AFSCME Retirees Mobilize in Support of Medicare & Medicaid’s 50th Anniversaries

On July 30, 1965, Pres. Lyndon B. Johnson signed the amendment to the Social Security Act creating Medicare and Medicaid with strong support from AFSCME and the labor movement. Since then Medicare has helped millions of older Americans, and those with disabilities, receive modern medical care and protect them from crushing medical debt. To mark the anniversary, AFSCME Retirees came out across the country to honor the anniversary and call on President Obama and Congress to protect and expand its benefits.

Chapters across the country worked with the Alliance for Retired Americans (ARA), and other allies, and held more than 150 events across the country. In Harrisburg, Pennsylvania, AFSCME Chapter 13 Pres. Dan Mazus worked with the local central labor council to organize a Medicare “birthday party” with more than 60 retirees and working members in attendance. In Delaware, Chapter 81 held a rally to protect and expand Medicare’s benefits from those politicians who would see these programs cut and turned into a voucher system. Finally, at our annual Retiree Council meeting, AFSCME Retirees leaders from across the country unanimously voted to pass a resolution honoring and supporting these critical programs.

While the Affordable Care Act (ACA) did improve benefits for all beneficiaries, there is still more work to be done. There are those who would cut benefits or turn these programs into a voucher system. Presidential candidates like former Gov. Jeb Bush (R-FL) suggest “phasing [Medicare] out.” In addition, bad trade deals like the Trans-Pacific Partnership jeopardize the government’s ability to negotiate for lower drug prices for seniors. That’s why AFSCME Retirees is mobilizing to protect Medicare and Medicaid as part of real retirement security for current and future generations.

While our union is fighting to protect and expand Medicare and Medicaid, we cannot do this without your help. Go to afscmeretirees.org or contact your local chapter about how you can get involved in protecting Medicare and Medicaid for current and future generations.

TELL CONGRESS TO EXPAND MEDICARE’S GUARANTEED BENEFITS

“Medicare is an amazing success but we can do more to improve seniors’ health security. It’s time for Medicare’s guaranteed benefits to cover routine eye care, hearing exams and dental care,” said Ann Widger, director, AFSCME Retirees.

Medicare does not pay for basic eye or hearing exams, glasses or hearing aids. Untreated hearing loss can lead to depression, fatigue and even dementia. One in three people ages 65 to 74 have difficulty hearing. “Traditional Medicare should cover glasses and hearing aids,” said Widger.

No Medicare coverage for most dental care or dentures is bad for beneficiaries’ health and wallets. Poor oral health and gum disease can worsen diabetes and heart disease.

The Medicare Hearing Aid Coverage Act of 2015, Comprehensive Dental Reform Act of 2015 and Seniors Have Eyes, Ears and Teeth Act, are some bills that would improve Medicare’s guaranteed benefits.

Rather than advance these bills, the current Congress seems focused on cutting Medicare. This Congress passed a budget, along party lines, that would gut Medicare’s guaranteed benefits. “Medicare’s guaranteed benefits won’t expand unless retirees speak up,” said Widger.

Call (844) 515-2703. Tell Congress: Expand Medicare’s guaranteed benefits to cover hearing, vision and dental care. Tell them not to turn Medicare into a voucher program or ask beneficiaries to pay more for their care.

Check out AFSCME WORKS pages: 14–15 for stories about the AFSCME Retirees and the 80th Anniversary of Social Security.
Americans Agree that Retirement Security is Vital in New NIRS Poll

The National Institute on Retirement Security (NIRS) recently released the results of their national public opinion poll, which states that America has a retirement crisis. It is clear that Americans are highly cognizant of this issue. Some 86 percent of Americans agree the nation faces a retirement crisis, and 57 percent strongly agree there is a crisis. Surprisingly, the sentiment is highest among those with annual income above $75,000 — a population that is more likely to have a retirement plan and financially able to save on a regular basis. Not surprisingly, 92 percent of the millennial generation believes the nation faces a retirement crisis — a generation that is hampered by a number of economic issues. This research reveals that awareness of the overall crisis in retirement readiness is broad based with both public and private sector workers, 87 and 88 percent respectively, agreeing that the nation faces a crisis — even though public workers are far more likely to have reliable income from pensions that substantially reduce retirement financial risk.

The main results of the research were:

• An overwhelming majority of Americans believe there is a retirement crisis.
• Three in four Americans remain highly anxious about their retirement outlook.
• Even though Americans feel slightly less stressed about their retirement prospects, support for steady and reliable retirement income from a pension is high and growing.
• Americans see retirement benefits as a job feature that is almost as important as salary.
• Americans express strong support for pensions for public employees.
• Protecting Social Security benefits is increasingly important.

To view the report in its entirety visit nirs.org.

‘Phase Out Medicare’ Just One Idea from the Right

As Medicare celebrated its 50th anniversary July 30, the popular program continues to provide quality, affordable health care to seniors. It also is in its strongest fiscal shape in years thanks to the Affordable Care Act. So why does Republican presidential candidate Jeb Bush wants to “phase out” this program? That’s what he proposed July 23 at an event sponsored by the Koch brothers’ Americans for Prosperity in Manchester, New Hampshire.

Watch the video for yourself at http://bit.ly/1DzT73m

The former Florida governor appears to be on a roll, also saying people “need to work longer hours” if they want to earn enough to get by. Retirees read aloud for themselves some of the out-of-touch right-wing ideas to come from Bush and other presidential candidates. Watch the video at http://bit.ly/1JznFvl

Here’s one more thing Union families can share.

Save with AT&T Wireless and Union Plus. Just because you’re union, you can save 15% on select wireless plans* from AT&T, the only national wireless provider that’s union. This is an easy call.

Save at AFSCME.org/Advantage

All program plans for new and existing customers may require a new two-year contract. This offer cannot be combined with any other discounts. Qualifying monthly data plan required.
FEDERAL UPDATE

Retirees Build on Success, Look to Protect Retirement Security

More than 100 retirees gathered for the Alliance for Retired Americans Legislative Conference and the Annual AFSCME Retiree Council meeting in the nation's capital in July, lobbying lawmakers to protect Social Security, Medicare and public pensions – programs under threat from corporate-backed lawmakers.

AFSCME retirees do have victories to celebrate, however. Addressing the Retiree Council July 10, AFSCME Pres. Lee Saunders cited recent achievements. “In Nevada, retirees defeated a plan to turn the defined benefit (pension) plan into a risky defined contribution scheme,” he said. Also, in Texas, AFSCME Retirees helped save a pension system in danger of collapsing through 20 years of under-funding.

“They reached out to 6,500 retirees and lobbied legislators, testified at hearings and partnered with working members and with other groups,” President Saunders said. “This spring, the Legislature passed a plan to fully fund the pension, without cutting retirement benefits or employee pay.” President Saunders added, “We’re building on our success at a critical time for our union,” referring to the decision of the U.S. Supreme Court to take up a case, Friedrichs v. California Teachers Association, that targets all public-sector workers.

“By taking this case, the court is revisiting a decision that’s made it possible for people to stick together for a voice at work and in their communities,” he said. Responding to that threat, AFSCME members are now engaged in a campaign we call AFSCME Strong.

Learn more about AFSCME Strong at AFSCMEstrong.org.

STATE/LOCAL ROUNDUPLICATE

ILLINOIS

Retired Illinois state workers rally in support of AFSCME Council 31’s efforts to gain a fair contract.

After more than five months of negotiations over a new union contract, AFSCME’s current agreement that covers more than 35,000 Illinois state employees expired on June 30. AFSCME Council 31 and Governor Rauner’s administration agreed to a two-month contract extension on July 29. Soon after, however, Rauner vetoed legislation that would have offered state employees the option of binding arbitration to resolve contract differences and avoid a strike or lockout.

To learn more about what is at stake, check out this AFSCME blog in its entirety at http://bit.ly/1lyzSAo

CALIFORNIA

San Jose Mayor Chuck Reed and Carl DeMaio, former ex-San Diego councilmember, filed a ballot initiative that targets public pensions in California. The deceiving initiative titled “The Voter Empowerment Act of 2016” will affect all government employees in California and erode collective bargaining rights and remove pension benefits from the bargaining process. The initiative would require voter approval on any pension benefit improvements or changes to employees. New employees hired after Jan. 1, 2019, will not be allowed to participate in a defined benefits (traditional pension) plan without voter approval. Attorney General Kamala Harris approved the circulation of the ballot measure and proponents have hit the streets of California to gather the necessary signatures. AFSCME is urging working and retiree members, and allies in California not to sign in support of this harmful initiative.

PHILADELPHIA

Seven years without a contract from a Democratic mayor was enough to encourage AFSCME Retirees in Philadelphia to do everything in their power to elect a new mayor who would at least meet with the councils with an open mind.

The power of the retirees in Philadelphia in a 39-day blitz led to more than 55,000 calls, 200 shifts of work and a great 9 percent contact rate. This effort helped elect an underdog and former AFSCME member, Jim Kenny, win the primary with a commanding margin.
MEMBERS IN ACTION

Wisconsin Retirees Unify

With fall fast approaching, Scott Walker’s failed presidential bid, along with the rejection of his attempt to break unions, many of our sisters and brothers in Wisconsin are looking forward to autumn’s biggest event. The Wisconsin Retiree Unification Convention was held on Oct. 29. PrimeTime talked with Sue Conard, the newly elected president of Chapter 32, about this historic event.

PrimeTime (PT): Why do you think it’s important for Wisconsin Retirees to unify now?

Sue Conard (SC): Here in Wisconsin, our members have always been proud to be the birthplace of AFSCME. A few years ago, it appeared we were becoming famous for something else affecting public sector unions nationwide – the beginning of massive attacks on our unions. We needed to unite to fight this. We are retired, but we want the benefits of the union that we enjoyed while we were working, for our sisters and brothers still working. We need to show Wisconsin that we are still AFSCME Strong.

PT: What steps are you taking to unify all of the state’s chapters and subchapters?

SC: When the three councils in Wisconsin began their process to unify, our former president, Tom Thornton, who recently passed away, brought together a group to explore the idea of doing the same thing within our retiree organization. We reached out to all the AFSCME retiree groups to extend an invitation to unite. We met and realized that we all were stronger together. We’re looking at ways to activate our current members and recruit and retain new ones. We can now move ahead, and we have the strength and excitement to put what we have into action.

PT: What excites you most about the unification process?

SC: Seeing everyone who worked on this process reignite their passion about AFSCME and become rejuvenated in their activism for their union despite – or maybe in the face of – all the disappointments and frustrations that we’ve experienced here in Wisconsin in the past few years. I feel like we’re saying to those who would tear us down and have tried to break us: No way! We were here before these attacks and we will be here long after. We are AFSCME Wisconsin.

ConsumerTIME

Carrying Student Loan Debt in Retirement

Student loan debt is no longer just a problem for millennials. For the last decade, student loan balances for older Americans have escalated into billions of dollars. A recent report by the General Accounting Office (GAO) provides a number of reasons why older Americans might still be paying off student loans even as they’re gearing up for retirement. The majority of the college debt carried into retirement, approximately 80 percent, came from loans seniors took out for their own education. Some of the loans may have been taken out to pay for graduate or continuing education courses required by their jobs. According to the report, the remaining 20 percent of the debt was for loans people took out for their children or other dependents.

Of course, the student debt burden is growing for all types of borrowers. And despite the rise among seniors, the share of older people overall who still hold student debt when they enter retirement is small. But the report notes the debt may cause bigger setbacks for seniors than it does for younger people. Borrowers age 65 and up are more likely to default on student loans than younger borrowers, making them more vulnerable to aggressive collection efforts, according to The Washington Post.

More than 700,000 people currently receiving Social Security benefits are still paying back student loans and 160,000 of them are having their Social Security checks garnished to pay off student debt. Most people receiving Social Security rely on this income to survive. Garnishing these funds means it will be harder for people to pay their bills and care for their families.

Sign the petition to ask President Obama and U.S. Secretary of Education Arne Duncan to stop the garnishment of people’s Social Security benefits to pay for their student loan debt: signherenow.org/dont-garnish-social-security/afscme/

Having Trouble Paying Off Your Student Loans?

The resources provided at AFSCME.org/members/member-resources/student-debt-resources can help you decrease the burden of student debt by giving you the information you need to find debt relief and flexible repayment options.