



Senior Action Leader

A VOICE FOR SENIORS AND THEIR FAMILIES

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Mass Senior Action Members Spring Into Action: Celebrate Asset Elimination and Push For Equity.

2024 began with a huge victory by the Mass Senior Action Council and for the tens of thousands of Massachusetts seniors who will benefit from our work to lower healthcare costs for people on Medicare.

On March 1, the successful campaign to eliminate the asset penalty was rolled out. Now the Medicare Savings Program (MSP) will be based solely on a person’s income. Assets will no longer block seniors from qualifying for healthcare assistance.

This means people who followed the rules and put away for a rainy day will not

be penalized for doing what we were all told to do, which was save for our retirement.

Qualified applicants will see a minimum of \$200.00 extra per month and on average people are seeing yearly savings in the thousands.

MSAC Board North Shore Chapter Board Officer Joan Noble shared what qualifying for the MSP expansion means to her monthly budget, “I thank God for the expansion and for the MSAC members who fought for this. As seniors, we work our whole lives to find out our budget gets pinched at every turn. Between house repairs, car

insurance, and high healthcare costs it is hard to keep your head above water. This break on my healthcare costs means the world to me and seniors like me.”

This campaign began 10 years ago with a group of dedicated Mass Senior Action members who were determined to lift Massachusetts seniors up and make their healthcare challenges a priority for the

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Look on Page 6 to see if you qualify.



120 Mass Senior Action members from across the state raising the senior voice at the State House Elder Lobby Day.



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STATE EXECUTIVE COMMITTEE

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Elaine Correia, Membership Coordinator
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Edna Pruce, Ex-Officio

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



MEMBERSHIP APPLICATION FORM

Enclosed are membership dues for:

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

NAME(s): _____

ADDRESS: _____ APT #: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____ EMAIL: _____

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

Make checks payable to: MSAC

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

MESSAGE FROM THE PRESIDENT Rosa Bentley

Happy Spring to my MSAC Family and Friends:!

What a year 2024 has been so far for Mass Senior Action Council. We hit the new year running into action to improve healthcare, public transportation, and affordable housing.

Over 100 MSAC members filled the Great Hall at the State House in February to demand justice for the programs Massachusetts seniors depend on.

We stood with service providers in our famous blue shirts to bring the senior voice to the table. MSAC members who attended the event were the only people at the state house who live with the decisions being made and that is why it is so important for us to be front and center with the decision makers.

We cannot just cast a vote for someone and then sit back until the next election. It is our duty to educate legislators on which policy is not working for the people and let them know what change is needed.

Members fanned out in halls to speak to state representatives and found the majority do not know the challenges facing Massachusetts seniors.

Just as we educated lawmakers on the high out of pocket cost with Medicare and provided a solution

with the Medicare Savings Program expansion, we must educate the representatives on the fact the asset limit for MassHealth has not been updated since 1989 and then demand this injustice be changed!

On that day, when I looked out across the Great Hall, my heart filled with hope and joy. The room was filled with smiling, determined faces all wearing our MSAC colors in unity. You could feel the people power and I know for a fact that our people power makes a difference.

It was wonderful to see members who attended our state house advocacy day for the first time. Many told me they had never been to the state house. Some did not know we could advocate on Beacon Hill.

With Mass Senior Action they are finding their voice, just like I did. We give regular people in the community the tools they need to speak up for themselves. That is what makes us different. That is what makes us successful.

Transportation is important to me. I took public transportation to my job each day. I know many seniors who depend on The RIDE because they do not have any other transportation options. Transportation must be affordable and we are thrilled with the MBTA's low income



President Bentley addresses the crowd at Elder Lobby Day at the State House.
photo by Martha London

fare but we cannot leave anyone behind. That is why MSAC members raised their voice at the MBTA Board meeting to let them know, no matter where a RIDE rider lives, the fare must be fair and equitable.

From healthcare to housing, we want you to join us and raise your voice for justice and equity.

I am thankful for my Mass Senior Action family and very proud of the work we do. If you have not joined us at an advocacy event, make a goal to do so. There is nothing like knowing, "You do not have to take it, you can take charge!"

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

Housing Overhaul Is Needed: Bills Waiting To Be Passed to address crisis.

The state of housing in Massachusetts is not a representation of justice – it's a crisis.

How did we get here? Corporate interests – and the politicians that caved to them – have paved the way for corporate developers and profit-driven landlords to drive up housing costs.

Corporate developers have had a blank check to build luxury housing that no one we know can afford. Profit-driven landlords have jacked up our rents to the point where half of all renters nationwide are considered rent burdened. Luxury buildings are vacant while families priced out of their homes struggle to find a place to live where they can afford both the rent and the groceries.

The result is a manufactured housing crisis where too many of us struggle to make rent or mortgage payments while the people who drove prices up blame us for not being able to afford it.

How do we right these wrongs so that what we see when we look at the state of housing isn't crisis, but justice?

Right now, at the State House, there are a number of important housing bills that



would take important steps towards a more just state.

Now is the time to contact your state lawmaker and demand the housing crisis is addressed.

Rent Control

Restores local control over rents – allowing cities/towns to decide how much rent can increase over time. Includes a standalone rule for just cause eviction, preventing landlords from evicting tenants for no reason in order to raise rents.

Tenant's Opportunity to Purchase Act

Gives tenants the chance to buy their homes if their landlord decides to sell. Empowers renters to buy their building and turn it into a co-op. Gives renters ownership, increased property rights, and protects their ability to stay in their homes.

Affordable Homes Act

Provides \$1.6B for public housing improvements and an \$800M Affordable Housing Trust Fund to incentivize creation and restoration of affordable housing units and increase the overall housing stock, easing the huge burden on existing supply. Changes state law to ease municipal rezoning of land for new affordable housing development. Creates a statewide Office of Fair Housing.

Healthy Homes Bill

Creates a fund to make energy



improvements, make homes lead-safe, and address other habitability concerns such as mold, pests and asbestos. Low-income homeowners can receive this money as a grant, making these important improvements accessible and affordable.

Felony Enfranchisement Bill

Restores voting rights to people incarcerated on felony convictions. Not a housing bill, but important because it would undo a small but crucial part of the racist legacy of policing and prosecutions in Massachusetts.

Out of all these bills, only the Healthy Homes Bill has been voted out favorably by its committee so far. That means in the coming weeks and months; we need to show our legislators we support these bills and want to see them come up for a vote.

Renter or homeowner, you should be able to make a comfortable, healthy home in Massachusetts and stay in the neighborhood you love. Let's do this. by Dávida Rocha, Executive Director, Neighbor to Neighbor Massachusetts

Members Speak Out For Those Left Behind MBTA must include all low income RIDers in the plan.

Mass Senior Action Council and our transit allies are excited to see the MBTA take steps to make transportation equitable by offering a low income fare for most of the people who depend on public transit.

This proposal will save low income riders approximately \$500.00 per year.

People with incomes below 200% of the federal poverty level will be eligible. Under the current guidelines, that means individuals who earn about \$30,000 or less, and about \$62,000 or less for a four-person household.

Low-income riders will receive a roughly 50% discount on the standard fares and passes, similar to fares currently offered to students and seniors. **See the box for exact amount.**

The Healey-Driscoll administration currently has proposed \$45 million in funding from the Fair Share Amendment, sometimes known as the millionaires tax. These funds are from the 2023 ballot question where voters demanded everyone pay their fair share and use the revenue to invest in transportation and

education.

There is just one big problem with this plan. The T left out Low-income seniors and people with disabilities that depend on the RIDE and need to travel beyond the ADA mandated service area - what the T calls “premium” service.



Kathy Paul displays a photo of her arrest in 2014.

The title premium service is misleading. There is nothing premium or special about this transportation service. Premium RIDE users are further from buses and trains,



and rely on the RIDE even more deeply. It costs these riders \$5.60 one way every time they need to travel.

Former MSAC President Kathy Paul spoke to the Board at a public hearing on the proposal, “In 2012, the MBTA caused great harm to seniors and people with disabilities who depend on the RIDE when it more than doubled fares. The impact was devastating and intentional. 2012 was also the year when the MBTA went back on an earlier promise to serve all MBTA communities with the RIDE by carving out what it refers to as premium service.

We spent 2 years fighting to reduce fares – myself and others even went to jail as we put our bodies on the line for equity and justice. We cannot and will not leave anyone behind.”

We will continue to ensure transportation is equitable and accessible for all low income riders. Do you live in a “premium” service area and would like to add your voice, contact MSAC transportation organizer, Jake Taber at Jake@masenioraction.org.

Ride type	Base fare	Reduced fare
One-way subway	\$2.40	\$1.10
One-way local bus	\$1.70	\$0.85
The RIDE	\$3.35	\$1.70
Premium RIDE	\$5.60	No FARE CUT
Commuter rail (zone 6)	\$10.50	\$5.25




Helpful Information about the Medicare Savings Programs (MSP)

Medicare Savings Programs (MSPs) are not insurance plans, they are programs run by MassHealth that help lower your Medicare and/or Medicare Advantage costs. This flyer will help you better understand the eligibility and benefits. There are 2 levels of benefits based on your income, these program levels are known by their initials: **QMB** and **SLMB/QI**.

Which Medicare Savings Program am I eligible for?

If you are...	With Monthly Income...	You are in...
Single	below \$2,405	QMB
	between \$2,406 and \$2,844	SLMB/QI
Married Couple	below \$3,256	QMB
	between \$3,257 and \$3,853	SLMB/QI

Medicare Savings Program Benefits (2024) for QMB and SLMB/QI

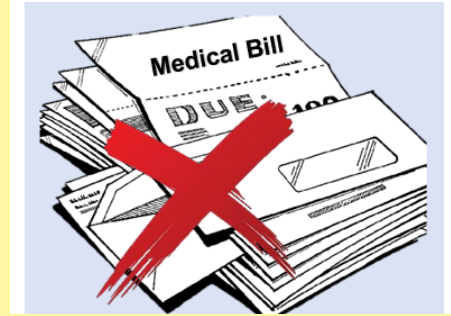
1	<p>Pays Your Medicare Part B Premium</p> <ul style="list-style-type: none"> • Social Security will <u>not</u> deduct \$174.70 from your check each month.
2	<p>Automatically Enrolls You in Medicare Part D Extra Help Program</p> <ul style="list-style-type: none"> • Pays your monthly Part D premium up to \$43.53. • Pays your Part D prescription deductible (if you have one). • Limits Rx copays to \$4.50 for generics and \$11.20 for brand-name.
3	<p>Automatically Enrolls You in Massachusetts Health Safety Net</p> <ul style="list-style-type: none"> • Helps pay for care you get at Community Health Centers (CHC) and Hospitals. • May pay for services not covered by Medicare such as dental and vision. • May pay Medicare out-of-pocket costs if you get care at a CHC or Hospital.
<p>More Benefits for QMB program ONLY (Income below \$2,405 if single or \$3,256 if married)</p>	
4	<p>Pays All Costs of Your Medicare Part A and Part B Covered Services</p> <ul style="list-style-type: none"> • Pays ALL of your Medicare or Medicare Advantage copays, coinsurance, & deductibles for any Medicare covered services and items including: <ul style="list-style-type: none"> - Doctor's visits - Medical tests - Skilled Nursing Facilities - Hospital stays - Ambulance trips - Durable medical equipment. • It is against the law for providers to bill you for Medicare covered services.
5	 <ul style="list-style-type: none"> • A MassHealth Card will be mailed to everyone in the QMB Program. • Show your MassHealth and Medicare (or Medicare Advantage) Cards to help providers identify your QMB program benefits.

**For more information or an application call
Call Mass Senior Action Council: 617-284-1275.**

KNOW YOUR RIGHTS: QMB Program Billing Protections

If you are enrolled in the QMB program, it is against the law for Medicare providers to bill you for any Medicare-covered services. This means that...

- You should not pay any co-pays for doctor's visits or tests.
- You should not receive a bill from doctors or hospitals.



What should I do if I get a bill?

1. If you receive a bill or are asked for a co-pay: Tell your provider or the debt collector that you're in the Medicare Savings QMB program and that you can't be charged for Medicare deductible, coinsurance, and copayments. Tell them to contact MassHealth or Medicare with questions about how to get payment.
2. If you already paid a bill for Medicare covered services or items: You have the right to a refund. Contact your provider or MassHealth to find out how to get a refund.
3. If you joined a Medicare Advantage Plan: Contact the plan to ask them to stop the charges.

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

Get a Medicare Coverage Check-Up!

Your Medicare coverage needs may have changed. Want to know whether you can save more money on your coverage or qualify for additional benefits? The SHINE program can help! The SHINE program provides free health insurance information to all Medicare beneficiaries.

Schedule an appointment with a SHINE Counselor to:

- answer questions about your coverage and benefits
- help you understand your options and make decisions.

To find a SHINE counselor near you

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

Need further assistance?

Call MassHealth Customer Service
(800) 841-2900, TDD/TTY: 711.

Or you can schedule an appointment with MassHealth at mass.gov/info-details/schedule-an-appointment-with-a-masshealth-representative.

Still have questions?

Contact Ma Senior Action Council

Phone: 617-284-1275

Email: Info@MaSeniorAction.org

Gov. Healey, “Stop The PCA Cuts!”

The care that Personal Care Attendants (PCAs) provide is essential to the health and wellbeing of nearly 40,000 elders and people with disabilities. Governor Healey’s FY25 budget proposal to reduce eligibility for the PCA program will be extremely harmful to thousands of people who rely on this care to live at home independently and with dignity.

Limiting access to the PCA program would not only impact the health of people with disabilities and elders, it may also force caregivers to leave the profession if their hours are cut at a time when this profession is desperate for workers.

Massachusetts should be a leader in homecare; we cannot go backwards.

Those impacted by MassHealth cuts would be people receiving 10 or less hours/week of assistance with activities of daily living (such as assistance with eating and toileting), including people who may also be receiving 10 hours/week of services with instrumental activities of daily living (such as assistance with laundry and shopping).



STOP Cuts to the PCA Program!
MASSHEALTH PLANS TO CUT AN ESTIMATED 6,000 PEOPLE FROM PCA SERVICES!

MassHealth also proposes to place evaluations for the program in a central entity, which could lead to care decisions being made with disregard to the doctor’s input.

If enacted these cuts

- will leave people without services which support independence, health, and dignity.
- Create declines in health that might require increased health care services or even placement in a nursing facility.



MSAC members joined over 200 PCA union members and their consumers to “Say No To Cuts, Yes To Care!”

- Reduce work for PCAs, typically women and people of color—an estimated 4,000 PCA may lose work!
- Burden families that may already be covering gaps in services for those on the PCA program, potentially causing unpaid family caregivers to lose their paying jobs.

Contact Gov. Healey and your legislator. Tell them to stop the PCA cuts. Do not balance the wealthy tax cuts on our backs, stop the cuts, make the wealthy pay their fair share!

Fight back! Call Governor Healey and ask her to stop PCA cuts!

(617) 725-4005 or (888) 870-7770

A script you can use:

“Hello, my name is [your name], and I reside in [your city or town], Massachusetts.

I’m calling to express my strong opposition to the proposed cuts to the state’s Personal Care Attendant (PCA) program. These cuts would affect an estimated 6,000 individuals who rely on this vital service.

These services are essential for promoting independence, maintaining health, and preserving dignity. These cuts would deprive people of a fundamental service, potentially leading to declines in health and possibly requiring increased healthcare services or even admission to nursing facilities.

Don't Disconnect Us! Tell Congress To Fund The ACP Program.

Internet access is essential to participating in today's world, and for millions of Americans, the Affordable Connectivity Program (ACP) has helped them to get online. Despite the undisputed success of the ACP, the program will run out of funding at the end of April 2024, unless Congress acts.

Failure by Congress to fund this program will force millions of households already on tight budgets to choose between internet access and other essential services. They cannot afford to make that choice and neither can we without jeopardizing the historic \$42B infrastructure investment that will finally get all Americans access to broadband.

Cut out the contact info card to save and contact your Rep.

22.8 million households enrolled

960,000 veterans

4.6 million subscribers age 65+

1 in 6 American households participating

MA Federal Representative's Contact #

U. S. Senator Elizabeth Warren: 202-224-4543 or 617-565-3170

U. S. Senator Edward J. Markey: 202-224-2742 or 617-565-8519

1st Cong. District: Richard Neal: 202-225-5601 or 413-785-0325

2nd Cong. District: James McGovern: 202-225-6101 or 508-831-7356

3rd Cong. District: Lori Trahan: 202-225-3411 or 978-459-0101

4th Cong. District: Jake Auchincloss: 202-225-5931 or 508-431-1110

5th Cong. District: Katherine Clark: 202-225-2836

6th Cong. District: Seth Moulton: 202-225-8020 or 978-531-1669

7th Cong. District: Ayanna Pressley: 202-225-5111

8th Cong. District: Stephen F. Lynch: 202-225-8273 or 617-428-2000

9th Cong. District: William Keating: 202-225-3111 or 508-746-9000

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
English, Español, Idioma Portugues, Cape Verdean**

The truth about Crime by Immigrants and Tax Contribution by the numbers.

Rather than solving the immigration issue, many politicians are using immigration as an election weapon and disregarding the positive impact these workers have on the U.S. economy.

Former president Donald Trump in a recent rally speech seized on the arrest of an undocumented man in a high-profile murder in Georgia to underscore his assertion that many migrants are dangerous and "coming from prisons."

But research suggests immigrants actually commit fewer crimes than people born in the U.S. and contribute over \$500 billion in taxes.

"The findings show pretty consistently undocumented and illegal immigrants have a lower conviction rate and are less likely to be convicted

of homicide and other crimes overall compared to native-born Americans in Texas," Alex Nowrasteh, an immigration policy analyst at the Cato Institute, a libertarian think tank in Washington, D.C., reported their data findings.

Speaking in Eagle Pass, Texas, in early March, Trump cited the case of Laken Riley, a 22-year-old nursing student, who was brutally murdered last week by a Venezuelan migrant.

He referred to "Biden migrant crime" and blamed President Joe Biden for allowing millions of people to come into the U.S. from other countries.

None of the data analyzed by researchers supports those accusations.

According to Nowrasteh's findings from 2012 to 2022, undocumented immigrants have a homicide conviction rate 14% below that of native-born Americans. Immigrants have a 62% lower homicide rate and undocumented immigrants have a 41% lower total criminal conviction rate than native-born Americans.

Research by Michael Light, a sociology professor at the University of Wisconsin, shows a similar pattern.

"We looked at homicides, sexual assaults, violent crimes, property crimes, traffic and drug violations," Light said. "And what we find across the board is that the undocumented tend to have lower rates of crimes with all of these types of offenses."

The American public, however, has a different impression due to the false propaganda by leaders and the media.

When asked specifically about the impact of immigration on crime in the United States, 57% of Americans surveyed by the Pew Research Center earlier this year said the large number of migrants seeking to enter the country leads to more crime.

Border patrol intercepts migrants with criminal records

For the last 150 years, rates of crimes committed by immigrants once they arrive in this country have been

United States Data

Number of Immigrants: **45,289,690**

Immigrant Share of Population: **13.6%**

Immigrant Taxes Paid: **\$524.7B**

Immigrant Spending Power: **\$1.4T**

Number of Immigrant Entrepreneurs: **3,471,810**

Number of Eligible Immigrant Voters: **23,053,019**

Source: 1-year 2021 American Community Survey

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lower than those committed by native-born Americans, said Ran Abramitzky, an Economics professor at Stanford University, who has also studied the data.

Incarceration rates have steadily declined since 1960 among immigrants from all regions, Abramitzky said. He and other experts said *“it doesn't make sense for immigrants to commit crimes because they will get kicked out of the country.”*

"Deportation is quite a hefty penalty, as being removed and sent back to their home country where they have fewer job and quality of life opportunities is enough to scare most immigrants," Nowrasteh said.

According to Border Patrol statistics, more than 15,000 people with criminal records were arrested at the border in 2023, an increase from about 12,000 the year before. So far in fiscal year 2024, about 5,600 have been arrested. Typically, Border Patrol will conduct a criminal background check of immigrants before releasing them into the U.S. pending a hearing.

Pete Hermansen, a retired Border Patrol agent-in-charge, said during his two-decade career with the agency he saw a statistical pattern in migrant apprehensions at the border.

“Eighty-seven percent are just coming here to better their lives,” he said. “Thirteen percent are a threat to the country. That statistical analysis comes from my 21 years at the Border Patrol, either arresting people, seeing their criminal history or

identifying criminals when I ran the intelligence program.”

As a result of the strife at the border, Light and Nowrasteh both say they have faced criticism for their work by some who disagree with their findings, yet the researchers argue their numbers bear the truth. "There are those who find it helpful and those who don't and miss the point and say the undocumented shouldn't be here in the first place," Light said.

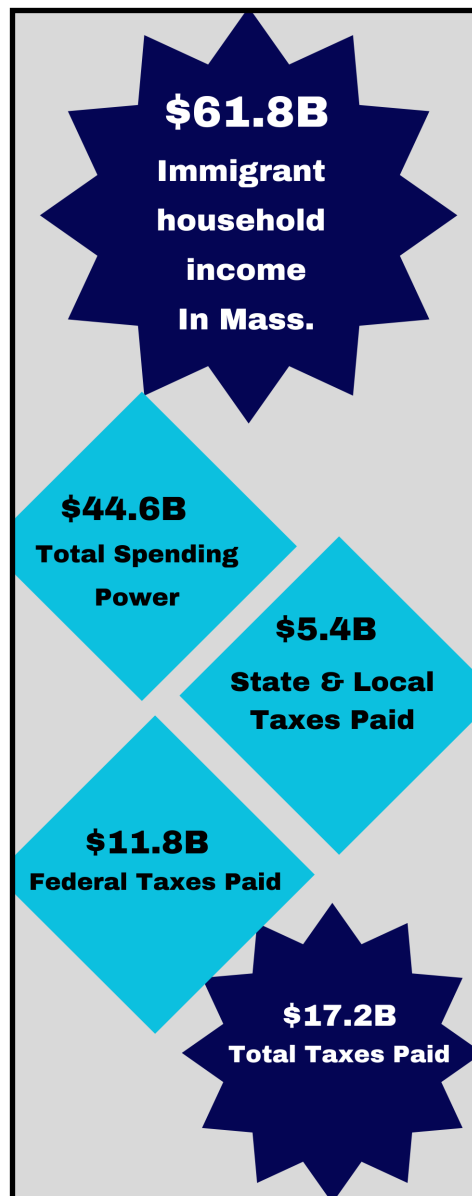
The American Immigration Council, a non-profit organization published report providing deep analysis and data about immigrants in the country.

The Council's 2023 findings showcases the contributions of immigrants in the country, all 50 states, and industry sectors across the economy. It also features hundreds of stories and videos from local leaders talking about why immigration matters to them.

Some key findings from the Council's report include:

- **1 in 8 U.S. residents is an immigrant.**
- **Immigrants paid over \$500 billion in taxes in 2021.**
- **22% of all U.S. entrepreneurs are immigrants.**

Immigrant households contribute hundreds of billions of dollars in federal, state, and local taxes and hold a tremendous amount of spending power. This gives them significant economic clout, helping support local communities as consumers and taxpayers. Like all



residents of the United States, regardless of where they were born, immigrants make use of public services like education, healthcare, and public safety. Even with these costs, however, immigrants' economic contributions far outweigh the cost of additional public services they incur.

Bottom line, those in power love to pit working people against one another so we are distracted by the true reason for our collective struggle.

Terry Collins and Lauren Villagran contributed.

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state house.

Now seniors across the state will be able to enjoy the “fruits of our labor”. **BUT WE ARE NOT DONE! WE DEMAND DIGNITY & RESPECT!**

Even with the progress made by the Mass Senior Action Council, 6 in 10 Massachusetts seniors do not have the means to make ends meet.

The main reason for this sad statistic is the high cost of healthcare and housing in the Bay State.

The MSP expansion (WITH NO ASSET LIMITS NOW) will help thousands of middle and low income seniors but the antiquated **MassHealth rules STILL penalize** low income seniors and blocks their access to expanded healthcare benefits. The rules for people 65 and over have not been updated since 1989 when a loaf of bread was .67 cents! The rules do not allow for any savings over \$2000 - single or \$3,000 - couple and this limit includes life insurance policies as assets.

No other demographic is judged this harshly. So, as we

say at Mass Senior Action, “We are not going to take it, we are going to take charge!”

We are educating our legislators, who we are finding, do not know about this penalty which blocks low income seniors from affordable healthcare.

Massachusetts needs to update the asset limit for MassHealth to 10,000 - single, 20,000 for a couple and stop counting life insurance as an asset. It is not just a matter of equity. It is a matter of dignity too.

We are sharing our stories of high out of pocket costs and being denied benefits even though our income meets the criteria because of a life insurance policy or a retirement account.

We are making calls and signing postcards to show support for the update, and we are mobilizing seniors and their families across the state to raise their voice and demand healthcare equity. **READ MORE ON PAGE 13, add your voice.**

Contact MSAC to join in the fight: 617-284-1275 or info@masenioraction.org.



Remove the health care Inequitable penalties for low-income seniors:

Support **HB.1249** and **SB.769**

Senior and Racial Equity

MASSEALTH ASSET LIMIT IS INEQUITABLE

The current asset limit guidelines of \$2,000 for an individual and \$3,000 for a couple, *including life insurance*, have not been adjusted since 1989!

AFFORDABILITY IS A HEALTH EQUITY ISSUE.

One third of low-income seniors in Massachusetts spend more than 20% of their income on health care. In comparison, the MA Health Connector limits spending on health care for low-income people under the age of 65 to 3%.

AFFORDABILITY IS A RACIAL EQUITY ISSUE.

Black Americans are more likely to have life insurance policies than any other group, particularly cash-value life insurance policies that were predatorily marketed in Black communities. Currently the cash value of life insurance counts towards the MassHealth asset limit which has a discriminatory impact on Black residents. Black seniors paid into these policies for decades to find out the payout is meager, and the state penalizes those who tried to plan for their funeral.

What is the Solution:

- Stop MassHealth from counting life insurance as an asset.
- Removing the penalty will address a long-standing racial inequity.
- Update limits to \$10,000 Single, \$20,000 Couple.

It is a matter of Dignity & Respect!

Who Is Penalized?

MassHealth rules do not allow the luxury of having both healthcare and dignity.



Carrie Haymon worked for over 30 years for a health center in Boston. Her retirement left her with a very low income of just \$471 a month. The only assets she had were three small life insurance policies with a total cash value of just over \$2,000, resulting in her being denied MassHealth.

Carrie, like many, fell prey to the life insurance salesman who targeted working families in the black neighborhoods. Families paid weekly out of their low income check to ensure their funeral was paid for. It was a sense of dignity.

Without health coverage, Carrie did not call for an ambulance despite hemorrhaging because she was already paying off a previous ambulance ride. Instead, she waited for a ride to the hospital where she nearly collapsed in the E.R. Carrie spent more than a week in intensive care all because MassHealth rules penalized her for the small life insurance policy.

MSAC Staff Contact Info

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Claudia Pérez (Habla Español)
(857) 236-5719

Nair Neves (Bu ta fala kriolu de Cabo Verde)
(617)-501-0648

MSAC Members In Action



Above: MSAC Gr. Springfield members visit with their legislators on Elder Advocacy Day at the state house.

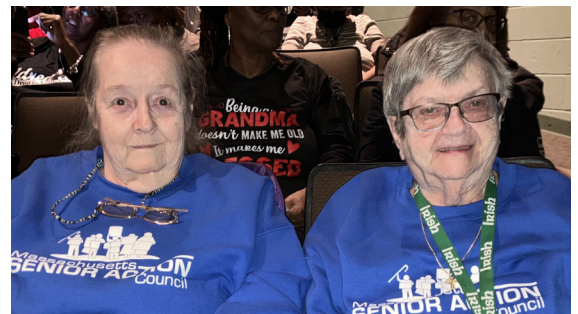


Above: More photos from the T Board hearing. Members demanding all low income RIDERS be included Left to Right: North Shore Gregg Johnson & Salvador Vega, and Metro North Jai Jai Mai.



Above: Former MSAC President Edna Pruce led the ceremony at a Mattapan community center in front of nearly 100 area seniors along with MSAC members from the greater Boston area.

MSAC was joined by Health & Human Services Secretary Walsh, Elder Affairs Secretary Chen, and MassHealth Director Mike Levine on stage to announce the elimination of the asset penalty. Celebrating MSAC's advocacy and the thousands of people who will benefit.



Meet the members: Sarah Blakeney, Boston Chapter

Sarah Blakeney joined Mass Senior Action over 15 years ago. While she has been active through the years she often was quiet, serving lunch at the meetings, or supporting others as they spoke at the front of the group.

As a young person, Sarah moved to Boston from North Carolina, like so many others in search of opportunities that were not available in a segregated south. Sarah found work in factories for over 35 years.

Like many Massachusetts seniors, despite working hard all those years, retirement was not easy for Sarah before MSAC won the first Medicare Savings Program expansion in 2022, “Even with affordable housing I don’t know how I got by. I feel like before qualifying for MSP, I performed an incredible juggling act each month. My routine healthcare added up to over \$400 each month, this did not include other expenses like eyeglasses and dental. Each month I would spend 20% of my income on premiums alone. After paying for prescriptions it was closer to 30% on routine care.”



Above on a video meeting call, in her 90’s, Sarah joined the virtual world.

Sarah’s story was key to opening the eyes of decision makers at the state house. Sarah met with the state Health and Human Secretary, testified in front of legislators, and even spoke to then Governor Baker before the plan was passed. You see, the lawmakers had no idea how expensive Medicare out of pocket costs are. It took Sarah and other seniors just like her to educate them that the system is not working for Massachusetts seniors.

No more standing in the back for Sarah! Sarah, and her determined Mass Senior Action siblings, won the first benefit expansion in 2022, raising the income eligibility and asset guidelines significantly.

Sarah qualified for the first expansion, saving over \$400.00 per month. Sarah could have walked away with her “winnings” and enjoyed the extra money each month but Sarah agreed with the MSAC activists and said, “This is a good first step, but we are not done yet. We need to continue to raise the income guidelines and eliminate the asset penalty once and for all. It is up to us to use our voice and make this happen. That is just what Sarah and the other healthcare equity committee members did. Starting in 2024, the asset penalty is totally eliminated and the income eligibility is one of the highest in the country.

Now Sarah is out in the community sharing this victory with other seniors and letting them know, they too



Speaking at the State House to push for equity in front of over 150 people.

can save money each month because the members of Mass Senior Action did not give up and continued to push for affordable, senior healthcare. Sarah joined Mass Senior Action staff at a senior center in Mattapan where 34 people applied and qualified for the Medicare Savings Program.

Those who qualify will see thousands of dollars in savings each year. All because Sarah and others stepped up, shared their story, and did not give up.

On May 5, 2024, **Sarah will turn 97** and says, “As long as I am able to help people and work to change policy that is hurting people, I will do it. This makes me so happy. You see, one of the things I have gained through Mass Senior Action is an understanding that by sharing my experience I may help bring change for thousands of others who face the same challenges.”

Sarah wants you to know, your voice matters too. Join in the action!

Contact Mass Senior Action Council: 617-284-1275 or info@masssenioraction.org



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

ANNOUNCING:

The Asset Penalty is Eliminated

Contact Mass Senior Action for an application or see page: 6

2024 Income guidelines:

Income: Single \$2,844 or Couple \$3,853

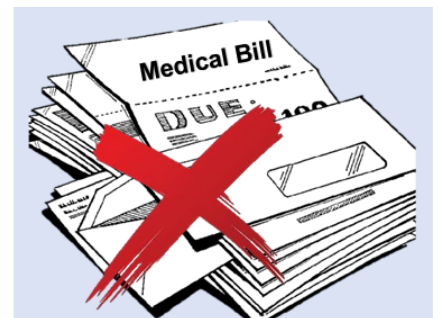
The program is based solely on your monthly income. This is not insurance. This is a program won by MSAC members.

QMB Medicare Patients Cannot Be Billed

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

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

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.



See page 7 for more information and how to handle any bills you receive wrongfully.