

FRIDAY ALERT



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Polls Show Health Care was a Major Issue in Tuesday's Elections

According to exit polls, [health care was the biggest issue](#) on the minds of many voters in Tuesday's elections and helped propel Democrats to victory. It was a notable reversal after President **Trump** and congressional Republicans won elections by criticizing the law just a year ago.

Four out of 10 voters in early exit polls said health care was their top issue in Virginia, where Democrat **Ralph Northam**, the current lieutenant governor, defeated Republican **Ed Gillespie** 54%-45% to become the next governor. And in Maine, voters in a landslide backed Obamacare Medicaid expansion, which their governor had vetoed on five separate occasions.

"The right to affordable health care will likely be just as important again in the elections a year from now," said **Robert Roach, Jr.**, President of the Alliance. "I would rather be on the Democrats' side, working to ensure more people have health insurance, than the GOP's, trying to take coverage away from millions."

Maine's House Speaker **Sara Gideon** (D) said in a statement that the legislature would implement the Medicaid expansion measure, and will fight the governor if he tries to intervene.

Despite President Trump's declaration last month that, "As far as I'm concerned, Obamacare is dead," Americans are signing up for coverage through the Affordable Care Act (ACA) in unprecedented numbers. November 1 was the first day of open enrollment, and 200,000 Americans signed up on that day — double the number that signed up on the first day last year. That is despite cuts in advertising and on-the-ground facilitation.

If you or anyone you know doesn't receive health care through their jobs, encourage them to go to <https://www.healthcare.gov/> to sign up now. The sign-up period ends on December 15.

Senate Tax Bill Removes House Bill's Local and State Deductions

As the House marked up its tax bill, Senate Republicans unveiled their own plan that fully repeals all deductibility of state and local taxes. The Senate version will also delay the implementation of a lower corporate tax rate until 2019. It does allow individuals to write off medical expenses that exceed a certain amount of their income, something the House bill scrapped entirely.

If the House bill becomes law, no one – retirees or active workers at all income levels - would be allowed to deduct their medical expenses, including nursing home costs and out-of-pocket medical and dental expenses. The House Committee on Ways and Means rejected an amendment on Wednesday to restore the medical expense deduction.

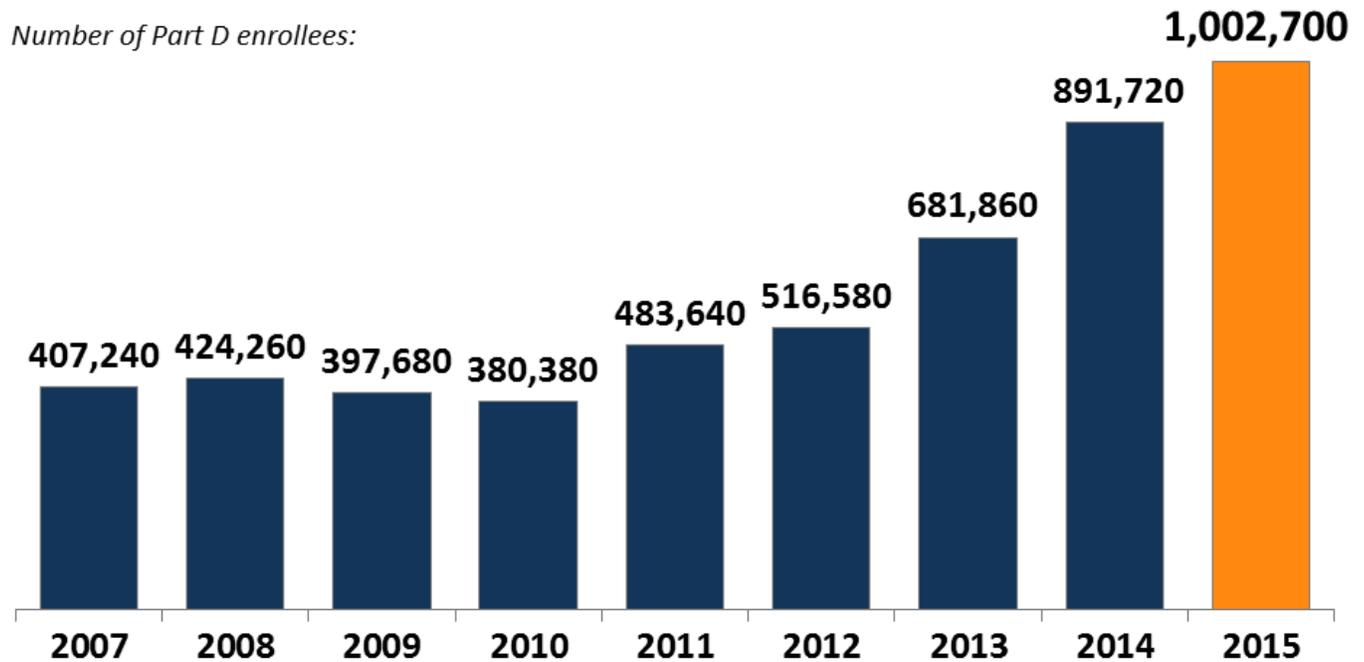
“The House had a chance to address one of the travesties in their tax plan, but they again opted to help the wealthy at the expense of middle class Americans with serious health problems,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance.

Medicare Part D Enrollees are Subject to High out-of-Pocket Drug Costs

A Kaiser Family Foundation [analysis](#) released on Tuesday examined the out-of-pocket drug costs associated with Medicare Part D. Although Part D and provisions in the ACA, which helped provide discounts and subsidies for those who fall in the doughnut hole, have helped to improve the affordability of prescription drugs for people with Medicare, enrollees still frequently pay high costs because there is no hard cap on out-of-pocket spending.

Figure 1

In 2015, 1 million Medicare Part D enrollees without low-income subsidies had high out-of-pocket drug costs—above the catastrophic coverage threshold—more than twice the number in 2007



NOTE: Analysis includes enrollees in stand-alone prescription drug plans and Medicare Advantage drug plans. Out-of-pocket costs include Part D drug costs, but not Part D premiums or costs for Part B-covered drugs.

SOURCE: Kaiser Family Foundation analysis of a five percent sample of 2007-2015 Medicare prescription drug event claims from the CMS Chronic Conditions Data Warehouse.



Enrollees are forced to pay up to 5 percent of their drug costs over the catastrophic coverage threshold, and for expensive medications, this rate can be a major financial burden. Some subsidies for low-income beneficiaries help pay Part D premiums and cost sharing, but the subsidies are not widely available.

“The out-of-pocket fees many older Americans pay threaten the health security of our country. To remedy this, we must do more to reduce drug prices and cap out-of-pocket spending in Medicare,” said **Richard Fiesta**, Executive Director of the Alliance.

Veterans Day Issue: Predatory Lending and Forced Arbitration

“I want to wish a Happy Veterans Day to the many Alliance members who are veterans,” said President Roach. “The Alliance is pleased to work closely with [the Union Veterans Council](#) to ensure that Congress and the U.S. Department of Veterans Affairs (VA) fulfill the health care and financial needs of our members who served.”

The Union Veterans Council, part of the AFL-CIO, brings working class veterans together to speak out on veterans’ major issues, especially the need for good jobs and a strong, fully funded and staffed VA.

Recently the group’s Executive Director, **William Attig**, reacted when Congress gave a multi-billion-dollar legislative gift to big banks and credit card companies. By a 51-50 [vote](#) on October 24 – with GOP Vice President **Mike Pence** breaking a tie – the Senate sent H.J. Res. 111 to President **Donald Trump** to uphold mandatory arbitration, imposed by the financial firms, on consumers when they get into disputes. This allows financial institutions to block customers from filing class-action lawsuits.

The Consumer Financial Protection Bureau had issued a new rule banning mandatory arbitration without recourse in the courts earlier this year, but the GOP bill kills it. President Trump [signed](#) the congressional resolution November 1. The House had previously approved the measure [231-190](#).

“When you’re deployed for 15 months, it’s hard to keep track of financial transactions,” said Executive Director Attig during a telephone press conference about the issue on October 31. He added that since financiers know that, predatory lenders often target members of the military.

“This is a corporate giveaway that affects all Americans, including seniors who served,” added President Roach.

Oregon Alliance Elects Officers

Oregon Alliance members held officer elections at their convention in October, selecting officers who will begin serving their terms on January 1, 2018. They are:

- Everice Moro - President, American Federation of Teachers (AFT) Union;
- Louise Currin - Vice President, AFT;
- Jackie Davais - Vice President, International Brotherhood of Teamsters (IBT) Union;
- Bonnie Luisi - Secretary, AFT;
- Richard Schwarz - Treasurer, AFT

“We thank **Scott Blau** for his years of service and excellent leadership while president of the Oregon Alliance, as he passes the baton to Everice Moro,” said Executive Director Fiesta.