

Retiree Advocate

A State Affiliate of the National Alliance for Retired Americans

March 2010

President's Corner

Jean Friday, President of PARA

The misery index is HIGH!

At the end of February, 1.1 million unemployed Americans exhausted their benefits and another 5 million will join them in June, having received 99 weeks of benefits and COBRA coverage. A bill to extend benefits for these people is stalled in Washington. Currently there are more than 15 million unemployed, and counting "discouraged workers" (who've given up on finding a job) and part-time workers who would prefer a full-time job, we have another 9.4 million Americans who are "underemployed." Since the recession began in December of 2007, unemployment figures addressed the monthly toll of job losses but rarely mentioned the creation of new jobs. Recently an article, "America's Lost Decade", mentioned that for the first time since the Great Depression, the US experienced a **zero** job growth in the decade from 2000 to 2010. This is unacceptable.

Deficit hawks, political ideologues and Wall Street interests are trying to convince us that we must be concerned about the deficit. However, future forecasts of unemployment predict that we will not return to our pre-recession employment level of 5.2% until 2018. Our country will suffer irreparable harm and lowered standards of living if we allow this to happen. We must contact our representatives and tell them to put America back to work. **Jobs should come first!** Our citizens shouldn't face a lost decade while Wall Street marches on with \$140 billion of bonuses in their pockets. After all, the best deficit reduction strategy is to get people back to work and paying taxes again!

A new National Commission on Fiscal Responsibility and Reform (aka the debt commission) has been formed in Washington to recommend measures to balance the budget by 2015. PARA supports dealing with the financial problems of our country, but at this time of great national economic distress, it seems inappropriate to put social safety nets on the table. We need more spending to spur employment, allowing workers to find jobs, earn a living and return to paying taxes on Social Security and Medicare to build for their futures. We need to get our country back on a level playing field before any decisions are made to evaluate social programs, as we have no guarantee that an economic downfall won't happen again. Social Security is still well funded with full benefits payable until 2043. If health care reform passes, cuts to Medicare that don't affect benefits will put the program on a more solid footing.

Whatever results are decided upon by this commission, Congress should have the final decision on amending and enacting any changes into law. We elect our representatives in Washington to work for us and deserve to know where they stand on balancing the budget. Releasing the results after the 2010 election in November is both disingenuous and lacks personal courage. This will also lead to a lack of confidence in their ability to stand and be counted.

This is the first time in my life I have seen our country unable to pull together to solve a crisis. Let's all work together for the sake of our country and for those who will follow us.

Pennsylvania cuts aid to our most vulnerable citizens

Adam Swope, ARA Field Organizer

Starting last month, February 2010, Pennsylvania cut the State Supplemental Payments (SSP) to over 345,000 low-income elderly, disabled and blind adults and children across Pennsylvania. To qualify for the SSP, individuals must receive Supplemental Security Income (SSI), a federal benefit for the very poor administered by the Social Security Administration. The maximum SSI grant for an individual is \$674/month. For a couple, it is \$1011/month. Until the new cut, the SSP grant provided an additional \$27.40/month for an individual and \$43.70/month for a couple. In combination, this is well below the poverty level. The PA Department of Public Works is reducing the state supplement payment to the federal SSI benefit by \$5.30/month (down 19%) and by \$10.40/month for a couple (down 24%).

Individuals living on SSI are among the most vulnerable citizens in Pennsylvania. They are either too disabled or too elderly to work. To most of us, this reduction seems like a very small amount of money. However, these Pennsylvanians survive on only 77.7% of the federal poverty level. SSI recipients have no means to help themselves, and it is our responsibility as a society to take care of them. A reduction of \$5.30 per month is a missed meal, a doctor's co-pay that cannot be met, or a para-transit ride that cannot be taken. This is a cut that will impact recipients' lives in a real way.

The cuts that went into effect this year were continued in Governor Rendell's proposed budget for next year. We understand that the State has severe budget problems in this tough economy. However, truly needy and defenseless individuals receiving SSI benefits should be the last in line to receive budget cuts. Instead, due to their lack of political influence or expensive lobbyists, they are right up front. This cannot stand.

PARA is appalled by these cuts. We are vigorously advocating that full benefits be restored this year, and that next year's budget restores full funding for SSP payments to 2009 levels. We have already sent a letter to the Governor, several officials in the administration and legislative leaders on behalf of PARA. However, our elected officials also need to hear from you! Please take action immediately to voice your disapproval for this cold-hearted policy. You can help by contacting your state legislators, contacting the Governor, writing letters to the editor and informing all your family and friends about this important issue. Contact our office if you need help finding your legislators' contact information, or how to submit a letter to the editor.

Please set some time aside in the next few days to help the most needy in our society by being their advocates. Take one, some or all of the above steps as soon as you can to make your voice heard!

PACE-like Benefits for SSDI Adults in the Medicare Waiting Period

Jean Friday, President of PARA

A recent lawsuit settlement between the PA Attorney General's office and two pharmacy benefit managers, Caremark and Express Scripts, resulted in more than \$1.6 million now available to provide affordable prescription coverage to individuals who receive Social Security Disability Income (SSDI) but are not yet eligible for Medicare. SSDI beneficiaries must receive 24 months of cash benefits before they become eligible for Medicare.

The program, administered by the state's PACE prescription drug program, will provide eligible individuals with prescription coverage for up to one year. The recipients will pay a co-pay of \$6 for a generic drug and \$9 for a brand name. For years, these people have been in limbo during the 2-year waiting period, many without health insurance or access to affordable prescription drugs. This could be the beginning of a very crucial program to help these individuals manage their health while waiting. Let's hope that other such cases can lead to establishing a viable program that will assist all SSDI recipients who so disparately need this help. **A better solution would be Health care For All!**

Anyone who finds him or herself in this situation should register as soon as possible since enrollment is limited to approximately 500 individuals. Contact the Pa Pharmaceutical Assistance Clearinghouse at 1-800-955-0989.

VA Raises Income Limits for Access to Care

Jean Friday, President of PARA

In 2003, the Veterans Administration suspended enrollment of priority group 8 veterans into the VA health care system. As a result of regulations that went into effect on June 15, 2009, the VA is now enrolling priority group 8 veterans whose income exceeds the geographic income threshold by 10% or less.

In Pennsylvania, the thresholds for a veteran without dependents range from \$28,600 to \$41,600, depending on the county of residence. Veterans who have access to the internet can use the VA online calculator at <http://www4.va.gov/healtheligibility/apps/enrollmentcalculator/> to determine their eligibility or by calling 1-877-222-8387. Veterans can apply by mail or at any nearby VA clinic or medical center.

Join Us in Las Vegas to Build Retiree Power

by Barbara J. Easterling

I hope you will consider joining me April 5-8 in Las Vegas for **Building Retiree Power**, the 2010 national convention of the Alliance for Retired Americans. We will offer a wide array of education and training opportunities to improve your skills as a grassroots activist and as a leader of a local or state retiree group.

It may be a new year, but many of last year's challenges – health care, retirement security, and a lingering recession – still remain as great as ever. The future of our retirement, and what will be there for the generations that follow us, will be dramatically affected by what our leaders do this year.

I've heard experts say that in this November's elections older voters will make up over one-third of the turnout. If the health care debate has been any indication, retirees will be the object of a lot of attention – and a lot of misinformation. We must do our homework on the candidates and the issues, and educate our neighbors so they will be able to separate fact from fiction come election time.

The Alliance convention will feature noted speakers and training workshops on topics such as health care reform, Social Security, community organizing, fund-raising, and using new on-line communications tools such as Facebook to reach more retirees in your area.

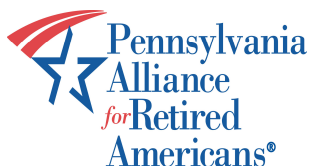
For more information about the Alliance for Retired Americans national convention, to be held April 5-8 at Bally's Las Vegas, visit www.RetiredAmericans.org or call 888/373-6497.

Hope to see you in Las Vegas!

Barbara J. Easterling is president of the Alliance for Retired Americans. She was previously the secretary-treasurer of the Communications Workers of America.

VISIT US ONLINE AT:

www.pennretiredamericans.org



**PENNSYLVANIA ALLIANCE FOR
RETIRED AMERICANS**
319 MARKET STREET, 3RD FLOOR
HARRISBURG, PA 17101
717-231-2866

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