



FRIDAY ALERT



Alliance for Retired Americans

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Alliance to Host Retirement Security Seminar in November

Join the Alliance virtually at our event, *Retiree Security Symposium: A Seminar with AFL-CIO President Liz Shuler*. It will be held **on Tuesday, November 15, 2022** from 9:00 - 4:00 EST. The event will be livestreamed courtesy of the International Association of Machinists and Aerospace Workers (IAMAW).

The nation continues to face a national retirement security emergency and protecting earned pension benefits must be part of the solution. This educational seminar is for union leaders and staff, legislative representatives, pension advocates, academics, lawyers and young workers. The current agenda is available [here](#).

President Shuler will discuss the Butch Lewis Act and labor's role in the passage of the American Rescue Plan, and we will be engaging with young workers and students. **Rep. John Larson** (CT) will speak about protecting and enhancing earned Social Security benefits.

"The Butch Lewis Act was a gigantic first step to securing our pensions," said **Robert Roach, Jr.**, President of the Alliance. "Now it is time to do more so that all Americans can enjoy a dignified retirement after a lifetime of hard work."

Register [here](#) to join.

Early Voting Has Already Begun in Several States

Michigan and some Illinois residents [started casting ballots](#) on September 29 for the midterm election, as both states opened early, in-person voting. Voting is also underway in some form in Minnesota, New Jersey, South Dakota, Vermont, Virginia and Wyoming.

"It is especially important to vote with candidates all across the nation continuing to threaten our earned Social Security and Medicare benefits," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "Thirty-six governorships, 35 U.S. Senate seats and control of Congress are at stake."

"You can go to vote.org to see which option in your state best suits your needs, including early voting and vote by mail. You can also double-check voting deadlines and rules such as voter ID requirements at that site," added Peters.

It's Flu Vaccine Time and Seniors are Urged to Get Special Shots



As people get older, their immune system doesn't respond as strongly to standard flu vaccination. That is one of the reasons that this year, people aged 65 or older are [urged to get a special kind for extra protection](#).

If a location is out of senior-targeted doses, it's better to get a standard flu shot than to skip vaccination, according to the Centers for Disease Control and Prevention.

Flu experts are on high alert because Australia just experienced its worst flu season in five years, and what happens in Southern Hemisphere winters often foreshadows what Northern countries can expect, according to **Dr. Andrew Pekosz** of the Johns Hopkins Bloomberg School of Public Health.

"Ask your doctor what kind of vaccine to get," said President **Roach**. "Some drugstore websites automatically direct people to locations offering senior doses if your birth date shows you qualify, but it is always wise to be sure you are fully protected."

New Study Offers Advice for Recovering from Elder Financial Exploitation

Elder financial exploitation (EFE) robs millions of older adults of their money and property. It can happen to any older adult, and it can happen regardless of whether the person stealing the money is a stranger or a close contact. The Consumer Financial Protection Bureau (CFPB) has released new findings of a study that describes how older adults recover from elder financial exploitation. It details how older adults trying to recover their losses face a complicated multi-step process.

The report, [Recovery from elder financial exploitation: a framework for policy and research](#), outlines the stages of recovery from elder financial exploitation and addresses why some older adults are more likely to get their money back than others. The report also identifies areas of work in policy, research, and practices that can help seniors better understand how to improve the likelihood of recovery, including:

- Greater consumer protections on common payment methods used to defraud older adults;
- How to empower older adults and caregivers to recognize EFE and to know their rights for pursuing recovery of fraud losses; and
- More public awareness of successful prosecutions of EFE resulting in financial recovery.

"Read the report to learn more about fraud prevention and resources that you can use yourself or share with others in your community," said **Richard Fiesta**, Executive Director of the Alliance.

Kaiser Health News: Nursing Home Surprise: Advantage Plans May Shorten Stays to Less Time Than Medicare Covers

By Susan Jaffe

After 11 days in a St. Paul, Minnesota, skilled nursing facility recuperating from a fall, **Paula Christopherson**, 97, was told by her insurer that she should return home.

But instead of being relieved, Christopherson and her daughter were worried because her medical team said she wasn't well enough to leave.



“This seems unethical,” said daughter Amy Loomis, who feared what would happen if the Medicare Advantage plan, run by UnitedHealthcare, ended coverage for her mother’s nursing home care. The facility gave Christopherson a choice: pay several thousand dollars to stay, appeal the company’s decision, or go home.

Health care providers, nursing home representatives, and advocates for residents say Medicare Advantage plans are increasingly ending members’ coverage for nursing home and rehabilitation services before patients are healthy enough to go home.

Half of the nearly 65 million people with Medicare are enrolled in the private health plans called Medicare Advantage, an alternative to the traditional government program. The plans must cover — at a minimum — the same benefits as traditional Medicare, including up to 100 days of skilled nursing home care every year. Read more [here](#).

*While recuperating from a fall, Paula Christopherson (above, right) was told by her Medicare Advantage plan that she should leave the skilled nursing facility and return home even though her medical team said she wasn't well enough to leave. **Amy Loomis** (left), her daughter, says the plan's decision to no longer cover the nursing home stay “mystified” the family. (photo: CHARLES CHRISTOPHERSON)*