



2023 Winter Legislative Toolkit
Protect & Expand Social Security and Medicare



2023 Winter Legislative Toolkit

How to Use This Toolkit

Welcome to the 118th Congress. This is your Alliance for Retired Americans 2023 Winter Legislative Toolkit. Please take advantage of the information and materials found throughout this toolkit to help ready you and your fellow activists for the Presidents Day Legislative recess, the week of **Monday, February 20th**.

This kit has three sections: The first section contains everything you will need to request, hold and report on virtual district lobby meetings with representatives. The second section contains information to support your work and in the third section you will find materials to take your mobilization beyond your meetings.

Lobby Visits

Scheduling Your Visit

The toolkit contains a 2023 legislative calendar, lobby visit guide, and talking points. Once you've read through all the materials, contact your local congressional offices and request virtual or in-person meetings for your group with members of the House, Senate and/or their staff. The Alliance Zoom account is available to host your meetings if it is helpful. [Use this tracker for this and any other requests](#). Hold a pre-visit meeting with your group to organize speaking order and asks. Bring the lobby day talking points and fact sheets and report back form to your meeting.

Reporting Back

Be sure to take a picture of your visit. Debrief with your group immediately following your visit to ensure you have all the responses for the report back form. [Complete the online report back form](#) and send pictures to Mobilization@RetiredAmericans.org.

Fact Sheets and Position Papers

Familiarize yourself with the new and updated 2023 fact sheets and position papers in advance of your visits. While we are at the start of the legislative calendar, the index of fact sheets for this year will continue to expand. This section will be updated as new legislation is introduced.

- [2023 Social Security and Medicare Facts and Figures](#) - All you need to know about Social Security and Medicare in 2023. This is the most updated information about average benefits, eligibility, cost of living adjustments and more.
- [Expanding Social Security](#) - 65 million Americans – one out of every five households – relies on Social Security's lifetime, guaranteed benefits. To continue to provide retirement security for current and future generations, it is time to strengthen and expand Social Security and increase benefits. Many members of Congress recognize the need for action and are proposing legislation that will ensure the Social Security system remains strong and Americans receive the benefits they have earned.
- [Inflation Reduction Act](#) - To help reverse the pharmaceutical industry's stranglehold on our health care system, on August 16, 2022 President Biden



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signed the Inflation Reduction Act into law. It means lower prescription drug prices for millions of Medicare beneficiaries.

- **Increasing the Debt Ceiling** - The debt ceiling is a legal restriction on how much money the federal government can borrow to pay its bills. The Alliance supports increasing the debt ceiling with no strings attached. Moreover, we are strongly opposed to the harmful cuts to Social Security, Medicare and the federal budget as a whole proposed by the Republican Party.
- **Social Security Fairness Act** - In January 2023, Representatives Garret Graves (LA) and Abigail Spanberger (VA) introduced the Social Security Fairness Act (H.R. 82). The bill would repeal the WEP and GPO provisions and allow those affected to keep the full Social Security benefits they or their spouses earned.

Mobilization

Keep Your Promise! Events

Republicans are threatening to hold the United States economy hostage by refusing to raise the debt limit until their demands for cuts to our hard-earned benefits are met. Retirees must speak out and demand that Congress keeps its hands off of Medicare and Social Security. We **strongly encourage you to begin planning now for a rally or protest** in March to increase visibility and attention on this critical issue.

Included in this toolkit is a guide to help you get started. Alliance staff are available and eager to help work out the details and plan your event! Please reach out to Mobilization@RetiredAmericans.org to get started.

Sharing Your Story

Because every issue has a story, we have included our personal storytelling guide. Before your legislative lobby visit, take time in a group to go through this guide and ask your group members to outline their stories.

Personal storytelling is one of the most powerful tools for change. As you and your group collect and hone your personal stories, share them with Mobilization@RetiredAmericans.org or retiredamericans.org/stories for inclusion in future advocacy actions.

Letters to the Editor

Letters to the Editor are a great way to communicate with the media and your community about the issues that are important to retirees. Included in this toolkit are example LTEs calling on our Members of Congress to protect and expand Medicare and Social Security, and to pass a clean debt ceiling limit raise with no strings attached. If you'd like help customizing your letter, reach out to Mobilization@RetiredAmericans.org.



Alliance *for* Retired Americans®

PROTECT & EXPAND SOCIAL SECURITY AND MEDICARE

[Winter 2023 Legislative Toolkit](#)

Agenda

1 What's at Stake?

2 Best Practices for
Lobbying

3 Next Steps



What's at Stake

Social Security and Medicare are Under Attack

- Republicans are threatening to hold the United States economy hostage by refusing to raise the debt limit until their demands for cuts to our **hard-earned benefits** are met.
- Raising the debt ceiling allows the government to **pay the debts it has already incurred**. It does not control or reduce the national debt.
- The Alliance supports increasing the debt ceiling with **no strings attached**.



Threats to Social Security and Medicare

Sen. Lindsey Graham: Entitlement reform “a must”; means testing and raising the retirement age

Sen. Rick Scott: Require reauthorization of Social Security and Medicare every 5 years

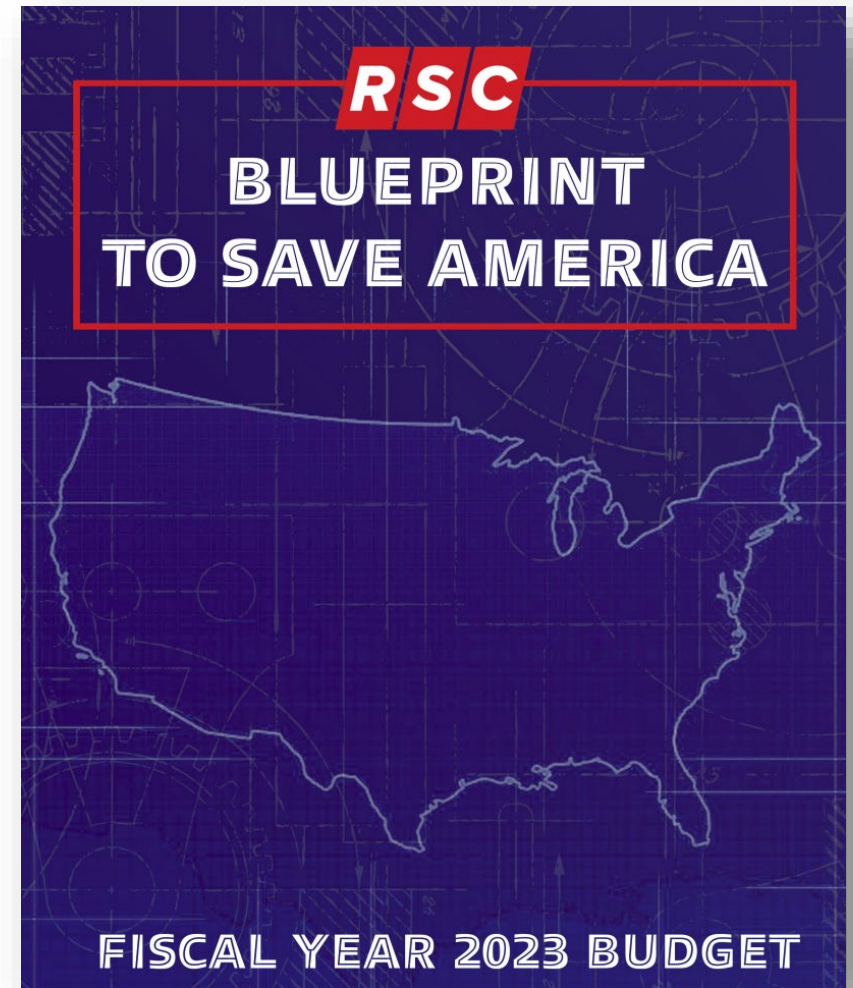
Sen. Ron Johnson: Make Social Security and Medicare discretionary spending; “coax seniors” back to work



Threats to Social Security and Medicare

House Republican Study Committee

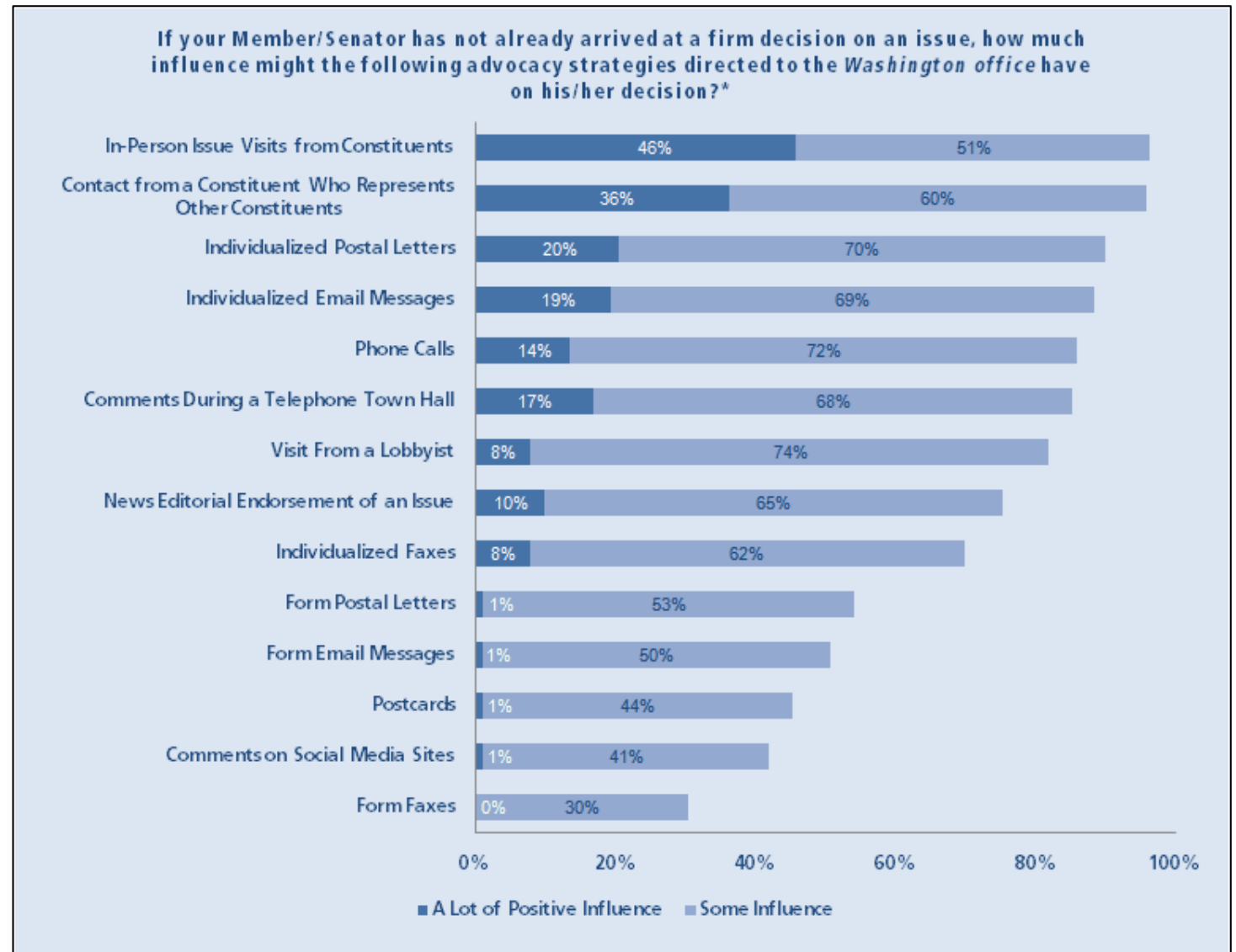
- “Blueprint to Save America”
- **Raise the eligibility age** for Medicare and Social Security
- **Withhold payments** to early retirees and/or higher earners
- Allow **private accounts**
- Endorsed by **157 House members**



Why Lobby Visits Matter

97 percent of Congressional staff say that in-person issues visits from Constituents influence policymakers, with **46 percent** reporting it has a lot of influence.

(Source: poll of more than 250 congressional staff by the [Congressional Management Foundation](#))



PREPARING FOR YOUR MEETING

Scheduling a Meeting

- **Early Bird Gets the Worm:** Scheduling meetings with members of Congress, especially when they are home for a brief recess, can be very difficult because of the competition for their time. You should start the process as soon as possible.
- **Constituents Get Priority:** Stress when you are scheduling the visit that you are bringing seniors from the legislator's home district to speak about issues in their community. Ideally, have a constituent make the call to schedule the appointment.
- **Don't Be Discouraged:** Sometimes it can be difficult to connect with the legislative office. Try to be patient but persistent by leaving a phone message request and following that up with a formal request through email or online.
- **Notify the Alliance:** When you have a date scheduled, enter your lobby visit into the [Alliance Events Tracker](#). An Alliance staffer will reach out to help you prepare for your visit.
- **Double Check Your Date:** Call the office a couple days before the meeting to ensure you are confirmed on the calendar.

Know Your Facts

Research Members of Congress (MoCs)

- Know the facts about your issue, legislation and position
- Know the facts about your MoC's position on the issue
- Know some background about your MoC (committee assignments, voting record, etc.)
- You can find your MoCs' voting records on retiree issues at retiredamericans.org/voting-record

PREPARING FOR YOUR MEETING

Pre-Meeting Planning

1. Identify roles
1. Identify your electoral power
 - How many people do you represent in your state?
 - How many people do you represent in the legislator's district?
1. List the organizations that make up your coalition
1. List your goals for the meeting



Sample Agenda

1. Identify Yourself and the Group You Represent
1. Get the Meeting Started– Be Aware of the Time!
1. State Your Position Clearly
1. Tell your Story
1. Ask the Elected Official to Take Action
1. Leave Behind Additional Information
1. Debrief

- **Take pictures** at your meeting and/or outside of the congressional office. A photo guide can be found at bit.ly/AFRAPhotoGuide
 - Send your pictures to mcampbell@retiredamericans.org so we can share your great work!
- **Facebook:** Post an update and/or photo on Facebook of your lobby group and share what you are meeting about and pushing for.
- **Twitter:** Twitter is a great tool for reaching local reporters, progressive bloggers and politicians. If you have a Twitter account, tweet about your issues, lobbying stops and use popular hashtags in your post so your tweets are seen more broadly.



Sample Twitter/Facebook Posts

- Retiree Power! Today, [#] [state] Alliance members meet with [Rep X.] to talk about #Social Security, #Medicare, #Medicaid
- [Medicaid/Medicare/Social Security] is important to me because _____. [Rep. X], don't cut it to pay for tax cuts for the rich! #p2
- We need more economic security not less. [Congress person X—use their Twitter handle or “tag” in Facebook post], promise me you won't cut #Social Security, #Medicare or #Medicaid! #1u #p2
- [Congress person X—use their Twitter Handle or “tag” in Facebook post], we still need your support! Will you protect #Medicare #SocialSecurity #Medicaid?

Post Meeting Check List

- ✓ [Fill out your Alliance Lobby Report Back Form](#) Your reports are **crucial** in shaping our lobbying strategy.
- ✓ Send a thank you note to the legislator and to your members who attended.
- ✓ Respond to any follow-up questions or requests from the legislator in a timely manner.
- ✓ Identify attendees to write letters to the editor about our issues and our members' engagement in the political process.
- ✓ **Hold your legislators accountable** to any commitments they made during the visit. Follow up with letters, phone calls and visits if they have not acted.

Next Steps

- **Schedule lobby visits for the Presidents' Day Recess**

House Recess: February 10th – 26th

Senate Recess: February 18th – 25th

- **Don't take any votes for granted**

Meet with all of your legislators, Democrats and Republicans alike.

- **Get involved with your state Alliance Chapter**

Work together with fellow retirees in your state to amplify your voices.

- **Call, write, and email your legislators.** Stay in regular contact and let them know you're expecting them to protect your earned benefits.

- **Plan a "Keep your Promise" Event** The media needs to know retirees are standing together and won't back down. Contact Field Mobilization to get started.

- **Write Letters to the Editor.** Tell your story, shame the MoCs undermining our retirement security, and thank the retiree champion legislators who are fighting for us.

Questions?

We're Here to Help!

If you have any questions, give us a
call or shoot us an email.

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414.534.8245

Tommy McLaughlin

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202.251.6519

February 2023

January '23							March '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25
29	30	31					26	27	28	29	30	31	

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14 Valentine's Day	15	16	17	18
19	20 Presidents' Day	21	22	23	24	25
26	27	28	1	2	3	4
5	6	Notes				

- =House and Senate Recess
- =Senate Recess Only
- =House Recess Only
- Blue Text =Federal Holiday, National Offices Closed
- Green Text =Holiday
- Red Text =Alliance Dates of Note

March 2023

February '23							April '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4							1
5	6	7	8	9	10	11	2	3	4	5	6	7	8
12	13	14	15	16	17	18	9	10	11	12	13	14	15
19	20	21	22	23	24	25	16	17	18	19	20	21	22
26	27	28					23	24	25	26	27	28	29
							30						

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17 St. Patrick's Day	18
19	20	21	22	23 ACA Anniversary	24	25
26	27	28	29	30	31	1
2	3	Notes				

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April 2023

March '23							May '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4		1	2	3	4	5	6
5	6	7	8	9	10	11	7	8	9	10	11	12	13
12	13	14	15	16	17	18	14	15	16	17	18	19	20
19	20	21	22	23	24	25	21	22	23	24	25	26	27
26	27	28	29	30	31		28	29	30	31			

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	1
2	3	4	5	6	7 Good Friday (National Office closed)	8
9	10	11	12	13	14	15
16	17	18 Tax Day	19	20	21	22
23	24	25	26	27	28	29
30	1	Notes				

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May 2023

OLDER AMERICANS MONTH

April '23							June '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1					1	2	3
2	3	4	5	6	7	8	4	5	6	7	8	9	10
9	10	11	12	13	14	15	11	12	13	14	15	16	17
16	17	18	19	20	21	22	18	19	20	21	22	23	24
23	24	25	26	27	28	29	25	26	27	28	29	30	
30													

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29 Memorial Day	30	31	1	2	3
4	5					

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June 2023

May '23							July '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6							1
7	8	9	10	11	12	13	2	3	4	5	6	7	8
14	15	16	17	18	19	20	9	10	11	12	13	14	15
21	22	23	24	25	26	27	16	17	18	19	20	21	22
28	29	30	31				23	24	25	26	27	28	29
							30	31					


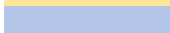

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19 Juneteenth	20	21	22	23	24
25	26	27	28	29	30	1
2	3	Notes				

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July 2023

June '23							August '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3			1	2	3	4	5
4	5	6	7	8	9	10	6	7	8	9	10	11	12
11	12	13	14	15	16	17	13	14	15	16	17	18	19
18	19	20	21	22	23	24	20	21	22	23	24	25	26
25	26	27	28	29	30		27	28	29	30	31		

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	29	30	1
2	3	4 Independence Day	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30 58th Anniversary of Medicare & Medicaid	31	Notes				

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August 2023

July '23							September '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1						1	2
2	3	4	5	6	7	8	3	4	5	6	7	8	9
9	10	11	12	13	14	15	10	11	12	13	14	15	16
16	17	18	19	20	21	22	17	18	19	20	21	22	23
23	24	25	26	27	28	29	24	25	26	27	28	29	30
30	31												




Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14 88th Anniversary of Social Security	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	Notes				

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September 2023

August '23							October '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5	1	2	3	4	5	6	7
6	7	8	9	10	11	12	8	9	10	11	12	13	14
13	14	15	16	17	18	19	15	16	17	18	19	20	21
20	21	22	23	24	25	26	22	23	24	25	26	27	28
27	28	29	30	31			29	30	31				

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	1	2
3	4 Labor Day	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
1	2	Notes				

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October 2023

September '23							November '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
					1	2				1	2	3	4
3	4	5	6	7	8	9	5	6	7	8	9	10	11
10	11	12	13	14	15	16	12	13	14	15	16	17	18
17	18	19	20	21	22	23	19	20	21	22	23	24	25
24	25	26	27	28	29	30	26	27	28	29	30		

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9 Indigenous Peoples' Day	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	4
5	6	Notes				

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November 2023

October '23							December '23						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7						1	2
8	9	10	11	12	13	14	3	4	5	6	7	8	9
15	16	17	18	19	20	21	10	11	12	13	14	15	16
22	23	24	25	26	27	28	17	18	19	20	21	22	23
29	30	31					24	25	26	27	28	29	30
							31						


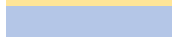

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10 Veterans Day	11
12	13	14	15	16	17	18
19	20	21	22	23 Thanksgiving Day	24 Thanksgiving Holiday (National Office closed)	25
26	27	28	29	30	1	2
3	4	Notes				

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December 2023

November '23							January '24						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4		1	2	3	4	5	6
5	6	7	8	9	10	11	7	8	9	10	11	12	13
12	13	14	15	16	17	18	14	15	16	17	18	19	20
19	20	21	22	23	24	25	21	22	23	24	25	26	27
26	27	28	29	30			28	29	30	31			

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22 Christmas Eve Observed (National Office closed)	23
24 Christmas Eve	25 Christmas Day	26	27	28	29	30
		Winter Recess (National Office closed)				
31	1	Notes				

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How to Use This Toolkit

Request Lobby Visit

Contact the local district office, introduce yourself, who you are with and that you would like to request a virtual district lobby meeting with the member of Congress during the Presidents Day recess.

Report Lobby Visit and Hold Planning Meeting

Once your date is set, call a meeting of Alliance members who plan to participate in the visit. Review the talking points and fact sheets and assign speaking roles. Members of the national Alliance team are available to join this practice upon request. [Submit the details of the lobby visit using this tracker.](#)

Identify Yourself and the Group You Represent

Make sure the elected official or their staff 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 and what you hope to gain from the meeting.

State Your Position Clearly

Tell the elected official or their staff the key facts on your issue, being sensitive to what the 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 about where 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 screenshot picture of your meeting to post and send to the national Alliance.

Debrief and Follow Up

Talk with your group about how the meeting went, come to agreement on the minutes and how the legislator responded according to the Lobby Report Back Form. Designate a member of your group to [send the report using this form](#) and send pictures to Mobilization@RetiredAmericans.org. Write letters thanking the legislator and their staff for their time and remind them of the commitments made to you during the meeting. Include any additional information they requested in the meeting.



2023 Winter Legislative Toolkit Lobby Visit Talking Points

Increasing the Debt Ceiling

- We support increasing the debt ceiling with NO strings attached.
- We will not stand for any harmful cuts to Social Security, Medicare, Medicaid or critical social programs funded by the government in exchange for raising the debt ceiling limit.
- As retirees we have earned our Social Security and Medicare benefits after a lifetime of hard work. These are earned benefits that ensure older Americans receive necessary income and health care after retirement.
- Social Security benefits more than 66 million Americans: nearly 50% of retired Americans depend on Social Security for half of their income, while one in four over age 65 relies on Social Security for 90% of their income.
- Medicare guarantees quality health care coverage to over 64 million older Americans.
- Both Social Security and Medicare are earned benefits, not government handouts, and should absolutely not be cut or compromised.
- The Alliance demands that Congress reject the threats to cut Social Security, Medicare and other critical social programs for seniors.
- We believe that Congress must not, under any circumstances, allow MAGA Republicans to dictate destructive policies that would be harmful not only to seniors but to all Americans.

WEP/GPO Repeal

- We strongly urge members of Congress to cosponsor and pass H.R. 82, the Social Security Fairness Act, introduced by Reps. Sam Graves and Abigail Spanberger to repeal the Social Security Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).
- The terribly unfair WEP and GPO provisions reduce Social Security benefits for public sector retirees who receive a public pension or the spouse or survivor of a Social Security beneficiary who worked for a period of time in a job not covered by the Social Security program.



2023 Winter Legislative Toolkit

Lobby Visit Talking Points

- The affected retirees dedicated their lives to public service and include public school teachers, police officers, postal workers, firefighters and certain federal, state and local government employees.
- More than 2.5 million Social Security beneficiaries are affected by one or both of these provisions.
- Those affected do not receive the full Social Security benefits that they otherwise earned. The WEP and GPO disproportionately affect lower-income workers and women, and as a result, many face economic hardship during retirement.



2023 Winter Legislative Toolkit Lobby Visit Report Back Form

Click [here](#) to fill out this form online.

Representative's Name, State and District: _____

Representative or staff in visit: _____

Alliance Participants in Meeting: _____

CIRCLE RESPONSE FROM MEMBER OR STAFF

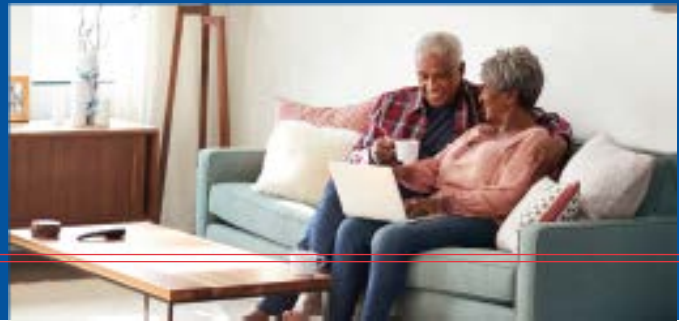
ISSUE	PRO-RETIREE POSITION	ANTI-RETIREE POSITION	UNDECIDED
Social Security	Supports protecting and expanding Social Security. Opposes any cuts to our earned benefits.	Supports cuts including raised eligibility age, privatization, means testing, benefit cuts, Trust Act.	Undecided
Medicare	Supports protecting and expanding Medicare. Opposes any cuts to our earned benefits.	Supports cuts including raised eligibility age, privatization, means testing, benefit cuts.	Undecided
Debt Ceiling	Supports a clean debt ceiling increase with NO strings attached.	Only supports debt ceiling increase with conditions attached.	Undecided
WEP/GPO	Supports the repeal of WEP/GPO & restoring spousal and survivor benefits.	Opposes the restoration of earned Social Security benefits.	Undecided

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

Follow-up commitments from the Alliance participants: _____

Any follow-up needs from the national Alliance: _____

Please fill out and submit immediately using the online [Lobby Visit Report Back Form](#) or via email to Mobilization@RetiredAmericans.org.



The Inflation Reduction Act and Prescription Drug Prices

Americans pay the highest prices for prescription drugs in the world, and older and retired Americans, who take the most medications to stay healthy and often live on fixed incomes, bear the brunt of this crisis. One in four people over the age of 65 reports not taking at least one prescription drug as prescribed due to its cost. Meanwhile, pharmaceutical corporations are making record profits, lining the pockets of their executives and shareholders while patients struggle to afford the drugs they need to stay healthy.

To help reverse the pharmaceutical industry's stranglehold on our health care system, on August 16, 2022 President Biden signed the Inflation Reduction Act into law. It means lower prescription drug prices for millions of Medicare beneficiaries.

The law is already lowering prescription drug prices.

Key provisions include:

Medicare beneficiaries will pay no more than \$35 per month for insulin.

As of January 1, 2023, co-pays for a one month supply of insulin are capped in Medicare Part D and Medicare Advantage Prescription Drug Plans (MA-PDs) at \$35.

For 2026 and afterwards, insulin will be priced at \$35 per month or 25% of the drug's negotiated price, whichever is lower. In addition, Medicare Part D plans will be required to offer the insulin copay amount even before the Medicare beneficiary meets his or her yearly deductible. This provision will help the one in three Medicare beneficiaries who suffer from diabetes, a total of over 3.3 million beneficiaries who use one or more of the common forms of insulin.

All recommended adult vaccines will be free for Medicare beneficiaries.

As of January 1, 2023, 4.1 million Medicare beneficiaries with Medicare Part D and MA-PDs will not have a co-payment for any vaccines that are recommended for adults by the Advisory Committee on Immunization Practices.

Drug corporations will be prohibited from increasing the price they charge Medicare for a drug more than the rate of inflation:

As of October 1, 2022, any drug corporation that increases the prices of its products faster than their inflationary cost must pay the amount that exceeds inflation back to Medicare. This provision addresses brand name drug corporations' long-standing practice of yearly price increases — often more than twice the rate of inflation — and helps reduce the amount seniors pay for their prescriptions. It will also strengthen the Medicare program's finances.

Out of pocket prescription drug expenditures will be capped at \$2,000 per year for Medicare Part D and MA-PD beneficiaries:

Beginning in 2025, Medicare Part D beneficiaries will not have to pay more than \$2,000 per year for out of pocket prescription drug costs. This will help the 1.4 million beneficiaries who today spend more than \$2,000 each year on prescription drugs.

Requiring Medicare to negotiate lower prices for the 20 highest priced prescription drugs:

The Inflation Reduction Act repeals the 2003 Medicare Prescription Drug, Improvement and Modernization Act. That law that explicitly prohibited HHS from negotiating for lower prescription drug prices with the pharmaceutical industry on behalf of Medicare beneficiaries. The Alliance worked for nearly two decades to convince Congress to allow Medicare to negotiate lower drug prices.

Under the Inflation Reduction Act, in 2026 the Secretary of Health and Human Services must negotiate the prices for 10 Medicare Part D drugs, and 15 in 2027. In 2028 HHS will negotiate the prices of 15 high priced drugs in Parts B and D, while in 2029 and thereafter, HHS will negotiate prices of 20 prescription drugs from Parts B and D.

An extension of Affordable Care Act subsidies for three years:

The Inflation Reduction Act will help approximately 13 million Americans pay for health insurance and prevent 3 million from becoming uninsured. It does this by extending premium subsidies that low and middle-income people received during the coronavirus pandemic to get health coverage under the Affordable Care Act through 2025. It also allows those with higher incomes who became eligible for such subsidies during the pandemic to keep them.



Social Security and Medicare: Current Facts and Figures

The Many Faces of Social Security

- Nearly 182 million workers contribute to Social Security through payroll taxes.
- Nearly 66 million people receive monthly Social Security benefits:
 - 50.2 million people receive retirement benefits
 - 5.9 million people receive survivors' benefits
 - 8.9 million people receive disability benefits.
- [Beneficiaries by state](#)

Average 2023 Monthly Social Security Benefit

- A retired worker: \$1,677
- A retired couple: \$2,753
- Disabled worker: \$1,364
- Disabled worker with spouse and child: \$2,383
- Widow or widower: \$1,567
- Young widow or widower with two children: \$3,187
- Maximum Monthly Social Security Benefit: \$3,627 (for worker retiring at Full Retirement Age).

Social Security Cost of Living Adjustment (COLA) for 2023: 8.7%

2023 Social Security and Medicare Contribution Amounts

Social Security: 6.2% for both workers and employers. This contribution is paid on earnings up to \$160,200.

Medicare: 1.45% for both workers and employers on all wages.

2023 Social Security Eligibility

Full Retirement Age: Depends on your birth year.

[Normal retirement age \(NRA\) \(ssa.gov\)](#)

Early Retirement Age: 62 (taking early retirement can reduce Social Security benefits up to 30 percent)

Social Security: When and How to Apply for Benefits

Generally, you should apply for Social Security benefits four months before the date you want your benefits to begin. Click here for more information on when you can apply for Social Security: <https://www.ssa.gov/planners/retire/>. 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 182 million workers contribute to Medicare through payroll taxes.
- Approximately 64.5 million people receive Medicare benefits, including:
 - 56.6 million people age 65 and older
 - 7.9 million people with disabilities
- [Beneficiaries by state](#)

2023 Medicare Part A (Hospital Coverage)

Deductible: \$1,600 (first 60 days of Medicare-covered inpatient hospital care)
Coinsurance: \$0 (Days 1-60), \$400 per day (Days 61-90)

2023 Medicare Part B (Physician Coverage)

For all beneficiaries: Part B deductible is \$226 and the Part B copayment is 20%.

Individual's Income in 2021	Couple's Income in 2021	Your 2023 Part B Monthly Premium
\$97,000 or less	\$194,000 or less	\$164.90
\$97,000-\$123,000	\$194,000-\$246,000	\$230.80
\$123,000-\$153,000	\$246,000-\$306,000	\$329.70
\$153,000-\$183,000	\$306,000-\$366,000	\$428.60
\$183,000-\$500,000	\$366,000-\$750,000	\$527.50
\$500,000 and Above	\$750,000 and Above	\$560.50

2023 Medicare Part D (Prescription Drug Coverage)

Monthly Premium: Varies by plan (higher-income beneficiaries may pay more)
Deductible: Varies by plan, \$480 maximum

Doughnut Hole: \$4,430 - \$7,050. Beneficiaries in the doughnut hole will receive a 75% discount for both brand-name and generic drugs.

Cap on Out-of-pocket Costs: \$7,050 (prior to catastrophic, includes discounts)

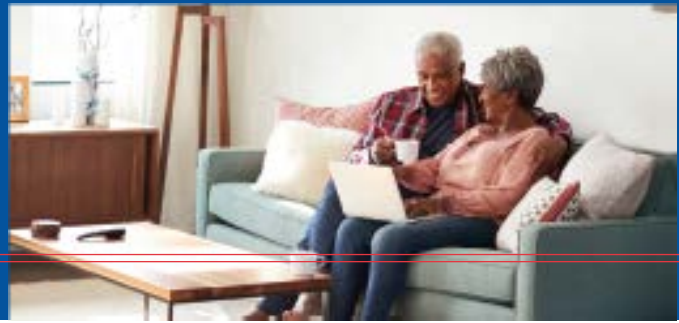
In addition to a monthly plan premium, high-income individuals will pay an income-related monthly adjustment amount as noted below:

Individual's Income in 2021	Couple's Income in 2021	Income-related monthly adjustment amount
\$97,000 or less	\$194,000 or less	\$0.00
\$97,000 - \$123,000	\$194,000 - \$246,000	\$12.20
\$123,000 - \$153,000	\$246,000 - \$306,000	\$31.50
\$153,000 - \$183,000	\$306,000 - \$366,000	\$50.70
\$183,000 - \$500,000	\$366,000 - \$750,000	\$70.00
\$500,000 and Above	\$750,000 and Above	\$76.40

Medicare: When and How to Apply for Benefits

Medicare is available for people age 65 or older, younger people with disabilities and people with End Stage Renal Disease. If you sign up after you turn 65, you may be penalized unless you have other coverage.

For information about when to apply for Medicare go to <https://www.ssa.gov/planners/retire/justmedicare.html>. To apply for Medicare, call 1-800-772-1213 or visit www.medicare.gov.



Increasing the Debt Ceiling

What is the national debt ceiling and why is it important to older Americans?

The debt ceiling is a legal restriction on how much money the federal government can borrow to pay its bills. Congress instituted the debt ceiling in 1917 as a way to rein in federal agencies that were ignoring Congress and setting their own budgets, and it has been raised 78 times since 1960.

Raising the debt limit is necessary to meet the financial obligations the government has already made and ensures that vital payments to Social Security and Medicare beneficiaries continue uninterrupted. The federal government borrows money by issuing bonds to pay its bills. Raising the debt limit allows the federal government to continue issuing bonds, which are backed by the full faith and credit of the United States.

If Congress does not raise the debt ceiling and defaults by not paying its obligations on its bonds, the consequences would be disastrous for the United States and the world economy. Under a default, the government would be forced to prioritize among various expenditures it is already legally bound to pay. It is also possible that a default could lead the government to have to delay or disrupt Social Security payments, the issuance of tax refunds or the payment of salaries for federal employees and military personnel.

Serious concern about increasing the debt ceiling has arisen since the Republican Party became the majority party in the House of Representatives in January. In exchange for votes to become the House Speaker, Rep. Kevin McCarthy promised to cap spending at 2022 levels, which would cut \$130 billion from last year's FY 2023 funding bill, enacted in December, and also severely reduce FY 2024 government funding. These federal agency funding cuts would harm seniors, communities and families across the country.

At least 127 members of the House Republican Study Committee have released a budget for fiscal 2023 that will increase the eligibility ages for Social Security and Medicare, and reduce benefits for people 54 and younger by changing the Social Security benefit formula. In addition, many House Freedom Caucus members demanded that Speaker McCarthy commit to leverage the debt ceiling vote to force President Biden and Democrats to agree to slash Social Security and Medicare in exchange for voting for him as Speaker.

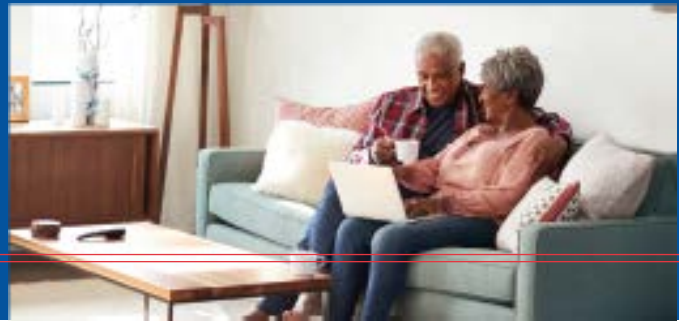
Alliance for Retired Americans Position

The Alliance for Retired Americans supports increasing the debt ceiling with no strings attached to it. Moreover, the Alliance is strongly opposed to the harmful cuts to Social Security, Medicare and the federal budget as a whole proposed by the Republican Party. This position is also shared by House and Senate Democrats and the White House.

Retirees have earned their Social Security and Medicare benefits after a lifetime of hard work. These earned benefits ensure that older Americans receive the health care they need and provide necessary income for more than 66 million Americans. Nearly 50% of retired Americans depend on Social Security for half of their income, while one in four over age 65 relies on Social Security for 90% of their income.

Medicare guarantees quality health care coverage to over 64 million older Americans. Both Social Security and Medicare are earned benefits, not government handouts, and should absolutely not be cut or compromised.

The Alliance demands that Congress reject the threats to cut Social Security, Medicare and other critical social programs for seniors. We believe that Congress must not, under any circumstances, allow MAGA Republicans to dictate destructive policies that would be harmful not only to seniors but to all Americans.



Expanding Social Security

For decades, Social Security has delivered guaranteed benefits on time and without interruption to millions of Americans. Americans earn their Social Security benefits, contributing into the system with every paycheck.

These benefits are essential to all who rely on them, including seniors, people with disabilities and families of deceased workers.

Today 65 million Americans -- one out of every five households -- relies on Social Security's lifetime, guaranteed benefits.

To continue to provide retirement security for current and future generations, it is time to strengthen and expand Social Security and increase benefits. Many members of Congress recognize the need for action and are proposing legislation that will ensure the Social Security system remains strong and Americans receive the benefits they have earned.

Alliance for Retired Americans Position

The Alliance for Retired Americans strongly supports legislation introduced in Congress that increases Social Security benefits, extends the solvency of Social Security and repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). We believe a practical and fair way to accomplish this is to lift the cap on Social Security payroll taxes above the current \$160,200 and require that wealthy Americans pay their fair share of taxes into the system.

Social Security Expansion Act

The Social Security Expansion Act, S. 393, introduced by Senator Bernie Sanders (D-VT), in the Senate and H.R. 1046, introduced by Rep. Jan Schakowsky (D-IL), in the House, expands Social Security and increases benefits by requiring that wealthy Americans pay their fair share.

This legislation would extend the solvency of Social Security for 75 years by lifting the cap and subjecting all income above \$250,000 to the Social Security payroll tax.

The bill increases the Cost-of-Living-Adjustments to more accurately measure the spending patterns for seniors by adopting the Consumer Price Index for the Elderly (CPI-E). It also expands Social Security benefits across the board for current and new beneficiaries, increasing benefits by \$200 per month.

It improves the Special Minimum Benefit for Social Security recipients, restores student benefits up to age 22 for children of disabled or deceased workers, and combines the Disability Insurance Trust Fund with the Old Age and Survivors Trust Fund so that all Americans receive the benefits they have earned.

The Safeguarding American Families and Expanding (SAFE) Social Security Act

The SAFE Social Security Act, which is on the verge of formal introduction by Senator Brian Schatz (D-HI), will increase Social Security beneficiaries' monthly benefits by \$125 per month. This legislation will also ensure that cost of living adjustments adequately reflect the living expenses of retirees, extend the life of the Social Security Trust Fund, and remove the wage cap to ensure all Americans contribute equally.

Key benefits of the legislation include:

- Phasing out the payroll tax cap so that payroll taxes apply fairly to every dollar of wages earned;
- Updating the annual COLA to better reflect the real costs that seniors face through the use of the Consumer Price Index for the Elderly;
- Guaranteeing a new minimum benefit so that lower income seniors receive enough to survive;
- Rewarding caregiving by providing a credit towards future social security payments;
- Ensuring that any increase in benefits would not harm an individual's eligibility or cause a reduction in their SSI, Medicaid or CHIP benefits;
- Eliminating the waiting period for disability insurance and surviving spousal benefits;
- Increasing the Net Investment Income Tax (NIIT) to extend the solvency of the Trust Fund to 2050.

The Social Security Enhancement and Protection Act

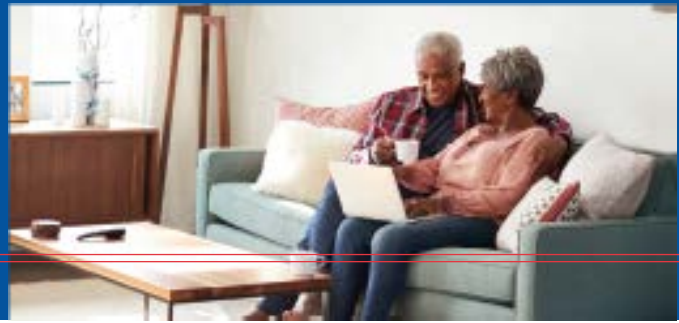
The Social Security Enhancement and Protection Act, H.R. 671, introduced by Rep. Gwen Moore (D-WI), makes key reforms to strengthen and improve program benefits to augment Social Security's ability to protect vulnerable Americans living in poverty. The legislation accomplishes this by eliminating the cap on Social Security payroll contributions, while also improving the program's special minimum benefit to better support low-income workers. The bill, which recognizes that the provision of child care is also hard work, allows the years in which a parent provides care for a young child to count as a year of coverage for determining an individual's Social Security benefits.

Additionally, the legislation reinstates benefits for students up to age 26 who are children of retired, deceased, or disabled workers. It also increases benefits for all beneficiaries 20 years after retirement, providing economic stability to the eldest among our nation's senior population.

Social Security Fairness Act

The Social Security Fairness Act, H.R. 82, introduced by Rep. Garret Graves (R-LA) and Rep. Abigail Spanberger (D-VA), repeals the GPO and the WEP.

The WEP affects nearly two million public sector retirees with public pensions, while the GPO reduces by two-thirds the spousal or survivor benefits of nearly 800,000 retirees who collect a public pension. These are outdated provisions that deprive educators and other public employees of the benefits they have earned and the secure retirement they deserve. Moreover, eliminating the WEP and GPO would also serve as a tremendous financial boost not only to seniors but for the United States' economy overall, given that seniors support tens of millions of jobs and contribute trillions of dollars annually to the nation's economy.



The Social Security Fairness Act

The Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) were enacted in 1977 and 1983 respectively as amendments to the basic Social Security law.

These provisions reduce Social Security benefits for public sector retirees who receive a public pension or the spouse or survivor of a Social Security beneficiary who worked for a period of time in a job not covered by the Social Security program.

More than 2.5 million Social Security beneficiaries are affected by one of both these provisions, and they do not receive the full Social Security benefits that they otherwise earned. The WEP and GPO disproportionately affect lower-income workers and women. As a result, many face economic hardship during retirement.

Alliance for Retired Americans Position

In January 2023, Representatives Garret Graves (LA) and Abigail Spanberger (VA) introduced the Social Security Fairness Act (H.R. 82). The bills would repeal the WEP and GPO provisions and allow those affected to keep the full Social Security benefits they or their spouses earned.

The Alliance supports the Social Security Fairness Act and urges members of Congress to co-sponsor and help pass this important legislation.

The Windfall Elimination Provision

The WEP reduces the Social Security benefits of a public sector worker who collects a pension from a job not covered by Social Security. Four percent of retired workers, or nearly 2 million retirees, were affected as of December 2019. These workers are retired federal, state and local government employees who worked as teachers, police, firefighters, postal workers and general employees.

The WEP provision was intended to reduce what Congress considered overly-generous Social Security payments; however, the adjustment formula does not differentiate between high- and low-wage workers. As a result, retirees who earned lower wages at work are disproportionately hurt by the WEP.

The Government Pension Offset

The GPO reduces Social Security spousal or survivor retirement benefits of a worker who collects a public pension from a job not covered by Social Security. The individual's Social Security spousal or survivors benefits are reduced by two-thirds of the amount of their government pension. The reduction is recalculated each year, when the retiree receives a cost-of-living increase in their pension, further reducing the benefit. In some cases, if two-thirds of the individual's government pension is greater than their Social Security spousal benefits, those Social Security benefits are reduced to zero.

As of December 2019, 707,879 Social Security beneficiaries had their spousal or survivor benefits completely eliminated or partially reduced by the GPO. The GPO has a particularly harsh effect on moderate and low income pensioners. Eighty-three percent of Americans subject to the GPO are women, who are already more likely to fall into poverty as they age.

Which public sector workers and retirees are affected?

- Many teachers in 15 states—Arkansas, California, Colorado, Connecticut, Georgia, Illinois, Kentucky, Louisiana, Massachusetts, Maine, Missouri, Nevada, Ohio, Rhode Island and Texas;
- Many state, county, city and special district employees around the country; and
- Federal employees in every state (hired before January 1, 1984) who are in the CSRS retirement system.



2023 Winter Legislative Toolkit Event Planning Guide

Keep Your Promise Events

Social Security and Medicare represent a promise that the government made to the American people since 1935 and 1965 respectively. Republicans are threatening to hold the United States economy hostage by refusing to raise the debt limit until their demands for cuts to our hard-earned benefits are met. Retirees must speak out and demand that Congress keeps its **hands off of Medicare and Social Security**.

Alliance staff are available and eager to help you plan your event! Please reach out to mobilization@retiredamericans.org to get started.

Event

The Alliance for Retired Americans encourages retirees to plan rallies or protests at key Members of Congress' offices calling on them to pass a clean debt ceiling limit raise with no cuts and no strings attached.

Possible Event Agenda

- Welcome participants
- Remarks from Alliance State President
- Remarks from retiree champion Member of Congress/guest speaker
- Social Security/Medicare Storytellers call upon elected officials to preserve their earned benefits.

Media Coverage

Alliance communications staff will help with media turnout and prepare press releases.

Event Turnout

Alliance staff can provide phone bank lists, invitation emails, and social media invites, and help strategize ways to build the biggest possible crowds for your event.

Materials Needed

- **Camera Phone** (and designated event photographer/videographer)
- **Rally Signs/Placards** Contact the Alliance to have signs shipped to your location before the event
- **Keep Your Promise Petition** to circulate to attendees

● **Sign in sheets/pens/clipboards**

● **Alliance Banner and T-Shirts**

Personal Storytelling is one of the most Powerful Tools for Change

It conveys why action is needed and inspires others to join us. Personal stories get the attention of the media and can convince elected officials to act.

Why Do We Need Stories?

- Social Security and Medicare are under attack. We need to hear from retirees who depend on these crucial earned benefits programs about how cuts would affect their retirements.
- Pharmaceutical corporations spend millions to convince policymakers that the status quo is fine. Stories of how high drug prices are hurting retirees is our best way to fight back.
- We want to highlight the prescription drug provisions of the Inflation Reduction Act. Stories from retirees who are seeing reduced costs for their insulin and free vaccines show that this important legislation is making a big difference in the lives of real Americans.

How Can You Use Your Story?

- Share during congressional district and state capitol lobby visits
- Speaking at press conferences and fulfilling TV, print and digital media requests
- Speaking at membership meetings, rallies, protests and direct actions

Story Starters

- Are you on Medicare and take insulin to manage your diabetes? Has the cost of your insulin gone down this year thanks to the Inflation Reduction Act?
- Are you or a family struggling to pay for prescription medications? Do you fear being able to pay for them in the future?
- What do you fear would happen to you or your family 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 70?
- Are there basic necessities you need but cannot afford?



2023 Winter Legislative Toolkit Personal Storytelling Guide

- How would it affect your life if Social Security benefits were to increase by \$100 per month?
- 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?

Write Your Story - it can be brief but you should try to answer the below questions.

Hi, I'm ____ (name) ____, from ____ (place) ____.

I was ____ (occupation) and retired in (year - if relevant).

I rely on my Social Security income to pay for _____.

I feel _____ about the retirement my Social Security helps provide.

If Congress cuts my earned Social Security benefits, it will affect me and/or my family in the following ways _____.

Share your story with your state Alliance and the Alliance team in Washington.

- Submit your story to retiredamericans.org/stories
- 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.



2023 Winter Legislative Toolkit Sample Letters to the Editor

Sample Letter to the Editor: Social Security #1

[Date]

Dear Editor:

Nearly 66 million Americans - 1 out of every 4 households - rely on their hard earned Social Security benefits to make ends meet. That is why I am concerned any time Social Security is under attack.

Extremists in the U.S. House have publicly demanded that Speaker Kevin McCarthy commit to slashing Social Security in order to raise the debt limit. House Democratic Whip Katherine Clark was right when she said that these GOP plans amount to "taking our seniors hostage."

Congress must reject any attempts to use the debt limit as an excuse to cut this critical program. I strongly urge my Rep. _____ and my Senators _____ and _____ to vote for a clean debt limit increase with no cuts to Social Security.

Sincerely yours,

[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #2

[Date]

Dear Editor:

Social Security is a bedrock of our retirement security. It lifts more people out of poverty than any other program. Fifty-two million Americans rely on Social Security retirement benefits, and one in four Americans over age 65 relies on Social Security for 90% of their income.

Despite these indisputable facts, Republicans have told us over and over again that they will demand cuts to Social Security as the price of raising the debt limit.

As retirees, we have earned our Social Security benefits after a lifetime of hard work. We will not stand for any cuts for current or future retirees.

Congress must not, under any circumstances, allow MAGA Republicans to dictate destructive policies that would be harmful to seniors and every American who wants to have a secure retirement.

Sincerely yours,

[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #3

[Date]

Dear Editor:

As a bedrock of our retirement security, Social Security is not only essential, it is earned. Americans pay for these benefits throughout their life with every paycheck.

Still, many Republicans have pledged to bankrupt the country unless President Biden and Democrats agree to slash it.

Making matters worse, Sen. Joe Manchin (WV) said recently that he had spoken with Speaker McCarthy about a possible “compromise” with the House GOP. He suggested creating a powerful “rescue committee” to decide how to cut Social Security and Medicare in exchange for House Republicans voting to increase the debt ceiling.

Establishing these committees will pave the way to benefit cuts -- without even allowing the public to weigh in. The “Rescue Committees” would meet behind closed doors and their recommendations would be fast tracked for a vote.

Older Americans must tell Congress that Social Security is not a bargaining chip.

Sincerely yours,

[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #4

Dear Editor:

As a retired_____, I know how important Social Security is. It helps millions of retirees, people with disabilities, widows, and children who have lost a parent. One in four Americans over age 65 relies on Social Security for 90% of their income.

Despite these key facts, Republicans have told us over and over again that they will demand cuts to Social Security as the price of raising the debt limit.

This cannot stand. As retirees we have earned our Social Security benefits after a lifetime of hard work.

We cannot, under any circumstances, allow extremist Republicans to dictate destructive policies that would harm not only seniors, but all Americans. I urge my Rep. _____ and my Senators _____ and _____ to vote for a clean debt limit increase with no cuts to Social Security.

Sincerely Yours,

[Name, Alliance position] [Address]

Sample Letter to the Editor: Medicare #1

[Date]

Dear Editor:

Medicare has helped millions of retirees like me get the health care I need. Before Medicare, only half of our nation's seniors had any health insurance at all.

That's why it concerns me that Republicans have told us over and over again that they will demand cuts to this critical program as the price of raising the debt limit.

We cannot, under any circumstances, allow extremist Republicans to dictate destructive policies that would be harmful not only to seniors, but to all Americans.

No person should have to choose between financial ruin and their health. We owe it to future generations to keep the Medicare program strong and healthy.

I urge my Rep. _____ and my Senators _____ and _____ to vote for a clean debt limit increase with no cuts to Medicare.

Sincerely Yours,

[Name, Alliance position] [Address]

Sample Letter to the Editor: Medicare #2

[Date]

Dear Editor:

I rely on Medicare for my health care. Before Medicare, when uninsured seniors had serious health problems, they faced an impossible choice: risk financial ruin by seeking care or avoid treatment and watch their health deteriorate.

We must not allow Congress to use the debt limit as an excuse to force cuts to this critical program. Yet that is exactly what Rep. Jason Smith (R-MO), the new chair of the powerful House Ways and Means Committee, says he wants to do.

Other Republicans have told us over and over again that they demanded cuts to Medicare as the price for voting for Kevin McCarthy as Speaker of the House.

Every member of Congress should follow President Biden's lead and pledge never to cut our hard earned Medicare benefits.

Sincerely Yours,

[Name, Alliance position] [Address]