

2024 Winter Legislative Toolkit Advocating and Mobilizing for Retirement Security



2024 Winter Legislative Toolkit How to Use This Toolkit

This is your Alliance for Retired Americans 2024 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, which will be February 10th through the 25th for the Senate and February 17th through March 4th for the House of Representatives.

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 2024 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. <u>Use this tracker for this and any other requests</u>.

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. <u>Complete the online report back form</u> and send pictures to <u>Mobilization@RetiredAmericans.org</u>.

Fact Sheets and Position Papers

Familiarize yourself with our new and updated 2024 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.

- <u>2024 Social Security and Medicare Facts and Figures</u> All you need to know about Social Security and Medicare in 2024. This is the most updated information about average benefits, eligibility, cost of living adjustments and more.
- Debt Commission Legislation The Alliance for Retired Americans strongly opposes H.R. 5779 and S. 3262, and any other legislation to create committees or commissions to do the work of Americans' elected representatives without input from the American people. Retirees have earned their Social Security and Medicare benefits over a lifetime of work. The benefits ensure older Americans receive the health care they need, and provide income for more than 66 million Americans. These benefits are critical and they should not be cut.
- Inflation Reduction Act To help reverse the pharmaceutical industry's stranglehold on our health care system, on August 16, 2022 President Biden



2024 Winter Legislative Toolkit How to Use This Toolkit

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

<u>COMING SOON: 2023 Congressional Voting Record</u> – The Alliance

Congressional Voting Record that scores every U.S. Senator and Representative on key retirement security issues will be released in mid-February.

Mobilization Retiree Hero/Zero Awards

Celebrate our Alliance Retiree Heroes with awards during lobby visits, endorsement events, or even press conferences. And while our Zeroes might not grace us with their presence, it's our chance to spotlight their lack of support for retirees loud and clear. 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 <u>Mobilization@RetiredAmericans.org</u> or <u>the Alliance Storytelling Submission Form</u> 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 oppose any Debt Commission legislation. If you'd like help customizing your letter, reach out to Mobilization@RetiredAmericans.org.



Preparing for Your Lobby Visit

- 1. **Identify Your Objectives:** Clearly define what you aim to achieve with the visit, whether it's to persuade, inform, or request specific action on legislation affecting retirees.
- Schedule the Visit: Contact your legislator's office to request a meeting. Be flexible with dates but aim for times when legislators are in their district offices. Provide a brief overview of what you wish to discuss. Once you've set a date, add it to the 2024 Lobby Visit Tracker
- 3. **Prepare Your Team:** Select a diverse group of members who can share personal stories related to your advocacy goals. Assign roles for each member, such as the lead speaker, storyteller, or note-taker.
- 4. **Develop Your Message:** Craft a concise, compelling message focusing on how the legislation impacts retirees. Bring Alliance Fact Sheets and Position Papers to leave with the legislator.

Conducting Your Lobby Visit

- 1. **Start Strong:** Begin with introductions and thank the legislator for their time. Quickly establish your connection to the community and the Alliance for Retired Americans.
- 2. Share Personal Stories: Have members share their personal stories to highlight the real-world impacts of policies on retirees. These narratives are powerful tools for making your case.
- 3. Make Specific Asks: Clearly state what you are asking for, whether it's support for or opposition to specific legislation. Be clear and direct about the action you want the legislator to take.
- 4. **Engage in Dialogue:** Encourage an open dialogue. Be prepared to answer questions and provide further information as needed. Listen actively to the legislator's perspective.
- 5. **Document the Visit:** Take photos and make detailed notes on the legislator's responses and any commitments made.



After Your Visit

- 1. **Follow Up:** Send a thank you letter reiterating your key points and any commitments made during the visit. Include any additional information requested.
- 2. **Report Back:** 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 <u>this form</u> and send pictures to <u>Mobilization@RetiredAmericans.org</u>.
- 3. **Maintain Engagement:** Keep the lines of communication open with the legislator's office. Update them on related developments and invite them to Alliance events.



2024 Winter Legislative Toolkit Lobby Visit Talking Points

Debt Commission Legislation

- The Alliance for Retired Americans strongly opposes H.R. 5779 and S. 3262, and any other legislation to create committees or commissions to do the work of Americans' elected representatives without input from the American people.
- Social Security and Medicare are earned benefits, vital for over 66 million Americans, providing necessary income and health care.
- The legislation seeks to bypass public and congressional input, undermining democratic processes.
- The premise of the commission is flawed. Social Security does **not** contribute to the federal deficit.
- The proposed closed door, fast-track process is anti-democratic. It drastically limits public input and does not allow full debate or amendments.
- The commission's focus on cuts rather than revenue increases is predetermined and excludes balanced fiscal solutions.
- The Alliance demands Congress reject any attempts to undermine Social Security and Medicare under the guise of deficit reduction.

WEP/GPO Repeal

- We strongly urge members of Congress to cosponsor and pass H.R. 82 and S. 597: The Social Security Fairness Act, introduced by Rep. Abigail Spanberger (D-VA) and Rep. Garret Graves (R-LA), and by Sen. Sherrod Brown (D-OH), 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.
- 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.



2024 Winter Legislative Toolkit Lobby Visit Talking Points

- 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.





In 2024, it's more important than ever to champion our retiree heroes in Congress and call out those who've fallen short with our Retiree Hero/Zero events. To strategize around events, or to request a Hero or Zero certificate, contact Maureen Dunn at mdunn@retiredamericans.org.

Event Ideas

- Lobby Visits for Heroes: Schedule meetings with your Heroes to personally present the award, capturing the moment for social media and press releases. Prepare a brief, impactful speech that highlights their contributions to retiree rights.
- Candidate Endorsement Events: Coordinate with the National Alliance to include a Hero award presentation in the event agenda. This public acknowledgment not only honors the legislator but also signals to potential voters their commitment to retiree issues.
- **Protests for Zeros:** Plan peaceful protests or press conferences outside of legislators' offices to draw attention to Zeros' lack of support for retiree issues. Use props like a giant "Zero Award," and Alliance pro-Social Security and Medicare rally signs.

Making It Impactful:

- **Personal Stories:** Encourage members to share personal testimonials during Hero events and protests, illustrating the real-life impact of legislative actions on retirees.
- **Visuals and Social Media:** Use creative visuals and hashtags to increase visibility. Live-tweet events, share photos, and stream live videos to engage a wider audience.
- **Follow-up:** After events, send thank you notes to participants and press contacts. For Hero events, include a photo of the award presentation. For Zero protests, summarize the key messages and public response.



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

- Has the cost of your insulin gone down thanks to the Inflation Reduction Act?
- Are you or a family struggling to pay for prescription medications? Will you benefit from the out-of-pocket caps beginning this year thanks to the IRA?
- 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?



- 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.



Debt Commission Letter to the Editor - #1

February 2024

Dear Editor:

Retirees need to know what is happening in Washington.

On his very first day as Speaker of the House, Mike Johnson threw his support behind a so-called "debt commission" to meet behind closed doors and create a plan to cut Social Security and Medicare.

The House Budget Committee recently approved three pieces of legislation that pave the way for cuts to these programs: **H.R. 5779**, **H.R. 6952**, and **H.R. 6957** will all turn this dangerous idea into a reality.

If those bills become law, 16 people will be tasked with finding ways to cut the Social Security and Medicare benefits we've paid for.

If Rep/Sen. ______ cares about the future of Social Security or Medicare, he/she can show it by rejecting the commission scheme. Instead he/she should support legislation to make the wealthiest Americans contribute their fair share into Social Security and Medicare so everyone can receive the full benefits they earned for decades to come.

Sincerely,

Name Address



Debt Commission is a Benefit Cut Letter to the Editor #2

February 2024

Dear Editor:

House Speaker Mike Johnson (R-LA) and senior U.S. senators are coming for the retirement benefits we have worked a lifetime to earn.

How? By trying to pass legislation to create a "debt commission" that is supposed to meet behind closed doors and come up with ways to cut Social Security.

Anything is on the table – raising the retirement age, cutting benefits for current or future retirees, even eliminating the program altogether.

The only thing that isn't on the table is the best idea of all – asking the wealthiest Americans to pay their fair share. Today millionaires pay a lower percentage of their income into Social Security than a person who earns the minimum wage – that's ridiculous.

I'm calling on Rep./Sen. _____ to vote against any commission or scheme that will cut the Social Security benefits I worked more than 50 years to earn!

Sincerely,

Name Address



Debt Commission is a Benefit Cut Letter to the Editor #3

February 2024

Dear Editor:

Did Senator ______ think we wouldn't notice that he/she is a co-sponsor of legislation that puts us on the fast track to cutting our hard earned Medicare and Social Security benefits?

The legislation is the Fiscal Stability Act, S. 3262, and it creates a "debt commission" to make recommendations on how to balance the budget.

That might sound harmless, but the devil is in the details. There would be only 16 people on this commission and public input is not required. The recommendations are going to be kept secret until after the next election – and then Congress would have to vote on the entire package immediately.

No debate. No amendments.

If Senator ______wants to cut Social Security and Medicare, he/she should have the courage to introduce legislation and let the public know where he/she stands.

I am beyond disappointed that Sen. would co-sponsor this legislation, which is such a betrayal and will not stop until all older [state]-ans know what Congress is doing to our retirement security.

Sincerely,

Name Address



DECEMBER 2023



Social Security and Medicare: Current Facts and Figures

FACT

SHEET

The Many Faces of Social Security

- Nearly 182 million workers contribute to Social Security through payroll taxes.
- Nearly 68 million people receive monthly Social Security benefits:
 - o 53 million people receive retirement benefits
 - o 5.8 million people receive survivors' benefits
 - o 8.5 million people receive disability benefits.
- Beneficiaries by state

Average November 2023 Monthly Social Security Benefit

- A retired worker: \$1,845
- A retired couple: \$2,731
- Disabled worker: \$1,490
- Disabled worker with spouse and child: \$2,374
- Widow or widower: \$1,718
- Young widow or widower with two children: \$3,377
- Maximum Monthly Social Security Benefit: \$3,627 (for worker retiring at Full Retirement Age).

Social Security Cost of Living Adjustment (COLA) for 2024: 3.2%

2024 Social Security and Medicare Contribution Amounts

Social Security: 6.2% for both workers and employers. This contribution is paid on earnings up to \$168,600.

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

2024 Social Security Eligibility

Full Retirement Age: Depends on your birth year.

Early Retirement Age: 62 (drawing benefits before the full retirement age 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.
- o Online: https://secure.ssa.gov/iClaim/rib



FACT SHEET:

Social Security and Medicare Figures

DECEMBER 2023

P.2

The Many Faces of Medicare

- Nearly 182 million workers contribute to Medicare through payroll taxes.
- Approximately 67 million people receive Medicare benefits, including:
 - o 58.5 million people age 65 and older
 - o 7.9 million people with disabilities under 65
- Beneficiaries by state

2024 Medicare Part

A (Hospital Coverage)

Deductible: \$1,632 (first 60 days of Medicare-covered inpatient hospital care) **Coinsurance:** \$0 (Days 1-60), \$408 per day (Days 61-90)

2024 Medicare Part B

(Physician Coverage)

For all beneficiaries: Part B deductible is \$240 and the Part B copayment is 20%.

Individual's income in 2023	Couple's income in 2023	Your 2024 Part B Monthly Premium
\$103,000 or less	\$206,000 or less	\$174.70
\$103,000 - \$129,000	\$206,000 - \$258,000	\$244.60
\$129,000 - \$161,000	\$258,000 - \$322,000	\$349.40
\$161,000 - \$193,000	\$322,000 - \$386,000	\$454.20
\$193,000 - \$500,000	\$386,000 - \$750,000	\$559.00
\$500,000 and Above	\$750,000 and Above	\$594.00

2024 Medicare Part D (Prescription Drug Coverage)

Monthly Premium: Varies by plan Deductible: Varies by plan, \$545 maximum **Doughnut Hole:** \$5,030 - \$8,000. Beneficiaries in the doughnut hole will pay up to 25% out of pocket for all covered medications. 2024 is the last year for the doughnut hole. A \$2,000 out-of-pocket cap takes effect for Medicare Part D in 2025.

Cap on Out-of-pocket Costs: \$8,000

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

Individual's income in 2023	Couple's income in 2023	Income-related monthly adjustment amount
\$103,000 or less	\$206,000 or less	\$0.00
\$103,000 - \$129,000	\$206,000 - \$258,000	\$12.90
\$129,000 - \$161,000	\$258,000 - \$322,000	\$33.30
\$161,000 - \$193,000	\$322,000 - \$386,000	\$53.80
\$193,000 - \$500,000	\$386,000 - \$750,000	\$74.20
\$500,000 and Above	\$750,000 and Above	\$81.00

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/medicare. To apply for Medicare, call 1-800-772-1213 or visit www.medicare.gov.





Debt Commission Legislation Fast Tracks Cuts to Social Security and Medicare

On January 18, 2024 the House Budget Committee passed **H.R. 5779, the Fiscal Commission Act**, introduced by Rep. Bill Huizenga (R-MI), on a 22-12 vote and House Republican leaders say they are looking to get it to the House floor quickly.

POSITION

PAPER

Sens. Joe Manchin (D-WV) and Mitt Romney (R-UT) have also introduced companion legislation in the Senate, **S. 3262, the Fiscal Stability Act.**

The legislation establishes a 16-member "Fiscal Commission" appointed by congressional leaders. Twelve members of the commission would be members of Congress and the other four would be "outside experts." It would make recommendations on how to balance the federal budget to address the growth of direct spending and to improve the solvency of Federal trust funds, including Social Security and Medicare, for at least 75 years. There is no requirement that the Commission's deliberations would be open to the public.

The Commission's recommendations would then be delivered to Congress immediately following the November 2024 elections, with the requirements that each chamber conduct an immediate up or down vote on the recommendations without any opportunities for changes or amendments. The bills only discuss cuts without mentioning consideration of revenue increases.

Alliance for Retired Americans Position

The Alliance for Retired Americans strongly opposes H.R. 5779 and S. 3262, and any other legislation to create committees or commissions to do the work of Americans' elected representatives without input from the American people.

Retirees have earned their Social Security and Medicare benefits over a lifetime of work. The benefits ensure older Americans receive the health care they need, and provide income for more than 66 million Americans. These benefits are critical and they should not be cut.

The Alliance urges Congress to strengthen the solvency of our nation's retirement programs and expand Social Security and Medicare benefits by making the wealthiest pay their fair share into these programs.



POSITION PAPER: Debt Commission

Social Security Does Not Contribute to the Deficit

The premise of the commission is flawed. Social Security does not contribute to the federal debt or the deficit. By law, the Social Security Administration cannot borrow funds. The program has its own dedicated revenue source — specifically, payroll contributions from workers, as well as interest on special interest bonds and revenue from higher earners who pay taxes on their Social Security earnings.

The Commissions Are Anti-Democratic

The bills call for a closed door, fast-track process that dramatically limits public input, excludes the traditional committee process from acting on the legislation, and does not allow amendments or full debate. Additionally, most Americans' elected representatives in Congress will not be able to even debate the proposals, much less amend any commission recommendations.

Outcome is Pre-determined

The mandate given the commissions is narrow and designed to produce recommendations for cuts to Social Security and Medicare. Any discussion of changes to these programs must include ways to increase revenue instead of exclusively focusing on benefit cuts.



JANUARY 2024



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.

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

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.

This provision helps more than 3.3 million Medicare beneficiaries who use one or more of the common forms of insulin.

All recommended adult vaccines are free for Medicare beneficiaries.

4.1 million Medicare beneficiaries with Medicare Part D and MA-PDs no longer have a co-payment for any vaccines that are recommended for adults by the Advisory Committee on Immunization Practices. For example, the shingles vaccine, which previously cost more than \$300 per patient, is now free.

Drug corporations are prohibited from increasing the price they charge Medicare for a drug more than the rate of inflation.

Drug corporations that increase the price 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.



FACT SHEET: Inflation Reduction Act

JANUARY 2024

Out of pocket prescription drug expenditures are capped for Medicare Part D and MA-PD beneficiaries:

If a beneficiary's drug costs are high enough to reach the catastrophic coverage phase, they will not have to pay coinsurance or make copayments. In 2024 annual out of pocket drug expenses are effectively capped at \$3,250.

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 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 HHS 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.

February 2024

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Green Text =Holiday

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Green Text =Holiday

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OLDER AMERICANS MONTH

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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 30	24	25	26	27	28	29	25	26	27	28	29	30	31

Sunday	Monday	Tuesday	Wednesday	Thursday	³⁰ Friday	Saturday
30	1	2	3	4 Independence Day	5 Independence Day Holiday (National Office closed)	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 59th Anniversary of Medicare & Medicaid	31	1	2	3
4	5	Notes				

=Senate Recess Only

=House Recess Only

Blue Text = Federal Holiday, National Offices Closed

Green Text =Holiday



		Ju	ly '	24				Sej	ote	mb	er	'24	
S			W			_					Ţ		
7			3 10								5 12		
14	15	16	17	18	19	20	15	16	17	18	19	20	21
		23 30	24 31	25	26	27	22 29		24	25	26	27	28

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 89th Anniversary of Social Security	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	Notes				

=Senate Recess Only

=House Recess Only

Blue Text =Federal Holiday, National Offices Closed

Green Text =Holiday

September 2024

SMTWTFS SMTW	
1 2 3 1 2 4 5 6 7 8 9 10 6 7 8 9	3 4 5
11 12 13 14 15 16 17 13 14 15 16	
18 19 20 21 22 23 24 20 21 22 23 25 26 27 28 29 30 31 27 28 29 30	

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Labor Day	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	30	1	2	3	4	5
6	7	Notes				

=House and Senate Recess

=Senate Recess Only

=House Recess Only

Blue Text =Federal Holiday, National Offices Closed

Green Text =Holiday

October 2024

	Sej	ote	mb	er	'24			No	ve	mb	er '	24	
S	Μ	Т	W	Т	F	S	S	Μ	Т	W	Т	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
		17								13			
		24	25	26	27	28				20			
29	30						24	25	26	27	28	29	30

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

=House and Senate Recess

=Senate Recess Only

=House Recess Only

Blue Text =Federal Holiday, National Offices Closed

Green Text =Holiday

November 2024

	0	oto	be	r '2	4			De	cei	mb	er '	24	
S	Μ	Т	W	Т	F	S	S	Μ	Т	W	Т	F	S
		1	2	3	4	5	1	2	3	4	5	6	7
6	7	8	9	10	11	12				11			
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	5 Election Day	6	7	8	9
10	11 Veterans Day	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 Thanksgiving Day	29 Thanksgiving Holiday (National Office closed)	30
1	2	Notes				

=House and Senate Recess

=Senate Recess Only

=House Recess Only

Blue Text = Federal Holiday, National Offices Closed

Green Text =Holiday

December 2024

	No	ve	mb	er '	24			J	anı	iary	y '2	5	
S	Μ	Т	W	Т	F	S	S	Μ	Т	W	Т	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
		19					19	20	21	22	23	24	25
24	25	26	27	28	29	30	26	27	28	29	30	31	

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