



FRIDAY ALERT



Alliance for Retired Americans

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November 7, 2025

Alliance Annual Retirement Security Symposium is Less Than Two Weeks Away

There are only twelve more days until our annual Retiree Security Symposium on Wednesday, November 19, 2025, from 9:00 AM to 4:00 PM at AFL-CIO headquarters in Washington, DC.

The event will also be livestreamed. Please see details regarding speakers and RSVP at <https://tinyurl.com/Symposium111925>. Those 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.

Health Care Costs Surge As ACA Open Enrollment Begins

Americans shopping for Affordable Care Act (ACA) marketplace insurance plans during open enrollment – which began this Saturday – are experiencing confusion and dramatically more expensive premiums. This [includes](#) five million older Americans between the ages of 50 and 64 who purchase insurance through the ACA.

Prices were expected to increase in 2026 for most plans, but gridlock over extending ACA tax credits – which are set to expire at the end of this year – is intensifying the uptick, with premiums expected to spike by an [average of 114 percent](#). First implemented in 2021, the subsidies reduced out-of-pocket health care costs and increased the number of Americans with health insurance. Given the uncertainty surrounding the ACA sign-up process, [it's very important](#) for Americans to evaluate their options. Patients have until December 15 to purchase coverage for January 1 of next year on the federal website healthcare.gov. Deadlines vary for those using state specific marketplaces to purchase plans.

Health experts [are encouraging](#) patients to purchase plans based on the current sticker price. If a plan's premiums are unaffordable without subsidies, then it's probably not a good buy for this upcoming year. The Trump Administration is pushing so-called "catastrophic" plans as a more

affordable alternative, but deductibles and premiums for these options are often still expensive, have high deductibles, and cover fewer services.

“This summer, Republicans passed a tax law that gave billions of dollars in tax breaks to the wealthiest Americans and corporations. They should be working just as hard to renew tax credits that keep health care affordable for millions,” said **Robert Roach, Jr.**, President of the Alliance. “The American public wants ACA subsidies renewed. It’s time for Congress to fix the health care crisis and reopen the government.”

Retirees Congratulate Nancy Pelosi on Extraordinary Career in Congress and as House Speaker



Rep. Pelosi speaks during the 2015 Alliance Legislative Conference in Washington, DC

Rep. **Nancy Pelosi** (CA) [announced](#) yesterday that she will not seek re-election next year and will retire in 2027 as a member of Congress representing California’s 11th Congressional District. She also served as Speaker of the U.S. House of Representatives, becoming the first woman ever elected to that office, from 2007 to 2011 and again from 2019 to 2023.

Pelosi [earned a perfect](#) 100 percent lifetime pro-retiree score on the Alliance’s Congressional Voting Record. During her tenure, she oversaw the passage of several landmark pieces of legislation for retirees, including the Affordable Care Act, the Inflation Reduction Act and the American Rescue Plan.

“Speaker-emerita **Pelosi** has been a tireless advocate for seniors throughout her career in Congress,” said **Richard Fiesta**, Executive Director of the Alliance. “She will be remembered for her unwavering commitment to lowering drug prices, making health care more affordable, preserving pensions, and protecting Social Security and Medicare.”

“**Nancy Pelosi** is one of the driving forces behind the legislation that has helped seniors live healthier, more active lives over the past 30 years,” added President **Roach**. “We wish her all the best and are thankful for her dedication to strengthening retirement security.”

Older Americans Made Their Voices Heard on Election Day

[Exit polling](#) shows that voters aged 65 and older made up a disproportionately large portion of the turnout for Tuesday’s historic elections. In California, older voters accounted for 37 percent of the

total electorate, with 58 percent of that group voting in favor of Proposition 50, a ballot initiative that will require the state to adopt new, legislatively-drawn congressional district maps starting next year until the next U.S. Census in 2030.

Older voters also accounted for 35 percent and 32 percent of the electorate in New Jersey and Virginia respectively. In Virginia, 51 percent of voters over the age of 65 voted for Democratic Governor-Elect **Abigail Spanberger** and 49 percent for Republican candidate **Winsome Earle-Sears**. In New Jersey, 51 percent of voters over the age of 65 voted for Democratic Governor-Elect **Mikie Sherrill** while 48 percent voted for **Jack Ciattarelli**.

The California Alliance generated more than 200,000 calls to older voters about Proposition 50 and members completed more than 500 phone banks urging people to vote yes. [A whopping](#) 63.9 percent of voters cast their ballots in favor of the initiative. Pennsylvania Alliance members also held phone banks to mobilize turnout for the state's Supreme Court election. Voters [ultimately chose](#) to retain all three justices on the ballot, maintaining the court's Democratic majority.

"The message to lawmakers and pundits gearing up for next year's midterm elections is clear: candidates who want to win should engage with seniors in their community and speak to issues that matter to older voters," said Alliance Executive Director **Richard Fiesta**.

Kentucky Alliance Hosts Biennial Convention

The Kentucky Alliance held its 3rd Biennial Convention in Bowling Green, Kentucky on Monday. Alliance Executive Director **Rich Fiesta** presented a program on the Alliance and issues pertaining to seniors and retirees. **Jason Bailey**, Executive Director of the Kentucky Center for Economic Policy, addressed benefits directly for Kentuckians. Other guest speakers included **Dustin Reinstedler**, President of the Kentucky State AFL-CIO; **Bill Londergan**, President Emeritus of the Kentucky State AFL-CIO; and Kentucky Alliance President **Kirk Gillenwaters**.

Kentucky Alliance members also participated in a "Stand Up and Fight Back" rally on the first day of the convention, and 15 members took part in the Kentucky State AFL-CIO's 36th Biennial Convention, which took place between Sunday and Tuesday. Kentucky Alliance President **Gillenwaters** and Alliance Executive Director **Fiesta** also addressed the 220 delegates.



Left and bottom: Kentucky Alliance members at their 3rd Biennial Convention; Right corner: Kentucky Alliance members at the "Stand Up Fight Back" rally in Bowling Green, KY, on November 2nd with the Kentucky State AFL-CIO state convention.

Rhode Island Alliance Honors its Congressional delegation with Retiree Hero Awards

On Friday, the Rhode Island Alliance presented four 2025 "Retiree Hero" Awards at the Rhode Island AFL-CIO office building in Providence.

Roger Boudreau, Alliance Sub Region 1 Board Member and Rhode Island Alliance Vice President, presented the Hero Awards to Senators **Jack Reed** (RI) and **Sheldon Whitehouse** (RI), and Congressmen **Seth Magaziner** (RI) and **Gabe Amo** (RI).

Boudreau thanked the members for their unwavering support to protect and preserve the benefits retirees have earned. He reminded attendees that Social Security is not a handout or an entitlement and that with Social Security, Medicare, and Medicaid under attack, their advocacy is needed now more than ever.

Rhode Island AFL-CIO President **Patrick Crowley** also thanked the congressional members for their continued support for Rhode Island workers and retirees.

Unable to attend in person, Rhode Island Alliance President **John A. Pernorio** issued a statement which presenters read at the event: “We come here today to thank our Congressional Members for standing with us to protect and preserve what we have earned. We, as senior citizens and retirees, must continue to advocate to protect, preserve, and increase these very important programs. NOW, more than ever and in the future.”



Alliance Sub Region 1 Board Member and Rhode Island Alliance Vice President Roger Boudreau presents “Retiree Hero” Awards to Sen. Sheldon Whitehouse (RI), Sen. Jack Reed (RI), Rep. Seth Magaziner (RI), and Rep. Gabe Amo (RI)

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