Much at Stake for Retirees in Midterm Elections

This Tuesday, November 6, is Election Day, when citizens across the nation will head to the polls to exercise their right to vote in the important midterm elections.

All 435 seats in the U.S. House and thirty-five Senate seats are on the ballot. The outcome of those contests will directly affect many issues important to older Americans, such as protecting patients with pre-existing conditions, future cuts or expansion of earned Social Security and Medicare benefits, prescription drug prices, additional unnecessary tax breaks for corporations and billionaires, and pension protection. To see how your current representatives in Congress voted on issues affecting seniors, check the Alliance’s voting record.

Arizona Alliance members used Halloween to get their election message out on Wednesday this week.

The elections will also determine 36 governorships, the makeup of state legislatures and the outcome of many state ballot initiatives. Voters in Idaho, Utah, Montana and Nebraska will decide whether or not to expand Medicaid coverage to include more low-income workers and families.
Affordable housing is on the ballot in California, and citizens in Colorado will vote on whether to allow expanded ability of corporations to file lawsuits.

Know your rights before heading to the polls. Be sure to check your Secretary of State’s website to find information about voter identification and other laws so that you don’t run into issues when you arrive to cast your ballot. If you have a problem at the polls, or suspect a voter rights issue, ask to speak to an election official and call the voting rights hotline at 1-866-OUR-VOTE or 1-866-687-8683. For more information, visit https://www.usvotefoundation.org.

Bring a snack, a book and even a chair if you think there may be a line. “Don’t go home until your vote has been counted,” said Robert Roach, Jr., President of the Alliance. “An unfortunate election result could lead to health insurers charging people aged 50-64 five times more than younger consumers for the same coverage. A good result could lead to an expansion of your earned Social Security benefits.”

Doctors may have Access to Your Online Purchasing Data

Doctors are beginning to have the ability to learn what kind of car their patients drive, if they’re registered to vote, and their online shopping purchases. Large data brokers including LexisNexis and Axiom have been selling personal information about consumers to health care providers in an effort to assist with decision making regarding patients’ treatment.

“Liens, evictions and felonies indicate that individual health may not be a priority,” a marketing pitch on one company’s website states. Voter registration might be relevant because “[i]ndividuals showing engagement in their community may be more likely to engage in their own health.”

Some health systems say that additional information about the patient’s socioeconomic status or social determinants of health are crucial aspects of care that frequently go unconsidered. However, the data sold to health providers is often wrong, or doesn’t aid in a patient’s treatment. A recent study showed that including such information in a patient’s medical record did not help doctors diagnose a problem or predict hospitalizations.

Invasions of privacy are cause for concern. The information sold by data companies is often used to determine if a patient is considered “high risk,” a process that is not made public. Currently, extra data on a patient cannot be used to exclude them from receiving insurance coverage under the Affordable Care Act (ACA). However, if the ACA is repealed, as Senate Majority Leader Mitch McConnell recently said he still wants to do, this could change.

“Selling excess information about a patient is a dangerous precedent that could lead to charging higher premiums and excluding coverage,” said Joseph Peters, Jr, Secretary-Treasurer of the Alliance. “We must pass legislation that gives patients the right to review the data collected on them and opt out of online data collection.”

Beware of Social Security Scammers

The Federal Trade Commission (FTC) recently issued a warning to all Social Security beneficiaries: beware of scammers “spoofing” the Social Security Administration (SSA).
Spoofing allows scammers to call your phone from anywhere, but they can make their caller ID look like a different number. In this scam, the SSA customer service phone number shows up on your phone. Scammers will ask for your Social Security number, claiming to need the information to provide a benefit increase. Some scammers even threaten to cut off benefits if the information they want is not provided. While the SSA phone number shows up on your phone, it is **not** the SSA calling.

If you are concerned about a scam involving your Social Security benefits, the Federal Trade Commission (FTC) suggests ways to keep your information secure.

- Hang up and call the SSA back directly at 1-800-772-1213.
- Remember that the SSA will not threaten you, or promise a benefit increase in exchange for personal information.
- If you receive a spoofed call, report it.

“We remind all Alliance members to be very careful when deciding whether to disclose your personal information,” said Alliance Executive Director **Richard Fiesta**.

**Mississippi Retirees Form Newest Alliance Chapter**

On Sunday the Mississippi Alliance for Retired Americans held its founding convention at IBEW Local 480 in Jackson. State Senator **Sollie Norwood** addressed the convention, asking those assembled to visit him in January when the new legislative session starts to work on behalf of workers and retirees.
American Federation of Teachers-Mississippi President Geraldine Bender spoke about the importance of the senior vote, and John Graves, President of the Mississippi A. Philip Randolph Institute, encouraged everyone not to give up when dealing with attempts to cut health care and Social Security for retirees. He said, "When they say no, we go vote!"

After the conventioners adopted the bylaws, they voted on officers, electing James Sims (IUE-CWA) President, Chellie Ruth Payne (AFT) Secretary and Patricia Blanchard (IUE-CWA) Treasurer. The officers were sworn in and presented with the 37th Alliance for Retired Americans State Charter.

Oregon Alliance Holds Annual Convention

The Oregon Alliance held their annual convention on Thursday, October 25.

Members gathered to discuss the issues facing seniors, and national Alliance board member Steve Kofahl traveled to the convention from Washington state to give an overview of the national political landscape and its effects on retirees.

President Roach: We Will Continue to Unite Against Violence following Attack in Pittsburgh

The horrific shooting at the Tree of Life synagogue in Pittsburgh, Pennsylvania last weekend took the lives of eleven older Americans worshipping in the city’s Squirrel Hill neighborhood.

“"The Alliance sends its deepest condolences to the victims and families of those affected by the tragic events that took place in Pittsburgh last Saturday, and also to the entire Jewish community,” said President Roach. “This was an attack on the American way of life and it affects all of us. We will continue to unite and live with freedom and dignity in the face of senseless acts of violence such as this one.”

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.