

FRIDAY ALERT



Alliance for Retired Americans

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Alliance Members Act to Save Affordable Health Care during Congressional Recess

During this week's Congressional recess, Senators and Members of Congress who favor rolling back health care provisions met fierce resistance in their home districts. Alliance members joined allies in denouncing GOP plans to take coverage away from millions of Americans by repealing the Affordable Care Act (ACA), cutting Medicaid, and ending Medicare's guaranteed benefits. Retirees in several states are asking elected officials tough questions about plans to raise the Medicare eligibility age and higher premiums and copays.

Alliance members met with 21 elected officials this week to advocate for affordable health coverage. That brings the number of meetings held since December to over 100. And they will participate in dozens more "Rallies for Health Care and Social Security" Saturday February 25. [Click here to find an event near you.](#)



Alliance Members in Ohio work to save affordable health care

House Speaker **Paul Ryan** recently said that legislation to repeal and replace the ACA — as well as cut Medicare and Medicaid — will be introduced when Congress returns to Washington next week.

The grassroots effort to save health care is having an impact. Public opinion polls have shown a [surge](#) in support for the ACA, which strengthened the Medicare Trust Fund and closed the “doughnut hole” gap in coverage for prescription drugs under Medicare. However, some Congressional leaders are still dismissive of the efforts to save the country’s health care and refuse to meet with their constituents. Sen. **David Perdue** (R-GA) called the protests at the town halls “manufactured.”

“It shows how out of touch some Members of Congress are,” said Alliance President **Robert Roach, Jr.** “People are rightfully upset because their health care is at risk, and they will not back down in fighting for affordable health care for all.”

GOP’s ACA Replacement Plans Include Higher Premiums for Older Americans

In their effort to repeal and replace the ACA, Republican leaders are considering increasing health insurance coverage costs for older Americans to bring down costs for younger people. This would lead to a large premium spike for those in their 50s and 60s. Premiums for older Americans can increase drastically through the removal of [age-banding](#), a restriction on how much insurers can charge older Americans compared to younger Americans.

The ACA currently has a 3-to-1 ratio, meaning insurers cannot charge older Americans more than three times the amount they charge younger Americans. The GOP is considering changing these restrictions. One proposal by Speaker Ryan would increase the ratio to 5-to-1, and Health and Human Services Secretary **Tom Price** has favored eliminating the ratio restrictions completely, so insurers could charge any amount to older Americans. Estimates show that average premiums could rise between \$3,000 and \$4,200 annually if insurers were allowed to charge any price to seniors. This would force hundreds of thousands to drop their health insurance.

“Instead of pitting older and younger Americans against each other to cut costs, Republicans should be working to make health care a right, not a privilege for everybody. That should be true no matter what your age or income level may be,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance.

Republicans Having Internal Problems Deciding How to Handle Medicaid

Many Obamacare provisions helped people all across the country, but whether to embrace the expansion of Medicaid was decided on a state-by-state basis. Some Republicans, like Ohio Governor **John Kasich**, accepted federal funds, and he credits Medicaid with providing essential care for 700,000 Ohioans, including thousands of seniors.

Mick Mulvaney, the new Director of the Office of Management and Budget (OMB), has proposed cutting Medicaid and sending states a fixed amount of money that would ration care. However, a repeal of the ACA would leave the states on the hook if the federal government no longer funds the expansion. Recently, some administration officials have said that the President is [on board](#) with these drastic cuts. This would represent a departure from a major campaign promise that he would not cut Social Security, Medicare or Medicaid.

Kasich has [criticized](#) Republicans for planning to undo the expansion, calling it “a very bad idea.” Officials from states like Nevada and West Virginia, where the Medicaid expansion has been popular, want to see it continued. Splits such as these within the party could prevent repeal of the ACA from moving forward in Congress.

“There are 6.9 million seniors who rely on Medicaid, and its expansion has been a tremendous success in providing coverage for the uninsured,” said **Richard Fiesta**, Executive Director of the Alliance. “Switching to block grants to the states would mean taking away coverage for millions, whether proponents of such a plan want to admit it or not.”

Hollywood Continues to Disregard Older Americans

As Hollywood prepares to honor its own at Sunday’s Academy Awards, the movie industry is coming under fire for its portrayal, or lack thereof, of seniors. A recent [study](#) by **Stacy Smith**, who directs the Media, Diversity and Social Change initiative at the University of Southern California, found seniors grossly underrepresented in Oscar-nominated films. This omission serves to make older Americans feel out of place within society and negatively affects the how younger Americans relate to their elders.

Even as the industry has made strides to correct years of racial and gender imbalance, older roles are even less reflective of real world demographics than in the past. The studios took a major step backward this year with older females, as less than 10% of seniors in the examined films were women. This is a significant decrease from the nearly 30% female representation observed in 2015.

Those seniors who are portrayed in movies are often mistreated, rarely driving the plot and frequently being confronted with ageist remarks that alter people’s perception of older Americans. President Roach said he wishes that Hollywood would show “the vibrancy of life enjoyed by millions of seniors. Active retirement is a reality for so many, and the movies would do well to portray and embrace it.”

The Alliance for Retired Americans is a national organization that advocates for the rights and well-being of over 4.4 million retirees and their families.