around. Jia Jia joined other MSAC members at the July rally at the state house to push for a means tested fare known as the low-income fare. The policy is included in the state budget as a pilot program, showing Jia Jia and others - Participation Matters!

The Metro North Chapter is thrilled such a wonderful advocate joined and is “not taking it, Jia Jia is ready to take charge with MSAC!”

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 in The Commonwealth. Contact Claudia if you have application issues.

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**



Massachusetts
SENIOR ACTION
Council

Senior Action Leader

108 Myrtle Street, Suite 112
Quincy, MA 02171

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



Donate Now



2023 MSAC CONVENTION

**Thursday, Nov. 16,
10:00 am
MSAC Office
108 Myrtle St., Quincy**

Elect your top officers,
attend a workshop, and
celebrate MSAC's social
justice victories.

**All are welcome. Members
in good standing will be
able to run and vote for
MSAC Officers.**

Contact the office for
nomination papers or more
information about the
event.

SAVE
THE
DATE



Contact MSAC

- 617-284-1275
- info@masenioraction.org
- www.MassSeniorAction.org

