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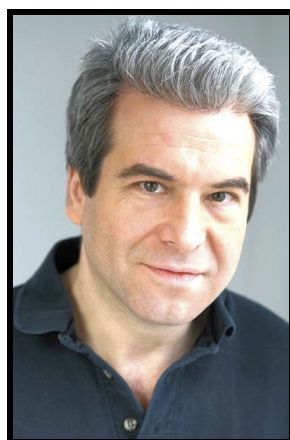
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OSARC newsletter

Around The World and Into Your Past

Researching your family history? You may not need to pack a bag to visit the “old country.” While travel to an ancestor’s homeland can be an exciting trip, what can you do if you have just too many places to visit?



Jordan Auslander

On Wednesday, January 11th, noted genealogical researcher Jordan Auslander will present “Global Reach Without Airfare or Postage,” a talk focusing on utilizing ever-expanding international resources, available free or by subscription, to facilitate genealogical research. He’ll look at foreign documentation, directories, and indices that can be accessed from your home computer, as well as the resources of libraries, societies, and archives. He will also look at what can be accomplished without investing in the time and costs of extensive travel, and if you can travel, how best to optimize your in-county, on-site visits.

Auslander is a former transportation planner who now works as a genealogical researcher, lecturer and expert witness. He has pursued cases across the United States, Europe and Israel. He translated, created and published an index to Jewish vital records in the Slovak State Archive system, as well as a Genealogical Gazetteer of the Kingdom of Hungary and many articles, including on the history and documentation of US participants in WWI.

Auslander’s interest in genealogy grew while stuck sorting through bales of material his paternal grandmother had accumulated. He joined the Jewish Genealogical Society in 1988 and served on its board from 1994-96. He is a member of the Association of Professional Genealogists and the NY Genealogical & Biographical Society. Join us – and Jordan – for an informative session on digging into your past.

Your OSARC Dues For 2017 Are Due

Enclosed with this month’s *Newsletter* is your annual membership renewal notice. We ask that you promptly mail a check or money order payable to “OSARC,” along with the green membership form, back to the union in the envelope provided. A team of agile OSARC volunteers will be working to process your dues. Remember that your dues are for the calendar year 2017, no matter when you pay them. The back page of this *Newsletter* contains a list of all those who were paid for 2016. Starting in February, the *Newsletter* will only print the names of those members current for 2017.

Next Organization of Staff Analysts’ Retirees Club Meeting

Wednesday • January 11, 2017 • 12:30pm-2:30pm

Global Reach Without Airfare or Postage

Guest Speaker: Genealogist Jordan Auslander

OSA Union Office • 220 East 23rd St • Ste 707 • NYC (between 2nd & 3rd Aves)

OSARC Officers 2016-2017

Chairs.....Edmond Husbands, Theodore White
 Vice-Chairs.....Sybil Allen, Jane Kelly
 Treasurer.....Jean Anmuth
 Asst Treasurers.....Hattie Thomas, Judy Berg
 Secretary.....Jane Kelly
 COMRO Representatives.....Mark Lewis, Theodore White, Jay Warshofsky



Newsletter Editor/Photos.....Rob Spencer
 Reporter/Writers.....Jane Kelly, Solomon Friedman Art....Theodore White

We'll Be Seeing You In All The Old Familiar Places

Sixty-five (65) OSARC members and friends attended the December OSARC meeting:

Sybil Allen, Adrienne Alpert, Gilberte Ambroise, Nancy Ambruster, Jean Anmuth, Rafiu Balogun, Rebecca Onoh, Renee Bash, Judy Berg, Vidyadhar Bhide, Renee Boyce, Michael Chakrin, Joyce Cleveland, Colleen Cox, Bonnie Dermack, Bill Douglas, Bill Eglington and two guests, Delois Evans, Richard Fink, Manny Friedman, Roberta Gonzalez, Stan Greenberg, Richard Greene, Al Gundersheimer, Diana Gundersheimer, Betty Henderson, Mary Hillman, Bob Highsmith, Edmond Husbands, Roslyn Jones, Glenn Joseph, Jane Kelly, Tony Lee, Rosanne Levitt, Mark Lewis, Frank Moccaldi, Nancy Moccaldi, Jill Obertubbesing, Dolores Parson, Eileen Pentel, Ed Platt, Fred Ranzoni, Nilsa Mangual Rios, - Waguhi Sabongui, Marc Sawyer, Michael Schady, John Sellers, Andrew Sessa, Marilyn Sessa, Louis Starkey, Sallie Stroman, Edward Tennant, Nadine Valenti, Alan Vengersky, Ruth Verbit, Nona Volk, Jay Warshofsky, Saul Weber, Hillary Liebowitz Weber, Theodore White, Heather Wood, Linda Young, Leoila Zeigler

We look forward to seeing *you* at our next meeting!

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In Memoriam

With sadness, we report the deaths of five retirees. **Walter Dugan** retired in 1996 as an Insurance Advisor at the New York City Housing Authority. **Clement Titcomb, Jr.** retired in 2009 as an Associate Staff Analyst at the Department For the Aging. **Maureen Meehan** retired in 2011 as a Senior Healthcare Program Planner Analyst at HHC's Kings County Hospital Center. **Sheldon Jacobson** retired in 2002 as a Staff Analyst with the Department of Citywide Administrative Services. Finally, **Theodore Reich** retired in 2000 as an Associate Staff Analyst at the NYC Housing Authority. *The Newsletter* extends its condolences to the family and friends of these retirees.

OSARC Calendar For 2016-2017

Although all OSARC programs are subject to change if developments warrant, you should mark your calendar for the following monthly program dates:

Meeting Date	Program Topic
February 8	Linora Hoffman - Speaker on Taxes
March 8	Speaker from the National Action Network
April 19	Annual Trip – Destination To Be Decided (Note change of date due to Passover)
May 10	Officer election and Speaker from the NYS Alliance for Retired Americans
June 14	Gala June Luncheon at Tony's DiNapoli Restaurant in Midtown

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Trump Stocks Swamp With More Alligators

Continuing his post-election silence on his election campaign promise to “drain the swamp” of Washington DC insiders, in December, President-Elect Donald Trump named Representative Mick Mulvaney (R-SC) as his Director of the Office of Management and Budget. Mulvaney heads the House Freedom Caucus, an ultra-conservative assemblage of Republicans which has close ties to the Tea Party movement.

Mulvaney has repeatedly introduced legislation to cut federal spending, targeting both Medicare and Social Security. Mulvaney is among those spinning the false narrative that the programs are in crisis and need to be “saved.” In 2011, Mulvaney said “we have to end Medicare as we know it.”

The AFL-CIO-affiliated Alliance for Retired Americans observed that “retirees are going to have our work cut out for us.” Alliance President Robert Roach said “nominees like Rep. Mulvaney, and Rep. Tom Price for Secretary of the Department of Health and Human Services, are going to try to push the new president to the extreme right. We must remind all elected officials that Medicare and Social Security are benefits that we have earned over a lifetime of work. They must be protected for both current and future retirees.”

Trump's HHS Secretary-designate Price has worked closely with House Speaker Paul Ryan on his plan to “reform” Medicare by ending guaranteed health benefits and turning Medicare into a privatized, voucher system.



**OSARC Co-Chair
Ed Husbands**

OSARC Catches The Holiday Spirit

By Jane Kelly, OSARC Secretary



Eileen Pentel, Nilsa Mangual Rios, Heather Wood

Billed as the “Holiday” luncheon meeting, OSARC's December 14, 2016 meeting was both festive and fun. Nearly 70 members and guests enjoyed the annual confab of food and song. The meeting room was made especially festive by OSA staffers with extensive holiday decorations.

Guests arriving at the membership table were warmly greeted by OSARC Co-Vice-Chair Sybil Allen and the welcoming, sweet, sounds of Bill Douglas' electric guitar stylings. Douglas provided a range of popular standards before and during the meal and the program that followed. He is now a trustee of the OSA Welfare Fund and has his own therapy practice.

OSARC Co-Chair Edmond Husbands began by greeting and welcoming guests and offering a monologue about the “joys” of assembling children's toys at Christmas. Before proceeding to the luncheon, Mark Lewis, OSARC's delegate to the Committee of Municipal Retiree Organizations (COMRO) delivered a report on the latest COMRO meeting. Details appear elsewhere in this *Newsletter*.

Husbands invited everyone to partake in the luncheon that the Hospitality Committee arranged. The committee is chaired by Mary Hillman, who was assisted by OSARCers Louis Starkey and Sallie Stroman and staffer Carol Moten.

The menu included roast chicken, eggplant parmigiana, vegetable lasagna, a mixed green salad, a memorable holiday cake, cookies, coffee, tea, soda and red and white wine. Everyone chatted while listening to the beautiful sounds of Bill Douglas, including classic tunes like ‘Misty,’ and ‘The Girl from Ipanema.’

Teddy White, OSARC's other co-chair, introduced the OSARC officers, Rob Spencer, OSA Communications Director and editor of this *Newsletter*, and the entertainment.

A variety of talent was on display, as members and guests shared their talents, either musically or through readings.

OSARCer Eileen Pentel, an active member of the New York Folk Music Society, led the songfest. The first song, led by Heather Wood, was an old sea chantey “What To Do With a Drunken Sailor?” Next, Eileen did a recitation of a Pete Seeger classic “Get Up and Go.” Another English tune by Heather was “Blackleg Miner,” followed by the recently deceased Leonard Cohen's “You Got Me Singing, aka Alleluia.” Frank and Nancy Moccaldi sang a Tom Paxton great, “Come along Home,” with Frank on banjo and Nancy on guitar. They also sang “Wall of Bottles.” Next, Heather sang “Pear Tree Dreams.”

Taking a break from the singing, OSARCer Ed Tennant recited Clement Clark Moore's famous poem, “The Night Before Christmas.”

Eileen and Rosanne Levitt sang “Light One Candle” by Peter, Paul and Mary, followed by Ed Husbands reciting his original work, “A Backyard Party of the Ancestors,” and a poem by Frank Moccaldi, “To Those Who Have Left Us.”

Then, a lively sing-a-long began with “The 12 Days of Christmas (the WHOLE thing!)”

Frank performed an upbeat, lively original banjo tune and we continued with “Silent Night” (in English and the original German). We ended on lively renditions of “Feliz Navidad,” “Chanukah, Oh Chanukah,” “Jingle Bells” and “Let it Snow.” OSARCers Sallie Stroman and Nilsa Rios Mangual stepped up to the mic to join in.

Heather Wood, Nancy and Frank Moccaldi, Roseann Leavitt and Eileen Pentel all belong to the Folk Music Society of New York, which holds meetings, events and performances throughout New York City, including at OSA's union hall periodically on Friday evenings. Their web page is www.folkmusicny.org.



Hospitality Committee Chair Mary Hillman and OSA staffer Carol Moten dish it out.



Bill Douglas on guitar

COMRO Report

By Jane Kelly, OSARC Secretary

The Committee of Municipal Retiree Organizations (COMRO) meets monthly, drawing representatives of the retiree sections of various municipal unions, including OSA, for a meeting on subjects of retiree interest. OSARC representative Mark Lewis presented a short summary of the most recent COMRO meeting.

Joe Canovas, Special Counsel to the NY State AFL-CIO, is working with COMRO to make all retirees aware that a vote for or against holding a New York State Constitutional Convention will be on the ballot in November 2017. Members are urged to vote “no.” The New York State Constitution contains language protecting civil servant pensions. By voting “no,” those benefits will remain protected.

Another item discussed was the need for people from the labor movement who are New York City residents to get involved in local Community Boards by attending meetings, serving on committees and considering becoming active board members. There are 59 Community Boards in New York City and applications are accepted for board memberships in the early part of the year. Board members are appointed by the borough presidents and council members. To find out more, visit the web site: www1.nyc.gov/site/planning/community/community-portal.page.

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Women Doctors Do It Better?

Does gender matter in selecting a doctor? A new study published in the *Journal of the American Medical Association's Internal Medicine* showed that Medicare beneficiaries who were treated by female doctors had better outcomes than those treated by male physicians.

The researchers examined patient outcomes for upwards of 1.5 million hospital visits in coming to the conclusion that female doctors help their patients live longer. They suggest that female doctors tend to spend more time with patients and communicate better with them. They are also known to emphasize preventative care and follow clinical guidelines more closely than male physicians.



Mark Lewis with the COMRO report.

GOP Leaders Itching to Slash Social Security

In the period since the national election, Republican leaders in the House and Senate have been rushing to indicate their intention in 2017 to utilize their new dominance in the federal government – controlling the executive branch, as well as both houses of Congress – to push for policies and legislation that would undermine all of the social safety net programs. We report on planned attacks on Medicare and Medicaid elsewhere in this issue.

Here, we cover the latest in the ongoing assault on Social Security. As we've reported many times over the past decade and a half in these pages, through the Bush and Obama administrations, efforts have been ongoing by Republicans and Democrats alike to undermine Social Security and cast a modest upcoming shortfall in the program as a massive crisis. Those who would seek to undermine Social Security often label the exceptionally stable program as soon to be bankrupt. Though this game has been played by both parties, the Republicans have been particularly vicious on their watch.

Immediately before Congress left town for the holidays, Representative Sam Johnson, a Texas Republican who chairs the House Ways and Means Social Security Subcommittee, introduced the somewhat benignly named “Social Security Reform Act of 2016,” legislation that is anything but benign. In fact, social safety net advocates Social Security Works labeled it “an impressive wish list of devastating Social Security cuts and upper-income tax breaks.”

At Social Security Works' request, the Economic Policy Institute “crunched the numbers on the Johnson plan” and discovered the following incredible fact—more than two thirds of Social Security beneficiaries would see, on average, a 27% cut in benefits if the bill is enacted.

The bill would raise the full retirement age under Social Security, which presently tops out at 67 for those born in 1960 and after, to 69, equal to a 13.5% across-the-board cut in benefits.

The bill would introduce a change to the benefit calculation formula that would equal an



Co-Vice Chair Sybil Allen



Nadine Valenti

average 9% cut in benefits. The legislation would also cut cost-of-living adjustments by an average 13%. Senior advocates have long contended that the COLA formula used by Social Security at present underestimates inflation for seniors by undercounting housing, healthcare and similar costs. Johnson's bill would change the COLA formula in exactly the opposite and wrong direction, increasing the underpayment.

Long-lived beneficiaries could see cuts of up to 74% in their benefits.

Johnson's legislation would also end the taxation of Social Security benefits on high earners, which would provide a tax cut to the wealthiest while further putting stress on revenues going into the Social Security Trust Fund.

Social Security Works points out that Johnson's bill "disproportionately hurts women and low-income workers who had employment gaps due to caregiving and unemployment. And it hurts those who had uneven earnings."

Johnson has justified his plan as a bailout for the long term health of the program. It's not. In fact, it ensures the



Frank and Nancy Moccaldi, Heather Woods

problem will be far, far worse.

If no changes at all are made in the present program it will still be able to pay 79% of promised benefits several decades from now when the Trust Fund is exhausted. By cutting average benefits by 27% now, Johnson guarantees that the program won't pay anything near what it presently does in the future.

The Social Security Office of the Actuary has estimated that Johnson's bill would cut \$2 trillion from the Trust Fund, without adding any taxes to support Social Security.

Social Security Works observed that the proposed bill would change Social Security "from a social insurance program which returns 99 cents on every dollar in the form of benefits, into this very weird regressive tax structure that



Ed Platt, Richard Greene, Bonnie Dermack, Marc Sawyer, John Sellers, Rafiu Balogun, Ed Tennant

hits the middle class the hardest and does not return the money in the form of benefits." In fact, according to the Alliance for Retired Americans, the Johnson bill would "gradually turn Social Security into a program that produces essentially one flat benefit, regardless of how much a worker contributed."

Of course, there is another way to resolve the modest funding shortfall in Social Security – removing the present cap on earnings subject to FICA tax. In 2016, employers and employees each pay 6.2% of wages into the program (the self employed pay 12.4%) with a cap at \$118,500.

The lucky high earners who make more than \$118,500 a year stop paying into Social Security when they reach that maximum taxable amount. With the growth in income inequality over the past quarter century, much more earned income is now escaping from Social Security taxes and reducing the funding available to pay benefits.

According to at least one analysis, removing the tax cap entirely would ensure the ability of Social Security to pay the present rate of benefits for another 75 years, which is, by the way, the time period the Social Security trustees are required to forecast its financial stability.

Which brings us to Donald J. Trump. The president-elect announced during the Republican primary campaign that he was pledging that he would not cut Social Security benefits if elected. During an interview with a Wisconsin radio station, he said, "I'm not going to cut it, and I'm not going to raise ages, and I'm not going to do all of the things that



Ed Tennant recites "The Night Before Christmas"



Adrienne Alpert

they want to do. But they want to really cut it, and they want to cut it very substantially, the Republicans, and I'm not going to do that."

So, will he keep that promise and oppose Congressional Republicans who are salivating over the possibility of undercutting the program and perhaps returning to the privatization schemes of the George W Bush administration?

The fact that several of Trump's transition team dealing with Social Security are pro-privitization (as we reported in the *Newsletter's* last issue) and that the Republican platform opposed achieving new revenues by either payroll taxes or lifting the income cap for taxable earnings does not bode well for a positive outcome.

Time will tell, but in the meantime, call your Representative and your Senators and let them know you oppose cuts to the social safety net programs - Social Security, Medicare and Medicaid.

Also, sign a petition to President-Elect Trump which says the following: *We stand united behind Social Security, Medicare and Medicaid. During your run for President, you said that Social Security is a promise to the American people. We expect you to honor that promise by protecting the benefits we have earned over a lifetime of work, and expand benefits to address the retirement income crisis.*

Sign the petition at http://salsa.wiredforchange.com/o/6405/p/dia/action3/common/public/?action_KEY=12533.

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Artwork by OSARC Co-Chair Theodore White.



Opposing Premature Hospital Discharges

American medicine has come to increasingly rely on shorter and shorter hospital stays for treatment of a wide variety of illnesses. It is not unusual to find yourself discharged within days of major surgery. If you feel you are being discharged from the hospital, skilled nursing facility or rehab too soon, Medicare beneficiaries and their caregivers have some protections against premature discharge or transfer. It is important that you know your rights, remain informed and assert your rights when or if the time comes.



Waguhi Sabongui

Within two days of admittance, Medicare beneficiaries must be given the notice "An Important Message From Medicare," a written notice of patients' rights which includes the name and contact information of the Quality Improvement Organization (QIO) to which a fast appeal should be directed if you believe you are being discharged too quickly. An appeal prevents a hospital from discharging you or your family member until a verdict on the appeal has been reached by the QIO. This process usually takes two days. You can find detailed information about appeals on the Medicare website at <https://www.medicare.gov/claims-and-appeals/right-to-fast-appeal/fast-appeals.html>

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What Would ACA Repeal Mean For New York?

The New York State Alliance for Retired Americans, reporting Urban Institute estimates, says that 1.1 million New York State residents would lose their health care coverage in 2019 if the Affordable Care Act is repealed without replacement when the GOP takes control of Congress this month.

Those most affected by the loss of coverage would be families with at least one worker and people without college degrees, doubling the number of uninsured and leaving a higher share of people uninsured than before the passage of ACA.

Even with ACA in effect, some 1.5 million New Yorkers remain uninsured. With repeal, New York State would lose about \$57.2 billion in federal funding and pay more in costs of uncompensated care. In New York, repeal would mean the loss of \$891 million in federal marketplace spending in 2019 and \$9.9 billion total between 2019 and 2028. New York would lose \$4 billion in federal Medicaid funding in 2019 and

\$47.3 billion in total between 2019 and 2028.

The increase in the uninsured would drive up demand for uncompensated care by an estimated \$1.1 trillion nationwide between 2019 and 2028.

Since 2013, 735,100 more New York residents have enrolled in Medicaid coverage and these gains would likely be lost under repeal.

Repeal, with the loss of subsidies, the requirement to purchase insurance and the requirement that all insurers sell to all purchasers would have a severe impact on the nongroup insurance market. Prices on policies for individuals would rise and the healthiest individuals would likely drop coverage.

According to the Urban Institute, nationally, repealing ACA without replacement would remove health coverage from 29.8 million people and double the number of uninsured to 58.7 million Americans.



**Frank Moccaldi, Eileen Pentel, Sallie Stroman,
Renee Bash, Heather Wood**

Women (and Men) March on Washington, NYC 1/21

The day after the inauguration of president-elect Trump will be marked by a massive rally in Washington DC to protect and defend the rights of women, minorities and immigrants. Possibly hundreds of thousands are expected to attend the rally which starts at 10am, with buses arriving from all over the country. Among the groups organizing rally participation are labor groups, Planned Parenthood, Amnesty International USA, the NAACP, OXFAM, the Human Rights Campaign, and the National Organization for Women. Organizers say the rally's goal is to help "safeguard the most marginalized communities by sending a strong message to the new administration" that there is grassroots concern for human rights in light of the tone of the recent election campaign. "Sister" marches will be held in cities across the country, including New York, where a rally will be held at Dag Hammarskjold Plaza 833 First Ave at 48th Street at 11am, with a march to Trump Tower at 5th Ave and 56th Street. National rally information is available at www.womensmarch.com.



Bernie Sanders, Dem Leaders Announce January 15 "First Stand" Rallies Against Health Cuts

Worried about assaults on Medicare, Medicaid and Social Security by GOP congressional leadership and/or President-elect Trump's cabinet nominees? Sunday, January 15th may be your day to communicate your concern and displeasure.

A "dear colleague" letter signed by Senator Bernie Sanders, Senate Minority Leader Charles Schumer and House Minority Leader Nancy Pelosi, called on all Democratic members of Congress to join Sanders in organizing rallies in locations across the United States on Sunday, January 15th. The goal of the rallies is to help focus resistance to likely GOP attacks on the social safety net.

The letter warns that congressional Republicans plan to "ram through a budget bill" to "throw our health care system into chaos." The letter envisions a nationwide "day of action" to mobilize grassroots support for all three programs.

Calling the action "Our First Stand: Saving Health Care," Sanders, Schumer and Pelosi go on to demand that President-elect Donald Trump keep his primary election promise to preserve the programs. "Millions of Americans voted for Donald Trump after he promised not to cut Social Security, Medicare, and Medicaid. He must be held to his promises and he should veto any legislation which cuts these vital and necessary health programs," the letter says.

The three legislators say that "radical proposals" expected to be included in the Republican budget would:

- Eliminate health insurance for more than 30 million Americans.
- End guaranteed Medicare benefits for millions of older Americans by converting Medicare from single

payer insurance into a voucher program where people buy private insurance policies.

- Slash Medicaid and threaten nursing home care for more than 4 million vulnerable seniors.
- Increase prescription drug prices more than \$1,000 a year for more than 5 million seniors and people with disabilities.

While Trump promised to sustain elements of the social safety net during the primaries, he has been remarkably silent since election day on his present positions on the programs. Worse, he has nominated cabinet members and selected key

advisors who have previously opposed the programs and/or endorsed the GOP budget agenda put forward by House Speaker Paul Ryan over the past few congressional sessions that contained cuts to Medicare, Medicaid, and Social Security.

Particularly worrisome, Trump recently nominated GOP Representative Tom Price of Georgia to be the head of the Department of Health and Human Services and Seema Verma to run the Centers for Medicare and Medicaid Services, the HHS agency that administers the two programs.

Price, who chairs the House Budget Committee, is an orthopedic surgeon who four times introduced legislation to repeal the Affordable Care Act and has worked closely with Ryan on his Medicare proposals.

According to *Kaiser Health News*, Price “was among the first to suggest that not just the ACA but also Medicare is on the near-term agenda for newly empowered Republicans.”

Kaiser notes that the privatization of Medicare and turning Medicaid into a state-based block grant program have long been GOP goals. These changes would shift the financial burden of healthcare for seniors from the federal budget to the states and individuals.

Verma, who is an Indiana-based private healthcare consultant, designed an experimental version of Medicaid for that state in which even the



Nilsa Mangual Rios, Colleen Cox

poorest Indiana residents are required to pay at least partially for their care. She has also advised other Republican-led states on similar reconfiguring of their Medicaid programs.

Verma was paid \$5 million over four years by Indiana Governor and Vice President-elect Mike Pence. Her view of Medicaid was revealed in 2013 testimony before Congress, when she said it is an “intractable program that does not foster efficiency, quality or personal responsibility.”

She developed a plan for Indiana that requires the poor in to make monthly payments for Medicaid or lose their benefits.

According to *Kaiser Health News*, Verma was “very committed to a particular ideology. That ideology is very much focused on personal responsibility.”

Under ACA, many states expanded Medicaid coverage to those whose incomes were up to 138% of poverty level. The expansion was funded largely by federal dollars. Indiana was one of several states that sought a waiver to instead reorganize Medicaid, in this case utilizing Verma’s ideology of personal responsibility. According to *Kaiser* it has “a complex system of carrots and sticks,” with beneficiaries paying monthly into individual health savings accounts which can be used for doctor visits or prescriptions. If they get preventive care, they can receive a discount on premiums the next year. But those above the poverty level can be cut off coverage for six months if they miss even one payment. Those below the poverty line who fail to pay are moved into a plan with fewer benefits. “Unnecessary” emergency room visits are deducted from the health savings account.

Verma had actually proposed even more severe penalties for missing payments – the loss of a full year of health coverage – but the federal Centers for Medicare and Medicaid Services (currently directed by an Obama appointee) rejected the proposal. Under Trump, Verma will be in charge of that agency and free to shape waivers on Medicaid as she sees fit.



Gilberte Ambroise



Judy Berg

Kaiser reported on a similar approach in Arkansas, where that state's experience with premium payments by the poor and health savings accounts was so unsatisfactory that after a year and a half the state scrapped the accounts. An Arkansas health official interviewed by *Kaiser* observed that ideas about personal responsibility may be politically popular, but implementing them is too complex. He observed "we lose too many folks along the way, and we may be causing more challenges than we're solving."

And then there is the impact that a repeal of the Affordable Care Act would have on seniors. According to the National Committee to Preserve Social Security and Medicare, repealing ACA would harm seniors through:

- higher Medicare premiums and deductibles
- the loss of free preventive health screenings
- the return of the "donut hole" which is being closed by provisions of ACA
- removal of the requirement that 85% of every dollar is spent on healthcare rather than costs/profits
- allowing exclusion of pre-existing conditions
- return to lifetime health insurance benefit caps
- the loss of years of solvency in the Medicare Trust Fund

So, all in all, vigilance and resistance to these attacks on well-functioning safety net programs would seem to be in order.

As we went to press at the beginning of January, the locations of the January 15th rallies were not yet public. If you sign up with your email at berniesanders.com, you will be emailed information about the effort as it becomes available.

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**Frank Moccaldi, Eileen Pentel,
Sallie Stroman, Heather Woods**

Work Til You Drop?

By Solomon Friedman

The workforce is getting older. In 1994, people aged 55 and older accounted for the smallest age group in the labor force. By 2024, they are projected to be the largest. Workers are retiring later and many are choosing to move from their career jobs to part time positions in retirement.

So, why is this happening? One simple explanation is that Baby Boomers, the generation born during the high birth rate years after WWII (1946 –1964) are aging. Since their "arrival," they have always accounted for the largest percentage of the population at any given time.

The more complex and interesting answer is that people are working longer, and choosing to retire at more advanced ages. There are a number of reasons for this. For one, medical progress is increasing life expectancy. The life expectancy for a 65 year old adult has risen three years during the past four decades. Quality of life for people over 65 has also increased. They remain able to go to work and accomplish things with this added surplus of energy.

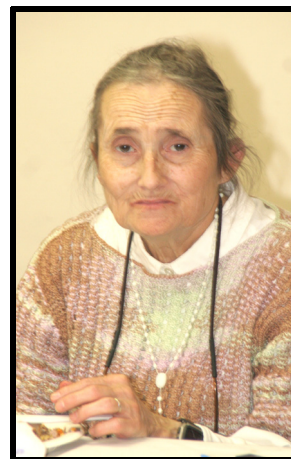
Second, many are compelled to work later in order to retain employer-based healthcare coverage. Fewer and fewer large businesses now offer healthcare coverage in retirement. In fact, the number of firms that offer retiree healthcare coverage decreased 42% over the past 20 years according to the Kaiser Family Foundation.

Changes in retirement plans are pushing a similar trend. As 401(k)s eclipse traditional defined benefit pensions as the dominant form of retirement plan, working people are faced with more uncertainty. Whereas pensions mean guaranteed payments to you or your spouse for the remainder of your lifetime, 401(k) plan results are contingent on how much and how well you invest and allocate your money.

All of this is obviously in the interest of management and Wall Street who would love to have a go at investing a working person's retirement savings in all kinds of complex



**OSARC Co-Chair
Ted White**



Diana Gundersheimer



Rosanne Levitt

financial products that are often beyond the understanding of average working folks. On the whole, the more pension funds are attacked, the longer people will have to work to ensure a stable income after retirement.

In addition, some people are choosing to work later in order to reap the full benefit of Social Security. Depending on when you were born, you could have to wait until age 67 to receive your full Social Security benefit.

Many proposals from those seeking private accounts or

other changes in Social Security would push the age for full retirement benefits even further, to age 69 or 70.

Is having an aging workforce a cause for celebration or alarm? To the extent it represents increased longevity and an increased desire and capacity to work, perhaps it is a cause for celebration.

To the extent it represents insufficient savings to enjoy a full stable retirement, it is a cause for concern.



John Sellers

Happy Birthday to OSA Retirees Born in January

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THESE FOLKS ARE MEMBERS AS OF THE END OF 2016. IN JANUARY DUES BECOME DUE FOR THE NEW YEAR. NEXT ISSUE WILL CONTAIN THOSE PAID FOR 2017 AS OF THE END OF JANUARY.

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