



# FRIDAY ALERT



## Alliance for Retired Americans

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[www.retiredamericans.org](http://www.retiredamericans.org)

Spanish version: [www.alianzadejubilados.org](http://www.alianzadejubilados.org)

November 1, 2024

## Seniors Can Trust Kamala Harris — See Who Else You Can Trust with Your Vote

With Election Day this Tuesday, the Alliance has done the research and endorsed more than 260 candidates for the U.S. Senate and House of Representatives. Before endorsing a candidate, the Alliance reviews their record and positions on issues important to retirees including Social Security, Medicare, and prescription drug prices. Go to our map and [see the endorsed Senate and House candidates from your state.](#)



Pennsylvania Alliance members and IUPAT DC 21 Retirees phone banked for Vice President Harris, Sen. Bob Casey, and Rep. Chris Deluzio on Tuesday

The Alliance cited Vice President **Kamala Harris'** and Governor **Tim Walz's** record of commitment to strengthening retirement security in endorsing the Harris-Walz ticket to be the next

President and Vice President of the United States. More information about the differences between Kamala Harris' and **Donald Trump's** positions on seniors' issues is available [here](#).

You can verify your polling location and the rules and poll hours in your area at [vote.org](#). Calling your local elections board is also a reliable way to get information about how to cast your ballot.

"I hope all Alliance members will join me in having discussions with your family, friends, and neighbors about what's at stake in this election," said **Robert Roach, Jr.**, President of the Alliance. "If you encounter any trouble at the polls, go to <https://866ourvote.org> or call the Election Protection Hotline at 866-687-8683."

### **Speaker Johnson: "No Obamacare" if Trump Wins**

House Speaker **Mike Johnson** [said](#) on Monday that there would be "No Obamacare" if Donald Trump wins the election, adding that there would be massive health care changes in America if Republicans do well on November 5.

Trump tried unsuccessfully to eliminate the Affordable Care Act (ACA) as President and has called for reopening the fight if he wins. He has vowed to replace it but has not offered specifics, saying only that he has "concepts of a plan." Kamala Harris and Democrats are campaigning on protecting and expanding the ACA.

"These are not idle threats from Donald Trump and Speaker Johnson," said **Richard Fiesta**, Executive Director of the Alliance. "Repealing the ACA will raise prescription drug prices, eliminate protections for people with preexisting conditions, and leave millions without health insurance."

### **Biden-Harris Administration Acts to Make it Easier to End Recurring Subscriptions and Memberships**

Recently, the Federal Trade Commission [announced](#) a final "click-to-cancel" rule that will require sellers to make it as easy for consumers to cancel their enrollment as it was to sign up. Most of the final rule's provisions will go into effect 180 days after it is published in the Federal Register.

The updated rule will apply to almost all negative option programs in any media. The FTC uses the phrase "negative option marketing" broadly to refer to a category of commercial transactions in which sellers interpret a customer's failure to take an affirmative action, either to reject an offer or cancel an agreement, as assent to be charged for goods or services.

The rule also will prohibit sellers from misrepresenting any material facts while using negative option marketing; require sellers to provide important information before obtaining consumers' billing information and charging them; and require sellers to get consumers' informed consent to the negative option features before charging them.

"The FTC's rule will go a long way toward ensuring seniors and other consumers no longer have to jump through endless hoops in order to stop getting services they no longer want," said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. "This has been needed for a long time and now we will finally see things change."

### **Draft Agenda Now Available for the Alliance's November 13 Symposium**

The Alliance and the AFL-CIO invite you to attend our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, on **Wednesday, November 13, 2024 from 9:00 AM - 4:00 PM** at AFL-CIO headquarters in Washington, DC.

Presenters and attendees will discuss the future of retirement security and how to face it as a movement, as well as the role of personal responsibility. We will also focus on the Butch Lewis Act: how the legislation is working, efforts to build on it to further protect pensions, and repercussions from bankruptcies.

**Rep. John Larson** (CT), House Committee on Ways and Means Social Security Subcommittee Ranking Member, is confirmed to speak at the event. **Liz Shuler**, President of the AFL-CIO, will send remarks via video.

Officials from the Pension Benefit Guaranty Corporation (PBGC) will discuss PBGC’s pension insurance programs, forecasting and pension trends, and mitigating risks to the insurance program.

A panel, “Protecting your Money: Tips from the Securities and Exchange Commission (SEC) and Consumer Financial Protection Bureau (CFPB),” will feature **Bryne Keith-Jennings**, Engagement and Policy Fellow with the Office of Financial Protection for Older Americans at CFPB, and **Erin Scheithe** with the SEC’s Office of Investor Education and Advocacy. The latest draft agenda can be found [here](#).

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111324> to reserve your seat. A continental breakfast and a lunch will be provided. The event will also be livestreamed; please let us know if you will attend in person or virtually. Respondents who RSVP to attend virtually will receive the link for the livestream.

If you have any questions, please contact **Joni Jones** at [jjones@retiredamericans.org](mailto:jjones@retiredamericans.org) / 202-637-5377. **If you are participating virtually, please consider hosting a watch party and letting Joni Jones know how many people will be attending.**

### **Nevada Alliance Joins Sen. Jacky Rosen for Social Security, Medicare Event**



Senator Rosen (sixth from left) with NARA VP Fran Almaraz (third from left), who both spoke at a forum in Las Vegas on Wednesday, with other NARA members and allies

On Wednesday, members of the Nevada Alliance for Retired Americans (NARA) joined Sen. **Jacky Rosen** and allies at a news conference in Las Vegas focusing on Social Security and Medicare. NARA Vice President **Fran Almaraz** spoke on behalf of NARA.

“We can count on Sen. Rosen to protect the Medicare and Social Security benefits we worked a lifetime to earn,” said Ms. Almaraz. “We need her in the Senate, taking on Big Pharma and fighting for lower drug prices.”

Also, last Friday executive director Fiesta attended an event with Sen. Rosen in Reno hosted by AFSCME retirees.

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The Alliance for Retired Americans is a national grassroots advocacy organization with 4.4 million members fighting for retirement security for all Americans. [www.retiredamericans.org](http://www.retiredamericans.org) @activeretirees