



**2023**  
**Anniversary Summer Toolkit**



## 2023 Anniversary Summer How to Use This Toolkit

Welcome to Anniversary Summer! This year marks the 58th anniversary of Medicare and Medicaid and the 88th anniversary of Social Security. The Alliance will work all summer to support your efforts to celebrate these milestones as a means to protect, strengthen, and expand the programs and earned benefits of all Americans.

This toolkit contains three sections. The first section contains all the fact sheets and position papers you will need this summer. The second contains mobilization materials for holding zoom or in person anniversary events and present Zero/Hero awards and in the third section you will find everything needed to request, hold and report on virtual district lobby meetings with representatives.

### **Mobilization**

#### **Our Earned Benefits**

Included in this toolkit is the Alliance's powerful new [3-minute video about Social Security](#). It covers the facts about Social Security and the current threats that it is facing from politicians who are willing to jeopardize the benefits that seniors, disabled workers, and their families rely on, all for their own political gain. We encourage you to use this video as a tool to help get the word out about the importance of protecting and expanding Social Security. Share the video with your members, and use it along with the included PowerPoint to present to current and potential Alliance affiliates.

#### **Planning your Anniversary Event**

This toolkit contains a planning guide, sample agenda, and ideas to help get you started on planning your celebrations and actions. Also included is our Keep Your Promise Event planning guide. We encourage you to hold events that demand that Congress keeps its hands off our earned benefits!

#### **Sharing Your Story**

Personal stories about how Social Security, Medicare, and Medicaid affect us help highlight why we are advocates. For this reason, we have included our Personal Storytelling mini-kit. Before your anniversary events or legislative lobby visits, take time in a group to go through this mini-kit and for everyone to use the worksheet to outline one of their stories. As you and your group collect and hone your personal stories, share them at [retiredamericans.org/stories](https://retiredamericans.org/stories).

#### **Letters to the Editor**

Anniversary Summer is a great season for writing letters to your area editors. Included in this toolkit are sample letters that correspond to the legislation on retiree issues in play this summer outlined throughout this toolkit.



## 2023 Anniversary Summer How to Use This Toolkit

### Lobby Visits

#### Scheduling Your Visit

The toolkit contains a summer legislative calendar, lobby visit guide, and report back form. 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](mailto:Mobilization@RetiredAmericans.org).

### Fact Sheets & Position Papers

- **Republican Study Committee Budget** – This year, the Republican Study Committee proposed a budget that would, if enacted, increase Social Security's full retirement age to 69 and subsidize private insurance options to compete with traditional Medicare, potentially transforming the program into a type of privatized voucher program.
- Updated June 2023, All you need to know about Social Security, Medicare, and Medicaid:
  - **2023 Social Security and Medicare Facts and Figures**
  - **Social Security Current Facts and Figures**
  - **Medicare Facts and Figures**
  - **Medicaid Fact Sheet**
- **Expanding Social Security** – 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.
- **Threats to Social Security** – This Fact Sheet explains the most salient proposals which, if enacted, would threaten individual benefits as well as the foundation of the entire program.



## 2023 Anniversary Summer How to Use This Toolkit

**Questions?** Email [Mobilization@RetiredAmericans.org](mailto:Mobilization@RetiredAmericans.org) with any question or request.

# 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				

- =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

# 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				

- =House and Senate Recess
- =Senate Recess Only
- =House Recess Only
- Blue Text =Federal Holiday, National Offices Closed
- Green Text =Holiday
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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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# Anniversary Summer 2023





# This Summer, Retiree Issues Are Front and Center



# McCarthy Commission on “Entitlements”

- “I’m going to make some people uncomfortable”
- “The majority driver of the budget is mandatory spending. It’s Medicare, Social Security...”
- Model suggested is Base Realignment and Closure Commission – Congress can only vote yes or no on the entire package
- White House is strongly opposed
- Some Democratic House and Senate members have backed other Commission ideas, including Senator Mitt Romney’s TRUST Act
- Alliance is monitoring this one closely



# House Republican Study Committee

## Drastic Changes to Social Security

- Raise the retirement age to 69 starting with workers who turn 62 in 2033
- **Withhold payments** to early retirees and/or higher earners
- RSC has 175 members

# Republican Study Committee on Medicare

## Gut Medicare

- Privatization!
- Give beneficiaries a “voucher” to purchase private insurance
- End guaranteed benefits
- Very similar to former Speaker Paul Ryan’s proposal



# Repeal Medicare Drug Negotiation

- House Republican Study Group Budget → **Repeal** Drug Negotiation and Lower Drug Price Provisions of the Inflation Reduction Act
- Multiple lawsuits to block the law

PhRMA sues over Medicare drug pricing provisions

**Merck sues HHS over drug negotiation, claims program 'tantamount to extortion'**

**Bristol Myers Squibb follows Merck in suing US over Medicare price negotiation program**

US Chamber of Commerce sues over government's drug pricing power

# Senate Support for Raising the Retirement Age

Sen. Lindsey Graham: “...To get out of this mess, people like me are going to have to take a little less and pay a little more in. **We’re going to have to adjust the age one more time** like Ronald Reagan and Tip — Tip O’Neil did. ...”

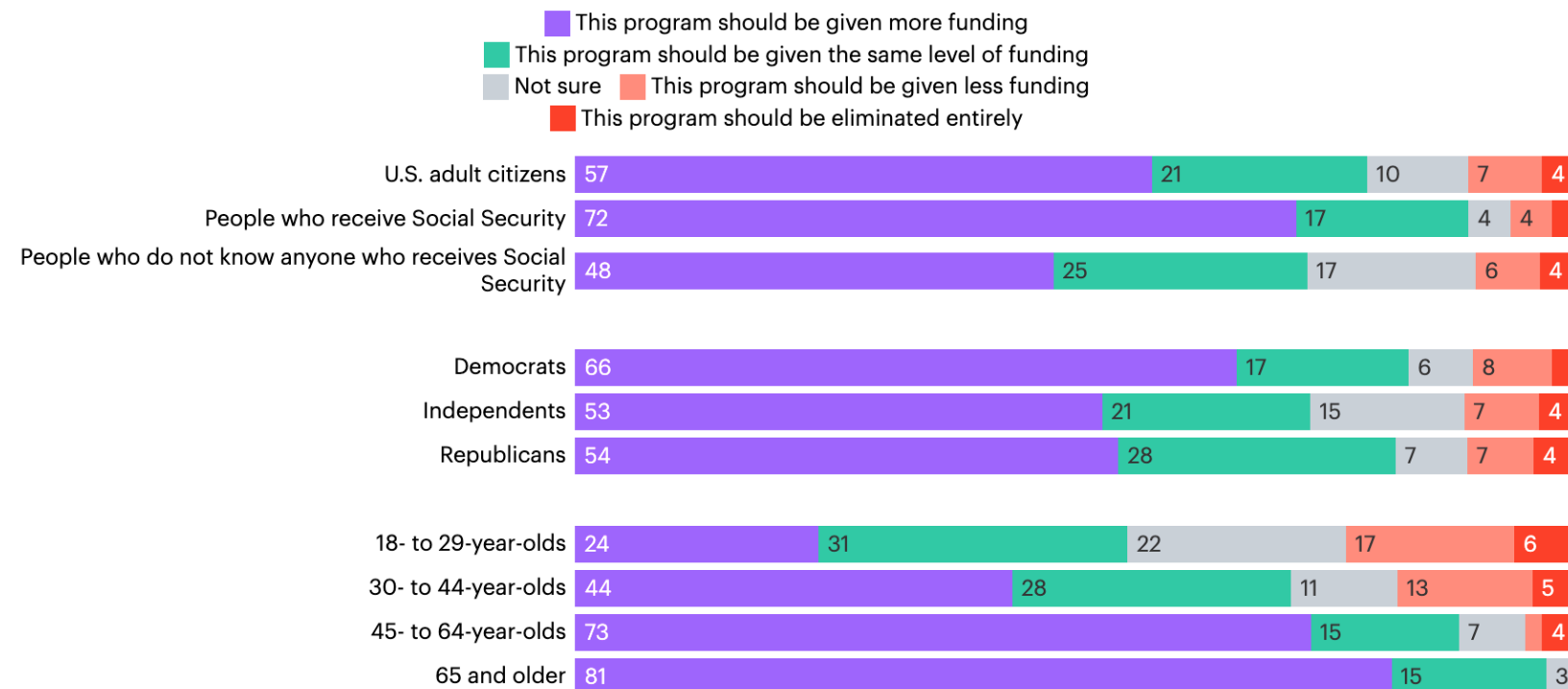
Sen. Mitt Romney: “...you have to recognize that **life expectancy is a lot more today...**”



# Social Security Has Broad Public Support

## Most Americans say Social Security should be given more funding

Thinking about the following U.S. program, do you believe they should be given more or less funding? **Social Security** (%)



**78% of ALL Citizens Say Social Security Should Receive the Same or MORE Funding**

# Pushing Back



**Social Security**  
Our Earned Benefits



# Building Support for Expansion

Strengthen the  
Trust Fund

Provide Revenue to  
Increase Benefits

Ensure Social  
Security is There for  
Current and Future  
Beneficiaries

Restores Fairness



# Other Changes Needed to Improve Social Security

- Repeal WEP-GPO Provisions so public sector retirees receive all earned Social Security Benefits
- Change the Cost-of-Living Adjustment formula to Better Reflect What Seniors Spend Money On (CPI-E)
- Provide Social Security Work Credits for Caregivers



# Fight Back

## Step 1: Sign Our Online Petition

Demanding NO CUTS to Social Security

Step 2: Share the Video with Alliance affiliates and community groups



# We're Here to Help!

- We're happy to schedule and host Zoom meetings for any Alliance events or gatherings.
- To find out more information about the Alliance, including fact sheets on retiree issues and our 2022 Congressional voting record, go to [www.retiredamericans.org](http://www.retiredamericans.org)
- Send us an email if you'd like to get involved with an Alliance chapter in your state!

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## How to Structure Your Anniversary Event 2023

**This year, we celebrate the 58<sup>th</sup> and 88<sup>th</sup> anniversaries of Medicare and Social Security,** respectively. On the anniversaries of Social Security and Medicare/Medicaid, we will hold observances and raise awareness about the elected officials working to dismantle our earned benefits and our elected retiree champions who are fighting to protect and expand these essential programs.

Be sure to [register your event using this form](#) or by emailing the details to [Mobilization@RetiredAmericans.org](mailto:Mobilization@RetiredAmericans.org).

### **Suggested Anniversary Celebrations**

- Hold a press conference at a Retiree Zero award recipient's office and speak out about how their voting record affects your retirement.
- Hold a press conference at a member of the Republican Study Committee's office and speak about how their proposed cuts to our earned benefits will hurt retirees.
- Host a birthday celebration event with a Retiree Hero awardee and present them with a certificate. Contact Michelle Campbell [mcampell@retiredamericans.org](mailto:mcampell@retiredamericans.org) to request your hero certificate.
- Invite candidates for office to speak to your members about what they will do to protect retirement security.
- Host a Keep Your Promise rally or postcard party using our [new Alliance rally signs and postcards](#)

### **Recommended Anniversary Event Agenda**

- Welcome participants
- Invite Speakers
- Present Fact Sheets and Make Legislative Asks
- Present Hero or Zero Awards, if applicable
- Announce Candidate Endorsements, if applicable
- Invite participants to tell their personal stories



## How to Structure Your Anniversary Event 2023

- Enjoy anniversary cake!

**Don't forget to take pictures! Send pics of your events to [mobilization@retiredamericans.org](mailto:mobilization@retiredamericans.org).**



## 2023 Anniversary Summer 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. The proposed budget released by the Republican Study Committee shows that some of our members of congress are willing to break that promise and put our earned benefits at risk. Retirees must speak out and demand that Congress keeps its **hands off of Medicare and Social Security**.

To help make your events more impactful, we've created some fantastic new materials that you can use, including Rally Signs, a petition, a postcard, and a template event flier. Our 2022 Congressional Voting Record is also a great tool to use to plan Retiree Hero certificate presentations and Retiree Zero actions for those who voted against retirees' interests.

The list of Alliance materials and order forms are available [on our website](#). Alliance staff are available and eager to help you plan your event! Please reach out to [mobilization@retiredamericans.org](mailto:mobilization@retiredamericans.org) to get started.

### Events

The Alliance for Retired Americans encourages retirees to plan rallies or protests at key Members of Congress' offices calling on them to protect and expand, **not cut**, Social Security and Medicare.

### 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

- **Extra Large Sharpies** The Alliance will ship large Sharpie markers with your “Hands Off” rally sign orders. Please make sure to use them to write on the signs, as smaller markers may make the signs hard to read in photos.
- **Keep Your Promise Petition** to circulate to attendees
- **Sign in sheets/pens/clipboards**
- **Alliance Banner and T-Shirts**

## Pictures

In order to make your event as impactful as possible, it is important to take high-quality, high resolution photos and share them with the national Alliance as soon as possible. We’ve included our Photography for Action photo guide in this toolkit as a refresher. Below are some examples of high-quality photos.







## How to Structure Your Lobby Visit Best Practices

### 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 with the Member 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 virtual 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](mailto: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 Anniversary Summer 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
<b>Social Security</b>	Supports protecting and expanding Social Security. Opposes any cuts to our earned benefits. Opposes raising the age of eligibility.	Supports cuts including raised eligibility age, privatization, means testing, benefit cuts, Trust Act.	Undecided
<b>Medicare</b>	Supports protecting and expanding Medicare. Opposes any cuts to our earned benefits.	Supports cuts including raised eligibility age, privatization, means testing, benefit cuts.	Undecided
<b>WEP/GPO</b>	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](mailto:Mobilization@RetiredAmericans.org).

## **Sample Letter to the Editor: Medicare #1**

[Date]

Dear Editor:

July 30th marks the 58th anniversary of Medicare, a program that has improved the lives of millions of retirees like me. Before Medicare, only half of our nation's seniors had health insurance.

However, as great as Medicare is, many members of Congress are pushing a plan that would end Medicare's guaranteed benefits.

Their scheme would end Medicare as we know it. Instead of the benefits we worked a lifetime to earn, we'd get a coupon to put toward the price of buying an insurance plan every year. There would be no guarantee that the coupon would be enough to cover the cost.

We owe it to current and future generations to keep the Medicare program strong and healthy, not force older Americans to deal with for-profit insurance companies for the care they have earned.

Sincerely Yours,

[Name, Alliance position] [Address]

## **Sample Letter to the Editor: Medicare #2**

[Date]

Dear Editor:

July 30th marks the 58th anniversary of Medicare, a program that has improved the lives of millions of retirees like me. 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.

Thanks to Medicare, 56.6 million people across the country aged 65 and older now have health coverage. While having access is a start, we can and should do better for older Americans, starting with lowering prescription drug costs.

Last year a new law took effect that for the first time requires Medicare to negotiate lower prices for some of the most expensive prescription drugs. Beneficiaries will save money on their drugs, and taxpayers will save billions every year, according to the Congressional Budget Office. No person should have to choose between financial ruin and their health.

Sincerely Yours,

[Name, Alliance position] [Address]

### **Sample Letter to the Editor: Medicare #3**

[Date]

Dear Editor:

July 30th marks the 58th anniversary of Medicare. Before Medicare, only half of our nation's seniors had health insurance, and now 56.6 million people across the country aged 65 and older have the coverage they need.

But I worry that if House Republicans have their way, the guaranteed health care I rely on will be changed forever.

The House Republican Study group just released a new budget. It calls for privatizing Medicare and replacing guaranteed benefits with a coupon to use toward the price of an insurance policy from a private corporation.

That's not what we need and that's not what I worked a lifetime to earn.

Retirees need to be on high alert. Republican candidates for the Senate and House have declared their intent to cut the Social Security and Medicare benefits we've earned if they regain control of the Senate.

Sincerely Yours,

[Name, Alliance position] [Address]

### **Sample Letter to the Editor: Medicare #4**

As we celebrate the 58th anniversary of Medicare on July 30th, I have always felt secure knowing that I would be able to get the medical care I need.

But I fear that if members of the powerful House Republican Study Group get their way, that feeling of security will evaporate. My member of Congress, \_\_\_\_\_, is a member of the study group which takes aim at the health coverage I rely on.

Their plan would end Medicare as we know it. Instead of guaranteed coverage, they'd give every senior a so-called coupon and tell us to go shop for a new insurance plan. There is no guarantee that this coupon would be enough to cover the cost of a policy.

Retirees, beware: these Republicans want to cut our Medicare to give even more tax breaks to rich corporations and individuals. We need to pay attention and let them know we oppose this dangerous scheme.

Sincerely Yours,

[Name, Alliance position] [Address]

## Sample Letter to the Editor: Social Security #1

[Date]

Dear Editor:

Social Security is celebrating its 88<sup>th</sup> birthday on August 14<sup>th</sup>, and more than 66 million Americans - 1 out of every 4 households - rely on their hard earned Social Security benefits to make ends meet.

Congress must pass legislation to strengthen the Social Security trust fund and increase the modest benefits of current and future retirees across-the-board. This can be done by making the wealthiest Americans pay their fair share.

I urge my Rep. \_\_\_\_\_ and my Senators \_\_\_\_\_ and \_\_\_\_\_ to work to strengthen and expand Social Security, and oppose any effort to cut benefits or raise the retirement age.

Sincerely yours,

[Your Name] [Your Address]

## Sample Letter to the Editor: Social Security #2

[Date]

Dear Editor:

Social Security's 88<sup>th</sup> birthday is coming up on August 14<sup>th</sup>. As a bedrock of our retirement security, it lifts more people out of poverty than any other program.

Astonishingly, the vast majority of House Republicans have endorsed a budget plan that would drastically change Social Security for the worse.

It would cut benefits and raise the retirement age to 69. It does nothing to bring new money into the system by making the wealthy contribute their fair share.

For generations Social Security has been a sacred promise between the American public and their government. It is just as relevant today, with 1 in 4 households receiving retirement, disability, or survivor benefits.

I call on Rep. \_\_\_\_\_ and Senators \_\_\_\_\_ and \_\_\_\_\_ to strengthen Social Security and increase benefits, not throw more older Americans and people with disabilities into poverty.

Sincerely yours,

[Your Name] [Your Address]

### **Sample Letter to the Editor: Social Security #3**

[Date]

Dear Editor:

Our Social Security System is celebrating its 88<sup>th</sup> birthday on August 14<sup>th</sup>. As a bedrock of our retirement security, it helps ensure that more than 66 million Americans - including my family – can pay our bills.

Yet more and more members of the U.S. House and Senate are getting behind a bad idea that takes aim at the Social Security benefits we have earned over a lifetime. They want to create a special group and give them the power to propose cuts to Social Security -- without even allowing the public to weigh in.

Most people aged 65 and older receive the majority of their income from Social Security. They and their employers contributed to the system with every single paycheck over many decades.

Older Americans must tell their senators to oppose this dangerous and un-democratic plan.

Sincerely yours,

[Your Name] [Your Address]

### **Sample Letter to the Editor: Social Security #4**

Dear Editor:

Social Security is celebrating its 88<sup>th</sup> birthday on August 14<sup>th</sup>. As a retired \_\_\_\_\_, I know how important Social Security is to our community. It helps seniors, persons with disabilities, widow(er)s, and children who have lost a parent.

One way to make it even better is for the U.S. House to pass “The Social Security 2100 Act: A Sacred Trust,” which will soon be introduced by Rep. John Larson of Connecticut.

This important legislation would improve the Social Security program by increasing benefits across the board, ensure everyone who works in public sector jobs will get the Social Security benefits they have earned, and provide an extra increase for low wage workers and “the oldest of the old” whose benefits have not been significantly raised in decades.

These changes will be paid for by raising the cap on earnings above \$400,000 for those who pay a lower percentage of their income into Social Security than someone making minimum wage. That’s just wrong.

The cost of everything keeps going up; that’s why we need to pass this legislation now.

Sincerely Yours,

[Name, Alliance position] [Address]

## Sample Letter to the Editor: Social Security #5

[Date]

Dear Editor:

August 14th marks the 88th anniversary of Social Security, which helps 66 million seniors, persons with disabilities, widow(er)s, and children who have lost a parent.

But I worry that if the House Republican Study Group gets its way, the guaranteed benefits I rely on will no longer be secure.

More than  $\frac{2}{3}$  of House Republicans signed onto this plan which raises the retirement age, cuts benefits, and allows Wall Street to gamble with our benefits.

Retirees, beware. Nearly 200 members of Congress have declared their intent to cut the Social Security benefits we've earned over a lifetime. We must stop them.

Sincerely Yours,

[Name, Alliance position] [Address]



## **Storytelling Worksheet**

- 1. What's your name?**
- 2. Are you retired? What did you do for work? How many years did you work?**
- 3. Are you a member of a union or organization? If so, which one?**
- 4. What's your story?**
- 5. What's your ask?**

**If you'd like to share your story with the Alliance, please write your email address and phone number below:**





# Republican Study Committee Budget Proposal Decimates Social Security and Medicare

## The Importance of Social Security and Medicare

For decades Social Security has delivered guaranteed, lifetime benefits on time and without interruption to generations of Americans. Beneficiaries earn their Social Security by contributing into the system with every paycheck. Sixty-five million older Americans, people with disabilities and family members of deceased workers - one out of every five households - relies on Social Security.

Directly connected to Social Security is Medicare, the nation's largest and most successful health insurance system, that serves the health needs of nearly 57 million older Americans and just under 8 million beneficiaries with disabilities. Since 1965, Medicare has been the most financially efficient health care system in the U.S., delivering guaranteed coverage to millions who would otherwise have to forego health insurance later in life. Like Social Security, Medicare benefits are earned over a lifetime of work and are an essential component of a secure retirement.

## The Alliance Position:

We strongly believe that to continue to provide retirement security for current and future generations, Congress needs to strengthen and expand Social Security and Medicare benefits rather than reduce them.

## The Republican Study Committee Plan to Destroy Social Security and Medicare

The Republican Study Committee (RSC), a House Caucus consisting of 175 members out of a total Republican House Caucus of 222 members (nearly 80%), proposed a budget that would, if enacted, increase Social Security's full retirement age to 69 and subsidize private insurance options to compete with traditional Medicare, potentially transforming the program into a type of privatized voucher program.

The RSC's proposed budget cuts spending by \$16.3 trillion over 10 years and provides \$5.1 trillion in tax cuts to the wealthy over 10 years. The proposal, which is made up of over 220 individual bills and initiatives from RSC Members, would give away \$248 trillion in cuts currently scheduled to expire in 2025 by making individual tax cuts in the 2017 tax code overhaul permanent. This aspect of the proposal alone is estimated by the Congressional Budget Office (CBO) to add \$2.5 trillion to the deficit over the next 10 years. This is more than ironic given the hard fought enthusiasm the Republican Party demonstrated while attempting to enforce terribly strict budget spending limits during the debt ceiling debate.

The budget also calls for accelerated depreciation for construction projects, indexing capital gains taxes to inflation and other tax relief items. The RSC base budget authority for defense spending would increase from \$886 billion in FY 24 to \$969 billion in FY 33, while non defense spending, which includes spending for programs in HHS and other agencies that benefit older Americans, would decrease by nearly 30% over 10 years.

## RSC Budget Items Specific to Social Security and Medicare

Beginning in 2026, people 59 years of age would see an increase in the retirement age of 3 months per year. The retirement age would reach 69 for those who turn 62 in 2033. Additionally, the RSC budget proposal does not include plans to raise additional revenue, such as increasing payroll taxes or the cap on Americans earning high incomes.

With respect to the Medicare program, the budget proposes a "premium support" plan that would subsidize private insurance options that compete with traditional Medicare, eventually transforming Medicare into a privatized voucher program. Additionally, the budget makes disability beneficiaries wait for five years before becoming eligible for Medicare benefits instead of two, the current rule. And ominously, the budget would repeal provisions that allow Medicare to negotiate lower prescription drug costs.

The Alliance strongly rejects this approach and believes that any changes to Social Security and Medicare must start from the premise that the benefits the American people have earned and deserve are a sacred promise between workers and the government that must be kept intact and expanded for future generations.



# Threats to Social Security

## The Importance of Social Security

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

Sixty-five million older Americans, people with disabilities and family members of deceased workers – one out of every five households – relies on Social Security.

In the 118th Congress a growing number of legislators are promoting ideas that put these earned benefits at risk.

## Alliance for Retired Americans Position

We believe that to continue to provide retirement security for current and future generations, Congress needs to strengthen and expand Social Security by increasing benefits, rather than reducing them.

The Alliance for Retired Americans categorically opposes any attempts to reduce Social Security benefits or entertain ideas that will lead to the destruction of the Social Security system. This includes policy proposals to raise the full retirement age, partially or fully privatize the program, or create special commissions or expert panels to make decisions that adversely affect Social Security and its beneficiaries.

Details on some proposals under current discussion are below.

## Raising the Retirement Age

One frequently discussed change to Social Security is increasing the age at which beneficiaries can claim the “full” retirement benefits they have earned. The last change was made in 1983 when the 98th Congress voted to raise the full retirement age from 65 to the current age of 67 for people born in 1960 or later.

Another increase in the full retirement age (FRA) to 70 will result in a lifetime benefit cut for all Americans, as shown in the chart below.

The chart also demonstrates the average decrease in lifetime benefits (using the average lifetime span of 76 years) for each year that the full retirement age goes up. For illustration purposes annual cost-of-living increases are not factored.

Age of Retirement	Yearly benefits	Lifetime benefits received until death at age 76	Reduction
67	\$20,124	\$181,116	–
68	\$20,124	\$160,992	\$20,124
69	\$20,124	\$140,868	\$40,248
70	\$20,124	\$120,744	\$60,372

Proponents of a higher retirement age assert that this is needed because “Americans are living longer.” However, Americans with lower-incomes do not live as long as those with high incomes. A 2020 Harvard study found that men in the top 10% in household income could expect to live to 88 years old, while those in the bottom 10% could expect to live to just 76.

Moreover, people who work in physically demanding jobs are less able to work until they are 70. Clearly, increasing the full retirement age unfairly reduces lifetime Social Security benefits for those who may need to rely on them the most.

Lastly, there is an unfair racial component inherent in the proposal of raising the retirement age. This is because on average White Americans live longer (an average of 76.4 years in 2021) than Black Americans (70.8 years), largely because of sizable health disparities and historical economic and social racial biases.

## Privatizing Social Security

Politicians are again discussing fully or partially privatizing the Social Security system. Privatization would most likely lead to the ownership of large retirement accounts for the wealthy and more profits for Wall Street. Those advocating for privatization justify this idea by claiming that the Social Security program has sunk into a financial crisis that cannot be resolved without entirely dismantling the program and converting it into a system of market based, individual investments. For individual Social Security beneficiaries, private investment accounts would dramatically decrease their financial security in retirement. Unlike defined pension benefits which are guaranteed, investment accounts such as 401(k) accounts and others depend on the stock market and, as we have seen in recent years, can quickly lose value.

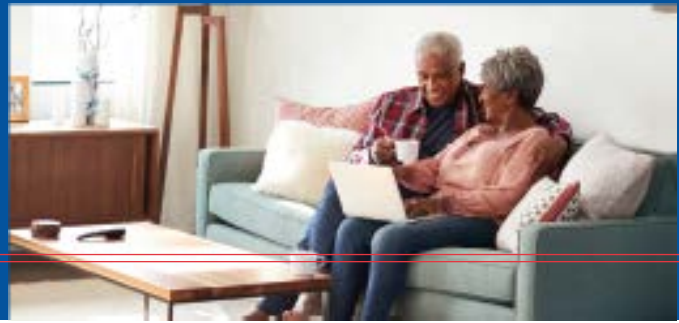
Privatization will not provide a financial boost to Social Security, but instead destroy the current system by failing to buttress the fundamental solvency of the program. Because private accounts would be financed by taking money out of Social Security, privatization plans would eviscerate Social Security's Trust Fund. Moreover, privatization would result in huge cuts in Social Security benefits without any guarantee of replacing them.

## Commissions to “Study” Social Security

Commissions to study Social Security have been thinly veiled attempts to create political justifications for fundamental changes and cuts to Social Security's earned benefits.

One concrete legislative proposal for a Committee to “study” Social Security's finances which has surfaced in the last few congresses is the TRUST Act. This proposal would form a committee that would conduct meetings behind closed doors and fast track recommendations to the House and Senate floors. In all likelihood, these furtive changes would result in substantive benefit cuts.

The Alliance strongly rejects this approach and believes that any changes to Social Security must start from the premise that the benefits the American people have earned are a sacred promise between workers and the government that must be kept intact and expanded for future generations.



## Expanding Social Security

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 federal legislation that increases Social Security benefits, extends the solvency of the Social Security Trust Fund, and repeals the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

We believe the 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.

Each of the bills described below would strengthen Social Security in important ways.

### S. 393, H.R. 1046: The Social Security Expansion Act

This legislation, introduced by Senator Bernie Sanders (D-VT), in the Senate and 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 extends 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.

Moreover, 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.

## **H.R. 671: The Social Security Enhancement and Protection Act**

This legislation, 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 bill 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. And while recognizing that providing child care is hard work, it 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, and increases benefits for all beneficiaries 20 years after retirement, providing economic stability to the eldest among our nation's senior population.

## **H.R. 82 and S. 597: The Social Security Fairness Act**

This bill, introduced by Rep. Garret Graves (R-LA) and Rep. Abigail Spanberger (D-VA), in the House and by Sen. Sherrod Brown (D-OH) in the Senate, 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.

## **H.R. 814: The Protect Social Security and Medicare Act**

This legislation, introduced by Rep. Mark Pocan (D-WI), raises the vote threshold and requires a two-thirds supermajority vote to pass any legislation that would reduce benefits in either the Social Security or Medicare programs.

## **S. 1174: The Medicare and Social Security Fair Share Act**

Senator Sheldon Whitehouse (D-RI) introduced legislation that extends the solvency of Social Security and Medicare by 20 years while augmenting fairness in the tax system by increasing the share that taxpayers earning over \$400,000 in income contribute (regardless of the source of their income). The bill also requires that taxpayers with incomes above \$400,000 contribute more to Medicare, while closing a legal loophole that favors high earners, mimicking President Biden's budget proposal. This legislation levels the playing field so that the vast majority of Americans will not continue paying a much larger percentage of their income for these programs than the wealthiest Americans.

## S. 1211: The Social Security Caregivers Act

Senator Chris Murphy (D-CT), introduced legislation that allows caregivers to receive a Social Security credit and provides retirement compensation in the form of credits to individuals who left the workforce to care for loved ones. The credit in the legislation is added to an individual's earnings to calculate their future Social Security benefits. To qualify, caregivers must provide care for a minimum of 80 hours per month to a loved one who cannot perform daily activities without assistance.

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

Senator Brian Schatz (D-HI) has announced his intention to introduce the SAFE Social Security Act, a bill which increases Social Security benefits by \$125 per month across the board. The 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 to the system.

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 toward future Social Security payments;
- Ensuring that any increase in benefits would not harm an individual's eligibility or cause a reduction in their Supplemental Security Income (SSI), Medicaid or CHIP benefits;
- Eliminating the waiting period for disability insurance and surviving spousal benefits;





# 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 67 million people receive monthly Social Security benefits:
  - 52 million people receive retirement benefits
  - 5.9 million people receive survivors' benefits
  - 8.7 million people receive disability benefits.
- [Beneficiaries by state](#)

## Average May 2023 Monthly Social Security Benefit

- A retired worker: \$1,836
- A retired couple: \$2,731
- Disabled worker: \$1,485
- Disabled worker with spouse and child: \$2,365
- Widow or widower: \$1,713
- Young widow or widower with two children: \$3,364
- 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 million people receive Medicare benefits, including:
  - 55.9 million people age 65 and older
  - 8 million people with disabilities under 65
- [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, \$505 maximum  
**Deductible:**Varies by plan, \$480 maximum

**Doughnut Hole:** \$4,660 - \$7,400. Beneficiaries in the donut hole will pay 25% of the cost of generic drugs and no more than 25% of the cost of brand-name drugs.

**Cap on Out-of-pocket Costs:** \$7,400

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](http://www.medicare.gov).



# Medicaid

## What is it?

Medicaid is a social safety net program that provides health coverage for pregnant women, children, the disabled and seniors with low-incomes.

## Who is covered under Medicaid?

93.4 million people receive Medicaid and CHIP benefits, including:

- o 42 million children, including those on the Children's Health Insurance Program (CHIP)
- o 33.9 million people age 19-64 without disabilities
- o 4.8 million people with disabilities
- o 7.2 million people over the age of 65

## Medicaid Expansion

Since 2014, the Affordable Care Act has provided states the ability to expand the Medicaid program to include coverage of individuals not previously covered by the program. As of this year 39 states have expanded Medicaid programs to provide health insurance coverage to 15 million people with incomes up to 138% of the Federal Poverty Level (\$14,580 for individuals and \$24,860 for a family of three).

A list of states that have expanded Medicaid is available [here](#).

## Long-term Care and Support Services

Medicaid is the largest payer of nursing home and home care services, paying for a median of 86% of these services. Seniors with incomes up to \$2,742 per month for an individual may qualify to receive these benefits. Check with your state's Medicaid program to see if you qualify. For eligibility requirements, visit: <https://tinyurl.com/3yj73ufz>.

## Cost-sharing Assistance for Low-income Seniors

The Medicaid program also helps low-income seniors pay their monthly Medicare Part B premiums of \$148.50 through the Medicare Savings Program (MSP). The Centers for Medicare and Medicaid Services, in conjunction with states, offer four different programs under MSP described below.

The chart below is a summary of programs available. It shows what each program will cover and the maximum income and assets allowed to qualify:

Medicare Savings Program	Individual Monthly Income Limit	Married Couple Monthly Income Limit	Asset Limit	Help Covers
<b>QMB</b> Qualified Medicare Beneficiary	\$1,084	\$1,457 (limits are higher in Alaska and Hawaii)	\$7,860 (Individuals) \$11,800 (Couples)	Part A&B Premiums, deductibles, co-payments and coinsurance
<b>SLMB</b> Specified Low-Income Medicare Beneficiary	\$1,296	\$1,744 (limits are higher in Alaska and Hawaii)	\$7,860 (Individuals) \$11,800 (Couples)	Part B Premiums
<b>QI</b> Qualified Individual	\$1,456	\$1,960 (limits are higher in Alaska and Hawaii)	\$7,860 (Individuals) \$11,800 (Couples)	Part B Premiums
<b>QDWI</b> Qualified Disabled and Working Individuals	\$4,339	\$5,833 (limits are higher in Alaska and Hawaii)	\$4,000 (Individuals) \$6,000 (Couples)	Part A Premiums

**NOTE:** *These income and asset limits are based on federal guidelines, states may have more generous limits.*



# Social Security: Current Facts and Figures

## Millions of Americans Have a Stake in Social Security

- Nearly 182 million workers contribute to Social Security through payroll taxes.
- Nearly 67 million people receive monthly Social Security benefits:
  - 52 million people receive retirement benefits
  - 5.9 million people receive survivors' benefits
  - 8.7 million people receive disability benefits
- [Beneficiaries by state](#)

## Social Security Old-Age and Survivors Insurance (OASI) Trust Fund

The 2023 Annual Trustees Report shows that the Social Security Trust Fund is strong and solvent, with enough money to cover full benefits and expenses until 2033. If no changes are made, the Trust Fund will be able to pay 77% of scheduled benefits after that year.

## Average May 2023 Monthly Social Security Benefit

- A retired worker: \$1,836
- A retired couple: \$2,731
- Disabled worker: \$1,485
- Disabled worker with spouse and child: \$2,365
- Widow or widower: \$1,713
- Young widow or widower with two children: \$3,364
- Maximum Monthly Social Security Benefit: \$3,627 (for worker retiring at Full Retirement Age).

## Social Security Cost of Living Adjustment (COLA)

To ensure that the purchasing power of Social Security benefits are not eroded by inflation, a Cost-of-Living Adjustment is given based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the prior year. If there is no increase, there can be no COLA.

The cost of living adjustment for 2023 was **8.7%**.

## 2023 Social Security Contribution Amounts

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

## 2023 Social Security Eligibility

**Full Retirement Age:** Depends on your birth year. [Normal retirement age \(NRA\) \(ssa.gov\)](https://www.ssa.gov/normalretirementage/)

**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.

There are three ways to apply:

- 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>