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## September 17, 2017 E-Newsletter

### Ending DACA Weakens the Social Security and Medicare Trust Funds



Rich Fiesta

President Trump's decision to stop allowing young unauthorized immigrants who were brought to the U.S. as children to apply for deferred deportation and receive work permits would cost the country billions of dollars, according to a report by the Immigrant Legal Resource Center (ILRC).

ILCA's report, issued last December, showed that ending the Deferred Action for Childhood Arrivals (DACA) program could

reduce Social Security and Medicare tax contributions by DACA employees and employers by \$24.6 billion over a decade.

U.S. Citizenship and Immigration Services has granted DACA benefits to more than 740,000 individuals. The program helped broaden the payroll tax base, dramatically increasing Social Security and Medicare contributions in the process.

Trump's policy would reduce Social Security contributions by \$19.9 billion, while Medicare contributions would be lowered by

\$4.6 billion. Ending DACA would damage the financial health of the Social Security and Medicare trust funds for everyone.

"Continuing the DACA program or creating a path to citizenship for these immigrants would be the right thing for immigrants and non-immigrants alike," said Richard Fiesta, Executive Director of the Alliance. "It would be a win-win for everyone in America. I would think someone who is known by many of his supporters as a great dealmaker would want that."

### Why seniors should choose wisely when selecting Medigap supplement insurance

A plan to shut the doors on the most popular insurance policies used by retirees on **Medicare** will soon present difficult decisions for people choosing Medigap supplement insurance.

In 2020, people who are on Medicare and don't already have what's known as Plan F or Plan C Medigap insurance won't be able to buy it because the federal government will close those plans to new participants. That means that when people go onto Medicare at 65, or if they switch Medicare-related insurance during the next couple of years, they are going to have to be diligent about scrutinizing insurance possibilities before some of those doors start to close.

Choosing Medigap insurance policies to cover the doctor and hospital costs Medicare doesn't pay has never been easy given numerous choices with names that simply use letters from the alphabet. But during the next couple of years, the decisions could be even more difficult.

In the past, people have tended to veer toward Plan F Medigap insurance when they wanted all retirement medical costs covered. Plan F is the most popular of the many Medigap insurance plans because it is the most comprehensive. It doesn't cover dental, vision, or medicine, but if retirees pay their monthly premiums they shouldn't have to pay anything else for doctors, tests or hospitals. Even medical care overseas is

partially covered.

In other words, at a time in life when medical issues can pop up suddenly and cost a fortune, Plan F is predictable. Plan C is popular for the same reason, although it isn't as comprehensive as Plan F. Plan C doesn't pick up the "excess fees" doctors charge over Medicare limits. To compare plans see [www.tinyurl.com/d4t7xlj](http://www.tinyurl.com/d4t7xlj).

"My mother has Plan F, and you wouldn't be able to pry it out of her dead hands," said Bryan Padgett, an outreach coordinator for the U.S. Department of Aging Senior Health Insurance Program, which helps people choose Medicare-related coverage. "People love not having to worry about paying anything but premiums."

According to research by the Kaiser Family Foundation, about 53 percent of people who buy Medigap supplements choose Plan F or Plan C.

Yet, the popularity of Plans F and C made them unpopular with federal lawmakers and brought about the change that will happen in 2020. In 2015, Congress decided to shut the doors on Plan F and C in 2020 to reduce government spending on Medicare. Although Medigap plans are purchased from private insurance companies, people use them along with Medicare provided by the government. Critics argue that Plan F makes it too easy for people to go to the doctor without thinking twice about the cost.

So after 2020, all Medigap plans accepting new retirees will make seniors pay the extra medical cost of the deductible on Medicare.

#### The **Congressional Budget Office**

estimated the extra cost of paying a deductible would reduce federal spending on Medicare by about \$400 million between 2020 and 2025.

With the 2020 change coming, insurance experts say it's crucial for people to act deliberately now so they don't end up locked out of a plan they'd want, or get stuck in a plan they don't want.

To appreciate the concern, it's important to understand how the plans work.

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To appreciate the concern, it's important to understand how the plans work....**Read More**



## One-on-One Medicare Counseling Program Safe in the Senate



This week, future funding for State Health Insurance Assistance Programs (SHIPs) is once

again at stake. SHIPs provide unique one-on-one, in-person counseling to help people with Medicare understand their rights and navigate their coverage options. Despite their high value and low cost, SHIPs have been under threat for the past several years, but have survived through a combination of strong advocacy and diverse Congressional support.

SHIPs are valuable because they provide unbiased, free, and personalized local assistance to older adults, people with disabilities, and families facing complicated Medicare decisions. In 2015, for example, SHIPs helped millions of people with Medicare sift through more than 20 prescription drug plans, 19 different choices of Medicare Advantage

plans, and various Medigap supplemental insurance policies, all of which come with different premiums, rules around coverage and provider access, and out-of-pocket costs. Additionally, SHIPs help people with Medicare resolve fraud and abuse issues, billing problems, appeals, and enrollment in low-income health assistance programs.

In March, the White House proposed eliminating federal funding for the SHIPs. While such requests are not laws, they can serve as insight into the policies and priorities of an administration. The House Appropriations Committee followed the White House's lead and also eliminated federal funding for the SHIP program.

This moved the focus to the Senate. Thankfully, the Senate Appropriations Committee went another direction and has proposed that SHIPs receive the same funding as last year. Medicare Rights is grateful to the Committee members for

supporting the continued funding of this important program.

The House and the Senate will have to come to an agreement over what funding the SHIPs should receive. As in past years, many advocates are reaching out to both houses of Congress to educate members on the importance and value of SHIPs for their constituents, and many members, both Democrats and Republicans, have spoken out about the need to preserve the program.

Medicare Rights supports SHIPs and continues to advocate against any cuts to the program. Services to aid people with Medicare in getting the help they need and the coverage that is best for their individual circumstances is ever more vital. There is reason to be hopeful that the threat to the SHIP funding can be averted again, but we must remain vigilant to protect this irreplaceable resource.

## Uninsured Rate Falls To Record Low Of 8.8%

Three years after the Affordable Care Act's coverage expansion took effect, the number of Americans without health insurance fell to 28.1 million in 2016, down from 29 million in 2015, according to a federal report released Tuesday.

The latest **numbers from the U.S. Census Bureau** showed the nation's uninsured rate dropped to 8.8 percent. It had been 9.1 percent in 2015.

Both the overall number of uninsured

and the percentage are record lows.

The latest figures from the Census Bureau effectively close the book on President Barack Obama's record on lowering the number of uninsured. He made that a linchpin of his 2008 campaign, and his administration's effort to overhaul the nation's health system through the ACA focused on expanding coverage.

When Obama took office in 2009,

during the worst economic recession since the Great

Depression, **more than 50 million** Americans were uninsured, or nearly 17 percent of the population. ... **Read More**



## FDA Moves To Guard Against Abuse Of 'Orphan Drug' Program



The Food and Drug Administration is changing the way it approves medicines

known as "orphan drugs" after revelations that drugmakers may be abusing a law intended to help patients with rare diseases.

In a **blog post** Tuesday, FDA Commissioner Scott Gottlieb said he wants to ensure financial incentives are granted "in a way that's consistent with the manner Congress intended" when the Orphan Drug Act was passed in 1983. That legislation gave drugmakers a

package of incentives, including tax credits, user fee waivers and seven years of market exclusivity if they developed medicines for rare diseases.

A KHN **investigation** earlier this year, which was **published and aired by NPR**, found many drugs that now have orphan status aren't entirely new. Of about 450 drugs that have won orphan approval since 1983, more than 70 were drugs first approved by the FDA for mass-market use. Those include cholesterol blockbuster Crestor, Abilify for psychiatric disorders and rheumatoid arthritis drug Humira, the world's best-selling drug.

Gottlieb announced plans to close a loophole that allows manufacturers to skip pediatric testing requirements when developing a common-disease drug for orphan use in children. He also signaled that bigger changes are being considered, announcing a public meeting to explore issues raised by scientific advances, such as the increase in **precision medicine** and **biologics**.

"We need to make sure our policies take notice of all of these new challenges and opportunities," he wrote. Gottlieb, through his agency, declined multiple requests for interviews. ... **Read More**

## Meningitis B Vaccine's High Price Tag Poses A Health Care Conundrum



Four years ago, when meningitis B, an extremely rare but potentially lethal form of the infection, sickened a small number of

college students at Princeton and the University of California-Santa Barbara, there was no vaccine against the disease sold in the U.S. Despite its availability abroad, it had never been licensed in the country due to its limited marketability.

Scientific evidence supporting an

absolute need to immunize against meningitis B still falls short. The risk of contracting it is smaller than that of being involved in a car crash.

But the headlines prompted by those 13 campus cases — which resulted in one death and one double amputation — helped reshape the financial prospects for a vaccine.

Today, two brand-name vaccines, both with price tags of more than \$300, are widely advertised on television and touted as a smart investment for parents who love their college-bound kids.

“As moms, we send our kids out into the world, full of hope,” says a mother in the [ad for Bexsero](#), sold by pharmaceutical giant GlaxoSmithKline, as her son loads up the car to go off to college.

Says another voice, “And we don’t want something like meningitis B getting in their way.”

Analysts expect the two vaccines to generate annually at least hundreds of millions of dollars in global sales.... [Read More](#)

## Diabetes Threatens Kidneys, Vision of Millions of Americans

**Untreated type 2 disease can lead to serious complications, diabetes experts say**

Millions of Americans with type 2 diabetes and pre-diabetes are at risk for chronic kidney disease, and another 59,000 Americans, 40 and older, are at risk for diabetes-related blindness.

That's the sobering conclusion of new research by investigators at the U.S. Centers for Disease Control and Prevention.

The good news is that, in many cases, these complications can be reversed or their progression slowed, said Dr. Joel Zonszein. He's director of the Clinical Diabetes Center at Montefiore Medical Center in New York City. He wasn't involved with the new study.

"When we talk about prevention, we are really talking not about disease prevention, but rather about sustaining good quality of life by delaying more complications," he said. "We can prevent complications by changes in lifestyle and the correct medications," Zonszein added.

In fact, many patients with diabetes for more than 40 to 50 years have none or minimal complications and a normal lifestyle, he noted.

But the only way to prevent or slow the complications of diabetes is to diagnose them early and to aggressively control blood sugar levels, Zonszein said.

"Unfortunately, we have the other side of the coin -- those uninvolved and unengaged with their disease, with untreated diabetes that go down a slippery

road and go down fast, developing complications that are hard to slow down," he explained.

"This study is a warning to people who already started having complications," Zonszein said. According to the report, slightly more than 30 million Americans have type 2 diabetes.

Diabetes can take a toll on the body's circulatory system, especially the tiniest blood vessels, according to Dr. Gerald Bernstein. He's an endocrinologist and coordinator of the Friedman Diabetes Program at Lenox Hill Hospital in New York City.... [Read More](#)



## Widening Waistlines May Raise Women's Cancer Risk



Belly fat after menopause may boost risk of lung, gastrointestinal cancers, researchers

report.

Excess belly fat increases older women's risk of some cancers, new research suggests.

Researchers followed nearly 5,900 Danish postmenopausal women for up to 12 years and found that abdominal fat was a bigger factor than body weight when it

came to the risk of lung and gastrointestinal cancers.

The study was presented Sept. 10 at a European Society for Medical Oncology meeting, in Madrid, Spain.

The findings highlight the need for weight management priorities for older women, who are prone to abdominal weight gain, according to study author Line Maersk Staunstrup, a doctoral student at Nordic Bioscience ProScion in Denmark.

"The average elderly women can very

much use this information, as it is known that the menopause transition initiates a shift in body fat towards the central trunk area. Therefore elderly women should be especially aware of their lifestyle when they approach the pre-menopause age," she said in a society news release.

Commenting on the study, Dr. Andrea De Censi, director of medical oncology at Galliera Hospital in Genoa, Italy, said the findings confirm the role that obesity, and particularly insulin resistance, play in several cancers.... [Read More](#)

## A Rare Dementia Gene Runs In The Family, But He's Fine — So Far



At 68, the graying building contractor is sentimental, just as she was. He smiles indulgently as he shows off photos of his 9-month-old grandson; he tears up at the memory of losing his dad in a construction accident more than 40 years ago.

"I'm emotional," he said, eyes glistening. "I know I got that from her. They call that 'a kind heart.' That's one of the best blessings there ever was."

Along with the blessings, however, Janda inherited what many would call a curse: a genetic mutation that causes a devastating brain disorder known

as **frontotemporal dementia, or FTD.**

His mother, Lucille Janda, had the mutation and the disease, a relentless illness that ravaged her personality starting in her late 40s and eventually robbed her of the ability to think, speak and walk.

John Janda has the same mutation, doctors say. But unlike his mother, who died in 2014 at age 93, Janda has shown no sign of the disorder, more than 15 years after symptoms typically appear.

"I can't tell you that I feel anything," said Janda, a lifelong builder who operates a woodshop, metal shop, sawmill and lumber kiln on his remote property about

100 miles northeast of Seattle. "I could go on my job and do anything I did 25 years ago. The knowledge is still there. I'm still gaining information all the time."

That makes him a medical mystery, a puzzle to scientists who can't say why Janda has so far been spared his mother's fate.

"The overwhelming majority of the people who have this mutation develop the disease, but there are a few who don't," Dr. Thomas Bird, a University of Washington professor of neurology and medical genetics. "We would love to know why. What a terrific clue that would be to treatment of the disease." [Read More](#)

## More Than Half of Americans Will Need Nursing Home Care: Study

More than half of Americans will find themselves in a nursing home at some point in their lives, a new study shows.

That eclipses the 35 percent estimate used by the U.S. Department of Health and Human Services, the researchers added.

"Lifetime use of nursing homes is considerably greater than previously thought, mostly due to an increase in short stays of less than three weeks," said lead researcher Michael Hurd. He is director of the RAND Center for the Study of Aging,

in Santa Monica, Calif.

Increased nursing home care begs the question of who will pay for it and how will they pay for it, he said.

"Out-of-pocket spending is not particularly large, on average, but the risk of long stays and of correspondingly large out-of-pocket spending is fairly large -- 5 percent of patients will spend more than 1,500 days in a nursing home, and 5 percent will spend more than \$50,000," Hurd said.

For married couples, the financial risks

are even larger, he noted. As baby boomers start needing more nursing home care, costs will be staggering.

"Families need to take this into account for financial planning, and society needs to be prepared to assist families that cannot finance nursing home stays," Hurd said.

The report was published online Aug. 28 in the *Proceedings of the National Academy of Sciences*. . . [Read More](#)



## Too Much TV May Cost You Your Mobility



Couch potatoes, take note: A new study admonishes older adults to get up from watching the TV or risk losing their mobility.

Excessive sitting, especially while watching TV, poses a significant health hazard to older Americans, researchers warn.

"There's something about TV watching that is really damaging," said study lead author Loretta DiPietro. "Perhaps because people usually settle in for the night on a recliner and don't move and start binge-watching, without breaks."

DiPietro is chair of exercise and nutrition sciences at George Washington University School of Public Health in Washington, D.C.

Her team studied the activity patterns of 134,000 adults, aged 50 to 71. Watching more than five hours of TV daily and getting three or fewer hours of physical activity a week more than tripled the study participants' risk of disability over eight-plus years, the investigators found.

"The message is move more, and sit less," said DiPietro. "That doesn't mean working out. It means breaking up sitting time. Go for short walks. Climb some stairs. Walk around the house. Walk

around the office. If you're watching TV, get up and walk around during commercials."

Most modern-day Americans, not just older people, sit about 14 hours a day, DiPietro said. And many older Americans spend 60 percent to 70 percent of their 10 to 11 non-sleeping hours a day either seated or reclining.

"What we did is consider the role of sitting within the context of physical activity," explained DiPietro.

The question, she said, is how much physical activity do you need to offset the damage of long periods of daily sitting?... [Read More](#)

## Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act

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