



FRIDAY ALERT



Alliance for Retired Americans

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October 31, 2025

Last Day for In Person Registration: Alliance Annual Retirement Security Symposium is on November 19

There's only one more day left to register to attend our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, in person 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, Rep. **John Larson** (CT), Ranking Member, House Committee on Ways and Means Social Security Subcommittee, and **Dan Doonan**, Executive Director of the National Institute on Retirement Security, have been invited to speak at the event. Alliance Executive Director **Richard Fiesta**, Legislative Representative **David Simon** and Field Director **Maureen Dunn** will also give presentations.

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.

Social Security Callers Waiting Hours, Or Sometimes Days, for Help

Seniors and people with disabilities calling the Social Security Administration (SSA) face endless looping music, long wait times, useless robot messages, and extended periods between a request and an actual callback, according to a [new report](#) from *the Washington Post*.

The Administration claims the agency has improved call wait times and experiences when it shifted more staff to answer the 1-800 number in July, but reporters spoke with nearly three dozen callers whose stories don't match this portrayal. A beneficiary calling to report income had multiple unhelpful conversations with an AI chatbot before she was finally able to get help from a human representative. One caller working to get back pay described being on the phone with the agency

for 20 hours in order to get help. Another caller stayed on the line even though her estimated call wait time was more than 120 minutes – only to have the call dropped an hour later. She ended up having to call SSA multiple times a day for five days before finally being given the option for a callback.

Even if beneficiaries are able to request a callback, it often takes hours or sometimes days or weeks before a worker can actually respond due to understaffing. According to SSA data, the agency had 19.3 million callbacks this year, up from 6.8 million the previous year when the callback option was first introduced. In some cases, beneficiaries who waited hours on the phone suddenly receive a “polite disconnect” pre-recorded message saying the line is too busy and then the call abruptly ends. Agency data shows that this happened for more than 3.3 million of the 76.4 million calls between January and September this year.

“Older Americans shouldn’t have to worry about having to turn to unreliable AI chatbots or jumping through hoops to get their important Social Security questions and concerns addressed by an SSA worker. It’s time for Congress to demand full staffing at the agency,” said **Robert Roach, Jr.**, President of the Alliance.

Rural Seniors Start to Feel Impacts of GOP Tax Law



As many as 500 health care providers are [closing or are at risk](#) of closing because of the Medicaid cuts in the budget and tax law passed by Republicans last summer. Wisconsin Alliance Vice President **Carolyn Kaiser** and her husband, **Gary Kaiser**, [were recently interviewed by WEAU-TV](#) about the chaos that unfolds when rural care options are limited.

Callers to Social Security wait for hours to get help.

The Washington Post

“It’s like I just don’t care anymore, you know, in fact I’m about to cry as I say this. I just can’t deal with it anymore. Just, I’m ready to just give up on so many things, and I just gave up on Social Security.”

“I think it’s a lot more stressful for any person — not just someone with my condition — to have to wait for over two hours with the anticipation of the other line coming on.”

“The wait music was electronic and played in a loop, restarting every five or ten seconds. The tune just kept playing and I was thinking, ‘Is this like some kind of torture that they do in prisons to make people crazy?’”

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In March, **Carolyn** drove her husband to a hospital in Eau Claire, WI after he started having chest pain and difficulty breathing. The ER staff informed them that **Gary** had a severe blockage in his carotid artery that required immediate surgery, but they had no beds available and he would have to be moved to a different one.

An ambulance drove Gary to another hospital, but it was also full. It took more than three days and traveling to more than three different places before the couple found a hospital that could help: the Medical Center in Marshfield, WI, more than 100 miles from where they started.

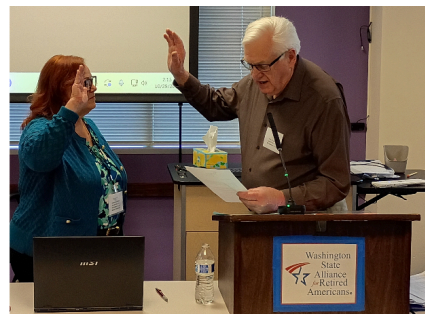
“They’ve told you this is life threatening, they’ve told you this is very serious, and yet you feel kind of stranded,” said **Carolyn**. “Our legislators, sometimes I don’t know what they are looking at but they are not looking at people and so that’s a hard thing. You need them to know that you are affecting other people and it’s your job to help keep our community safe, have the services available.”

The Republican tax law will [make matters even worse](#) by slashing nearly \$1 trillion from Medicaid, which covers more than 16 million rural and older Americans.

“Unfortunately, stories like the Kaiser’s will become more common,” said **Richard Fiesta**, Executive Director of the Alliance. “Republicans voted to slash health care spending to give massive tax breaks to the wealthiest Americans. We won’t stop fighting to restore Medicaid funding before any more harm is done.”

Washington State Alliance Holds Convention

The Washington State Alliance held its convention in Federal, WA on Wednesday. The program included remarks from several guest speakers, including Alliance for Retired Americans Field Director **Maureen Dunn**, WA Fair Trade Coalition Executive Director **Julie Bouanna** and Approve 8021 Campaign Manager **Ana Ascanio**. State Health Insurance Benefits Advisors (SHIBA) Program Manager **Tim Smollen** gave a presentation on “Medicare for 2026: SHIBA and the Office of Insurance Commissioner.” President **Jackie Boschok** (IAM) was re-elected for a new 3-year term and award presentations were made to WA State Senator **June Robinson** as the 2025 Elected Official Senior Champion and to Washington State Senior Citizen’s Lobby President **Walt Bowen** as the 2025 Retiree Advocate Senior Champion.



From left to right: RPEC Associate Director Derek VanSporer presenting the 2025 Retiree Advocate Senior Champion Award to Walt Bowen, Washington State Senior Citizen's Lobby President; WSARA convention attendees; Former WSARA President Ron McGaha swearing in re-elected WSARA President Jackie Boschok

KFF Health News: Trump Team Takes Aim at State Laws Shielding Consumers' Credit Scores From Medical Debt

By Noam N. Levey

The Trump administration took another step Tuesday to weaken protections for Americans with medical debt, issuing new guidance that threatens ongoing state efforts to keep that debt off consumers' credit reports.

More than a dozen states, including Washington, Oregon, California, Colorado, Minnesota, Maryland, New York, and most of New England, have enacted laws in recent years to keep medical debt from affecting consumers' credit.

And more states — including several in conservative regions of the Midwest and Mountain West — have been considering similar protections, spurred by bipartisan concerns that medical debt on a credit report can make it harder for people to get a home, a car, or a job.

[Read more here.](#)