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On the Issues: Democrats vs. Republicans on Key Issues for Seniors

By Alex Moore

With the Presidency, the House of Representatives, and one-third of the Senate at stake, the 2024 election promises to have a deep impact on government policies that affect seniors like Social Security, healthcare, and inflation. TSCL is a nonpartisan organization, so we advocate seniors' rights to both major political parties. This year, we have made detailed recommendations that encourage our politicians to:

- Prevent Social Security from going insolvent in 2033 and having to cut benefits. We recommend accomplishing this by increasing the wage cap on Social Security payroll taxes, applying Social Security tax to net investment income, and adjusting the limit before retirees begin paying taxes on their Social Security benefits.
- Address flaws in the Consumer Price Index (CPI) models the government uses to measure inflation and determine Cost of Living Adjustments (COLAs). We believe that the CPI, which determines the value of Social Security results in a decrease in quality of life for American citizens.
- Calculate COLAs using the CPI for the Elderly (CPI-E) instead of the CPI for Urban Wage Earners (CPI-W). The CPI-E better reflects seniors' expenses and would lead to higher COLAs if used as the principal measure of inflation for seniors
- Reduce the financial drain of illegal immigration on government resources and services so the government can redirect critical funds to support retirees.

Since both parties have published their official platforms, this article will examine where Democrats and Republicans have (and have not) made plans to implement our recommendations. It will also cover where each party stands on major issues like healthcare, Social Security, and inflation in general.

Ground Rules:

As a nonpartisan organization, we will cover the issues as impartially as possible. However, in some cases we may be able to provide more details from the Democratic platform because it is 80 pages long, compared to 16 pages for Republicans.

Additionally, this article will only look at each party's official platform. It will not address statements by candidates or policy recommendations issued by think tanks, such as the Heritage Foundation's much-discussed Project 2025, which are not officially tied to the political parties.

Social Security:

Both parties claim they will not enact any budgets that reduce Social Security's benefits for retirees. The Republican platform says that the party "would not cut one penny" from the program if they take power, while Democrats describe their commitment to protect Social Security as "ironclad."

However, neither party has pledged to enact TSCL's recommendations to shore up Social Security's finances and prevent the program from becoming insolvent and cutting benefits in 2033.

While Democrats state that they will improve Social Security's funding by "asking the wealthiest Americans to pay their fair share," their platform does not formally commit to raising the income ceiling on Social Security payroll taxes, applying Social Security taxes to net investment income, or adjusting the limit before retirees begin paying taxes on their benefits.

The Republican platform also fails to make these pledges. It states that "Republicans will restore economic stability to ensure the long-term stability of Social Security," primarily through promoting industry, energy production, and geopolitical stability, but does not point to any specific tax increases to strengthen the program's revenue. Additionally, neither party outlines a plan to address unfair COLAs. Neither platform mentions Social Security's COLAs, restoring a CPI methodology that doesn't factor in a reduced quality of life, or changing COLA calculations from the CPI-W to the CPI-E.

Medicare and Other Healthcare Issues:

Both party platforms offer more substantial policies for Medicare than Social Security. First, both say they will not make any cuts to the program. The Republican platform vows to "strengthen Medicare for future generations," while the Democratic platform describes Medicare as "a promise that we've made as a country."

The Republican platform, due to the document's shorter overall length, is much lighter on specific policies than the Democratic one, but they do make a strong commitment to reducing illegal immigration's burden on the program and government resources in general. If they take control of Congress, they plan to secure the border by using advanced technology, imposing a fentanyl blockade, strengthening enforcement of immigration laws, mass deporting illegal immigrants, and implementing stricter vetting for people entering the country. Additionally, although they do not specify Medicare specifically, they say they will shift resources back to at-home senior care so more seniors can age in place, reduce economic disincentives for care workers, and support family caregivers through tax credits.

The Democratic platform provides more detail on the party's plans to improve Medicare. First, the party plans to build upon Medicare's new ability to negotiate drug prices with pharmaceutical companies, created by 2022's Inflation Reduction Act. They would expand the number of drugs eligible for negotiation by 50 each year, up from 10 in 2024, during each year of their administration.

The Democrats propose further mitigating Medicare's costs for seniors by imposing steep penalties for pharmaceutical companies that increase the prices of their drugs faster than inflation and forcing them to rebate the difference to the program. They would maintain the $2,000-per-year cap on out-of-pocket costs for prescription drugs, enforce a $2 maximum cost for life-saving generic drugs for beneficiaries, and reduce surprise medical billing and junk fees paid by the program.

Like its Republican counterpart, the Democratic platform would seek to reduce illegal immigration's burden on government resources, and in turn, Medicare and Social Security. They propose increasing the number of border patrol agents, immigration judges, and asylum officers. They would enshrine the President's authority to close the Mexican border. However, they would also create new avenues for long-term illegal immigrants to become citizens, which they claim would increase the country's tax revenue.

Also like Republicans, Democrats have pledged to address inefficiencies in the home healthcare market for seniors. Specifically, they would address shortages of home health workers by passing legislation that improves their pay by giving them a bigger share of Medicaid home care payments and establishing employee benefit standards throughout the industry. They would also institute paid leave for people who leave the workforce to care for aging parents.

Inflation:

While they have wildly different views on how to tackle inflation, both parties see it as a top issue in the 2024 election.

One major tenet they share for addressing inflation is increasing American energy production. The Republican platform aims to restore the U.S.'s status as "the top producer of oil and natural gas in the world," plus expand nuclear energy, by reducing regulations. Democrats, meanwhile, would focus their efforts on green energy. They would invest in solar energy, wind energy, and battery storage. They would also incentivize the rise of electric vehicles and more efficient home appliances, plus promote clean energy production on public lands.

The parties' approaches to addressing inflation in other parts of the economy differ, too. Republicans advocate for greater protection for American companies and workers against unfair global competition. They would accomplish this by implementing bilateral trade deals instead of multilateral ones, reducing wasteful government spending, cutting regulations, and strengthening the military to promote global peace and economic stability.

Democrats would fight non-energy inflation by addressing corporate malpractice. They would focus on issues such as eliminating junk fees from financial and healthcare service providers, boosting supply chains for critical commodities and technologies, and cracking down on price gouging by companies who have seen their costs reduced as inflation cools but not lowered their prices in kind. They would promote corporate competition by banning non-compete agreements that prevent workers from switching between companies and promoting policies to reduce shipping costs for American goods.

Closing Thoughts:

We hope you have found this article informative. This is not an editorial, so TSCL is not trying to sway your vote one way or another. We only hope that you will use this information to help make voting decisions that support seniors' best interests and ask the candidates running for your district's seats in the House of Representatives or the Senate hard questions. If you need help crafting additional questions, check out the article on town hall meetings and debates later in this issue.

Legislative Update: Proposed Legislation Would Soften Social Security's Overpayment Recovery Policy

By Daisy Brown, Legislative Liaison, TSCL

Daisy Brown

Each year, about 1 million Americans receive a bill in the mail from Social Security due to an overpayment from miscalculated benefits, according to *60 Minutes*. Until this March, you had 30 days to repay the balance or Social Security would begin withholding 100 percent of payments until you did. However, the program's commissioner changed that policy to withhold only 10 percent of benefits or $10, whichever is greater. Now, even more improvements to the program's repayment policy may be on the horizon.

A new bill proposed in the House of Representatives on May 7, the Social Security Overpayment Fairness Act, would extend the period before Social Security started imposing penalties after notifying a beneficiary of overpayment from 30 days to 120 days.

"While the Social Security Administration is required by law to attempt to recover overpayments … seniors are being negatively impacted by overpayment notices that aren't their fault," said Congresswoman Yadira Caraveo, one of the bill's sponsors in a public statement. In his own statement, the bill's other sponsor, Congressman Colin Allred, added that the new bill would "provide flexibility and extend the time beneficiaries have before they have to repay overpayments and their benefits are intercepted."

The bill would also require the Social Security Administration to identify changes that would decrease the frequency of overpayments and streamline the recovery process. Six months after it passed, the Commissioner of Social Security would have to submit a report to Congress on its approach to identifying and recouping overpaid benefits.

The report would have to address six core requirements:

1. Improving the process to review changes in information reported by beneficiaries (a principal cause of incorrect overpayment notices)

2. Expanding efforts to limit discrepancies from beneficiaries self-reporting information
3. Improving efforts to track overpayments
4. Ensuring the right to due process when recovering overpayments
5. Improving communication with beneficiaries for overpayments
6. Proposing fair benefit withholding amounts to prevent undue financial strain on beneficiaries.

The Senior Citizen's League supports this bill because it has the potential to help millions of seniors and their families over the coming decades. It would bring about changes that offer seniors who receive overpayments time to build proper plans for repaying the extra funds they received. Additionally, seniors who receive incorrect overpayment notices due to miscalculations—a rare but very frustrating occurrence—would have more time to contest their overpayment notices before seeing their benefits affected. Meanwhile, Social Security would continue to recover overpayments so the bill would not negatively affect the program's finances.

Benefits Bulletin: Americans Overwhelmingly Support Addressing Social Security's Financial Crisis—When They Know About It

By Edward Cates, Chairman of the Board, TSCL


Chair Ed Cates

As a reader of the *Advisor*, you probably already know that Social Security faces deep financial woes, but most people around you probably don't. Just 30 percent of Americans are aware that the program will become insolvent and be forced to cut benefits in the 2030s without congressional action, according to a May 2024 survey from the nonpartisan Peter G. Peterson foundation.

That's only the bad news, though. The good news is that, as soon as they're aware of the problem, Americans overwhelmingly support standing by their senior citizens.

After learning about Social Security's looming insolvency, 97 percent of the survey's respondents agreed that it was important for our elected leaders to strengthen Social Security so it is fully available for current and future generations. "Voters want leaders to prioritize solutions to prevent devastating cuts," said the foundation's CEO, Michael A. Peterson, in a statement that accompanied the survey. "Voters understand that 'not touching' Social Security is not an option because automatic cuts are unacceptable and waiting only makes the problem more costly and difficult to solve."

Here at The Senior Citizen's League, we agree. It's imperative that Congress acts to protect Social Security for today's and tomorrow's seniors, and it's critical that more people learn about the problem so they can pressure Congress to act. That's why we not only recommend voting for candidates who pledge their support for Social Security and seniors, as we do so often in this issue, but also taking time to discuss the topic with your friends and neighbors so they can factor it into their voting decisions, too.

A few good conversation starters might include sharing news articles about Social Security's insolvency issue or asking for someone's opinion on different policies for strengthening Social Security, such as removing the limit on income eligibility for Social Security payroll taxes. It's also helpful to center conversations with younger people not just on how policies on Social Security affect today's seniors, but tomorrow's seniors as well. For example, you might ask a child or grandchild how a reduction in benefits would affect their retirement plans.

Be Prepared: Questions to Ask Your Member of Congress Before Voting

By Alex Moore

As we mentioned in this issue's lead article, the 2024 election will have immense consequences for America's future, including that of its senior citizens. Candidates for Congress frequently schedule town hall meetings and debates—where members of the audience can ask them questions—in the lead-up to an election, which is a great opportunity to ensure they hear your opinions.

We encourage you to attend a town hall and invite other people that you know. When attending, be prepared to ask questions about issues that concern you. Here are a few starters:

1.

The Social Security Trustees have forecast that the program's trust fund will become insolvent in 2033, which would create a forced reduction of benefits for retirees. **Do you pledge to propose or support legislation that would address the program's finances without cutting benefits? If so, what policies would you advocate for?**

2.

One major issue for retirees is the metric the Social Security Administration (SSA) uses to calculate Social Security's COLAs, the Consumer Price Index. Over time, the CPI has evolved from an index built around a standard basket of essential goods to a changing basket that assumes people's spending habits will change when prices rise—which essentially factors in a reduced cost of living for seniors over time. The SSA also uses the CPI for Urban Wage Earners (CPI-W), not the CPI for the Elderly (CPI-E) that better reflects our budgets to calculate the COLA. **What do you think Congress should do to fix the way we calculate Social Security's COLAs?**

3.

Medicare recently began negotiating drug prices directly with pharmaceutical companies with new powers granted by the Inflation Reduction Act. This has resulted in strong initial results, like capping the cost of insulin at $35 per month for seniors and limiting out-of-pocket drug costs to

$2,000 per year for Medicare Part D enrollees. **What proposals do you support to continue lowering drug prices for seniors?**

4.

Care at a nursing home or assisted living facility is unaffordable for many, and the U.S. has a critical shortage of home healthcare workers to help seniors age in place. Additionally, many employees are unable to take time off work to care for aging relatives because family leave isn't included in their benefits packages. **How would you approach increasing access to care providers who can help seniors age in their homes rather than being forced to move to expensive assisted living facilities or nursing homes before they absolutely need to?**

Best Ways to Save: Online Pharmacies

Since the start of COVID-19, many companies have jumped into the online Pharmacy business to compete with established drug chains that offer mail delivery services for prescriptions. Online pharmacies let you purchase medicine over the Internet at bargain prices: *Consumer Reports* has found that many drugs often cost less than the $12 average copay that people with employer-provided insurance pay for generic drugs.

A few popular online pharmacies include:

- LifeMD
- ZocDoc
- GoodRx
- Optum
- Honeybee Health.

Most carry the full suite of prescription drugs that you might need and only require a prescription from your doctor to fill them. However, some will even connect you with healthcare providers who can issue prescriptions themselves, making the process of obtaining the drugs you need very easy.

What's more, some online pharmacies even have membership options. Take Amazon Pharmacy, for example. Its RxPass program offers Amazon Prime members access to more than 50 commonly used medications for only $5 per month. What's more, Amazon Pharmacy and many of its competitors will deliver your prescriptions in packets marked with the day and time that you should take the medicine.

However, online Pharmacies are not a panacea. While some do accept insurance, others do not. Those that don't often sell their drugs directly so they can cut out the middle links of the supply chain, like pharmacy benefits managers, and simplify their transactions. This means they can often sell prescription drugs for less than you'd pay with your insurance, but not always.

Additionally, online pharmacies are not always the best option for urgent medical needs. The services must fill and then ship all your prescriptions to you because they don't have physical locations where you can pick your medicine up, so they often work better for medicines you know you'll need than ones you need to get over an immediate illness. Many, including Amazon, even point this out on their websites.

If you'd like to explore whether an online pharmacy could save you money, we recommend getting started by making a list of your most frequently used drugs and what you currently pay for them. Next, visit several online pharmacies' websites and look up the drugs you need, writing the prices down so you can compare them later.

From there, you can choose the online pharmacy that provides the best prices. Don't place your order yet, though: As with all healthcare decisions, we recommend consulting with a trained professional who understands your medical history and needs before making any changes.

Ask the Advisor: What to Keep in Mind When Looking for Assisted Living Facilities and Seniors-Only Communities?

Finding an assisted living community or seniors-only community that fits your needs is a crucial decision for many seniors, and it's not always an easy one. It's a big investment of not only money, but time and energy: the search process, moving, selling a home or belongings that you can't bring with you.

Here are a few factors that we recommend considering in your search:

Independence and Health Needs:
How is your health now, and how do you expect it to change over the next few years? This question is crucial to picking a community that's right for you. Assisted living is long-term residential care for seniors who need help with their everyday needs like bathing and household chores, and seniors-only communities are housing facilities for people over a certain age (usually 55 or 65) who can still generally care for themselves. Both options usually provide social activities, but an assisted living community may be more appropriate if you're struggling to care for yourself.

Plans for Evolving Care:
Look for a retirement community or assisted living facility that can support you as your health changes over time. For example, if you choose a seniors-only community and you develop medical issues that mean you require amenities closer to an assisted living facility, can your community accommodate those changes? Likewise, what if you need to transfer from an assisted living facility into a nursing home?

Not all seniors-only communities and assisted living facilities offer services that help adjust your level of support and care as your health changes, but some do. We highly recommend seeking out communities that provide this service if you can. Nobody wants to uproot themselves and move on their own during a period of declining health.

Cost: This one is obvious, but important. According to *US News*, the national average assisted living community cost seniors $5,350 per month in 2024. *A Place for Mom* reports that the median cost of a seniors-only community is $3,100 per month, making it a slightly more affordable option.

However, the cost can vary substantially according to your location. For example, the median assisted living community in Orlando, Florida, costs only $3,823 per month, while that figure rises to $7,650 in Seattle. Amenities play a role, too. Communities that have pools, pickleball and tennis courts, meal plans, and on-site restaurants will generally cost more than those that don't.

Fee Structures:
In addition to what you'll pay, it's important to consider how you'll pay for seniors-only communities and assisted living facilities. According to *US News,* most assisted living facilities follow one of three price structures:

- **All-inclusive:** Everything is covered under one monthly bill, so you don't have to add services as you go.
- **A-la-carte:** You only pay for the services you want or need, such as caregiving, meal plans, and medication management. You can add and remove services within parameters set by your contract with the community.
- **Levels of care:** As your health changes over time, you can move from lower tiers of care to higher tiers of care depending on your needs, with prices rising to match. This is the most common pricing approach and follows a tiered structure. The key difference from a-la-carte pricing is that this price structure often adds several benefits or support services as you move into a new tier of care.

Amenities and Social Activities:
Virtually all seniors-only communities and assisted living facilities offer social activities and amenities, so it's important that whichever place you choose to live offers things that you like to do. Will you be satisfied with basic activities like organized dinners and game nights, or do you want something more exciting, like dance lessons and sports leagues? It's important to make sure that you'll enjoy your social life without paying for amenities that you'll never use.

Medicare Open Annual Enrollment Period for 2025 Is Right Around the Corner. Are You Ready?

By Susan Stewart, Licensed Insurance Agent

The Medicare Open Annual Enrollment Period (AEP) runs every year from October 15th to December 7th. During AEP, you can make as many plan changes as you want, but whatever Medicare Advantage or Prescription Drug Plan you're enrolled in on December 7th is what you take into the new year on January 1st. Typically, if you take out a new plan, it starts on the first day of the following month. Not so during AEP. Only in certain circumstances can your plan start

November 1st or December 1st, such as being new to Medicare or moving. Medicare Supplements (also known as Medigap) have entirely different rules.

The full picture of what's changing will not be available until October 1st, but let's get you ready for AEP review:

- Your current plan will likely have changes. Be sure to read what your carrier sends you.
- Licensed agents can access 2025 plans on October 1st but cannot enroll you until October 15th. It's good to do your review in advance when your agent is less pressured. To enroll on October 15th or after will be a breeze.
- Have your Medicare ID card and Medicaid card, if applicable, to hand. You must be willing to provide these.
- What do you need? Give it some thought. Some people say, "I just want the best plan." What you and someone else need is completely different, so there is no "best plan" for 2025. Are your doctors essential? What dental needs do you have? What concerns do you have about copays? Your requirements from last year may be different this year.
- Have a complete list of your doctors ready. The only way an agent can ensure your important doctors are in network is if you give a complete list. Have each doctor's address and properly spelled name to save time. Are you in physical therapy? Is there a hospital that matters? Any provider that matters to you must be included in your review.
- Have your prescription medication list, including the name of the drug, dose, and how many times a day you take it. You need to know how all your medication will be covered. Know your pharmacy as well. A standard, preferred, or out-of-network pharmacy can meaningfully affect the cost of your medication.
- Make sure you take down the name and phone number of your agent. It's important to be able to contact them. A good agent will still be there after you decide to take up a plan.
- Ask questions. Understand. Require clarity. Take notes. Don't become so focused on one thing that you don't listen. Details matter.
- A full review cannot be completed in 15 minutes. How ready you are affects how long it takes but allow your agent the time required. If you don't have time to talk, don't waste your or your agent's time.
- Lastly, commercials make big promises focusing on just one benefit, but the whole package affects your healthcare and finances next year. Again, details matter.

Let's all go into AEP with hope for positive plan changes, talented agents, and beneficiaries ready to participate in plan selection.

Uncertain Golden Years Ahead for Gen X

By Alex Moore

While today's retirees face many challenges like the declining value of Social Security payments and high medical expenses, the next generation of retirees may have an even bleaker outlook. According to *The Forgotten Generation*, a 2023 report from the National Institute on Retirement Security, the median Gen X household—led by someone born between 1965 and 1980—has only $40,000 in retirement savings in private accounts.

Given this information, most Gen Xers have savings far below the targets needed for a healthy retirement with the oldest members of that generation less than a half-decade from qualifying for Social Security. Across all gender and ethnic groups analyzed for the study, less than 20 percent have even half the savings they'd need to enjoy their golden years, while more than 50 percent have less than one tenth of what they'll need.

One major driver behind Gen X's struggles preparing for retirements is limited access to quality retirement plans. The research found that only 62 percent work for an employer who sponsors a retirement savings account like a 401(k) with a company match. In several industries, like farming, accommodation and food services, construction, and real estate, this figure is below 50 percent. What's more, only 14 percent of Gen Xers have access to a traditional pension plan through their employer.

Many Gen Xers will rely on Social Security to bolster their retirement savings as a result, even as the program faces potential cuts in the 2030s because it brings in less revenue than it needs to cover its expenses.

The National Institute on Retirement Security has several policy recommendations to address this issue, many of which would also benefit todays' retirees.

One potential policy would institute a credit for caregiver work, such as caring for aging parents or raising children. When workers leave the workforce to become caregivers, they often accumulate several years with zero earnings that negatively affect their Social Security Benefits. The report suggests that allowing people to drop those years from their benefit calculations would strengthen U.S. retirement security while recognizing caregivers' contributions to society.

Another plan endorsed by the National Institute on Retirement Security is requiring state governments to offer alternative retirement plans for workers whose employers do not sponsor a plan. Among the 68 percent who have such a plan available, about 88 percent of wage and salary workers participate, so it's likely that many people would sign up for the plans if their state began offering them. As of May 2023, 19 states had introduced such programs, and participants had used them to accumulate $838 million in assets saved.

A third potential policy change would target the lowest-income seniors by expanding Social Security's special minimum benefit for lifetime low-income earners. The program, designed to support people who worked their whole lives without ever earning high wages, can provide up to $1,600 for people who worked for at least 30 years, according to SSOfficeLocation.com. However, because the program is indexed to prices, not wages, the threshold to qualify has become so steep that soon, no one will be eligible. The National Institute on Retirement Security proposes that Congress make the program available for all seniors whose income is less than 125 percent of the federal poverty line to fight extreme poverty among seniors.

Congressional Corner: Avoiding Senior Scams

By Congressman Michael Guest (MS-03)

Rep. Michael Guest

I wanted to take a moment to share a few things to help you stay secure and aware of scams. Scams can come from a variety of places, including your email, text messages, social media posts, and direct messages in social media.

Please remember that the Social Security Administration (SSA) will never request gift card payments, prepaid debit cards, or Internet (Crypto) currency to fix alleged Social Security number issues or to "avoid arrest."

If you receive a call, text, or email with threatening and suspicious information, it is most likely a scam.

If you have been a target of scamming, it is best to stay calm, hang up, and report this activity to the Social Security Administration (SSA) Office of the Inspector General (OIG). You can report scams at https://oig.ssa.gov/report/.

I encourage you to stay up to date on scam-related information and spread the word to your friends and neighbors so that they can avoid predatory scamming. You can learn more about how to spot scams at https://oig.ssa.gov/scam-awareness/scam-alert/.

Be mindful of these common scams in your email, text, calls, or social media direct messages:

- Grandparent scam
- Government impersonation scam
- Investment scam
- Health insurance scam
- Fake accident scams
- Technical support scam
- Lottery scam
- Fake charity scam
- Bank fraud calls
- Social media direct message scam.

In an ever-growing digital world, anyone can fall victim to scams. The internet has become a hotbed for scammers and fraudsters who look to target honest, hardworking Americans—and especially our seniors. Oftentimes, scammers seek to deceive individuals by impersonating government agencies, such as the IRS, Social Security Administration, or Medicare.

Some of the most common scams are those concerning mishaps with loved ones. If you get a strange message or call from a loved one saying that they need help and to not trust anyone, this is most likely a scam. Also, if you are asked to enter your social media passwords and usernames on a website that is different from the original domain, this could be dangerous.

Here are some helpful tips to protect yourselves and your information:

- Block calls, texts, and direct messages from unwanted and suspicious contacts.
- Never share personal or financial information of any kind without confirming the sender's identity.
- Beware of tactics that are bent on urgency or pressuring you to make an instant decision.
- Trust your instincts. If something seems too good to be true, it most likely is.

Be sure to report any suspicious correspondence or activity to the Federal Trade Commission (FTC) via reportfraud.ftc.gov or call the National Elder Fraud Hotline at 1-833-372-8311.

As a member of Congress and as Vice Chairman of the House Committee on Homeland Security, I will continue to promote legislation focused on reducing the frequency of scamming, especially for our nation's seniors.

The above article represents the opinion and position of the writer and are not necessarily those of The Senior Citizens League (TSCL).

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