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What's Your COLA Shortfall in 2022?

How much faster is inflation growing than your Social Security benefit? Your first Cost-of-Living Adjustment (COLA) in January 2022 may have been just barely enough to buy a few extra groceries. But by January your COLA was already falling behind the rate of inflation. The December consumer price index (CPI) data indicates that the CPI-W, which is used to calculate the Social Security COLA, was 7.8% through December 2021. That's 1.9 percentage point higher than the 5.9% COLA that beneficiaries actually received in January.

In order for the government to have time to make the necessary adjustments to Social Security benefits for the following year, the COLA is calculated on the percentage of increase in the average rate of inflation in the third quarter of the year—July, August and September—against the third quarter in the previous year. The COLA, however, doesn't show up in Social Security checks until January of the following year. That leaves three months of price changes that could impact the buying power of your benefits. In most years, that hasn't mattered too much because prices don't tend to change very much in just three months. But that was *not* the case in 2021.

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Uncertainty Higher than Ever This Tax Season

Taxpayers are feeling more uncertain than ever about their tax liability this year, particularly when it comes to the taxation of Social Security benefits. According to TSCL's January Senior Survey, about half of survey participants (51%) said they *did not* expect to pay taxes on their benefits. That's pretty much in line with what TSCL expected. The other half, however, were much more conflicted than usual about whether their

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YOU AREN'T OVER REACTING

Inflation Really Is Worse than They're Telling Us

By Mary Johnson, editor

Social Security recipients were *short-changed* last year at the very same time food prices forced roughly half of all older adults to apply for food stamps or to visit food pantries. The 1.3% Cost-of-Living Adjustment (COLA) received in 2021 was much lower than actual inflation in 2020.

The problem starts with the assumptions used about the portion of income that consumers must spend on each good and service. When unemployment is high, incomes drop and consumers spend a bigger portion of their incomes on goods and services. The categories that grow in this manner gain "weight," or take more of one's income. Accuracy problems arise when economists assume that consumers spend a lower portion of their incomes on items than they actually do. This tends to understate the actual rate of inflation even if prices haven't otherwise shown big changes.

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Many Low Income Seniors Likely to See Cuts

By Rick Delaney, Chairman of the Board

Rick Delaney, Chairman of the Board, TSCL

Consider this. The next time you meet someone over the age of 62, there's a 50% chance that person may be having trouble affording food. Almost half of the participants in our latest online Senior Survey report having visited a food pantry or applied for SNAP (food stamps) over the past twelve months. This stark finding comes from TSCL's 2022 online Senior Survey, which drew more than 2,000 participants by the end of January.

The Senior Citizens League continues to seek a $1,400 stimulus payment to help Social Security recipients better address a few essential needs.

Some of you tell us that you never imagined retirement could be like this. But to survive tough times, it takes a pragmatic person. Going hungry due to a misplaced sense of pride threatens your health and only worsens your finances. If you are bothered by accepting outright help, volunteer at a local food pantry or in some other way to "pay back." There's plenty to do that you could feel proud about. When things get a little better you may even be in a better position to donate if you can.

TSCL surveys have found widespread support for low-income safety net programs among older Americans and their families. But programs such as SNAP and rental assistance aren't easy to access, and incomes need to be scraping bottom even to qualify for benefits. There are income and asset restrictions, documentation requirements, and a confusing mare's nest of rules just to qualify for benefits.

Now, with the 5.9% Cost-of-Living Adjustment (COLA) lifting Social Security incomes in 2022, we expect that many recently-qualified retired and disabled beneficiaries are facing assistance trims during annual income reviews. A new analysis for TSCL found that the cuts in benefit assistance could potentially affect a large number of low-income beneficiaries in states across the nation, because the adjustment to the federal poverty guidelines in 2022 grew much more slowly than the annual COLA raised Social Security benefits. Those benefit cutbacks will hit households of two and married couples the hardest.

An analysis by *Advisor* editor Mary Johnson indicates that the income levels listed in the 2022 federal poverty guidelines rose just 5.5% for individuals, versus the 5.9% COLA from an annual income of $12,880 in 2021, to $13,590 in 2022, and an even more meager 5.1% from $17,420 in 2021, to $18,310 in 2022 for households of two people. This happens because federal poverty guidelines are adjusted using a different inflation adjustment index and methodology than the COLA.

L.F. of Missouri described the situation:

> *The COLA adjustment does no good for the most vulnerable seniors. I make $814 month before the adjustment. Just got a letter from the State SNAP benefits office saying they are taking the COLA amount away from me in food stamps. What a joke this is. This is really horrible.*

The Senior Citizens League continues to seek a $1,400 stimulus payment to help Social Security recipients better address a few essential needs. Because stimulus payments are treated as an advance refundable tax credit, the payments are not considered income and do not further exacerbate the problem of benefit adjustments when incomes rise in means tested programs. If you haven't already done so, you can join the effort by signing TSCL's petition to Congress for a $1,400 stimulus check. ■

Legislative Update

Part D Plan Sponsors Pocketing Rebates While Consumers Pay More For Prescriptions

By Shannon Benton, Executive Director

Shannon Benton, Executive Director

Provisions that would reduce the costs of prescription drugs for Medicare beneficiaries remain a part of President Biden's Build Back Better legislation. Democrats have been in talks about pulling out certain popular provisions that have some Republican support in an attempt to pass those parts as stand-alone bills. But so far, that effort remains stalled in the Senate.

In the meantime, the Centers for Medicare and Medicaid Services (CMS) is doing what it can administratively to lower prescription drug costs. CMS recently issued a proposed rule that it says would lower out-of-pocket prescription drug costs for beneficiaries by requiring pharmacies to pass along *all* negotiated price concessions, discounts and rebates, to beneficiaries at the point of sale. According to CMS—this isn't happening now.

Current regulations give Part D "sponsors" (like Part D and Medicare Advantage plans) significant discretion when deciding whether to include prescription drug rebates and price concessions in the "negotiated" prices they report to CMS. If a Plan D insurer does choose to include price concessions when they report, then a portion of that rebate must be used to reduce beneficiaries' costs at the pharmacy. Instead, CMS says, those price concessions are generally being pocketed by plans—not beneficiaries.

How much Part D enrollees could actually save from this change isn't clear, but the amount of money at stake is substantial. CMS estimates that pharmacy price concessions grew from $8.9 million in 2010 to a stunning $9.5 billion in 2020. In other words, for every dollar in rebates and price concessions that Part D sponsors received in 2010, they are receiving $107,400 today! If $9.5 billion in rebates were equally divvied up between 50 million Part D recipients, that would be almost $200 in savings per person in one year.

For several years now, TSCL has supported efforts that would re-direct these price concessions and rebates to where they rightfully belong—Medicare beneficiaries. Regulatory efforts may help somewhat in the short-term, but regulations don't replace legislation when it comes to bringing down prescription drug prices.

Under current law, Medicare still has no authority to limit annual price increases for prescription drugs covered under Part D, or Part B drugs administered at a doctor's office. Medicaid, the low income federal and state healthcare program, on the other hand, does have a rebate system that requires the pharmaceutical manufacturer to provide refunds if prices grow faster than inflation—a proposal that's supported by 83% of participants in a recent TSCL survey. This would help slow both rising prescription drug costs at the pharmacy, and potentially slow the rate of increase in Part B premiums as well.

TSCL continues to work for this sort of "rebate" that we feel would help Medicare beneficiaries more easily afford the prescription drugs they need, while keeping more of their Social Security benefits for other budget needs in the long term.

Stay up to date on this issue by watching your email for our Weekly Update. ■

Source: "CMS Proposes Changes to Part D Regulations: Pharmacy Price Concessions," Hassan Shaikh, Mintz, Lexology.com, January 24, 2022. "CMS Takes Action to Lower Out of Pocket Medicare Part D Prescription Costs," CMS, January 6, 2022

***The Social Security & Medicare Advisor* © 2022** is published by The Senior Citizens League (TSCL). TSCL is an organization of active seniors concerned about the protection of their earned Social Security, Medicare, military, and other retirement benefits. TSCL's supporters participate in a number of grassroots lobbying and public education campaigns to help ensure governmental bodies live up to their commitments. Current active contributors to The Senior Citizens League are entitled to receive *The Social Security & Medicare Advisor.* Readers wishing to contact TSCL should address correspondence to The Senior Citizens League, 1800 Diagonal Road, Suite 600, Alexandria, VA 22314. TSCL website: www.SeniorsLeague.org. Editor: Mary Johnson.

ASK THE ADVISOR

What Is the Status of Efforts to Reduce this Year's Medicare Part B Premium?

Q: Earlier this year I read that Medicare has been directed to reassess the 2022 Part B premium increase. Will this mean the Part B premium will be reduced? When can we expect to learn anything if they do?

A: In January, the secretary of Health and Human Services, Xavier Becerra, gave instructions to the Centers for Medicare and Medicaid Services (CMS) to review the 2022 Part B premium. About half of the record $21.60 per month basic premium increase was caused by the price of a single new Alzheimer's drug, which has since been cut in half. TSCL believes Medicare beneficiaries have grounds to ask for a refund on a portion of their 2022 Part B premiums.

The basic monthly Part B premium increased from $148.50 in 2021 to $170.10 in January of this year. CMS blamed the big jump in part on the pricey new Alzheimer's drug, Aduhelm. Unlike prescription drugs which are covered by Part D, Aduhelm (which must be administered intravenously in a doctor's office or outpatient clinic) is covered by Part B. Since Part B premiums are automatically deducted from Social Security benefits, this drug is costing all program beneficiaries, even those who do not have Alzheimer's.

Prior to the premium announcement last fall, the Medicare Trustees estimated in their annual report that the 2022 premium would increase from $148.50 to $158.50, but said their estimate did not include the potential costs of Aduhelm. The Part B premium for 2022 was set in November of 2021 when Aduhelm was priced at $56,000 per patient. But since then, Aduhelm manufacturer Biogen has cut the price by almost half, to $28,200. However, the automatic deductions from Social Security benefits for Medicare Part B premiums—which have already started—were based on the cost when Aduhelm was $56,000.

In addition, the likelihood that many Medicare patients will be prescribed Aduhelm in 2022 is very low. Medicare announced it is proposing to restrict coverage of the new drug to only "qualified"

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What's Your COLA Shortfall in 2022?
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When inflation rises faster than Social Security income, retired and disabled beneficiaries experience a loss in buying power. For example, the average retiree benefit that was $1,564.00 in 2021, increased by 5.9% to $1,656.30 per month in January—an increase of $92.30 per month. But with December inflation of 7.8%, that benefit level theoretically needed to increase by $122.00 to $1,686.00 in order to keep up. Thus the 5.9% COLA leaves average retirees with a *shortfall of almost $30* per month, due to inflation through the end of last year.

This is just one example. To learn the amount of shortfall based on your own benefit, multiply your gross Social Security benefit (the amount before deductions) in 2021, by 1.078 to determine the amount of increase based on the December level of inflation. You can find this information in the "Your New Benefit Amount" letter that the Social Security Administration sent out in December. Subtract the gross amount of your actual Social Security benefit for 2022, and the difference is your shortfall.

With inflation continuing to soar, more than 91% of participants in this year's Senior Survey said that household expenditures over the past 12 months had increased by more than $48 per month, including nearly half of all survey participants who reported that expenditures had increased by more than $144 per month.

How long will inflation continue? This month Federal Reserve Chairman Jerome Powell is expected to start financial actions to bring down inflation. It's important to understand what that means for your Social Security benefits. Lower inflation could help consumers better afford meals, but it may not help as much with housing and energy costs. Even worse, we all know that nothing seems to stop the healthcare cost steam roller. The most important trade off to lower inflation is lower COLAs. Lower inflation can temporarily improve buying power, but a COLA that doesn't keep up with rising costs permanently reduces Social Security income over time. ■

Inflation Really Is Worse than They're Telling Us; continued from page 1

Recently, I put in a request for information to the Bureau of Labor Statistics (BLS). Among other information, my contact shared an unexpected link to a research paper by a noted Harvard economist which confirms that inflation during the COVID-19 pandemic was significantly higher in 2020 than the BLS-produced consumer price index (CPI) actually measured. Economist Alberto Cavallo of the National Bureau of Economic Research stated that the sudden changes in expenditure patterns due to COVID-19 (such as spending more for food at home and less on transportation, restaurants and airlines), lead to price changes that aren't fully captured under normal U.S. Bureau of Labor Statistics (BLS) price change methodology.

This is not opinion. Cavallo makes a statement of fact. The BLS tracks inflation using a "market basket" of goods and services that consumers typically buy. The market basket assumes that consumers spend a certain percentage of their incomes on each item, but those percentages are only updated every two years. The thinking is that consumers don't normally change their shopping habits very much. In 2020, the BLS calculated the CPI using expenditure data from 2017 and 2018. But in 2020, the year that determined the 2021 COLA, income and shopping patterns changed dramatically. The usual weighting methodology no longer represented the actual spending patterns of consumers during the pandemic.

You know what happened! It was a rare situation that many have never faced in their adult life—at least here in the U.S. We encountered shortages, rationing through "quantity limits," high prices and, in too many cases, out right price-gouging. Consumers had to take what they could find, at the price that was charged, or leave it.

Social Security recipients were *short-changed* last year at the very same time food prices forced roughly half of all older adults to apply for food stamps or to visit food pantries.

Shopping around wasn't an option for many older adults due to health reasons. Our doctors told many of us to stay out of stores and to stay home. We shopped more online while we scaled back shopping trips. Grocery stores were often out of stock on various items, while the selection and variety they did have in stock has been more limited. We sometimes paid full price for goods that, just, two three years ago, would have been discounted through outlet stores as slightly imperfect "seconds." Worse yet have been the discovery of produce in advanced stages of decomposition among our online ordered grocery pick-up.

To adjust the measurement of inflation more closely to the way consumers were actually experiencing prices, Harvard researcher Cavallo built his own "COVID market basket" CPI. He compared cost increases he found, with the BLS-produced CPI. Using publicly available credit and debit card price expenditure data, Cavallo showed that COVID inflation in 2020 was in fact higher than what the CPI at the time reflected. For example, by May 2020, the inflation rate of his COVID index was seven times higher than the May CPI produced by the BLS equivalent—0.95% compared to only 0.13%.

Cavallo wrote, "These findings imply that the cost of living for consumers is rising faster during the COVID crisis." He goes on to say that *"low-income households are experiencing more inflation during the crisis," because they spend proportionately more of their incomes on food."*

So far, nothing has come of Cavallo's research on the inflation of 2020. In addition, in the fall of 2020, when it was clear the COLA would only be a miserable 1.3%, Congress ignored TSCL's call for an emergency 3% COLA for 2021. Thus, the COLA failed the very people it's intended to protect from soaring inflation last year.

Now TSCL has redoubled efforts to strengthen Social Security benefits in the following ways:

- Provide an emergency $1,400 additional stimulus check for all Social Security beneficiaries,
- Boost Social Security benefits by about $30 per month to make up for the 2022 COLA shortfall,
- Provide a fair and accurate measurement of inflation experienced by Social Security recipients by using a seniors consumer price index, and ensure that that the COLA is never less than 3% through a minimum COLA guarantee. ■

Sources: "Inflation With COVID Consumption Baskets," Alberto Cavallo, National Bureau of Economic Research, Harvard Business School, June 2020, Revised July 2020, https://www.hbs.edu/faculty/Pages/item.aspx?num=58253.

Uncertainty Higher than ever This Tax Season; continued from page 1

benefits would be taxable or not.

Survey findings indicate that less than one quarter of survey participants, 24%, said they would definitely owe taxes on their benefits, versus the 47% who last fall reported paying taxes on Social Security benefits last year. But 25% just didn't know at the time of the survey whether they would owe taxes on their Social Security benefits or not. (If you are among that 25%, you will get another opportunity to tell us how the 2022 tax season turned out for you in the surveys we release later this spring and late summer.)

There's also considerable uncertainty about the amount of potential tax on Social Security benefits. Of those who thought they would owe taxes on benefits, about 42% thought their tax obligation would be higher than last year. Fifty-three percent however weren't sure.

It's hard to imagine tax season being any worse than it was last year, but tax experts warn this year's tax season is likely to be even more chaotic, and even harder to find answers to tax questions. TSCL has heard from many of you who report waiting months for stimulus payments that were supposed to be sent out by the IRS last March or April, as well as for tax refunds. In 2021, about 30 million taxpayers had their tax returns and their refunds held up by backlogs at the IRS. In January, U.S. Treasury Department officials warned that the IRS is still backlogged with millions of unprocessed individual returns from 2021. To avoid delays this year, the IRS is strongly encouraging all taxpayers to file returns electronically, stating that most people should get their refunds within 21 days of filing.

Getting answers to tax questions has become particularly difficult for individual taxpayers who try to call the IRS. There's little chance of getting through. TSCL strongly recommends that if you haven't already made arrangements, look for free tax preparation services for older taxpayers in your area. Try contacting your local library, or senior center for more information.

Taxpayers may be confused about how to handle reporting the $1,400 stimulus payment that most people, including Social Security recipients, received in March or April of 2021. Though stimulus checks are not counted as taxable income, the payments should be reported on 2021 tax returns. If you are still waiting for last spring's stimulus payment, file your 2021 tax return even if you don't owe any taxes. Be sure to supply the IRS with your updated bank routing number and account information so it knows where to send your stimulus check and/or refund. The filing deadline this year is April 18, 2022.

Taxpayers may be confused about how to handle reporting the $1,400 stimulus payment that most people, including Social Security recipients, received in March or April of 2021. Though stimulus checks are not counted as taxable income, the payments should be reported on 2021 tax returns.

SOME TIPS FOR A SMOOTH FILING SEASON FROM THE IRS

- **Fastest refunds by e-filing, avoiding paper returns:** Filing electronically with "Get Your Refund Faster: Tell IRS to Direct Deposit your Refund to One, Two, or Three Accounts" direct deposit and avoiding a paper tax return is more important than ever this year to avoid refund delays. If you need a tax refund quickly, do not file on paper—use software, a trusted tax professional or "Free File: Do your Federal Taxes for Free" Free File on IRS.gov.
- **Avoid delays; file an accurate tax return:** More than ever this year, the IRS urges people to "Steps to Take Now to Get a Jump on Next Year's Taxes" make sure they're ready to file an accurate tax return. An accurate tax return can avoid processing delays, extensive refund delays and later IRS notices.

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Uncertainty Higher than ever This Tax Season; continued from page 6

- **Special care for EIP, advance Child Tax Credit recipients:** The IRS also encourages caution to those people who received a third Economic Impact Payment or advance Child Tax Credit in 2021. Taxpayers should ensure the amounts they've received are entered correctly on the tax return. Incorrect entries when reporting these payments mean the IRS will need to further review the tax return, creating an extensive delay. To help taxpayers, the IRS is mailing special letters about the stimulus payments and advance Child Tax Credit payment amounts. People can also check the amount of their payments in their Online Account available on IRS.gov.
- **Avoid phone delays; online resources best option for help:** IRS.gov is the quickest and easiest option for help. IRS assisted phone lines continue to receive record numbers of calls, more than the agency can handle with its limited resources. Check IRS.gov first for refund information and answers to tax questions. Establishing an Online Account on IRS.gov can also help taxpayers get information quickly. The Online Account feature has recently been expanded to allow more people to gain access.
- **Don't normally file a return? Consider filing for Child Tax Credit (CTC), other valuable credits:** For people who don't normally file a tax return and didn't file a 2020 return or use the Non-Filers tool, they can still qualify for important credits, including the Recovery Rebate Credit (stimulus payment), advance Child Tax Credit or the Earned Income Tax Credit. The IRS encourages people in this group to file a 2021 tax return so they can receive all the credits for which they're eligible.
- **Other free options for help:** IRS Free File is available to any person or family who earned $73,000 or less in 2021. Qualified taxpayers can also find free one-on-one tax preparation help around the nation through the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs.
- **2020 tax return still being processed? Tips to help with filing 2021 tax return:** For people whose tax returns from 2020 have not yet been processed, they can still file their 2021 tax returns. For those filing electronically in this group, here's a critical point: *taxpayers need their Adjusted Gross Income, or AGI, from their most recent tax return when they file electronically. For those waiting on their 2020 tax return to be processed, make sure to enter $0 (zero dollars) for last year's AGI on the 2021 tax return.* Visit Validating Your Electronically Filed Tax Return for more details.
- **April 18 tax deadline:** The filing deadline is April 18 for most taxpayers; automatic six-month extensions of time to file are available for anyone by filing Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return. ■

According to TSCL's January Senior Survey, about half of survey participants (51%) said they did not expect to pay taxes on their benefits.

Your Opinion Counts!

We can strengthen Social Security, Medicare and Medicaid programs without the need for deep cuts and higher out-of-pocket costs. The Senior Citizens League needs your opinions and ideas to share with Members of Congress on the issues. Make sure they hear your concerns. Take a survey, sign a petition, read about the latest legislative action in Congress, or send us an email. Visit The Senior Citizens League's website at www.SeniorsLeague.org/2022survey.

SOCIAL SECURITY & MEDICARE QUESTIONS

I Need Help with Healthcare Costs, But My Income Is too High. What Can I Do?

Q: Since getting COVID a year ago, I've developed asthma after having no asthma symptoms for over 35 years. Now I need a medication to prevent the asthma attacks I get almost daily, but it costs over $700 a month. I'm unable to afford it so instead I use an emergency generic inhaler which sometimes doesn't work. I supposedly make too much money to qualify for food stamps, but after paying for Medicare and my supplemental coverage, I'm left with $1,600 a month. It's not enough for my expenses. With the asthma and being over age 65, I can't work and need help.

—*P.W., FL*

A: For help with prescription drug costs, try the Medicare Extra Help Program. The program helps people with limited income and resources pay costs associated with prescription drug coverage. It pays most, or all, of the monthly premium of the drug plan, as well as the annual deductible and co-payments. Medicare estimates the coverage to be worth about $5,100 per year. Many people qualify and don't even know it.

It appears to us that your income might be low enough to qualify for benefits. (Medicare Extra Help allows you to have slightly more income than you are allowed for food stamp programs.) To qualify for Extra Help, your annual income must be limited to $20,385 for an individual or $27,465 for a married couple living together. However, there are also resource limits to satisfy as well.

Resources include the value of bank accounts, savings and certificates of deposit, stocks, bonds, mutual funds, Individual Retirement Accounts (IRAs) and real estate other than your primary residence. To qualify for Extra Help, your resources must be limited to $15,510 for individuals or $30,950 if you are married and filing jointly. The Social Security Administration does not count the value of your primary residence as a resource, your vehicle and a number of other things, such as housing assistance.

To determine if you are eligible for Extra Help, you must file an Application for Extra Help with Medicare Prescription Drug Plan Costs (Form SSA-1020) on the Social Security Administration's website. After you apply, your application will be reviewed and you will be sent a letter to let you know if you qualify for Extra Help.

If you qualify, you will still need to select a drug or Medicare Advantage plan and enroll to get coverage. To get additional assistance, you may want to speak to a Medicare benefits counselor for advice and assistance in choosing your best plan. You can get contact information for counselors in your area by visiting the website of State Health Insurance Assistance Programs (SHIP)— www.shiphelp.org. ■

What Is the Status of Efforts to Reduce this Year's Medicare Part B Premium? continued from page 4

patients who are participating in approved clinical trials. TSCL believes those trials are essential to demonstrate the safety and effectiveness of Aduhelm in treating Alzheimer's. Medicare beneficiaries and their families need to know whether the benefits of this drug out-weigh its significant side effects, which can include swelling and bleeding in the brain.

Those trials will take some time to set up, and Medicare will not even finalize its coverage determination for Aduhelm until April. Thus, the number of patients who will actually have access to the drug appears to be quite limited for several years to come. This is why TSCL feels that the 2022 Part B premium was set too high, and that Medicare should lower the Part B premium, perhaps by as much $11.60 per month.

Reducing a premium after deductions have started would be something neither Medicare nor the Social Security Administration have ever done before, but it would be the right thing to do for older and disabled Medicare beneficiaries—especially now. So far, nothing has been announced yet. Secretary Becerra set no deadlines when he directed CMS to look into the problem.

TSCL, on the other hand, is urging the Administration and Congress to do everything possible to ensure that savings are passed along to Part B beneficiaries before the end of this year. Keep watching TSCL's Weekly Updates, for the latest on this issue. ■