



ACTIVITY REPORT

2024

LEADERSHIP LETTER

THE ALLIANCE HAD A VERY PRODUCTIVE 2024. We were at the forefront of the 20-year campaign to repeal the WEP-GPO provisions that denied more than 2.5 million public sector workers the full Social Security benefits they earned.

Connecticut Alliance President Bette Marafino, who co-chaired the National WEP-GPO Repeal Task Force, was chosen to introduce President Biden at the Social Security Fairness Act bill signing ceremony and Alliance President Roach and Executive Director Fiesta were on the stage with the President.

We also celebrated important milestones in the fight to lower drug prices as more parts of the Inflation Reduction Act took effect. Annual out-of-pocket drug costs are capped at \$2,000 for people with Medicare. 11.3 million Americans are expected to reach that limit in 2025, with an average estimated savings of \$600 each. The results of Medicare's first round of drug price negotiations were announced, with savings of 38-49%.

Organizationally, we expanded our reach and continued to strengthen our activism. We held four regional meetings with intensive training for our grassroots leaders ahead of the elections and monthly educational webinars for our members.

We also hosted our annual Pension and Retirement Security Symposium in November. Experts from unions, government, and the private sector



LEFT TO RIGHT:
*Rep. Larson, President
Roach (at podium), and
AFGE President Everett
Kelley speak at a news
conference*

Executive Director
Richard Fiesta speaks
at a Social Security
Fairness Act rally on
Capitol Hill



discussed the issues facing current and future retirees and how we can work together to advance retirement security.

The Alliance was also deeply involved in the 2024 elections. Eighty percent of the 250 pro-worker, pro-retiree candidates we endorsed were elected to the U.S. House and Senate including new U.S. senators in Arizona, Maryland and Michigan. We also went to court in multiple states to ensure voters could cast mail-in ballots and worked to prevent other forms of voter suppression in this and future elections.

Our independent political arm, Retired Americans PAC, ran independent expenditure digital advertising campaigns in several key battleground races. We are particularly proud of our campaign in Michigan where, in part due to the Alliance's ads on drug prices, Elissa Slotkin won the senior vote 52-47%.

None of these activities would be possible without your support. We appreciate the opportunity to advocate for older Americans and look forward to continuing that work in the coming years.

In solidarity,


ROBERT ROACH, JR.
President


JOSEPH PETERS, JR.
Secretary-Treasurer


RICHARD FIESTA
Executive Director

ABOUT THE ALLIANCE

Who We Are

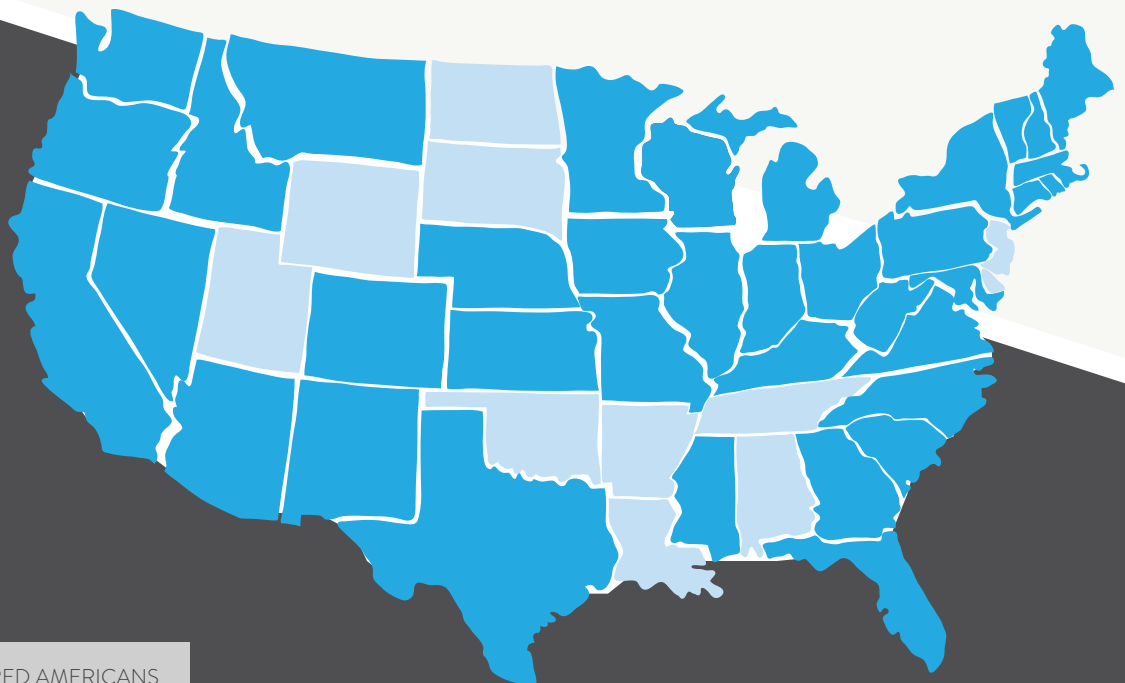
The Alliance for Retired Americans is 4.4 million members strong. Our retiree activists live in every state and are from all walks of life. We are former teachers, industrial workers, health care workers, state and federal government workers, construction workers and community leaders, all united in the belief that all Americans deserve a secure and healthy retirement after a lifetime of hard work. Founded by the AFL-CIO Executive Council in 2001, the Alliance now has 39 state alliances and hundreds of local chapters.

What We Do

Our retiree activists understand the power of collective action to create change in their communities and the country. Alliance members educate the public and policymakers about critical issues facing older Americans. We engage elected officials in our local communities, take direct action through demonstrations and protests, and work to elect pro-retiree candidates.

Where We Are

39 State Alliance Affiliates and growing
Members in every state





MD/DC Alliance President Carol Rosenblatt, Executive Director Richard Fiesta, and members at a rally on Capitol Hill

Our Priorities

The Alliance for Retired Americans' policy agenda is set by our Board and during quadrennial meetings of our Board and membership. Our activism and ideas come from our members. To protect and strengthen retirement security, Alliance members are working to:

- ⚡ Lower the cost of prescription drugs;
- ⚡ Protect Social Security for current and future generations and increase benefits;
- ⚡ Strengthen Medicare and require coverage for essential medical services including hearing, vision and dental;
- ⚡ Strengthen Medicaid and ensure all Americans have access to health care;
- ⚡ Protect earned pension benefits;
- ⚡ Defend older Americans from financial fraud and abuse;
- ⚡ Protect the right to vote; and
- ⚡ Elect pro-retiree officials at all levels of government.

2024 EVENTS

Alliance/AFL-CIO Symposium Addresses the Looming Retirement Security Crisis

The Alliance and the AFL-CIO held their annual Retiree Security Symposium, The Looming Retirement Security Crisis, in November. Presenters and attendees discussed the future of retirement security and how to face it as a movement, as well as the role of personal responsibility. The program included a special focus on how the Butch Lewis Act is working, efforts to build on it to further protect pensions, and repercussions from bankruptcies.

Rep. John Larson (CT), Ranking Member of the House Ways and Means Social Security Subcommittee, spoke about the need to protect Social Security. Phil Smith, Executive Assistant with the United Mine Workers of America, spoke about “Mine Workers Pensions: How We Got Here and Where We Are Going.” Richard Fiesta, Executive Director of the Alliance, discussed “Post Election - Next Steps for Social Security.”

In addition, Ken Stribling, President, National United Committee to Protect Pensions (NUCPP), gave a presentation entitled, “Butch Lewis Update: Still More Work To Do.” Jeff Cruz, Legislative Representative with AFGE, spoke about “Implementing a Secure Retirement for All.”

A highlight of the symposium was the panels. “Protecting your Money: Tips from the Securities and Exchange Commission (SEC) and Consumer Financial Protection Bureau (CFPB),” featured Brynne Keith-Jennings, Engagement and



Alliance members at the Southern Regional Meeting in Miami, Florida

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.

A Pension Benefit Guaranty Corporation (PBGC) panel's update, "PBGC's Pension Insurance Programs, Forecasting and Pension Trends, and Mitigating Risks to the Insurance Program," featured Ann Orr, Acting Director of PBGC; Anne Henderson, Senior Advisor with PBGC's Office of Policy and External Affairs; Kevin Muse with PBGC's Actuary, Policy, Research, and Analysis Department; and Adi Berger, Director of the Corporate Finance & Restructuring Department.

A third panel, moderated by Brandon Rees, Deputy Director of Corporations and Capital Markets (AFL-CIO), was entitled, "Keeping The Pension Promise: How to Win Retirement Security for All Americans." It included input from Sisto Campana, Labor Advocate with AFSCME; Monique Morrissey, Senior Economist with the Economic Policy Institute; and Ilana Boivie, Senior Economist with IAM.

Regional Meetings

The Alliance held four regional meetings bringing together leaders and activists from across the country to prepare for the 2024 elections. The events were held in Michigan, Nevada, Florida, and Washington, DC.

Members collaborated on ways to build support for retiree issues including lowering drug prices and expanding Social Security, and brainstormed ideas for bringing younger workers into the retiree movement.



Midwest Regional meeting attendees during an intergenerational organizing workshop

ISSUE ADVOCACY

Righting a Wrong for 2.5 Million Public Sector Workers

Passage of the Social Security Fairness Act was a major Alliance victory this year.

For more than two decades the government has not paid Social Security benefits to millions of retired federal, state and local government employees who worked as teachers, police, firefighters, postal workers and general employees – benefits they earned and paid for when they worked other jobs.

The Social Security Fairness Act eliminates the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP), which unfairly 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 in a job not covered by the Social Security program.

The law disproportionately affected women and minorities. The legislation was co-sponsored by Rep. Abigail Spanberger (VA) and Rep. Garret Graves (LA) in the House and Sen. Sherrod Brown (OH) and Sen. Susan Collins (ME) in the Senate.

Bette Marafino, President of the Connecticut Alliance and Co-Chair of the National WEP-GPO Repeal Task Force, introduced President Biden before he signed the Social Security Fairness Act, H.R. 82, into law during a special ceremony at the White House on January 5. Alliance President Robert Roach, Jr. and Executive Director Richard Fiesta also attended the ceremony and stood on stage during the historic signing.

Lowering Prescription Drug Prices

OUT-OF-POCKET SPENDING ON DRUGS CAPPED FOR MEDICARE BENEFICIARIES

2024 brought Medicare beneficiaries new cost-saving benefits as provisions of the Inflation Reduction Act took effect.

Out-of-pocket expenses were capped at \$3,250 and in 2025 the cap will be \$2,000.

In addition, the federal Centers for Medicare and Medicaid Services imposed inflation penalties on the makers of dozens of drugs – including medications that fight infections and cancer – that raised prices faster than the rate of inflation. Drugmakers were required to pay rebates to Medicare, and seniors who take these drugs saved between \$1 and \$2,786 per dose on their medications.

Throughout the year Alliance members helped raise awareness of the law's benefits. Alliance members Janice Poirier and Marianne Yernberg joined a White House webinar to discuss how they have each benefited from the IRA.

“My 2022 out-of-pocket prescription drug costs were \$7,069, and my 2023 costs were \$7,629, so I will benefit greatly from this year and next year's Inflation Reduction



*Pam Parker (right)
with other speakers
at White House
Inflation Reduction
Act Anniversary event*

Act out-of-pocket caps,” said Ms. Yernberg, a Minnesota Alliance member. “In 2024 Medicare Part D beneficiaries across the country will pay no more than \$3,200 out of pocket annually for drugs and in 2025, they will pay no more than \$2,000. It is such a change to look forward to things improving rather than dreading that they will get worse.”

On the anniversary of the Inflation Reduction Act being signed into law, Maryland Alliance member Pam Parker participated in a panel discussion at the White House about the difference the \$35 insulin cap has made in her life.

LOWER PRICES ANNOUNCED FOR FIRST TEN DRUGS SUBJECT TO MEDICARE PRICE NEGOTIATION

President Robert Roach, Jr., and Executive Director Richard Fiesta were invited to an event with President Joe Biden and Vice President Kamala Harris to celebrate the dramatically lower prices people with Medicare will pay for ten of the most commonly used drugs.

The new prices are 60% lower on average, with two drugs slashed by more than 75% per month (see full list below). All told, Medicare beneficiaries will save \$1.5 billion in out-of-pocket costs and taxpayers will save \$6 billion in the first year alone when the new prices go into effect in 2026.

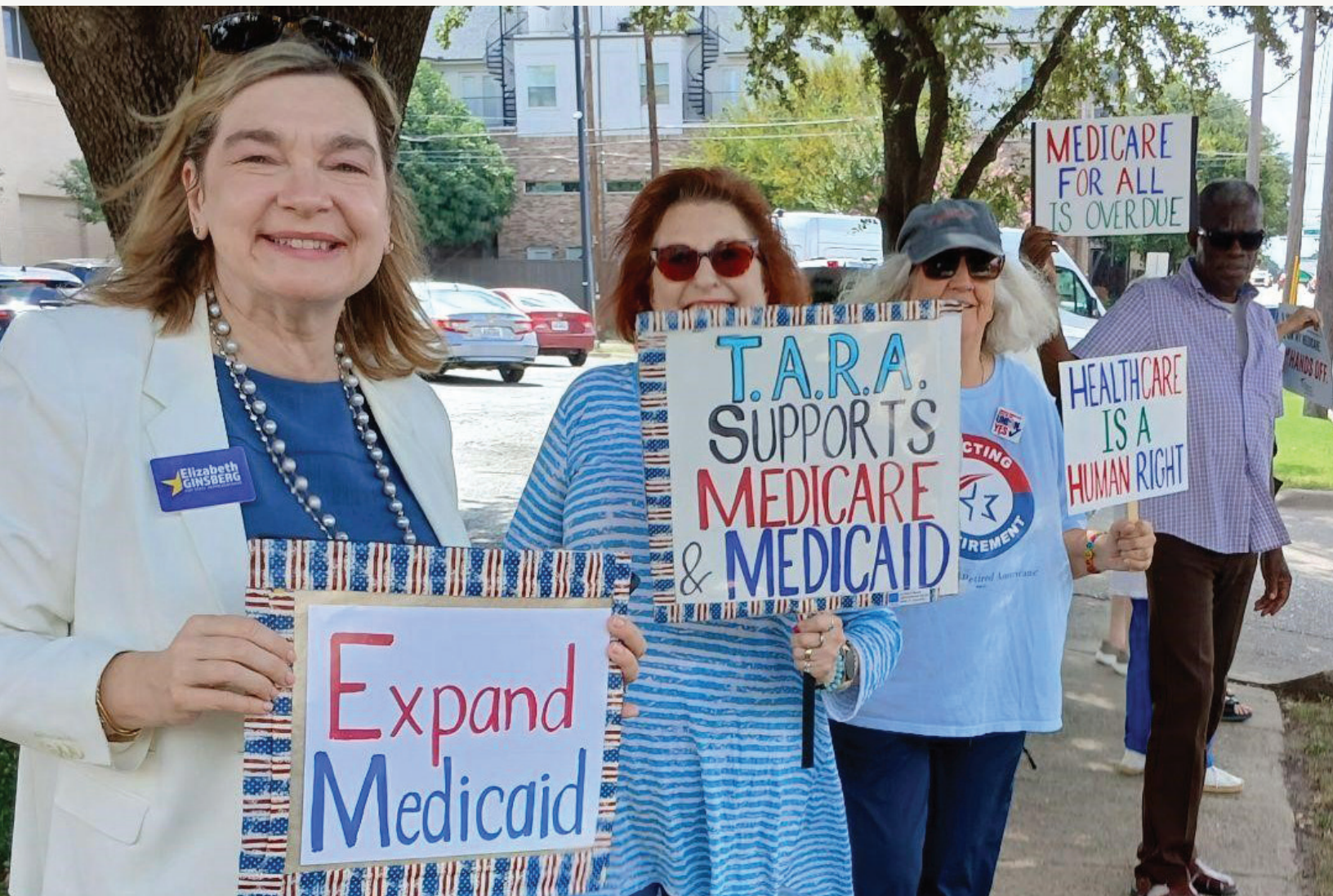
Over the next decade, the prices of additional drugs will be negotiated and Medicare will save a total of about \$100 billion over 10 years, according to the Congressional Budget Office.

ISSUE ADVOCACY

In January 2026 the cost of a 30 day-supply of medication will be:

- Eliquis, a blood thinner from Bristol Myers Squibb and Pfizer: \$231, down from \$521;
- Xarelto, a blood thinner from Johnson & Johnson: \$197, down from \$517;
- Januvia, a diabetes drug from Merck: \$113, down from \$527;
- Jardiance, a diabetes drug from Boehringer Ingelheim and Eli Lilly: \$197, down from \$573;
- Enbrel, a rheumatoid arthritis drug from Amgen: \$2,355, down from \$7,106;
- Imbruvica, a drug for blood cancers from AbbVie and Johnson & Johnson: \$9,319, down from \$14,934;
- Farxiga, a drug for diabetes, heart failure and chronic kidney disease from AstraZeneca: \$178, down from \$556;
- Entresto, a heart failure drug from Novartis: \$295, down from \$628;
- Stelara, a drug for psoriasis and Crohn's disease from J&J: \$4,695, down from \$13,836;
- Fiasp and NovoLog, diabetes drugs from Novo Nordisk: \$119, down from \$495.

*Texas Alliance members
celebrate Medicare's
birthday in Dallas*





Regional Board Member Roger Boudreau with Sen. Whitehouse (RI) after testifying at a Senate Budget Committee Social Security hearing

Health Care

PROTECTING NURSING HOME RESIDENTS AND WORKERS BY INCREASING STAFFING LEVELS

The Alliance celebrated the announcement of a new federal rule to increase the level of staff required in nursing homes.

The new rules from the Centers for Medicare & Medicaid Services are the most substantial changes to federal oversight of the nation's roughly 15,000 nursing homes in more than three decades. The rules aim to address perennially sparse staffing that can be a root cause of missed diagnoses, severe bedsores, and frequent falls.

When the regulations are fully enacted, 4 in 5 nursing homes will need to hire new staff, CMS estimated. But the new standards are likely to require slight if any improvements for many of the 1.2 million residents in facilities that are already quite close to or meet the minimum levels.

Protecting Earned Retirement Benefits

ALLIANCE SOCIAL SECURITY VIDEO WINS INTERNATIONAL AWARD

The Alliance won a 2024 Silver Telly Award for its short video, "Social Security – Our Earned Benefits." Each year the Tellys receive more than 12,000 entries from around the world.

The video explains and corrects several common misconceptions about Social Security and describes the real benefits Social Security provides to millions of Americans, such as guaranteed payments for your entire life.

Watch the video on our website retiredamericans.org/OurEarnedBenefits

FISCAL COMMISSION BILL FAILS

The Alliance worked to defeat the Fiscal Commission Act (H.R. 5779), legislation promoted by Speaker Mike Johnson (LA) that advanced out of the House Budget Committee.

ISSUE ADVOCACY

The legislation creates a commission tasked with recommending cuts to programs like Social Security and Medicare with no amendments or proper debate. More than 100 organizations opposed the bill.

“History shows us that special ‘commissions’ can cause problems and injustices that last for decades,” said President Roach at a news conference. “If the commission’s proponents were serious about the national debt and the solvency of Social Security and Medicare, they could ensure that measures to increase revenue are considered.”

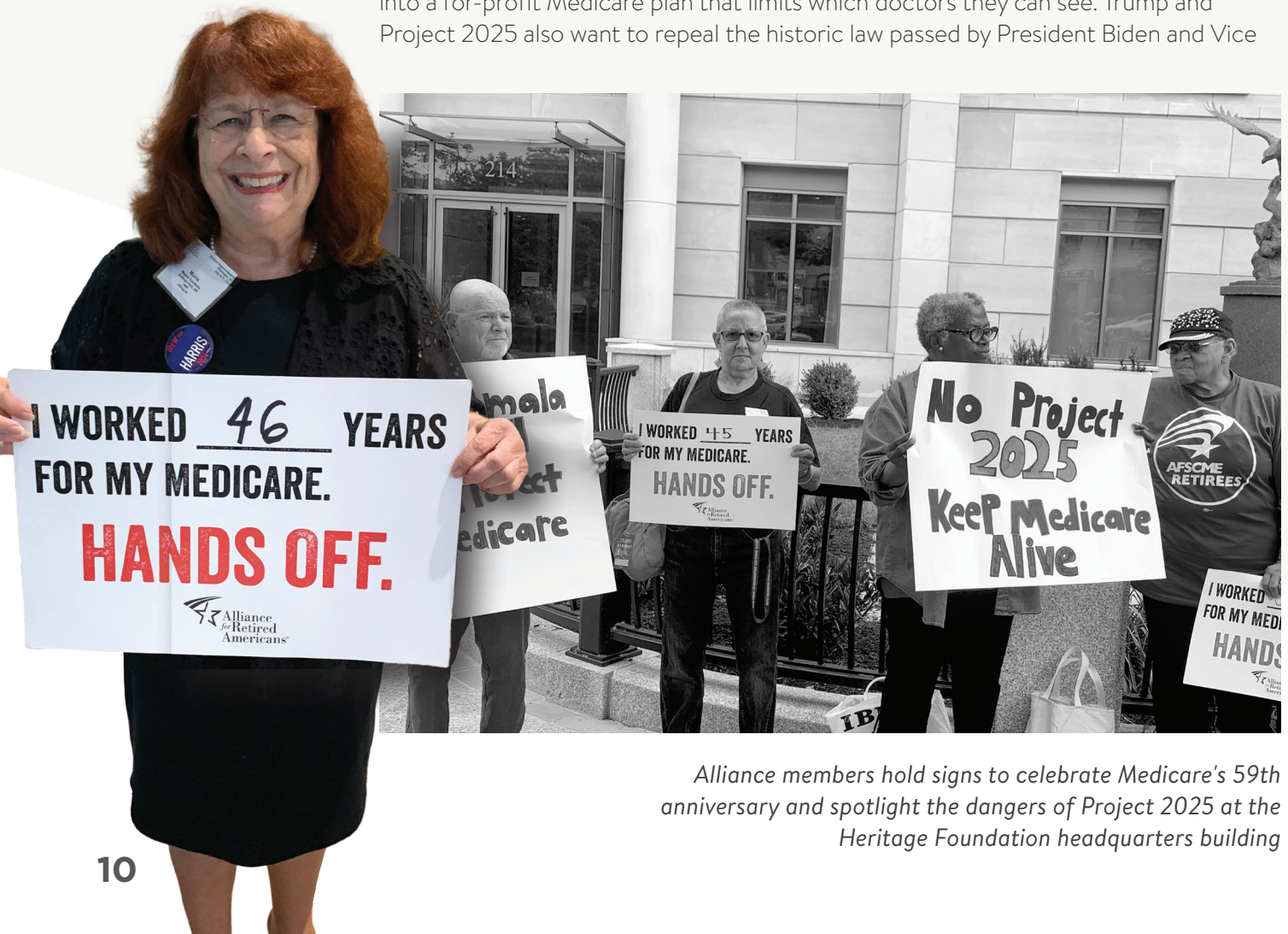
ALLIANCE PROTESTS TRUMP’S PROJECT 2025 EFFORTS TO SLASH MEDICARE BENEFITS

Holding signs that said “No Project 2025, Keep Medicare Alive” and “Forget Trump-Vance, Give Seniors a Chance,” Alliance members held a protest outside the Heritage Foundation.

The action drew attention to Project 2025, the policy and personnel blueprint the Heritage Foundation created for a second Donald Trump presidency. The plan was drafted by dozens of former Trump Administration officials and Trump praised the project on numerous occasions.

Project 2025 calls for dangerous changes to Medicare. It would force all new enrollees into a for-profit Medicare plan that limits which doctors they can see. Trump and Project 2025 also want to repeal the historic law passed by President Biden and Vice

MD/DC Alliance member Maria Cordone holds a Medicare sign during the Northeast Regional meeting



Alliance members hold signs to celebrate Medicare’s 59th anniversary and spotlight the dangers of Project 2025 at the Heritage Foundation headquarters building

NE Alliance President Al Mumm (center) and members celebrate Social Security and Medicare's anniversaries.



Alliance members gather to celebrate Medicare's birthday after attending the Northeast Regional Meeting and lobbying members of Congress to stop Project 2025

President Harris that is lowering drug prices by capping insulin at \$35 a month and capping out-of-pocket expenses.

In addition, Project 2025 calls for enrolling all new beneficiaries into for-profit Medicare Advantage (MA) plans. The plans often force people with chronic conditions or severe health needs to face challenging pre-authorization requirements and difficulties staying in-network.

“This is the 59th anniversary of Medicare and we want to keep it strong so that there is a 60th and a 61st,” said Alliance Executive Director Richard Fiesta at the event. “We’re here at the Heritage Foundation because Donald Trump’s buddies have a plan to totally privatize the program.”

Pennsylvania Alliance President Mike Crossey, a retired teacher, added, “This election is about healthcare for retirees. This election is about a secure retirement for every single person who retires in this country. It’s about protecting Medicare. This election is about the future of our country.”

CELEBRATING MEDICARE AND SOCIAL SECURITY ANNIVERSARIES

The Alliance celebrated the 59th anniversary of Medicare and the 89th anniversary of Social Security at events across the country.

Each state Alliance marks the anniversaries in its own way. In Dallas, members of the Texas Alliance picketed for the protection and expansion of Medicare and Medicaid.

In San Francisco, the California Alliance’s rally included speeches from the Alliance, SF Gray Panthers, the Movement to End Privatization of Medicare Bay Area, and singer-songwriter Hali Hammer.

ISSUE ADVOCACY

Congressional Voting Record and Retiree Hero Awards

Our annual Congressional Voting Record was released in March. Fifty members of the Senate and 220 members of the House of Representatives earned the distinction of “Retiree Hero” with perfect scores of 100 percent. Twenty-three senators earned scores of 20% or below, while 74 House members earned a score of 0%.

Ten Senate and House floor votes were considered in the report, including votes on bills and amendments to lower drug prices through the Inflation Reduction Act; protect voting rights; and pass the Postal Service Reform Act, which was critical to retirees who often rely on the postal service for at-home delivery of medications and election ballots.

Votes on government funding, including the FY 2023 Consolidated Appropriations bill that funded all twelve federal agencies were also considered. The \$1.7 trillion spending bill contained an important \$785 million increase for the Social Security Administration to improve its response to Americans seeking assistance or information.

Members and supporters of the Wisconsin Alliance and AFGE gathered at the Social Security office in Milwaukee on April 4

Supporting Labor Priorities

SAVE SOCIAL SECURITY TOUR

Together with the American Federation of Government Employees (AFGE), Alliance members held “Save Social Security” events across the country to preserve, expand, and modernize the Social Security Administration (SSA). The campaign began in Wisconsin and spread to other states.





The events call for providing hardworking SSA staff with the resources they need to deliver for the American people and warn that funding shortfalls could lead to closures of the agency's field offices across the country.

CONGRESSIONAL VOTING RECORD

The Alliance released its 2023 Congressional Voting Record, which scored each U.S. Senator and Representative on critical retirement security issues.

Ten Senate and House floor votes are considered in the report. They include votes on bills and amendments to establish a fiscal commission — leading to potentially deep cuts to Social Security, Medicare, Medicaid, and other essential government programs; avoid default on the national debt; and undermine numerous health care protections for older Americans in the Affordable Care Act.

Among the senators earning a score of 90% or higher were Tammy Baldwin (WI) and Jacky Rosen (NV).

Kentucky Alliance members present Rep. Morgan McGarvey (KY) with his Retiree Hero Award

Rep. Brendan Boyle (PA) receives a 2024 Retiree Hero Award for his 100% pro-retiree voting record



CAMPAIGN 2024

Electing Pro-Retiree Candidates

Donald Trump was re-elected president despite the senior vote being split evenly between Trump and Democratic candidate Kamala Harris (50% Trump vs. 49% Harris according to the national media exit polls).

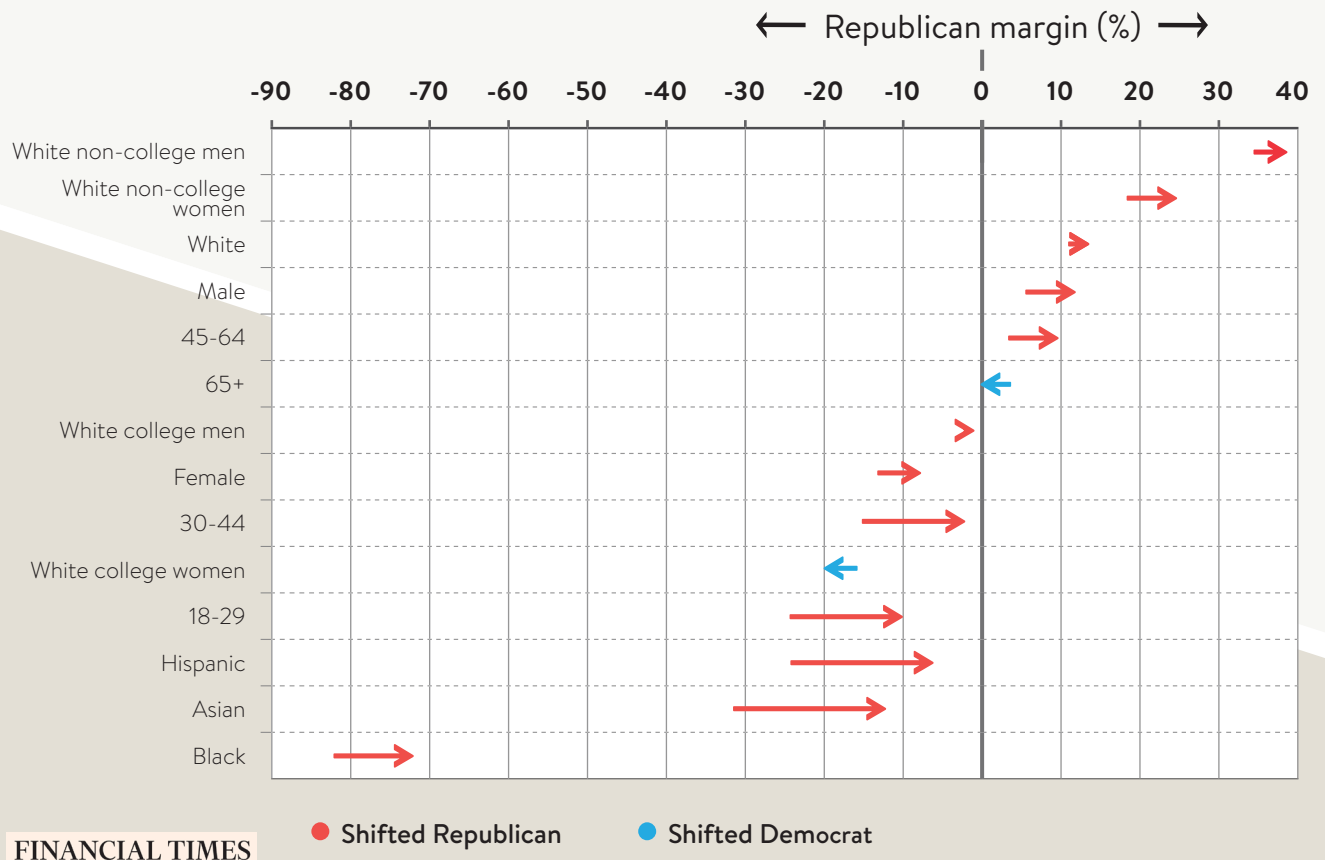
Harris' numbers represented the strongest performance for Democrats since the Kerry-Edwards ticket in 2004. Among all demographics, only voters 65+ and college-educated white women voted in higher percentages for Democrats in 2024 compared to 2020.

Alliance members worked tirelessly for pro-retiree candidates up and down the ballot.

Based on their records and positions on retiree issues, the Alliance endorsed 263 candidates and 80% were elected.

Among the victors endorsed by the Alliance were Sen. Tammy Baldwin (WI) and Sen. Jacky Rosen as well as new senators Angela Alsobrooks (MD), Ruben Gallego (AZ) and Elissa Slotkin (MI).

There were other bright spots at the state level: Alliance Regional Board member Sheila Lieder was re-elected to the Colorado State House. And in Washington State a hedge-fund multi-millionaire spent \$7 million to pay people to collect signatures



FINANCIAL TIMES

Source: Catalist, Edison Research · Exit poll data is preliminary



to put an initiative on the ballot that would have undermined the solvency of the WA Cares Fund — the state’s universal public long-term care insurance program — by making the program voluntary. The initiative was rejected by Washingtonians.

Speaking of the election results, President Roach said “the results were a major disappointment for Alliance members. There will very likely be renewed attempts to slash seniors’ hard earned Social Security and Medicare benefits and roll back the progress the Biden-Harris administration made in lowering drug prices.”

PUBLIC OPINION POLLING

Retired Americans PAC Poll of Older Voters

A poll of likely voters ages 65 and up in six battleground states, conducted on behalf of Retired Americans PAC by GBAO, the Alliance’s independent political arm, foreshadowed the results of the 2024 election.

It showed Vice President Harris and former President Trump in an extremely close race in August.

When asked which party would be best at handling key issues, the poll found that Democrats held a slim 2% advantage on Social Security and Medicare. On prescription drug costs, Democrats held an 8% advantage over Republicans. However, Republicans held an advantage over Democrats on the issues of inflation, at 9%, and immigration, 18%.

The poll was released at the Democratic National Convention in Chicago. Illinois Alliance member Bea Lumpkin, who is 106 years old, welcomed the audience to Chicago and AFL-CIO Secretary-Treasurer Fred Redmond spoke about the importance of mobilizing older voters.

IL Alliance members endorse Rep. Nikki Budzinski (IL) and celebrate Social Security’s anniversary

CAMPAIGN 2024

INDEPENDENT EXPENDITURE CAMPAIGNS

Retired Americans PAC, the independent political arm of the Alliance, invested \$4 million in digital and radio ads in key races across the country. Each ad was aimed at older voters who made up 28% of the 2024 electorate, according to exit polls.

The largest ad buy was in the Michigan Senate race. The RA PAC ad ran statewide for several weeks and drew attention to Republican candidate Mike Rogers' record of accepting hundreds of thousands of dollars in campaign contributions from pharmaceutical corporations while voting against lower drug prices for seniors. Democrat Elissa Slotkin was elected to the open seat by less than 1%; she won the senior vote 52-47%.

Retired Americans PAC also ran digital television ads in five house races: AZ-01, AZ-06, MI-07, PA-07, PA-10; radio and print ads in the Montana Senate race; and radio ads in the Nebraska Senate race.

Alliance retiree members were also featured in a digital television ad that was shown in Michigan, Pennsylvania, and Wisconsin to make the case for Kamala Harris over Donald Trump. Alliance members spoke directly to camera about Trump's tax cuts for



AZ Alliance members celebrate Hispanic Heritage Month with Senate candidate Ruben Gallego

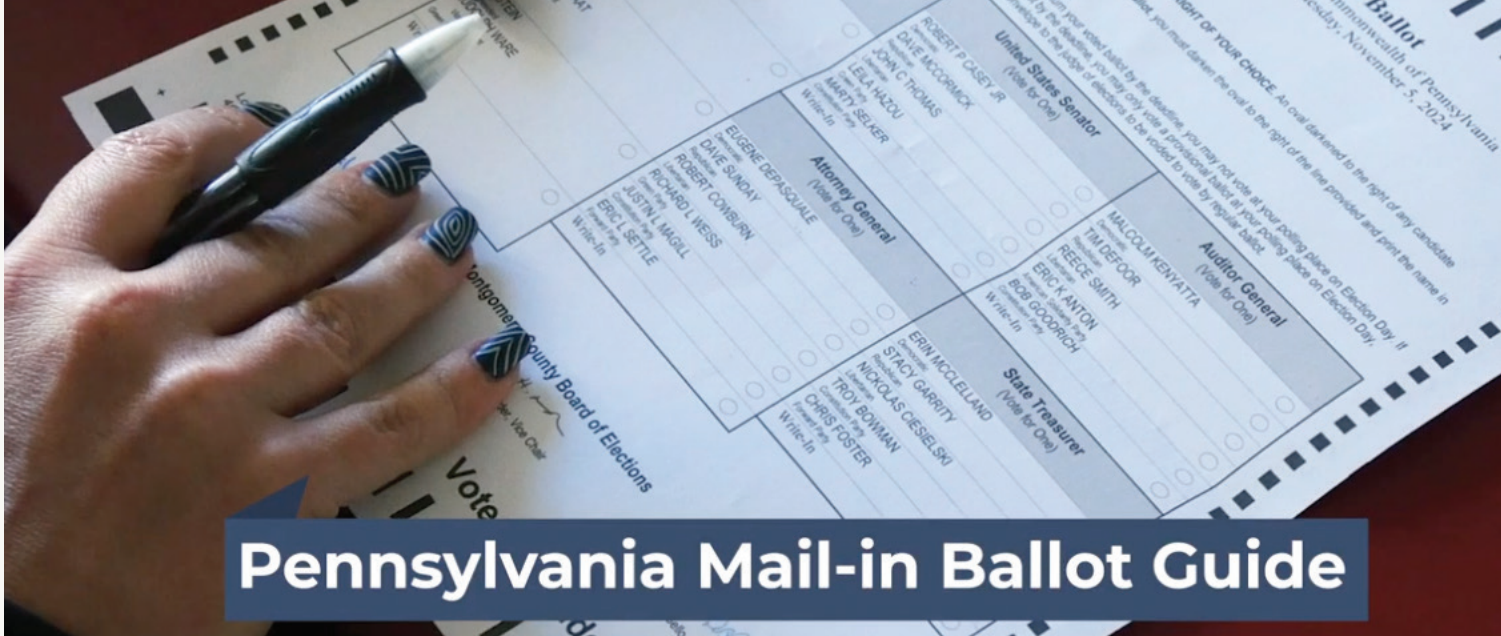
the wealthiest Americans and the loss of manufacturing jobs when he was president, compared to Harris' plans to take on wealthy corporations and drug corporations and to lower costs for people like them.

Alliance Digital Ad Helped Older Pennsylvanians Vote by Mail

The Alliance placed a non-partisan ad with complete, step-by-step instructions on how to vote by mail in the general election on streaming digital channels throughout Pennsylvania.

Large numbers of mail ballots cast by older Pennsylvanians in previous elections were not counted due to errors. The ad showed voters how to place their ballot in the yellow secrecy envelope and seal it, reminded them to sign and date the outer return envelope, and put it in the mail in plenty of time to be received by the county election office by Election Day.

More than half of all voters who applied to vote by mail in this November election were over the age of 65.



Pennsylvania Mail-in Ballot Guide

Protecting the Right to Vote

The Alliance continued its work to protect the right to vote with several state Alliances going to court to challenge restrictive and burdensome voting requirements. A summary of the current cases is below.

ARIZONA – multiple cases involving the use of drop boxes, signature verification, election procedures

FLORIDA

Units of the NAACP v. Byrd – limits on voter registration organizations and voter assistance

GEORGIA

Vote.org v. Georgia State Election Board – challenge “wet signature” requirement for absentee ballot applications

MICHIGAN

Lindsey v. Whitmer – nullify two pro-voting amendments added to the Michigan constitution via ballot initiatives in 2018 and 2022

RNC v. Benson – require purge of voter rolls

MISSISSIPPI

RNC v. Wetzel – shorten mail-in-ballot receipt deadline

NEVADA – multiple cases involving purge of voter rolls, vote-by-mail procedures

NORTH CAROLINA

North Carolina Alliance for Retired Americans v. Hirsch – challenge 30-day residency law

AGREEMENT REACHED – WASHINGTON STATE

Washington State Alliance for Retired Americans v. Hobbs – challenge 30-day residency law

WIN – WISCONSIN

Priorities USA v. Wisconsin Elections Commission – absentee drop boxes ARE allowed

The Alliance’s non-partisan digital ad showed voters how to avoid errors when completing their Pennsylvania mail ballots



MI Alliance President Jim Pedersen speaks about protecting Social Security at a Michigan AFL-CIO press conference



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www.retiredamericans.org
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facebook.com/retiredamericans

COVER PHOTOS
President Biden shakes CT Alliance President Bette Marafino's hand after signing the Social Security Fairness Act into law

IL Alliance member Bea Lumpkin and AFL-CIO Secretary-Treasurer and Alliance Executive Vice President Fred Redmond at an Alliance event at the Democratic Convention in Chicago