Since the founding of the Alliance in 2001, lowering the prices retirees pay for prescription drugs has been a top priority. Americans pay the highest prices in the world for prescription drugs and older Americans have shouldered a disproportionate burden.

Our years of advocacy and willingness to take on the powerful pharmaceutical lobby paid dividends this year and the pressure for action is building. The U.S. House of Representatives passed the Lower Drug Costs Now Act, a landmark bill requiring the Secretary of Health and Human Services to negotiate lower prescription drug prices for Medicare. Separately, in response to pressure from Alliance members, labor unions and consumer advocates, the Trump Administration removed pharmaceutical industry-backed protections in the United States-Mexico-Canada (USMCA) trade agreement that would have locked in high drug prices.

Alliance members also worked side-by-side with the newly elected governors of California and Illinois as they championed legislation to lower prescription drug costs in their states. California enacted a new law to get generic medicines to market faster and Illinois has passed a bill to cap the out-of-pocket cost of insulin for about 20% of the state’s 1.3 million insulin users.

Protecting hard-earned pension benefits was another highlight of our work. We were proud to help secure passage of The Bipartisan American Miners Act to keep the United Mine Workers of America pension fund solvent for thousands of workers and retirees.

However, policymakers have failed to solve the multiemployer pension crisis and the earned pension benefits of millions of workers and retirees remain at risk. In November, the Alliance convened pension experts, economists, labor leaders, young workers and retirement security advocates for a successful two-day conference to focus attention on this national emergency and provide resources for solving the issue.

Along the way, we grew our retiree movement by founding new state Alliances in Kentucky and Kansas. We also swore in 13 new state Alliance presidents who bring new energy and fresh ideas to increase our influence.

As we enter the critical 2020 election cycle, we know retiree issues are on the ballot. The outcome of the federal elections will help determine whether we can expand Social Security, lower drug prices, and protect the pensions of millions of Americans. Retirees are expected to comprise nearly 30% of the electorate, and the Alliance is prepared to make sure all seniors understand what’s at stake and the difference between the candidates up and down the ballot.

We are ready for this battle, and are grateful for the support that enables us to work on behalf of older Americans every day.

In solidarity,

ROBERT ROACH, JR.
President

JOSEPH PETERS, JR.
Secretary-Treasurer

RICHARD J. FIESTA
Executive Director
**Who We Are**
The Alliance for Retired Americans is 4.4 million members strong. Our retiree activists are in every state and are from all walks of life. We are former teachers, industrial workers, government workers, construction workers and community leaders, all united in the belief that every American deserves a secure and dignified retirement after a lifetime of hard work. Created by the AFL-CIO Executive Council in 2001, the Alliance now has organized chapters in 39 states and the District of Columbia.

**Where We Are**
Members in every state
39 State Alliances...and growing

**What We Do**
The Alliance’s retiree activists understand the power of collective action to create change in their communities and the country. Often working in coalition with other groups, Alliance members educate the public and policymakers about critical issues facing older Americans. They lobby elected officials, take direct action through creative demonstrations, and organize online.

Alliance members are highly engaged and active in their community. In 2019 they held nearly 1,000 local meetings, membership conventions, actions, news conferences, and lobbying visits, all advancing the goal of a more secure retirement for all.

**New State Alliances in Kentucky and Kansas**
The Alliance welcomed two new state chapters with the chartering of the Kentucky and Kansas Alliance for Retired Americans. These chapters, which respectively include more than 61,000 and 28,000 members, have hit the ground running. Kentucky Alliance members helped elect pro-retiree Governor Andy Beshear, and the Kansas Alliance is organizing for passage of legislation to lower drug prices.
Our Priorities

The Alliance for Retired Americans’ policy agenda is set during a quadrennial national membership meeting. To protect and strengthen retirement security our members are working to:

- **Lower the cost of prescription drugs**;
- **Expand Social Security** to increase benefits for current and future generations;
- **Expand Medicare** to cover essential medical services including hearing, vision and dental;
- **Strengthen Medicaid** to ensure all Americans have access to health care;
- **Protect older Americans** from financial fraud and abuse; and
- **Strengthen and protect earned pension benefits**.

Reach and Influence

We build support for policies to strengthen retirement security through traditional and digital media, and mobilize our members and others to speak out about issues that affect older Americans every day.

Our national and state leaders are quoted in the media, appear on television news, publish opinion articles and letters to the editor. Social media allows us to deliver accurate information directly to the public. Finally, our army of retiree activists utilize digital tools to press their elected officials to champion and vote for measures that will make them healthier and more economically secure.

In 2019:

- 173,165 members signed petitions on prescription drug prices, Medicare and Social Security
- 100,000 members sent email to Congress on retiree issues
- 173 Alliance mentions in national and local media
- Nearly 900,000 Americans reached through Facebook
- 1.1 million people reached through Twitter
Medicare Drug Price Negotiation Bill Passes House of Representatives

For the first time, a branch of Congress voted to require Medicare to negotiate lower drug prices on behalf of the American people, a common sense solution advocated by the Alliance for more than a decade.

H.R. 3, the “Elijah E. Cummings Lower Drug Costs Now Act,” passed in the House of Representatives by a vote of 230–192 in November. The bill would lower skyrocketing drug prices by:

▶ Requiring Medicare to negotiate drug prices on the 250 highest priced drugs, including insulin;
▶ Making the lower negotiated drug prices available to ALL insured Americans, not just seniors;
▶ Capping annual out of pocket expenses for Medicare beneficiaries at $2,000; and
▶ Using the savings achieved to expand Medicare coverage to include hearing, dental and vision.

Our members shared their struggles with high prescription drug prices at news conferences with House Speaker Nancy Pelosi and other members of the House and Senate. They have made the case for action at hundreds of meetings with their own representatives and senators, and thousands more have called or written to their representatives.

Although the Senate has yet to act on this legislation, the House bill is a significant accomplishment that follows thousands of hours of organizing. Pharmaceutical corporations invested millions to weaken or defeat the legislation but were defeated by a powerful coalition of grassroots advocates, with Alliance members at the forefront.

As we enter 2020, we will ensure that voters are aware of how their members of Congress voted on the Lower Drug Costs Now Act, and make the case for Senate passage.
Retirees Making the Case for Change

Alliance activists went to Capitol Hill to make the case for retirement security and share their personal stories, illustrating why action is needed.

**Bette Marafino, Connecticut**

“Americans pay the highest prices for prescription drugs, putting extreme pressure on seniors’ finances and making the need to increase Social Security benefits urgent.” — testifying at a House Ways and Means Social Security Subcommittee hearing.

**Pam Parker, Maryland**

“I am terrified of the high drug prices I will face if the Affordable Care Act is struck down in the courts and the Part D “doughnut hole” is reopened. I truly do not know what I will do if that happens.” — speaking at a news conference with Senators Jeanne Shaheen (NH) and Ron Wyden (OR)

**Pam Altmeyer Alvey, Indiana**

“H.R. 3 caps out of pocket costs at $2,000 per year for seniors on Medicare. That would provide dramatic financial relief for me and my family. I am paying $2,000 per month for 20 prescription drugs.” — speaking at a news conference with House Speaker Nancy Pelosi

**Jim Riordan, Illinois**

“The injections I need to treat my asthma cost me $4,800 each month, after Medicare. To save money I take only half the dosage. Passing the Lower Drug Costs Now Act and capping out of pocket drug costs at $2,000 would literally change my life.” — speaking on Capitol Hill at a press conference about the need to lower drug prices.

**Catherine Easterling, Maryland**

“I need help. I paid thousands out-of-pocket last year for seventeen drugs I need to survive. I sold my car and am running up my credit cards to try to pay for my medicines.” — speaking at the Capitol with Sen. Tina Smith (MN) and Rep. Lloyd Doggett (TX)
Alliance Leading New Prescription Drug Price Coalition

The Alliance joined the steering committee and helped set the priorities of a new coalition fighting for lower drug prices, aptly named the Lower Drug Prices Now campaign. Its goal is to create and sustain grass roots support for meaningful federal policy change to lower drug prices.

We sponsored more than three dozen “Lower Drug Prices Now” actions, many at local congressional offices, to draw attention to the need for lower drug prices for all Americans, particularly retirees.

Health Care Excise Tax Repealed

Alliance members won a significant victory with the full repeal of a 40% health care excise tax on high-cost employer sponsored health care plans. Scheduled to take effect in 2022, it put the health coverage of millions of middle class Americans at risk. Workers with insurance plans negotiated by labor unions and retirees with insurance through their former employers would have been particularly hard hit.

Often referred to as the “Cadillac tax,” the tax was rooted in the mistaken belief that high premium employer-sponsored health plans drove up overall health care costs. With repeal, workers and retirees will not pay more for less health care coverage.

Bill to Lower Insulin Prices Passes in Illinois

Illinois Alliance members helped pass a law placing a $100 cap on out of pocket insulin costs for residents covered by certain health insurance plans regulated by the state. The Illinois law is the first of its kind, and legislators in several other states intend to introduce similar bills in 2020.

FACT» The cost of the four most popular types of insulin reached $450 per month in 2019. • vox, 2019
Miners’ Pension and Health Care Plans Saved

A years long fight to preserve pension and health benefits was won when the House of Representatives and Senate included The Bipartisan American Miners Act in the year-end spending bill. President Trump signed the legislation in December.

The legislation dedicated funds from the federal abandoned mine lands program to keep the United Mine Workers of America (UMWA) pension plan from going insolvent. Experts predicted the fund would be insolvent by 2022 unless Congress took legislative action, threatening thousands of miners and their families’ earned retirement benefits. Members of the Alliance joined UMWA demonstrations and Capitol Hill lobbying efforts pressing for legislative action.

Building Consensus To Solve the Multiemployer Pension Crisis

More than one million Americans who depend on multiemployer pension plans for their retirement income are at risk of losing their pension due to corporate bankruptcies that have threatened the solvency of these plans. Without Congressional action, more than 100 multiemployer pension plans in critical and declining status are likely to fail within the next 20 years, jeopardizing the retirement income of the workers and retirees.

The crisis demands a solution from Congress, which has contributed to the problem by enacting bankruptcy laws that do not prioritize funding of pension plans when a company declares bankruptcy.

The Alliance is working to raise awareness of this looming crisis through direct engagement with the Pension Benefit Guaranty Corporation (PBGC) and discussions with key members of Congress. It is also providing information and resources to decision makers and advisers whose support will be needed to find a solution.

To further the discussion, the Alliance hosted a two-day seminar in November in Washington, DC. More than two dozen speakers from unions and government agencies, as well as bankruptcy attorneys, young workers and others, shared strategies to address the growing pension crisis and the effects of corporate bankruptcy on millions of Americans.

In July, the House of Representatives passed H.R. 397, the Rehabilitation for Multiemployer Pensions Act, with a bipartisan vote of 264–169. The bill, also known as the Butch Lewis Act, protects pension plans that are at risk of insolvency. It allows the Department of the Treasury to administer low-interest loans to the plans, saving the PBGC $47 billion over 10 years, and ensuring that retirees will receive their full benefits.

The Senate has yet to take action.
Alliance members marked the 84th and 54th anniversaries of the creation of Social Security and Medicare and Medicaid with more than 70 grassroots events across the country. State and local elected officials and 28 members of Congress attended one of the anniversary celebrations.

The annual events remind the public and policymakers that Social Security and Medicare are benefits that older Americans have earned through a lifetime of hard work. Alliance retiree activists stressed the need for action to ensure that both programs are strengthened and expanded for current and future generations of retirees and promoted the passage of H.R. 2654, the Strengthening Social Security Act of 2019.

H.R. 2654 was introduced by Representatives Linda Sánchez (CA), a member of the Ways and Means Social Security Subcommittee, and Mark Pocan (WI), Co-Chair of the Congressional Progressive Caucus.

It will increase hard-earned Social Security benefits and also ensure that the Cost of Living Adjustment (COLA) truly reflects how seniors spend their money while improving the financial condition of the Trust Fund.

In addition, the legislation phases out the taxable cap that was $132,900 in 2019, ensuring that the wealthiest Americans pay their fair share into the system.

Fighting for Expanded Retirement Benefits

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Fighting for Working Americans

The Alliance’s roots are in the labor movement. Our retiree activists share a commitment to ensure all working people are treated fairly, with decent paychecks and benefits, safe jobs, dignity, and equal opportunities. In 2019, Alliance members fought alongside allies across the country. In Massachusetts, they demonstrated in support of teachers fighting for fair school contracts. In Arizona they helped make the case against privatization of Veterans Administration hospitals by sharing stories of the quality care they have received; in California they joined Sheet Metal Workers on their picket line; and in Alaska they were active in the successful fight against privatization of the state’s only public hospital that treats mentally ill residents.

Alliance members turned out in force to support members of the United Auto Workers 40-day strike against General Motors, which resulted in pay raises and protections for the workers’ health insurance benefits. Alliance members joined UAW pickets in many communities including Indiana, Michigan, Missouri, North Carolina and Texas.

Protecting Seniors from Financial Fraud and Scams

Five million older Americans are financially exploited every year, and experts believe the losses total $37 billion annually according to Bloomberg News.

To help educate consumers on ways to protect themselves from financial fraud, the Alliance has continued its partnership with the Financial Industry Regulatory Authority (FINRA). FINRA produces engaging, substantive information about typical threats, and ways that consumers can avoid becoming a victim of scams or fraud.

Local Alliance leaders have used the FINRA materials to take the messages and prevention tips directly to our members and the community at large. In 2019, they shared the fraud prevention messages and materials with thousands of retirees in communities across the country. The Alliance also regularly alerts seniors to the latest scams as part of its ongoing public education activities.

California Passes Law to Curb Pharmaceutical Corporations’ Delay Tactics

California Governor Gavin Newsom signed a prescription drug price bill that will lower prices by hundreds of millions of dollars a year. It passed despite well-financed opposition from prescription drug corporations. The new law will ensure that lower priced generic and alternative medicines reach the market sooner by curbing drug industry practices. The Federal Trade Commission estimates that these practices cost American consumers more than $3 billion a year.

In 2019, Alliance members came out in support of UAW workers. Missouri Alliance members come out in support of UAW workers.

Alliance executive board member Hene Kelly (front row, third from left) with Gov. Gavin Newsom and other supporters of California’s drug legislation.
Congressional Voting Record and Retiree Hero and Zero Awards

The Alliance released its annual Congressional Voting Record during Older Americans Month in May. The 2018 Voting Record included a wide range of votes affecting older Americans, from Social Security, Medicare, Medicaid, and provisions of the Affordable Care Act to prescription drug prices, election security, protections for the disabled, and tax cuts that disproportionately harm seniors.

Forty-two members of the U.S. Senate and 123 members of the U.S. House of Representatives achieved perfect scores of 100%. Twelve members of Congress who received a score of zero for their votes are no longer serving in Congress.

The Alliance presents “Retiree Hero” awards to every senator and representative with a 100% pro-retiree score and “Retiree Zero” awards to those who earned a 0% pro-retiree score.

Rep. Alma Adams receives her Hero Award from North Carolina members

FACT  » Traditional Medicare beneficiaries spend $5,460 out of pocket annually for health care expenses on average.  •KFF, 2019

IN MEMORIAM
George Kourpias

Members of the Alliance for Retired Americans mourn the passing of George J. Kourpias, the beloved founding President of the Alliance for Retired Americans, in December at age 87.

Mr. Kourpias led the Alliance from 2001 to 2009. Under his leadership, the Alliance became a leading national grassroots organization dedicated to improving the quality of life for its members and all older Americans.

From organizing bus trips to Canada to highlight outrageous U.S. drug prices to fighting greedy Social Security and Medicare privatization schemes to electing pro-retiree candidates, Kourpias never wavered in his belief that the American people have the power to create a more just society. The lives of millions of older Americans are better because of his work.
To explore ways to partner with the Alliance, please contact Richard Fiesta, Executive Director.