



FRIDAY ALERT



Alliance for Retired Americans

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Health Care Cuts Loom As Government Shutdown Begins

On Wednesday, the federal government [officially shut down](#) after Congress failed to pass a funding bill. House Republicans passed a so-called “clean” funding bill that would have kept government spending at previous levels for seven weeks, but their bill did not extend the Affordable Care Act tax credits, which expire this year. The budget measure failed in the Senate, where 60 votes are required for passage, causing the shutdown.

Social Security and Medicare are not directly affected, but won’t go completely unscathed. Beneficiaries [will not be able](#) to access certain in-person services at Social Security Administration (SSA) offices or replace Medicare cards due to staff furloughs. The shutdown could also delay the official announcement of the 2026 Social Security cost-of-living adjustment (COLA) and Medicare Part B premium.

 **Senator Reverend Raphael Warnock** @SenatorWarnock · Oct 1 · · ·

I was sent this by a Georgian this morning. 2025 premiums vs 2026 premiums for someone making \$65k a year.

Republicans in Washington did this.

This is what I'm fighting to stop. This is what's at stake in this shutdown fight.

| LOWER EXPENSE \$ | LOWER EXPENSE \$ |
|---|---|
| Anthem  | Anthem  |
| Anthem Bronze Blue Value X 5000 (\$0 Virtual Visits + \$0 Select Drugs) | Anthem Bronze Blue Value HMO 5000 \$30 \$0 Virtual PCP \$0 Select Drugs |
| BRONZE HMO | BRONZE HSA HMO |
| \$307.20/month after \$464.00 savings | \$964.30/month |
| OFFICE VISITS \$30 | OFFICE VISITS \$30 GENERIC DRUGS \$20 |

9.5K 13K 38K 5.9M

Without Congressional action, on January 1, health insurance premiums [will increase](#) as much as 114 percent for the 22 million Americans who purchase health insurance through Affordable Care Act exchanges – including four million Americans between the ages of 45 and 64 years of age. More than [half of the adults](#) with these plans are small business owners or employees, including farmers, or are self-employed.

Democrats, including Senator **Raphael Warnock** (GA), are sharing examples of skyrocketing premiums from constituents to increase pressure on Republicans to negotiate.

More than three-quarters of the public say they want to extend Affordable Care Act tax credits, according to a [new KFF poll](#).

“The Administration has chosen to let the government shut down and forced hundreds of thousands of federal workers to either work without pay or get put on leave all to put health care out of reach for millions of families,” said **Robert Roach, Jr.**, President of the Alliance. “We must let them know that this is absolutely unacceptable. It’s time to get to work, fund the government and renew ACA subsidies.”

Report: Poverty is Rising, But Only for Seniors



The percentage of older Americans living in poverty increased from 14.2 to 15 percent between this year and last year, [according to a new report](#) from the U.S. Census Bureau.

The uptick is specific to seniors, as every other age group analyzed either had poverty rates that decreased or remained steady. Previous data shows that senior poverty has risen every single year since 2020.

Experts say this percentage will continue to increase as seniors are hit with elevated inflation and rising health care costs. The problem will also be compounded by the Administration’s looming cuts to food assistance, Medicaid, and other benefits that usually provide relief.

Research demonstrates that increasing Social Security benefits would help, as it [is a critical lifeline](#) for reducing the senior poverty rate, lifting more than 16 million Americans 65 years and older out of poverty in 2023 alone.

“This should be a wakeup call for every member of Congress. Rather than working to preserve and enhance retirement security, Congress and the President have slashed health care and food assistance,” said **Richard Fiesta**, Executive Director of the Alliance. “Congress can take the first step by making the wealthy pay their fair share into Social Security so we can actually increase benefits.”

Arizona and Pennsylvania Alliance State Chapters Hold Conventions

The Pennsylvania Alliance hosted its state convention on Monday and Tuesday of this week. Attendees participated in a retiree roundtable led by Alliance Field Manager **Tommy McLaughlin** and had the opportunity to lobby on issues affecting seniors at the Pennsylvania Capitol on the first day. Members re-elected **Mike Crossey** as President and **Dave** and **Anne Loeffler** as Co-Treasurers. **Jody Weinreich** was elected as President Emeritus, **Kathy Black** was elected as Vice President, and **JB Smith** was elected as Secretary. Alliance Executive Director **Fiesta** and

other important allies from across the state delivered remarks that touched upon the convention's theme of building collective power to strengthen retirement security.

The Arizona Alliance held its convention, entitled "Stand Up, Speak Out, For Victory in 2026," on Wednesday. Members re-elected **Linda Somo** as President, **Vic Peterson** as 1st Vice President, **Saundra Cole** as 2nd Vice President, **Margarita Silva Hernandez** as Secretary, and **Janie Hydrick** as Treasurer. Arizona Attorney General **Kris Mayes** attended as a special guest speaker and members endorsed her re-election at the event, citing her strong record of protecting older Arizonans from scams, fraud, abuse, and neglect.



Left: Arizona Alliance members stand with Attorney General Kris Mayes; Right: New officers are sworn in at the PA Alliance convention

Reminder: Only Six Weeks Until the Alliance's Annual Retirement Security Symposium on November 19

It's time to register for our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, on Wednesday, November 19, 2025, from 9:00 AM to 4:00 PM at AFL-CIO headquarters in Washington, DC.

Liz Shuler, President of the AFL-CIO, and Rep. **John Larson** (CT), Ranking Member, House Committee on Ways and Means Social Security Subcommittee, have been invited to speak at the event.

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111925> by **November 1, 2025**. A continental breakfast and lunch will be provided. The event will also be livestreamed. 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 / 202-637-5377.

KFF Health News: Shutdown Halts Some Health Services as Political Risks Test Parties' Resolve

By Stephanie Armour and Julie Rovner and Amanda Seitz and Arielle Zions and Rachana Pradhan

Threats of a federal government shutdown have gone from being an October surprise to a recurring theme. This time around, though, the stakes are higher.

Federal funding ran out at midnight on Oct. 1, after Congress failed to pass even a stopgap budget while negotiations continued.

Now the question is how long the deadlock will last, with Democrats pitted against Republicans and a presidential administration that has broken with constitutional norms and regularly used political intimidation and primary threats to achieve its ends. Because Republicans hold only a slim majority in the Senate, any deal will need to attract at least a few Democratic votes.

Ramifications from a shutdown on public health systems and health programs will be felt far beyond Washington, D.C., halting almost all of the federal government's nonessential functions, including many operations related to public health.

[Read more here.](#)

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 @activeretirees