

FRIDAY ALERT



Alliance for Retired Americans

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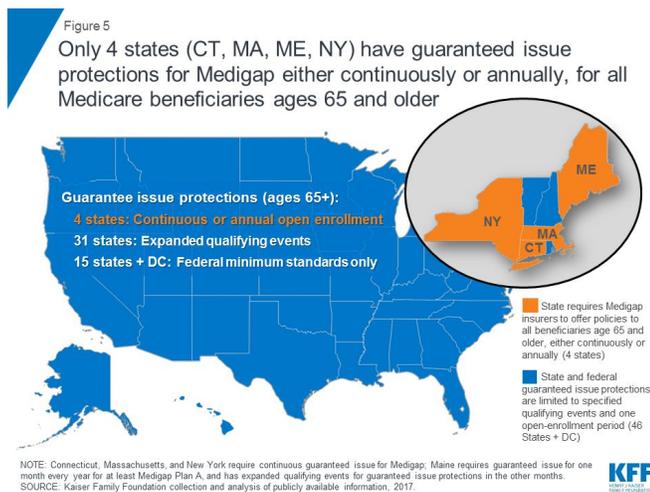
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Majority of States Fail to Provide Adequate Protections for Medigap Enrollees

A [new report](#) from the Kaiser Family Foundation shows that consumer protections for Medigap plans are severely lacking. Since most Medigap laws aren't regulated at the federal level, it's left up to the states to determine how to protect patients.



In 2015, one in four Medicare enrollees had a Medigap plan. Medicare beneficiaries who don't have an employer-provided retirement health plan or do not qualify for cost-sharing under Medicaid often purchase additional insurance, known as Medigap, to help cover costs.

There are 20 states with at least 25% of Medicare beneficiaries using Medigap, but only four states require Medigap policies be offered continuously for all beneficiaries age 65 or older. Fifteen states comply with the minimum federal requirements, which only guarantee protections for patients during the first six months of their enrollment.

The majority of states also allow insurers to adjust premium rates based on factors like age and gender. Only eight states completely bar insurers from varying premiums in this way for any given plan. This means that Medigap plans are out of reach or more expensive for most retirees -- particularly those with pre-existing conditions.

“The fact that such a large percentage of Medicare beneficiaries face a lack of protections and coverage across the country is shocking,” said **Robert Roach, Jr.**, President of the Alliance. “States should guarantee healthcare access to all retirees, regardless of their health history or pre-existing conditions.”

AFGE President Testifies About Harm to VA Staffers and Veterans from Recent Law

American Federation of Government Employees President **J. David Cox, Sr.** [testified before the House Committee on Veterans Affairs](#) on Tuesday. Cox stated that the VA Accountability Act of 2017, a law that stripped civil service protections from many Department of Veterans Affairs

employees, has had devastating consequences. He pointed out that the legislation has made federal workers more vulnerable and made it easier to fire whistleblowers who expose problems within the agency.

“The VA has tried to hide the true harm that Act has caused,” said Cox. “Despite the limited published data, the Act’s disproportionately large impact on VA’s low wage and veteran workforce is undeniable.”

He expressed particular concern that older, retired, and disabled veterans are the most negatively impacted by the new law, especially because the standard of veterans’ care has been hurt by the large number of vacancies caused by increased firings. Cox also informed the committee that studies have proven the VA provides a better standard of care than private companies, and suggested that addressing mismanagement is key. “The VA cannot fire its way to success,” Cox testified.

Others witnesses expressed concern about legislation directed against a veteran-heavy federal workforce. Several congressmen asserted that the Trump administration has not tolerated dissent well, and could be looking to prevent veterans and other workers from speaking out by firing them.

“The Accountability Act could not have strayed farther from its intended purposes,” said Secretary-Treasurer **Joseph Peters, Jr.** “Letting management punish whistleblowers is a poor way to promote accountability, and diminishes quality of much needed care for our veterans.”

ALERT – ACTION NEEDED TO SAVE HEALTH CARE NOW

Health Care Access Hangs in the Balance as Affordable Care Act Legal Challenges Loom

After failed legislative attempts to repeal the Affordable Care Act, twenty Republican state attorneys general and governors took another approach and [filed a lawsuit](#) challenging the constitutionality of the Affordable Care Act earlier this year. These officials argue that because the individual mandate is now considered unconstitutional, the whole health law should be scrapped -- including protections for patients with pre-existing conditions. Last month, Attorney General Jeff Sessions declined to defend the law against this attack.

Millions of Americans are at risk of losing affordable health insurance if the lawsuit succeeds. States with officials participating in the lawsuit will have the most to lose, as pre-existing conditions afflict at least 24% of their residents.

In all, roughly [75% of Americans](#) between the ages of 50 and 64 had at least one pre-existing condition in 2014, and that number increased to 84% for those between the ages of 55 to 64. Numerous polls conducted in the last year have shown that over [70%](#) of Americans support protections for those with pre-existing conditions.

President Trump’s nomination of Judge Brett Kavanaugh to the U.S. Supreme Court has placed the Affordable Care Act in even more danger. Kavanaugh has routinely ruled against working families and their access to healthcare. He indicated that the court was [wrong to uphold the individual mandate](#) and suggested that presidents should be able to decline to enforce components of a law that they deem unconstitutional.

“We must take action to safeguard healthcare for all Americans,” said Executive Director **Richard Fiesta**. “Stopping Judge Kavanaugh’s nomination is an important step in doing that.”

We can’t afford another hatchet job on the Affordable Care Act. Please [sign our petition](#) to urge your Senator to reject Judge Kavanaugh.

Missouri Alliance Chapters Holds Its Convention

The Missouri Alliance held its convention in St. Louis on Tuesday during the state’s AFL-CIO convention. Alliance members discussed the importance of defeating the so-called “right to work” legislation, Proposition A, which is on the August ballot statewide. Representative **Lacy Clay** (D) spoke to attendees and thanked them for their work. After the convention many Alliance members went door-to-door to talk to voters about Proposition A.



Missouri Alliance President Dave Meinell stands with members at the convention.

Alliance members **Bill Finkle** and **Dave Meinell** were presented with the Chere Chaney Political Action Award at the AFL-CIO convention for their efforts to elect worker-friendly political candidates and pass worker-friendly measures.



Missouri Alliance Member Bill Finkle and President Dave Meinell with their awards.