



2024
Anniversary Summer Toolkit



2024 Anniversary Toolkit How to Use This Toolkit

Welcome to Anniversary Summer. This year is the 59th and 89th anniversary of Medicare and Medicaid, and Social Security, respectively. The Alliance will work all summer to support your efforts to celebrate these milestones as a means to protect and strengthen the programs and earned benefits of all Americans.

As a means of continuing our mobilization, we will hold anniversary celebrations to and bring to our most critical earned benefits, demand action to protect and expand Social Security and Medicare, and work to elect our retiree champions to the White House and Congress.

Fact Sheets and Position Papers

- [Social Security and Medicare Facts and Figures](#) – 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.
- [Inflation Reduction Act](#) – One in four people over the age of 65 report 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.
- [Project 2025](#) – The Protecting the Right to Organize Act is the top legislative priority for labor this summer. The PRO act will protect and expand workers' rights and strengthen penalties against employers who violate the NLRA.
- [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.



2024 Anniversary Toolkit

How to Use This Toolkit

Mobilization

This toolkit is designed to support your work advancing the retiree agenda for your activism as well as a means to engage partners and affiliates. Members and activists can take coordinated and individual actions and can share with and enlist others to organize with the Alliance for Retired Americans to build a larger community of strength.

Planning your Anniversary Event

This summer, we want to celebrate the anniversaries of Social Security and Medicare while raising up our elected representatives who fight to protect our earned benefits, and holding accountable those who are seeking to destroy them. This toolkit contains a planning guide and ideas to help you get started. As you schedule your anniversary events, please enter them in our [Alliance Events Tracker](#).

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.

Get out the Vote

The 2024 elections will be crucial in determining the future of retirement security. We encourage you to support Alliance-endorsed candidates, and get involved with your state's Labor 2024 program.

Anniversary Summer PowerPoint Presentation

This toolkit contains a PowerPoint Presentation that lays out all information you'll need for a successful Anniversary Summer. It also contains our award-winning video [Our Earned Benefits](#) video that provides a great explainer on Social Security and what we can do to fight back against attacks and misinformation. We recommend that you show it at your anniversary events and retiree meetings.

Sharing Your Story



2024 Anniversary Toolkit How to Use This Toolkit

Personal stories about how Social Security, Medicare and the cost of prescription drugs affect us help highlight why we are advocates. For this reason, we have included our Personal Storytelling guide. 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 for inclusion in future advocacy actions.

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 retiree issues in play this summer outlined throughout this toolkit.

Questions? Email Mobilization@RetiredAmericans.org with any question or request.



ANNIVERSARY SUMMER 2024

Alliance for Retired Americans
July, 2024



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 - Tell Your Story
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Anniversary Summer

ACTION CALENDAR

August 2024							July '24	September '24													
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
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																			

Social Security and Medicare Facts & Figures

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:
 - **53 million** receive retirement benefits
 - **5.8 million** receive survivors' benefits
 - **8.5 million** receive disability benefits



Social Security and Medicare Facts & Figures

Average 2022 Monthly Social Security Benefit

Retired Worker: **\$1,845**

Retired couple: **\$2,731**

Social Security Cost of Living Adjustment (COLA) for 2022: **3.2%**

2022 Social Security & Medicare Contribution Amounts

Social Security: **6.2%** on earnings up to **\$168,600**.

Medicare: **1.45%** on all wages

2022 Social Security Eligibility:

Full Retirement Age: **66** if born before 1960, **67** if born after

Early Retirement Age: **62** (Taking early retirement can reduce Social Security benefits up to 30%.)

Expanding Social Security

The Alliance for Retired Americans Supports Expanding Social Security to:

- **Increase in benefits** for all current and future beneficiaries
- **Repeal WEP/GPO** provisions that unfairly penalize some public employee pension recipients and their spouses
- **Adopt the CPI-E** to ensure a more accurate measure to calculate Cost of Living Adjustments
- **Improve Benefits for Widows and Widowers** ensuring surviving spouses receive 75% of the total household benefits.
- **Increase Minimum Benefits** for low-wage workers
- **Improve Solvency of the Trust Fund**
- **Raise the payroll cap** to ensure the wealthiest Americans pay their fair share into the system

Expanding Social Security

The Alliance has endorsed and is working to pass these 4 bills in the 118th Congress:

The Social Security Expansion Act: S. 393, HR 1046, to increase Social Security benefits and extend program solvency.

Social Security 2100, A Sacred Trust Act: S 2280, HR 4583, which also increases benefits and extends program solvency.

The Medicare and Social Security Fair Share Act: S 1174, HR 4535, which extends the solvency of Social Security indefinitely.

The Social Security Fairness Act: S 597, HR 82, which would repeal the WEP/GPO.

Position Paper

Project 2025

This 900-page policy blueprint produced by the conservative think tank the Heritage Foundation is designed to be the roadmap for a second Trump Administration and reflects input from over 100 conservative organizations.

- Would dramatically reshape the federal government by **placing the entire Executive Branch of the U.S. government under direct presidential control.**
- Calls for severe cuts to Social Security as well as **increasing the full retirement age from 67 to 70.**
- Would make **Medicare Advantage the default enrollment option** for people who are newly eligible for Medicare.
- **Would fully repeal the Inflation Reduction Act**, which would eliminate Medicare's ability to negotiate prescription drug prices and take away cost-saving benefits for seniors such as:
 - \$35/month out-of-pocket cap for insulin
 - Free recommended vaccines
 - \$2,000 out-of-pocket cap on prescription drug spending
- **Eliminates mandatory benefits in Medicaid**, which would allow states to drop nursing home care.
- Allows states to **increase premiums and cost-sharing on beneficiaries** while eliminating existing federal Medicaid beneficiary protections and requirements.

Alliance Congressional Voting Records

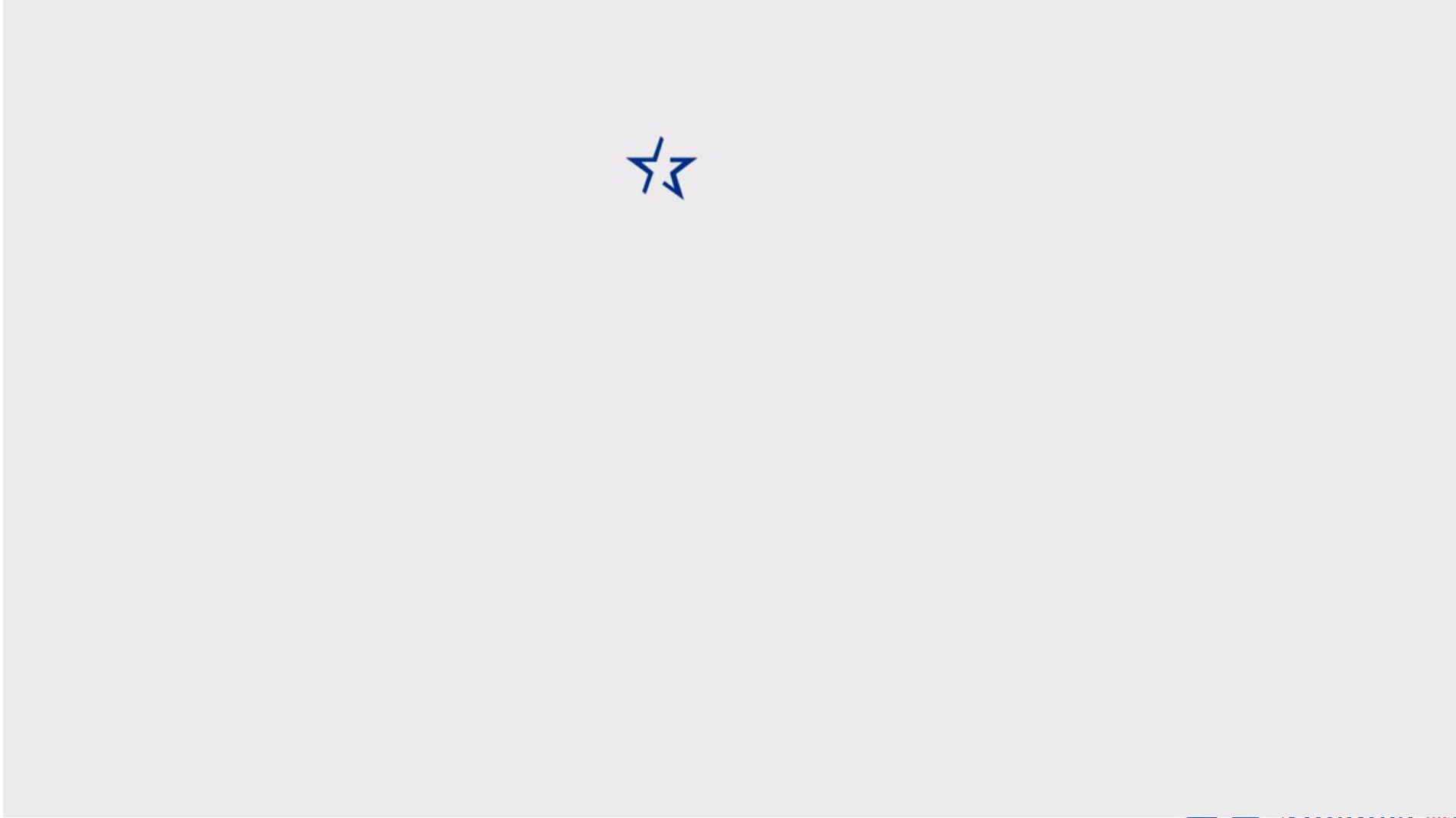
The Alliance for Retired Americans released its **2023 Congressional Voting Record**, which scored every U.S. Representative and Senator on issues affecting current and future retirees.

The annual report examined **10 key Senate and 10 key House votes in 2023**, highlighting issues concerning the health and well being of retirees.

Specific votes affected **Social Security, Medicare and Medicaid**; **prescription drug costs**; **workers' rights**, and **voting rights**.



Social Security: Our Earned Benefits



ANNIVERSARY EVENTS

Social Security at 89 Medicare and Medicaid at 59

This year is the 89th and 59th anniversaries of **Social Security** and **Medicare**, respectively.

Tuesday, July 30th - 59th Anniversary of Medicare and Medicaid

Wednesday, August 14th – 89th Anniversary of Social Security

2024 is a crucial election year, and retirees vote! Use these anniversaries to highlight the candidates who champion these programs, and to call out the ones who want to cut and privatize them.

How to Structure Your Anniversary Events

Social Security at 89 Medicare and Medicaid at 59

This year, 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** Social Security, Medicare, and Medicaid.

- Host a birthday celebration event with a Retiree Hero and present them with a certificate (and cake!)
- Invite candidates for office to discuss what they will do to protect retirement security
- Hold a press conference at a Retiree Zero award recipient's office and speak out about how their voting record affects your retirement
- Educate your members on the importance of voting for pro-retiree candidates



ACTION ITEM

Retiree Hero/Zero Certificates



Heroes and Zeros

Many Representatives and Senators voted either **100% or 0% on retiree issues**. Accordingly, the Alliance for Retired Americans has created a list of **Retiree Heroes and Zeros**, and has created individualized certificates to be awarded to appropriate individuals.

Action

The Alliance for Retired Americans encourages all members to plan **Hero and or Zero** actions during which the awarding of these certificates to take place.

Use these awards to **call out members of congress who are working to destroy retirement security** and **praise the heroes who stand with retirees**.

ACTION ITEM

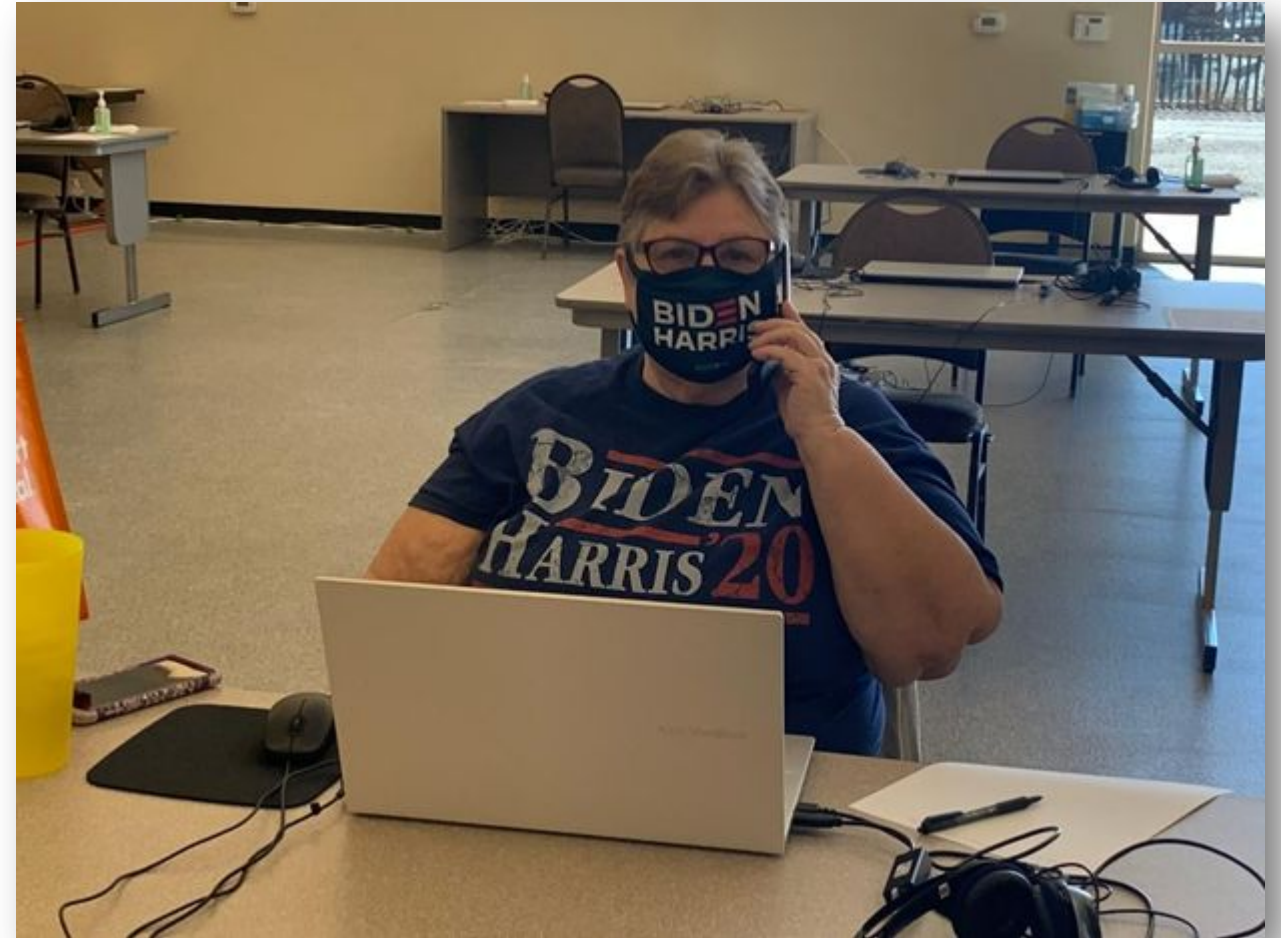
Elect Pro-Retiree Candidates

Join in with your state AFL-CIO's Labor 2024 program.

Face-to-face or telephone conversations with your fellow retirees is the most effective way to get out the vote.

Host candidate endorsement events

The national Alliance will notify state chapters when federal candidates are ready to be endorsed and work with them to plan an event to announce the endorsement to the public.



ACTION ITEM

Tell Your Story

We need your stories!

- Prescription Medication Costs Lowered by the Inflation Reduction Act
- Social Security
- Pensions
- Home Care
- WEP/GPO

www.retiredamericans.org/stories



ACTION ITEM

Letters to the Editor



2024 Anniversary Toolkit Sample Letters to the Editor

Sample Letter to the Editor: Medicare #1

[Date]

Dear Editor:

July 30th marks the 59th 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, the Heritage Foundation, a conservative think tank in Washington, D.C., has released "Mandate for Leadership, the Conservative Promise, Project 2025," a plan to end Medicare as we know it.

Their blueprint offers a warning of what could happen if Donald Trump regains the



ACTION ITEM

Send us your Photos!

Send photos of hero/zero actions, lobby visits and anniversary events **immediately after the action to:**




mobilization@retiredamericans.org



ACTION ITEM

Get Involved!

Sign up for our newsletter

Alliance on Facebook



Alliance for Retired Americans

Wednesday, June 12th, 2024 at 5:00pm

We could afford to expand Social Security benefits if the wealthy paid their fair share into the system.

 Alliance for Retired Americans

Retirees in 5 cities get the highest Social Security checks in the country — but it's still not enough to get by

None of the top 5 are in California or New York.



 2  1 [View on Facebook](#)

www.retiredamericans.org

- Sign up for our newsletter
- Join your state and local chapters
- Participate in meetings with your elected officials
- Help us elect pro-retiree candidates
- Help us enact pro-retiree legislation

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 2023 Congressional voting record, go to 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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Department Administrator
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How to Structure Your Anniversary Event 2024

This year is the 59th and 89th anniversary 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.

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
- Host a birthday celebration event with a Retiree Hero awardee and present them with a certificate. Contact Michelle Campbell 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
- Educate your members on the importance of voting for pro-retiree candidates

Recommended Anniversary Event Agenda

Welcome participants
Invited Speakers
Present Fact Sheets and Make Legislative Asks
Present Hero or Zero Awards, if applicable
Announce Candidate Endorsement, if applicable
Invite participants to tell their personal stories
Enjoy anniversary cake!

SIGN IN



Event Name: _____

Event Location: _____

Event Date: _____

Name (Please Print)	Email	Phone	Zip Code	Organization	Text me updates on important retiree issues and events! (Msg. and data rates may apply)
		H____ C____			<input type="checkbox"/>
		H____ C____			<input type="checkbox"/>
		H____ C____			<input type="checkbox"/>
		H____ C____			<input type="checkbox"/>
		H____ C____			<input type="checkbox"/>
		H____ C____			<input type="checkbox"/>

Please send a copy of this page to Michelle Campbell, MCampbell@RetiredAmericans.org





Hero/Zero Award Event Guide

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.



July 2024

June '24							August '24						
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	31
30													

Sunday	Monday	Tuesday	Wednesday	Thursday	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				

- = 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

August 2024

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

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



2024 Anniversary Toolkit Sample Letters to the Editor

Sample Letter to the Editor: Medicare #1

[Date]

Dear Editor:

July 30th marks the 59th 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, the Heritage Foundation, a conservative think tank in Washington, D.C., has released "Mandate for Leadership, the Conservative Promise, Project 2025," a plan to end Medicare as we know it.

Their blueprint offers a warning of what could happen if Donald Trump regains the presidency. Their plan is to cut Medicare and repeal the Inflation Reduction Act, which would raise the cost of prescription drugs for 18.5 million seniors and Medicare beneficiaries.

We need to keep the Medicare program strong and healthy, not force older Americans to face skyrocketing costs with fewer benefits. We owe it to current and future generations to protect and expand Medicare and its benefits, not cut them. Reelecting Joe Biden would do that.

Sincerely Yours,

[Name, Alliance position] [Address]

Sample Letter to the Editor: Medicare #2

[Date]

Dear Editor:

As the 59th anniversary of Medicare approaches on July 30th, retirees need to know how crazy things have become in our nation's capital.

First 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 Medicare.

Then the House Budget Committee 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 Medicare benefits we've paid for.



2024 Anniversary Toolkit Sample Letters to the Editor

If Rep./Sen. _____ cares about the future of Medicare, he/she can help put the brakes on this 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, now and in the future.

Sincerely,

[Name, Alliance position] [Address]

Sample Letter to the Editor: Medicare #3

[Date]

Dear Editor:

July 30th marks the 59th anniversary of Medicare. Before Medicare, only half of our nation's seniors had health insurance, and now 58.5 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.

Earlier this year, a large and influential group of House Republicans endorsed a budget that goes after our hard-earned Medicare benefits.

The budget was released by the Republican Study Committee, which is made up of over 170 House Republicans, including many allies of former President Donald Trump. 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.

Sincerely Yours,

[Name, Alliance position] [Address]

Sample Letter to the Editor: Medicare #4

As we celebrate the 59th 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 conservatives in Washington, D.C. get their way, Medicare as we know it will be over.



2024 Anniversary Toolkit Sample Letters to the Editor

The Heritage Foundation, a conservative think tank in Washington, D.C., has released “Mandate for Leadership, the Conservative Promise, Project 2025,”. Their plan offers a warning look into what could happen if Donald Trump regains the presidency.

Their plan is to cut Medicare and repeal the Inflation Reduction Act, which would raise the cost of prescription drugs for 18.5 million seniors and Medicare beneficiaries.

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 89th birthday on August 14th, and nearly 68 million Americans - 1 out of every 4 households - rely on their hard earned Social Security benefits to make ends meet.

However, House Republicans are working hard to roll back Social Security benefits. A group called the Republican Study Committee that is comprised of over 80% of House Republicans has created a budget that aims at slashing Social Security benefits.

The Committee budget proposes over \$1.5 trillion in cuts to Social Security, including an increase in the retirement age to 70 and cutting disability benefits.

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 89th birthday is coming up on August 14th. As a bedrock of our retirement security, it lifts more people out of poverty than any other program.



2024 Anniversary Toolkit Sample Letters to the Editor

Astonishingly, Republicans at the Heritage Foundation, a conservative think tank in Washington, D.C. have been working on a plan called Project 2025 that seeks to undo all of the work we have put into Social Security.

Project 2025 would cut Social Security benefits 21% across the board and raise the retirement age to 70. 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. [redacted] and Senators [redacted] and [redacted] 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 89th birthday on August 14th. As a bedrock of our retirement security, it helps ensure that nearly 68 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 by conservative think tank the Heritage Project called Project 2025 that takes aim at the Social Security benefits we have earned over a lifetime. They want to cut benefits by \$1.5 trillion across the board and raise the retirement age to 70.

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 and representative in Congress to oppose this dangerous plan.

Sincerely yours,
[Your Name] [Your Address]

Sample Letter to the Editor: Social Security #4



2024 Anniversary Toolkit Sample Letters to the Editor

Dear Editor:

Social Security is celebrating its 89th birthday on August 14th. As a retired _____, I know how important Social Security is to our community. It helps seniors like me, persons with disabilities, widow(er)s, and children who have lost a parent.

Unfortunately, Social Security is under attack. House Speaker Mike Johnson and senior U.S. senators are coming after our hard earned Social Security benefits.

They are trying to pass legislation to create a "debt commission" that will meet behind closed doors and concoct ways to make cuts.

They could do this in a number of ways - raising the retirement age, cutting benefits for current or future retirees, even eliminating Social Security altogether.

Yet they refuse to ask the wealthiest Americans to pay their fair share. Billionaires like Elon Musk pay a lower percentage of their income into Social Security than a person who earns the minimum wage – and that must stop.

I'm calling on Rep./Sen. _____ to vote against any commission or scheme that will cut the Social Security benefits I earned over a lifetime!

Sincerely,

Sincerely Yours,

[Name, Alliance position] [Address]

Sample Letter to the Editor: Social Security #5

[Date]

Dear Editor:

August 14th marks the 89th anniversary of Social Security, which helps nearly 68 million seniors, persons with disabilities, widow(er)s, and children who have lost a parent.

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

More than 80% of House Republicans signed onto this plan which raises the retirement age, cuts benefits by \$1.5 trillion, and allows Wall Street to gamble with our benefits.

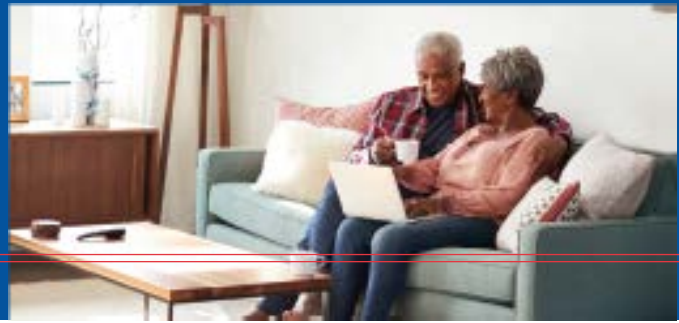
Retirees, beware. Nearly 200 members of Congress have declared their intent to cut the Social Security benefits we've earned over a lifetime. We must stop them.

Sincerely Yours,



2024 Anniversary Toolkit
Sample Letters to the Editor

[Name, Alliance position] [Address]



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.

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.



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 68 million people receive monthly Social Security benefits:
 - 53 million people receive retirement benefits
 - 5.8 million people receive survivors' benefits
 - 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.
- Online: <https://secure.ssa.gov/iClaim/rib>

The Many Faces of Medicare

- Nearly 182 million workers contribute to Medicare through payroll taxes.
- Approximately 67 million people receive Medicare benefits, including:
 - 58.5 million people age 65 and older
 - 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, high-income 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.



What is Project 2025

In April 2023 the Heritage Foundation, a conservative think tank in Washington, D.C., published “Mandate for Leadership, the Conservative Promise, Project 2025.”

The 900-page policy blueprint is designed to be the roadmap for a second Trump Administration, should he be elected in November. It was developed by several former Trump administration officials, and it reflects input from over 100 conservative organizations.

Project 2025 would dramatically reshape the federal government by placing the entire Executive Branch of the U.S. government under direct presidential control, eliminating the independence of the Department of Justice, the Federal Bureau of Investigations, the Federal Communications Commission and all other federal agencies, as well as potentially firing thousands of federal government employees.

It would also make dramatic cuts and changes to Social Security and Medicare, the earned benefit programs older Americans rely on for a secure retirement.

Cuts to Social Security

Project 2025 calls for severe cuts to Social Security as well as increasing the full retirement age (FRA) from 67 to 70. This would amount to a cut of nearly 20% in lifetime benefits for every new beneficiary.

A recent Harvard University study found that while wealthy Americans are living longer, those with lower incomes or who work in physically demanding jobs have significantly shorter life expectancies and would see their lifetime Social Security benefits cut dramatically.

Medicare

The Project 2025 plan would make Medicare Advantage (MA) the default enrollment option for people who are newly eligible for Medicare. One problem with this is that when Medicare Advantage was created, insurance corporations argued that they could deliver more benefits to consumers at a lower cost to the government, yet this has not happened. In fact, the Kaiser Family Foundation found that in 2019 Medicare spending for MA enrollees was \$321 higher per person than if enrollees had instead been covered by traditional Medicare.

Additionally, although MA plans work well for many older Americans, oftentimes people with chronic conditions or severe health needs face challenging pre-authorization requirements or difficulties to stay in-network.

For example, one may face challenges to manage one's health if it is necessary to see multiple specialists and obtain referrals for each appointment or fight to overturn denials.

Moreover, for those who live in rural areas, where there are fewer doctors and hospitals, narrow Advantage plan networks may be a barrier to getting necessary care. And according to a study in the journal Health Affairs, people living in rural areas were nearly twice as likely to leave an Advantage plan for Original Medicare as those living in urban or suburban areas.

Prescription Drugs

The Project 2025 plan would increase the cost of prescription drugs for Medicare beneficiaries and hurt the solvency of the Medicare Trust fund by repealing the Inflation Reduction Act (IRA).

Medicare would lose the ability to negotiate lower prices for prescription drugs, and beneficiaries would pay more out of pocket for their medications. Drug corporations would not be subject to financial penalties for raising the price of a drug more than the rate of inflation.

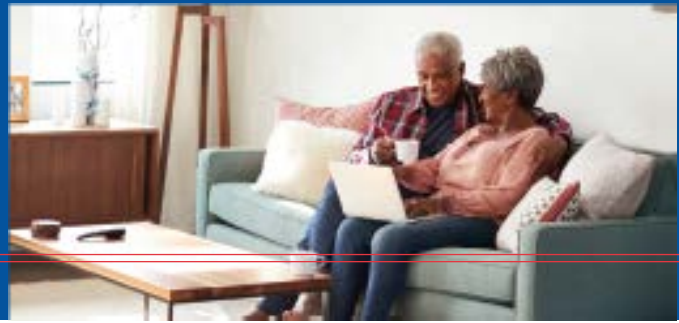
Seniors would pay more out of pocket for prescription drugs. The \$35 per month out of pocket cap on insulin prices would be eliminated and recommended vaccines would no longer be free for beneficiaries. The \$2,000 out of pocket cap on prescription drug spending would also be eliminated for Medicare Part D and Medicare Advantage Prescription Drug beneficiaries.

Medicaid

Medicaid is the largest payer of long term care and nursing home services with 3 million vulnerable seniors relying on it to help pay for care each year. Project 2025 would eliminate mandatory benefits in Medicaid, which would allow states to drop coverage of nursing home care.

It would also allow states to increase premiums and cost-sharing on beneficiaries while eliminating existing federal Medicaid beneficiary protections and requirements. States could set time limits on Medicaid coverage and impose lifetime caps on benefits.

With regard to Long-Term Services and Supports (LTSS), the plan proposes to allow states to redesign "eligibility, financing and service delivery" and permit states to eliminate coverage of nursing home care and other LTSS services for some of those who now spend down their assets to become eligible under current law.



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 66 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 high-income 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 Sen. Bernie Sanders (D-VT) and Rep. Jan Schakowsky (D-IL), 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 expands Social Security benefits across the board for current and new beneficiaries, increasing benefits by \$200 per month. Additionally, the Cost-of-Living-Adjustments (COLA) is adjusted to more accurately measure the spending patterns of seniors by adopting the Consumer Price Index for the Elderly (CPI-E).

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. 4583 and S. 2280: Social Security 2100, A Sacred Trust Act

Rep. John Larson (D-CT) and Sen. Richard Blumenthal (D-CT) introduced legislation that increases benefits for all beneficiaries and requires that wealthy Americans pay their fair share of Social Security taxes. The bill lifts the payroll cap, subjecting earnings above \$400,000 to the Social Security payroll tax, and extends the solvency of the Social Security Trust Fund until 2066.

The legislation also provides a 2% across-the-board benefit increase for 10 years, improves the annual Cost-of-Living Adjustment (COLA) to reflect seniors' true costs, repeals the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) that currently penalize many public servants, and also provides the Social Security Administration with desperately needed resources to boost customer service.

S. 1174 and H.R. 4535: The Medicare and Social Security Fair Share Act

Sen. Sheldon Whitehouse (D-RI) and Rep. Brendan Boyle (D-PA) introduced legislation that will extend the solvency of Social Security indefinitely. In addition, the bill will extend Medicare by 20 years while at the same time augment 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, since the tax applies to wages, self-employment, and investment 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.

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

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

S. 1211 and H.R. 3729: The Social Security Caregivers Credit Act

Sen. Chris Murphy (D-CT) and Rep. Brad Schneider (D-IL) 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.

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

This legislation, introduced by Rep. Gwen Moore (D-WI), improves Social Security's ability to protect Americans living in poverty. It eliminates the cap on Social Security payroll taxes and increases the program's special minimum benefit to better support those who earned low wages throughout their career. It also allows a parent providing unpaid care to a young child to earn credits toward their eventual 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.

H.R. 3261: The Strengthening Social Security Act

This legislation, introduced by Rep. Linda Sanchez (D-CA), will increase benefits, ensure the Cost-of-Living (COLA) adequately reflects the real cost of living today, and improve the Social Security Trust Fund's finances. Moreover, the bill increases monthly benefits for current and future retirees and replaces the Consumer Price Index for Wage Earners (CPI-W) with the Consumer Price Index for the Elderly (CPI-E) for the purpose of calculating COLA's. It also phases out the taxable cap of \$160,200, while increasing widow/ers benefits to the greater of 75% of combined benefits, or the Primary Insurance Amount.

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.

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 update the annual Cost of Living Adjustment (COLA) to better reflect the real costs that seniors face through the use of the Consumer Price Index for the Elderly (CPI-E). Additionally, the bill will reward caregiving by providing a credit toward future Social Security payments, while also 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 Children's Health Insurance Program (CHIP) benefits.