



2019 Social Security-Medicare Anniversary Toolkit

Alliance for Retired Americans
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www.retiredamericans.org



President
Robert Roach, Jr.

Secretary-Treasurer
Joseph Peters, Jr.

June 19th, 2019

Dear State Presidents, Board Members and Alliance Personnel,

This summer is the 84th and 54th anniversary of Social Security and Medicare and Medicaid, respectively. The Alliance will work to support your efforts to celebrate these milestones as a means to aggressively defend and strengthen the programs and protections for all Americans.

As a means of continuing our mobilization, we will petition and lobby our members of Congress, collect stories of our individual and collective experiences and hold anniversary observances to frame and bring attention to the threads of our most critical earned benefits and demand action on the escalating cost of prescription drugs.

Enclosed in this Organizing Summer Toolkit, please find the following:

- Summer Calendar
- Strengthening Health Care and Lowering Drug Costs Act Fact Sheet
- New NAFTA and Prescription Drugs Fact Sheet
- Strengthen Social Security Fact Sheet
- Multi-Employer Pension Fact Sheet
- Health Benefits Tax Fact Sheet
- Social Security and Medicare Facts and Figures
- How to Structure Your Anniversary Observance Event
- Storytelling Minikit
- District Lobby Kit
- Sample Letters to the Editor

As you collect stories, plan and conduct lobby visits and organize anniversary events in your states and communities, please coordinate with the Alliance for Retired Americans so that we can work to support and amplify your work.

We encourage you to incorporate the toolkit into your planning this summer and to share its contents with your affiliates to maximize attention and advocacy at this critical time. If you have any questions, please feel free to contact Michelle Campbell at (202) 637-5361 or at mcambell@retiredamericans.org.

We look forward to our work together this summer.





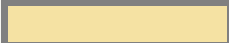
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July 2019

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	1	2	3	4	5	6
				Independence Day	National Alliance Office Closed	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
		54th Anniversary of Medicare and Medicaid				

NOTES

 = House Recess

Blue Text = Federal Holiday, National Offices Closed

Green Text = Holiday

Red Text = Alliance Dates of Note

August 2019

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5	6	7	8	9	10
		Senate Recess Begins				
11	12	13	14	15	16	17
Eid al-Adha			84th Anniversary of Social Security			
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOTES

 =Congressional Recess

Blue Text =Federal Holiday, National Alliance Office Closed

Green Text =Holiday

Red Text =Alliance Dates of Note



How to Structure Your Anniversary Event 2019

This year is the 54th and 84rd anniversaries of Medicare and Social Security, respectively. To help connect these anniversaries to current threats to these critical programs, we have developed a program for use around the country.

Older Americans face numerous challenges, but also have access to opportunities. This summer, we will use our anniversaries to highlight challenges and opportunities when it comes to **Prescription Drug prices, Social Security, Medicare**, Pensions and Health Care excise taxes on high benefit plans, (also called the Cadillac tax).

This year it is particularly important to focus on and highlight the ever-increasing cost of prescription drugs.

Because these issues affect everyone, your anniversary event will allow time for attendees to consider the challenges and opportunities and construct a narrative of how they play out in their lives.

Included in this year's toolkit is our Storytelling Minikit, specifically designed for this section.

Lastly, using the results of the **2018 Congressional Voting Record**, you will have an opportunity to present **retiree Hero or retiree Zero certificates** to invited members of Congress or their proxies.

Recommended Agenda

- Welcome participants
- Invited Speakers
- Present Fact Sheets and/or Presentation about Challenges and Opportunities
- Guide attendees through Storytelling Minikit
- Open the floor for sharing of stories
- Present Hero or Zero Awards, if applicable
- Present Anniversary Cake
- Take photos
- Divide cake among attendees

The Many Faces of Social Security

- Nearly 177 million workers contribute to Social Security through payroll taxes.
- Nearly 63 million people receive monthly Social Security benefits:
 - 46.8 million people receive retirement benefits
 - 5.9 million people receive survivors' benefits
 - 10.1 million people receive disability benefits.

Average 2019 Monthly Social Security Benefit

- A retired worker: \$1,461
- A retired couple: \$2,448
- Disabled worker: \$1,234
- Disabled worker with spouse and child: \$2,130
- Widow or widower: \$1,386
- Young widow or widower with two children: \$2,876
- Maximum Monthly Social Security Benefit: \$2,861 (for worker retiring at Full Retirement Age).

***Did you know?** Social Security is an extremely efficient program, with administrative costs of only 0.7% of total expenditures!*

Social Security Cost of Living Adjustment (COLA) for 2019: 2.8%

2019 Social Security & Medicare Contribution Amounts

- Social Security: 6.2% for both workers and employers. This contribution is paid on earnings up to \$132,900.
- Medicare: 1.45% for both workers and employers on all wages.

2019 Social Security Eligibility:

- Full Retirement Age: 66
- Early Retirement Age: 62 Taking early retirement can reduce Social Security benefits up to 30 percent.

Social Security: When & How to Apply for Benefits

- You should apply for Social Security benefits three months before the date you want your benefits to start. You can apply in one of the following ways:
 - Visit your local Social Security office. Call 1-800-772-1213 to find the nearest office.
 - Call Social Security at 1-800-772-1213. If you are deaf or hard of hearing, you can call Social Security at TTY 1-800-325-0778.
 - Online: <https://secure.ssa.gov/iClaim/rib>

The Many Faces of Medicare

- Nearly 177 million workers contribute to Medicare through payroll taxes.
- Approximately 58.4 million people receive Medicare benefits, including:
 - 50.3 million people age 65 and older
 - 8.8 million people with disabilities

2019 Medicare Part A (Hospital Coverage)

- Deductible: \$1,364 (first 60 days of Medicare-covered inpatient hospital care)
- Coinsurance: \$0 (Days 1-60), \$341 per day (Days 61-90)

2019 Medicare Part B (Physician Coverage)

Individual's Income	Couple's Income	Your 2019 Part B Monthly Premium
\$85,000 or less	\$170,000 or less	\$135.50
\$85,001-\$107,000	\$170,001-\$214,000	\$189.60
\$107,001-\$133,500	\$214,001-\$267,000	\$270.90
\$133,501-\$160,000	\$267,001-\$320,000	\$352.20
\$160,001-\$499,999	\$320,001-\$749,999	\$433.40
\$500,000 and Above	\$750,000 and Above	\$460.50

For all Beneficiaries:
Part B deductible is \$185 and the Part B copayment is 20%.

2019 Medicare Part D (Prescription Drug Coverage)

- Monthly Premium: Varies by plan (higher-income consumers may pay more)
- Deductible: Varies by plan, \$415 maximum
- Doughnut Hole: \$3,820 - \$5,100. Beneficiaries in the doughnut hole will receive a 75% discount for brand-name drugs and a 63% discount on generics
- Cap on Out-of-pocket Costs: \$5,100 (prior to catastrophic, includes discounts)
- In addition to a monthly plan premium, high-income individuals will pay an income-related monthly adjustment amount as noted below:

Individual's Income	Couple's Income	Income-related monthly adjustment amount
\$85,000 or below	\$170,000 or below	\$0.00
\$85,001 - \$107,000	\$170,001 - \$214,000	\$12.40
\$107,001 - \$133,500	\$214,001 - \$267,000	\$31.90
\$133,501 - \$160,000	\$267,001 - \$320,000	\$51.40
\$160,001 - \$499,999	\$320,001 - \$749,999	\$70.90
\$500,000 and Above	\$750,000 and Above	\$77.40

Medicare: When & How to Apply for Benefits

- Generally, Medicare is available for people age 65 or older, younger people with disabilities and people with End Stage Renal Disease. If you are already receiving Social Security retirement benefits, you will be automatically enrolled in Medicare Parts A and B. If you want to apply for Medicare, call 1-800-772-1213 or visit their website: <http://www.socialsecurity.gov/medicareonly>.

01/15/19



On May 9, 2019, Representative Linda Sanchez (D-CA) introduced the Strengthening Social Security Act, H.R. 2654, in the U.S. House of Representatives. This legislation will strengthen the Social Security system while improving the economic and retirement security of millions of Americans.

Strengthening Social Security

For more than 80 years, Social Security has delivered its guaranteed benefits on time and without interruption. While Social Security's hard-earned benefits are modest – they are vitally important to all who rely on them, including seniors, people with disabilities and families of deceased workers. Today over 62 million Americans – 1 out of every 4 households – rely on Social Security's lifetime, guaranteed benefits.

The Strengthening Social Security Act includes provisions that would strengthen Social Security by improving the solvency of the Social Security Trust Funds and, at the same time, improve the benefit calculations and annual cost-of-living adjustments (COLA) for all Social Security programs.

Increases Social Security Benefits: By adjusting the benefit formula, the Strengthening Social Security Act increases Social Security benefits on average by about \$65 per month or \$800 per year.

Adopts the CPI-E to Calculate Cost of Living Adjustments: In requiring the use of the Consumer Price Index for Elderly Consumers (CPI-E) to measure Social Security's COLA, the Strengthening Social Security Act ensures that Social Security benefits keep pace with the rising costs of goods and services typically used by older Americans.

Improves Benefits for Widows and Widowers – Ensures that surviving spouses receive 75% of the total household Social Security benefits that they received prior to their spouse's death.

Strengthens the Social Security Trust Fund: To pay for these benefit improvements and ensure Social Security is solvent for years to come, the Strengthening Social Security Act raises and ultimately scraps the cap on earnings subject to Social Security contributions (currently capped at \$132,900) over a 5-year period. This change alone extends the life of the Social Security Trust Fund through 2041.

5/21/19



Strengthening Health Care & Lowering Drug Costs Act

Fact Sheet

On May 16th, 2019, the Strengthening Health Care and Lowering Prescription Drug Costs Act (H.R. 987) was passed in the House of Representatives with a vote of 234 to 183 and sent to the Senate.

H.R. 987 lowers prescription drug prices and reverses some of the sabotage of the Affordable Care Act (ACA). It blocks short-term health insurance plans, improves ACA enrollment, and lowers insurance costs for people with pre-existing conditions. Five million Americans aged 50 to 64 have at least one pre-existing health condition. The prescription drug price measures included in H.R. 987 accomplish the following:

Implements the CREATES Act

This provision will bring more low-cost generic medicines to market. It allows generic drug manufacturers to purchase samples of brand-name drugs, so they can confirm that their version of a drug is biologically similar to the brand name drug. Today brand-name pharmaceutical corporations can prevent generic manufacturers from buying samples of their most well-known drugs.

Bans “Pay-for-Delay” Agreements

This provision makes “Pay-for-Delay” agreements between prescription drug manufacturers illegal. According to the U.S. Federal Trade Commission, “pay-for-delay” agreements cost American taxpayers and consumers [\\$3.5 billion](#) every year by keeping drug prices high. Currently, brand name pharmaceutical corporations can offer generic companies patent settlement payments that keep lower-cost generics off the market.

Stops Generic Companies from Keeping a Drug Off the Market

The BLOCKING Act provisions shorten the amount of time it takes to get generic drugs on the market. Today, the first generic filers to obtain FDA approval for a drug are granted 180 days of market exclusivity. During this time period no other generic manufacturer can bring the same drug to market. However, some generic companies don’t release the drugs immediately after gaining approval, a practice called “parking.” H.R. 987 prohibits companies from “parking” their market exclusivity.



United States-Mexico-Canada Agreement (USMCA) Prescription Drugs

On November 30, 2018, President Trump signed the renegotiated NAFTA trade deal and put Congress on notice that it will send lawmakers a bill to implement the United States- Mexico-Canada (UMSCA) Agreement, also known as NAFTA 2.0. Congress must vote to approve the agreement for it to be finalized; a NAFTA 2.0 vote is likely to happen in 2019. The trade agreement contains provisions that could affect drug prices for all Americans, including seniors, by locking *out* generic competition for long periods and locking *in* new patents on old drugs when minor tweaks are made (such as a new shape or higher dosage). It would also jeopardize the U.S. government's ability to lower drug prices for taxpayers and patients in the future.

NAFTA 2.0 Locks in Patent Protections for Drugs & May Block Future Reform

The United States grants lengthier patents and other regulatory protections to pharmaceutical corporations than other countries do. The U.S. Trade Representative, at the urging of pharmaceutical companies, pressured Mexico and Canada to provide U.S.-level protections and set them in stone as part of the NAFTA 2.0 agreement. In doing so, our country's ability to reform patents and other monopoly provisions for medicines would be in jeopardy and high prescription drug prices for all of us would be set in stone.

Exclusivity for biologics: NAFTA 2.0 locks in a lengthy exclusivity period for biologics, drugs used to treat various types of cancer or chronic conditions like rheumatoid arthritis and multiple sclerosis. They include many drugs, such as Humira and Neupogen, commonly prescribed to seniors. The agreement protects pharmaceutical corporation monopolies and profits at the expense of patient access to life-saving medicines, preventing reform that would reduce the exclusivity period to less than 10 years.

Evergreening: NAFTA 2.0 requires countries to grant "evergreen" patents or patent extensions for small changes in the formula, dosage or administration of a drug, regardless of whether these minor alterations improve the efficacy of the drug. This also prevents the development of generic versions and extends corporate monopolies.

ASK

Members of Congress should insist on the removal of extraordinary monopoly protections for pharmaceutical firms in the revised North American Free Trade Agreement. Failure to strike these provisions from the pact will provide huge giveaways to Big Pharma and keep medicines unaffordable.

On June 11, 2019, the House Ways and Means Committee passed H.R. 397, a bill to strengthen the solvency of multiemployer pension plans and the Pension Benefit Guaranty Corporation (PBGC). This bill, also known as the Butch Lewis Act and introduced by Chairman Richard Neal of Massachusetts, will help ensure that workers and retirees do not lose the benefits they have earned. It must still pass the full House of Representatives and the U.S. Senate.

Another pension issue pending in Congress is a plan to protect 100,000 mineworkers and retirees from losing their earned pensions because their plan is underfunded. This is largely due to the recession that began in 2007, company bankruptcies, and the decline of the coal industry.

The Problem

More than one million Americans depend on multiemployer pension plans for their retirement. Over 100 multiemployer pension plans are likely to fail within the next 20 years, jeopardizing the retirement income of the workers and retirees in these plans. The largest plan at risk is Central States, a Teamsters plan. Other plans at risk include the United Mineworkers Pension Fund and the Bakery, Confectionery, Tobacco Workers and Grain Millers Pension Fund.

Multiemployer pension plans are collectively bargained pension plans maintained by more than one employer, usually within the same or related industries – such as construction, retail, manufacturing, transportation, mining – and a labor union.

The Pension Benefit Guaranty Corporation (PBGC), created as a federal backstop to protect beneficiaries in the event of a pension plan failure, only has \$2.2 billion in assets backing multiemployer plans. It needs \$67 billion in assets just to support the pension obligations for plans that have failed as of 2019. By 2025, the PBGC multiemployer insurance fund could run out of the cash it needs to support the pension plans it already has taken over, or is on the verge of taking over right now. The collapse of the Teamsters Central States Plan alone would bankrupt the PBGC. This means that the participants and retirees in other failed multiemployer pension plans will have no pension insurance, and could potentially lose their entire pension benefit, which they earned after a lifetime of work.

If the Mineworkers Pension Fund also fails, the PBGC will be at even greater risk.

Addressing the Problem

The Butch Lewis Act would provide low-interest, 30-year loans to troubled plans in critical and declining status. The Congressional Budget Office estimates the loan program would cost \$32 billion over 10 years, far less than the \$101 billion it would cost retirees and taxpayers if the PBGC were to fail.

Providing federal assistance or a loan guarantee to troubled entities is not unprecedented. For example, in 2008 the government provided more than \$100 billion to Wall Street after the financial crisis.

The Ask

The Alliance for Retired Americans urges Congress to enact H.R. 397 to rescue troubled multiemployer pension plans and protect the earned pension benefits of over one million hard-working Americans.

The Alliance also calls on Congress to pass legislation to protect the 100,000 coal miners, retirees and their families who are at risk of losing all or part of their pensions by 2022, or sooner if more coal companies declare bankruptcy.

Representative Joe Courtney (D-CT) has introduced the Middle Class Health Benefits Tax Repeal Act, H.R. 748, which would repeal the 40% excise tax on high-cost employer-sponsored health plans. Often referred to as the “Cadillac tax” by its supporters, it was rooted in the mistaken belief that many high premium employer- sponsored health plans were overly generous and raised the cost of health care because individuals were over-utilizing the system. The tax is intended to help defray the cost of expanding health benefits to cover uninsured individuals, pitting one group of Americans against another. **Congress has delayed the implementation of the law but the tax will go into effect in 2022, unless it is repealed.**

What is the health benefits tax?

The health benefits tax imposes a 40 percent excise tax, assessed on the cost of coverage on health plans that exceed an annual limit (\$10,200 for individual coverage and \$27,500 for self and spouse or family coverage). Health plans that cover older Americans and workers in dangerous occupations have a higher annual limit, plans that cover those individuals will still be affected. According to Johns Hopkins University researchers, 75% of employer-sponsored plans will be hit by the tax in the first decade of its implementation.

Many factors play a role in the cost of health plans. The gender, age, health status, occupational risk of the workers covered, or the region where the plan is based, all determine a plans cost.

Who will be affected?

Women, disabled people, workers in high risk occupations, and older Americans, particularly those in poor health or with chronic and costly medical conditions, will be hurt by the tax. Some employers are already scaling back employee’s health coverage to avoid being assessed the tax. Others employers are shifting more costs to employees by way of higher premiums and deductibles. Retirees will also likely be affected, as employers may reduce benefits for early retirees who are younger than 65 and eliminate supplemental coverage for 65+plus Medicare-eligible retirees altogether.

Many union members and retirees have forsaken raises to get good health coverage. Implementation of the Health Benefits tax threatens their health coverage.



How to Structure Your Lobby Visit Best Practices

Identify Yourself and the Group You Represent.

Make sure the elected official knows who is in the room, and is clear about the Alliance's electoral power in the legislator's district.

Get the Meeting Started and Be Aware of the Time

Meetings usually are 45 minutes or less. Pay attention to the time. After introductions, say why you wanted to meet with the Member and what you hope to gain from the meeting.

State Your Position Clearly

Tell the elected official the key facts on your issue, being sensitive to what this particular legislator is interested in. Be clear and specific about what your position is on the issue.

Get the Elected Official to Take Action

Ask specific questions including how your elected official stands on your issue. Ask for a clear position on your issue, and do not give up until you have an unmistakable "yes" or "no." If the legislator is supporting you, ask for a specific action in support, such as holding a press conference with Alliance members.

Take pictures!

Take a picture of yourself before the meeting using their name plate as a backdrop. Ask the member or the staff member if you can take a picture together. Email copies to the Alliance in Washington, D.C and post on your Facebook page. (Refer to Photo Guide for more tips.)

Debrief

Talk with your group about how your meetings went, come to agreement on the minutes and what happened in the meeting, and discuss how you could refine your message in the future. Fill out the Lobby Report Back Form either online or on paper and get back to the national Alliance as soon as possible. This information is critical to our work advocating on behalf of retirees.

Follow Up

Write letters thanking the elected officials for their time and reminding them of commitments made to you during the meetings. Include any additional information they requested in the meetings.

Prescription Drugs

Congress Should Allow Medicare to Negotiate for Lower Drug Prices

Eleven percent of Americans skipped doses or delayed filling a prescription because of its cost. Allowing Medicare to negotiate would reduce out-of-pocket costs for seniors and would save taxpayers \$16 billion a year. The Veterans Administration and Medicaid negotiate drug prices today; Medicare must too.

Congress Should Not Enact NAFTA 2.0 Until Drug Provisions are Fixed

The revised U.S. Mexico and Canada agreement (NAFTA 2.0) locks in high drug prices for Americans and is a huge windfall to pharmaceutical companies. Congress should not enact the agreement until the pharmaceutical provisions are fixed.

Medicare and Health Care

Medicare Should Not Be Means-tested

Medicare Parts B and D are already means-tested for individuals with incomes over \$85,000 and couples with incomes over \$170,000. More means-testing will turn Medicare into a welfare program.

Congress Should Repeal the 40% Excise (Cadillac) Tax on Employer-Sponsored Health Plans

The tax would affect women, disabled people, workers in high-risk occupations, and older Americans, particularly those in poor health or with chronic and costly medical conditions. Retirees will also likely be affected, as employers may reduce benefits for early retirees who are younger than 65 and eliminate supplemental coverage for 65+ Medicare-eligible retirees altogether.

Social Security

Congress should Expand Social Security

The average Social Security benefit is \$17,500 a year and retirees spend nearly \$6000 in out-of-pocket health costs, which makes it hard for retirees to make ends meet.

Congress should expand Social Security benefits to all beneficiaries.

Congress Should Fully Fund the SSA

Ten thousand Americans turn 65 every day. They rely on the Social Security Administration (SSA) to ensure they receive their earned benefits. Years of cuts and flat SSA budgets have forced local offices to close and lengthy waiting times for telephone assistance. Congress must fully fund the SSA and ensure that retirees and people with disabilities can get the support they need and have earned.

Pensions

Congress Should Strengthen Multiemployer Pensions and Protect Mineworkers' pensions

More than 1.5 million retirees in multiemployer pension plans could lose as much as 60% of their pension benefits due to plan insolvency. Failure to act on this issue could collapse the Pension Benefit Guaranty Corporation (PBGC) -- the government backstop created to help workers in the event of plan failure.

Congress should also enact the Butch Lewis Act (H.R. 397) to provide low-interest loans and ensure that workers and retirees do not lose the pension benefits they have earned.



LOBBY REPORT BACK FORM

Anniversary Summer 2019

Member's State, District, and Name Visited: _____

Member or staff in visit: _____

Participants in meeting: _____

CIRCLE RESPONSE FROM MEMBER OR STAFF

ISSUE	PRO-RETIREE POSITION	ANTI-RETIREE POSITION	UNDECIDED
PRESCRIPTION DRUGS	Supports allowing Medicare to negotiate lower prices for critical medicines	Opposes Medicare drug negotiations or favors only minor changes to the law that provide nominal cost savings	Undecided
Drug Provisions in NAFTA 2.0	Opposes provisions in NAFTA 2.0 that locks in patent protections and keeps drug prices high	Supports provisions in NAFTA 2.0 that locks in patent protections and keeps drug prices high	Undecided
MEDICARE	No cuts to Medicare	Supports means-testing higher income beneficiaries or using Medicare to pay for other priorities	Undecided
SOCIAL SECURITY EXPANSION	Supports the Expand Social Security Caucus to strengthen and expand Social Security benefits	Opposes the Expand Social Security Caucus and benefit expansion	Undecided
MULTI-EMPLOYER PENSION	Supports a loan program, such as the Butch Lewis Act, to protect retirees' hard-earned benefits	Opposes a loan program, such as the Butch Lewis Act, to protect retirees' hard-earned benefits	Undecided
Health Benefits Tax	Supports passage of HR 748 to repeal the 40% excise tax on high-cost health plans	Opposes repeal of 40% excise tax on high-cost employer-sponsored plans	Undecided

Follow-up commitments from the member's office: _____

Follow-up commitments from the Alliance participants: _____

Any follow-up needs from the National Alliance: _____

Please fill out and submit immediately via fax to 202-637-5398 or via email to Mobilization@RetiredAmericans.org.





Storytelling Minikit Workshop

Telling your story is one of most tools we have as organizers. It tells people why we show up and take action and inspires others to join us. Honing and sharing your story is your responsibility as an activist. Engaging and tracking the stories of others is your responsibility as an organizer.

Why do We Need Your Story?

- We need your story to build a retiree movement that brings the reasons we organize and advocate to life with faces and real life examples.
- The most important aspect of organizing is the why. Why do you do what you do is central to everything else. It's the purpose that drives your activism. Why do you remain an active retiree? What are you fighting for and why do you believe in it?

How Will You Use Your Story?

- During district and capitol lobby visits
- Speaking at press conferences and fulfilling TV, print, and digital news requests from the media
- Testimony on Capitol Hill, before committees, and during hearings
- During membership meetings, rallies, protests, and direct actions
- In Alliance literature, online platforms, and recruitment materials

What Makes an Effective Story?

- Who you are
- Your experience
- What problem needs to be solved and how that problem affects your life
- Your ask: for change, action, and/or for others to share their story.



Storytelling Minikit Workshop

Story Starters

- Are you or a family struggling to pay for prescription medications? Do you fear being able to pay for them in the future
- Do you have diabetes, arthritis, or other conditions that requires expensive medicines?
- Have you ever fallen into the Medicare prescription drug "donut hole?"
- What do you fear would happen to you or your relatives if Medicare were cut or you had to pay more for your coverage?
- Do you rely on Social Security to make ends meet? Could you have waited to collect Social Security until you were 72?
- Are there basic necessities you need but cannot afford?
- How would it affect your life if Social Security benefits were to increase by \$100 per month?
- Have you had to make adjustments in your living situation due to financial or health issues such as moving in with adult children or other relatives?
- How will you pay for long-term care if you or a relative needs it in the future.

Ok, I Have a Story to Tell, What's Next?

- Use the Storytelling Organizer to structure your story.
- Edit your story to roughly 500 words so that you can deliver it in less than 5 minutes.
- Define your "ask." Remember – your ask may be different depending on the audience.
- Practice telling your story with a friend or fellow Alliance member.
- Ask for their feedback.
- Plan to share your story at a membership meeting, rally, or action.
- Share your story with your State Alliance and the Alliance for Retired Americans team in Washington.
- Change the world.



Storytelling Minikit Workshop

Storytelling Organizer

Name		Signature		
Address		City	State	ZIP
Email	Cell Phone *		Home Phone	

I was a **member of** _____ union/workplace, and or **worked as a** _____ for _____ **years**.

I think Congress needs to **Prescription Drug Prices** because:

Lowering **Prescription Drug Prices** is important to retirees because:

My ask for you today is: _____

Please use back of this page for additional space.

Send a copy for publication to: mcampbell@retiredamericans.org

By completing this form you are agreeing to allow the Alliance for Retired Americans to share your story on its website, social media accounts and with elected officials. Please contact Lisa Cutler at 202-637-5394 or lcutler@retiredamericans.org with any questions.

*By providing your cell phone number you agree to receive automated calls and text messages from the Alliance for Retired Americans. Message and data rates may apply.



Testimony:
Share What's on Your Mind

Name		Signature	
Address		City	State ZIP
Email	Cell Phone *		Home Phone

What prescription medicines do you take? What medicines do your family members take?

How much do you pay for your prescriptions?

(over)



Testimony:
Share What's on Your Mind

Has the price of your prescriptions gone up in the last year? How much?

What will you do if you can no longer afford your medicines?

Send a copy for publication to: mcampbell@retiredamericans.org

By completing this form you are agreeing to allow the Alliance for Retired Americans to share your story on its website, social media accounts and with elected officials. Please contact Lisa Cutler at 202-637-5394 or lcutler@retiredamericans.org with any questions.

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Photography for Action Best Practices

Why Take Pictures of your Action?

- Generates more engagement on social media
- Documents the work that people are doing
- Raises awareness about issues
- Motivates people to take action and get involved

The Dos and the Don'ts

Do:

- Take best-quality photos of people
- Focus on action-oriented photos
- Try to capture diverse groups of people
- Photograph people working or providing a service like making phone calls, writing post cards, etc.
- Try to capture an Alliance logo – from either a banner or someone's shirt – somewhere in your composition.

Don't:

- Use or post poor-quality photos (e.g., blurry, out of focus)
- Take photos of the backs of people's heads
- Use photos where people look bored or devoid of emotion
- Post photos without context
- Post photos in any online or print publication you don't have permission to use

Portrait v. Landscape

Your pictures will often look best when taken in **landscape mode**—simply tilt your phone or camera 45 degrees in order to capture the entire image. **Portrait mode** is best used when your subject is taller than it is wide. For example, one or two people and/or capturing a tall backdrop. Landscape works best for groups of people or capturing large gatherings.

Zoom with your Feet

As convenient as it is to zoom in on your subject when taking your picture, zooming will decrease the quality of your photo and you will end up with a more pixelated picture. Instead, try moving closer to your subject. It will make a huge difference in your photo.

Raise the Resolution

Some phones, digital cameras, and tablets allow you to choose what resolution you want to take photos at. The higher your resolution, the clearer your shot will be. Setting your camera's HDR settings to auto will allow you to take the highest quality pictures possible

Use the Viewfinder

You may miss out on a great photo if you try to take a picture of everything at once. Be sure to look for the person or people on whom you want to focus and get close to them so they fill the viewfinder. Avoid zoom, which can reduce the image quality.

Rule of Thirds

Most people like to put the subjects of their photos in the center of the frame. It might feel strange at first, but using the rule of thirds can make for much more interesting pictures.

The rule of thirds breaks the frame into three equal sections, both horizontally and vertically. The points where these lines intersect are where the focus of your photos should be. Some smartphone and tablet cameras have a setting that will place these lines in your viewfinder so you see them as you take your picture



Send us your Pictures! We want to be able to share all the great work you're doing, and raise awareness of all the important retiree issues you're fighting for. Please send all photos **immediately after the event** to mobilization@retiredamericans.org.



High Drug Prices Letters to the Editor

(Date)

Dear Editor:

Americans pay the highest prescription drug prices in the world and seniors bear the brunt of those costs. Meanwhile the Trump Administration is pushing for the United States-Mexico-Canada Agreement (USMCA), or NAFTA 2.0, which will make prescription drug prices even higher.

Today corporations that make many of the best-selling brand-name drugs have a complete monopoly. The USMCA as written will make the monopolies even stronger in all three countries by preventing generic versions of these drugs from entering the market for a decade or longer. This is crazy. We should be increasing competition, not stifling it.

Big Pharma needs a wake-up call, and fast. Capitol Hill lawmakers must insist that the Administration change the drug provisions in this trade agreement before passage. Seniors and millions of other Americans don't have time to wait.

Sincerely yours,

(Your Name)

(Your Address)



High Drug Prices Letters to the Editor

(Date)

Dear Editor:

Americans already pay the highest prices in the world for prescription drugs and the costs keep going up.

Too many older Americans are skipping doses or rationing their drugs to make a prescription last longer, putting their health at risk. Others are going to Canada to get insulin and other drugs at a fraction of the price in the United States.

We need to make it easier for generic alternatives to enter the market, which would save consumers billions a year. We also need to allow Medicare to use its bargaining power to negotiate better prices with the drug corporations.

Pharmaceutical executives typically say that these exorbitant prices are a result of rigorous research and development. In fact, for every dollar that these corporations spend on research, \$19 is spent on advertising.

CEOs of these companies rake in millions, and older Americans are footing the bill.

Sincerely yours,

(Your Name)

(Your Address)



High Drug Prices Letters to the Editor

(Date)

Dear Editor:

Drug prices are at an all-time high, jeopardizing the retirement security of millions of seniors like me.

You would think that Congress would realize that Americans are paying the highest prices in the world for prescription drugs, and would be doing more to pressure pharmaceutical corporations. After all they said it all the time on the campaign trail.

Medications in other countries are much more affordable, so we know there are solutions. One good idea is to allow Medicare to negotiate better prices, saving both seniors and the American taxpayers billions of dollars each year.

Congress must do their job and act quickly to lower drug prices. If they don't, seniors and countless others will be left without options to pay for the medications they so desperately need.

Sincerely yours,

(Your Name)

(Your Address)



Medicare Letters to the Editor

(Date)

Dear Editor:

July marks the 54th anniversary of Medicare. It has improved the lives of millions of retirees like me. Before Medicare, only half of our nation's seniors had health insurance. When uninsured seniors had serious health problems, they faced an impossible choice: risk financial ruin by seeking necessary care or avoid treatment altogether and watch their health deteriorate. Thanks to Medicare, nearly all of our nation's seniors now have guaranteed health coverage.

However, as good as Medicare is, we can do better. Medicare spends billions on prescription drugs for retirees. Yet it cannot use its massive bargaining power to negotiate lower prices with the pharmaceutical corporations. Congress should pass a law allowing Medicare to negotiate lower prices from the drug corporations, like the Veterans Administration and Medicaid do today, and save taxpayers more than \$1 billion a year.

We owe it to future generations to keep the Medicare program strong and healthy. Allowing Medicare to negotiate prescription drug prices on behalf of the American people would definitely strengthen it, and save the taxpayer billions.

Sincerely Yours,

(Name, Alliance position) (Address)



Social Security Letters to the Editor

(Date)

Dear Editor:

Our Social Security System is about to celebrate its 84rd birthday, and as a retiree I get upset when I hear politicians in Washington talk about cutting or privatizing the program to trim the federal budget. American workers and employers pay for Social Security and it doesn't add a penny to the deficit.

These days it's hard for many retired folks to get by. The prescription drug costs continue to skyrocket and benefits are not keeping up with the cost of living.

Retirees and younger Americans should be able to rely on Social Security when they retire. We should require all Americans, including the super-rich, to pay their fair share into the Social Security system. Rep. Linda Sanchez has introduced a bill to do this, H.R. 2654. If her bill becomes law, the Social Security trust fund will be strengthened and benefits will be increased for most beneficiaries.

Sincerely yours,

(Your Name) (Your Address)

(Date)

Dear Editor:

As a retired_____, I know how important Social Security is to our community. Social Security helps seniors, persons with disabilities, widows, and children who have lost a parent. I don't know how many people would survive without Social Security.

With Social Security's 84th birthday coming up on August 14, I get upset when I hear politicians talk about how we should raise the retirement age or cut benefits. Maybe politicians should try and live on just the average Social Security benefit for a month and they would understand why we need to strengthen Social Security, not cut it.

Sincerely yours,

(Your Name) (Your Address)