Medicare Costs Rise in 2017
Time to Bridge the Gap to Affordable Senior Healthcare

Mass Senior Action plans to hit the ground running in 2017 by urging state lawmakers to pass our “Bridge The Gap” healthcare legislation. Our leaders have been building up this campaign with the goal of increasing healthcare access and lowering out of pocket costs for elders 65 and over on Medicare. A recent study has come out which finds that six out of ten Mass seniors live under what is calculated to be basic economic security. After housing, the expense that weighs on seniors the most is health care costs. Many are surprised to find that despite the foundation of health security, Medicare provides for seniors 65 and over, after turning 65 seniors spend over three times the amount on healthcare than their younger counterparts (5% vs. 1.5%). Large out of pocket costs including premiums, deductible and co-payments, as well as coverage gaps such as dental, eye care, and hearing, create significant barriers to healthcare for Medicare beneficiaries, particularly for lower income elders. Not to mention, with over 122 different supplement plans to choose from, the complex application process deters seniors from securing the limited assistance they are eligible for. Judy lives in public housing on a fixed income of about $1400/month; while her income narrowly exceeds the income eligibility limit for the program by $100/month, she is forced to pay hundreds of dollars a month out of pocket for monthly premiums and co-payments that otherwise would be covered.

Affordable Care Act Repeal: How Will It Affect You?

With a new Congress and administration taking control, Medicare, Medicaid and the Affordable Care Act (ACA) are under threat, and with them, the safety and security of all of us as we and our loved ones enter our senior years. If repeal efforts are successful, millions of adults over age 50 could be harmed. One enter our senior years. If repeal efforts are successful, millions of adults over age 50 could be harmed.

Medicare

Medicare provides coverage to nearly 57 million beneficiaries ages 65 and over and younger people with permanent disabilities. In addition, over 10 million people are eligible for both Medicare and Medicaid (“dual eligibles”), including many low-income seniors, people with disabilities and people in nursing homes. This population stands to lose many of the positive changes like free preventive services, reduced drug costs and improved care coordination that occurred as a result of the ACA if the law is repealed. Judy lives in public housing on a fixed income of about $1400/month; while her income narrowly exceeds the income eligibility limit for the program by $100/month, she is forced to pay hundreds of dollars a month out of pocket for monthly premiums and co-payments that otherwise would be covered.

Savings on Prescription Drugs: Since the passage of the ACA, more than 10.7 million people with Medicare have saved over $20.8 billion on prescription drugs as the gap in prescription drug coverage known as the “donut hole” closes. Thanks to the ACA, beneficiaries who fall into the “donut hole” now automatically receive a discount on prescription drugs, with the donut hole slated to be eliminated completely by 2020.

Preventive Services and Annual Wellness Visit: Medicare beneficiaries are eligible to receive many preventive services with no out-of-pocket costs, as well as a free annual wellness visit. These preventive services include flu shots and tobacco cessation counseling, as well as no-cost screenings for cancer, diabetes and other chronic diseases.

Medicare Delivery System and Payment Reforms: The ACA established the Center for Medicare and Medicaid Innovation to test new ways of delivering care intended to improve quality while reducing the rate of growth in Medicare spending. Potential tax cuts in earlier repeal proposals would more rapidly deplete the Medicare Trust Fund and reduce funding available for a replacement plan, putting Medicare at risk for additional cuts.

Medicaid and Medicaid Expansion

The Medicaid program serves as an important safety net for 73 million Americans. It is the primary payer for institutional (e.g. nursing home care) and continued on pg: 5

Continued on pg: 5
I WOULD LIKE TO MAKE AN ADDITIONAL, TAX EXEMPT CONTRIBUTION OF: $________

MEMBERSHIP APPLICATION FORM

Enclosed are my annual dues:  ❑ $10 for 1 person.  ❑ $15 for a couple.
Enclosed is my organization’s annual $50 affiliate dues.
I am a union retiree. Name of Union and Local #: __________________________

NAME(s) OF MEMBER(s) OR ORGANIZATION ___________________________

ADDRESS _____________________________________________________________________________
APT. __________________________
CITY __________________________________ ST________ ZIP_____________

Make checks payable to MSAC, and mail to Mass Senior Action, 108 Myrtle St., #112, Quincy, MA 02171
MESSAGE FROM THE PRESIDENT

by Barbara Mann

Hello to All—
I hope everyone enjoyed the blessings of the Holiday season and will have a very happy and healthy New Year.

Now it is time to get back to work on many areas that are confronting us. Federal Officials are targeting Social Security, Medicare and Medicaid with major cuts and some feel the goal of the majority in Washington is to dismantle our cornerstones. (see pg 4). In Massachusetts, 22% of our population is over 60 years old. The annual amount needed to cover basic needs is $27,624 but 60% of single seniors income is below $13,000.00 or $14,000.00 less than needed for basic needs such as food, safe housing and healthcare.

One way to address the disparity is with our plan to “Bridge the Gap” campaign for Healthcare, which would give a little relief to the 60% of seniors who are struggling. Senator Lewis and Representative Garlick have agreed to be lead sponsors for this bill. People over 65 spend three times more on healthcare than people between the ages of 19-64. We need to take advantage and expand access to federal Medicare programs as 19 other states have done, Why not Mass?!? (see pg 1)

Our transportation pilot program with the MBTA for the RIDE ended in December 2015. We have continued to go to the MBTA Fiscal Control Board meetings to highlight that the pilot program is a success and proved how much a means tested fare is needed.

The pilot will be on the agenda on January 30, 2017 and we will continue to mobilize and keep you updated. We will not stop until transportation is affordable and accessible for all. Public transit, Public good.

Our dental bill did not make it through Committee last session but is being refiled. There are so many seniors in Massachusetts that cannot afford any dental care. Your stories are important to legislators; contact MSAC to share any struggles you may have had trying to pay for or access dental care.

Lastly, your membership is important to us. We have many issues we are fighting for. We need everyone’s voices during these unsettled times. If you join MSAC before March 31, 2017, you can get a MSAC blue warriors shirt for only $2.00. Our strength is in our numbers. We have many campaigns going at the same time and we need your help to succeed. Everyone can help in some way to build our power.

Remember——we don’t just take it —— WE TAKE CHARGE !!!!!!
No One Voted to Cut Social Security or Medicare
House Speaker Ryan determined to gut cornerstones

Not a single candidate in 2016 campaigned on a promise to repeal and replace Social Security or Medicare. Anyone who did would have been soundly defeated. But now that the election is over, the majority in Congress is proposing plans that will destroy Social Security and Medicare and cause deep cuts to Medicaid funding.

Two days after the election, House Speaker Paul Ryan (WI, R) said, “With a unified Republican government, we can actually get things done.” What that meant for Ryan, when he was Budget Chairman, was to pass legislation that would make cuts to both Social Security and Medicare. Ryan states it is because both programs are going broke. This claim has been disputed by many economist and both are projected to be solvent for many years. Yet this Congress has made these cuts a top priority.

In 2011, when Paul Ryan first introduced his plan to “save” these programs his propaganda pitch was “no Social Security benefit cuts for those aged 55 and older.” That promise is out the window with this plan. Every single one of the more than 57 million current beneficiaries will experience a cut, under the just-released Congressional plan. Take a worker who contributed to Social Security for 43 years and earned $118,500 just prior to retiring this year. At age 95, he will, under the proposed plan, receive a benefit that is less than half — 48.7 percent, to be exact — of the value of the benefit he is receiving today.

And for tomorrow’s retirees, it’s even worse. Today’s 50-year old worker with the same work history will receive, at age 65, a benefit that is only 74.8 percent of what today’s 65-year old receives.

Why is Congress so intent on making slashing benefits a top priority for this legislation session? Because slashing out benefits will provide tax cuts for those who do not depend on Social Security! It will do so by eliminating the taxes millionaires and billionaires are required to pay on their Social Security benefits! Their plan is to give more money to the wealthy few on the backs of workers, seniors, and children.

President George W. Bush used the same messaging in 2005, when he proposed converting Social Security to a flat, subsistence-level benefit, with private savings layered on top. But, in 2005, Bush engaged in a highly visible nationwide tour so that the American people knew what was being proposed. It was not celebrated as President Bush had hoped. The bands protested at rallies and through phone calls and emails, declaring “Hands off my Social Security and Medicare!” The people stopped the cuts then, and only people can stop the cuts now.

Perhaps having learned from that failure, today’s Congress seems intent on destroying Social Security by sneaky slogans in the media and with technical changes and procedures that avoid accountability. On November 30, before the new Congress even took office, House Budget Committee Chairman Tom Price, proposed budget “reforms” that, if adopted, would force deep, automatic cuts to Social Security and Medicare. This move is an example of how important these cuts are to wealthy donors. As Congressman, Mr Price was using a small “pick ax” to abolish these programs. In 2017, Mr Price will be Secretary of Health and Human Services, giving him a huge hammer to dismantle both Social Security and Medicare if people do not speak out.

MA Senator Elizabeth Warren made this statement after analyzing the budget proposal, “It looks more like an agenda for creating poverty than reducing it. In fact, if you look closely, Paul Ryan’s new plan is just a shiny repackaging of Paul Ryan’s old plan: Keep huge tax breaks and special loopholes open for billionaires and giant corporations, gut the rules on Wall Street, then say there’s no money for Social Security, for Medicare, for education, or anything else that will help struggling working families. We should expand Social Security by raising the cap and increasing benefits for the hard working seniors who paid into the plan and depend on it and allow everyone to buy into Medicare from birth to death. Cutting these cornerstones is not an option.”

Changes, rather than cuts, have been proposed to increase solvency. Legislation introduced by Senator Bernie Sanders (I-VT) and Rep. Peter DeFazio (D-OR) would apply the same payroll tax already paid by more than 9 out of 10 Americans to those with incomes over $250,000 a year, right now the break is at $110,000. Making the wealthiest Americans pay the same payroll tax already assessed on those with lower incomes should be a no-brainer. It makes good sense. And Americans prefer as opposed to cutting already modest Social Security benefits.

Mass Senior Action Council members know how vital Social Security and Medicare are to seniors. These programs are not wasteful government spending, there are little solvations into by workers and proven to lift people out of poverty. Once again, we will need everyone to be vigilant and increase participation to fight against these devastating proposals.

Ryan’s proposed Cuts To Medicare:

Medicare eligibility age: Ryan would gradually increase the eligibility age for Medicare from 65 to nearly 67 starting in 2020. That would require those 65 to 67 to purchase commercial insurance. In addition, the proposal would allow insurers to charge relatively higher premiums to older consumers than they can under the Affordable Care Act.

Medicare Vouchers or Coupons: Ryan is backing a plan that would effectively provide a “one a year” fixed dollar subsidy that seniors would use to purchase Medicare insurance. That’s in contrast to today’s model, where Medicare pays a percentage of the cost, whatever it is. Such a plan would shift the risk of health care cost increases directly to seniors.

Medicare Advantage: These privately-run managed care plans initially received generous subsidies that have been scaled back by the Affordable Care Act, then invested those savings into care (see pg 1 for more info). Ryan would increase those subsidies allowing these private insurance plans to create their own packages of services and benefits instead of offering identical coverages at the same cost to the taxpayer.

Long-term Care: Ryan’s plan does not address long-term or home care. While the report acknowledges the high cost of Medicaid’s long-term care benefits, it says little about what it would do about it. The plan would cap the federal contribution to states, reasoning this would allow states more flexibility to create their own plan. We know that Governor Baker has already threatened cuts in the state budget, putting home care service funding at risk. Federal funding will be vital to keeping the program.
THE PROBLEM:

- High out-of-pocket costs for health care prevent thousands of seniors from accessing the health care they need.
- Seniors spend an average of 15 percent of their income on health care compared to individuals 19-64 who spend 5 percent. (Seniors spend three times more)
- Seniors in good health spend an average of $467.00 per month for health care.

THE SOLUTION:

- Eliminate the asset test and raise income eligibility for the Medicare Savings Programs to 300 percent FDL (MassHealth Buy-In Programs)
- Raise the MassHealth asset and income eligibility limits for Massachusetts residents age 65 and over to reduce the age-based inequality.
- Simplify the application process to reduce barriers to assistance for eligible seniors.

Mass Senior Action Council discovered 19 other states adopted legislation to address the health care gap for their seniors, including Mississippi and Alabama. Last year, MSAC asked our state lawmakers to copy the funding tools used by those states to provide much needed relief to Massachusetts seniors. Unfortunately, the legislative session ended before our “Bridge The Gap” plan was adopted but it was well received from state house leaders.

“I remember learning that states like Mississippi, Alabama and Indiana have already increased eligibility to the Medicare beneficiary programs we are fighting to expand here in Massachusetts,” explained Arthur Alexander, member of the Boston Chapter and the campaign’s steering committee. “I couldn’t believe my ears – here we are, in the state that claims to be the national leader in healthcare, and seniors are being left in the dust!”

The “Bridge The Gap” bill will be re-introduced this year with Senate Sponsor Jason Lewis, (5th Middlesex) and House Sponsor Denise Garlick (13th Norfolk).

MSAC members from all 6 chapters are asking their local communities and legislators to step up and publicly support our efforts.

North Shore Chapter member Kiki Chaiton recently explained to her elected officials in Lynn, “Massachusetts residents over 65 years old often pay considerably more for health care coverage because they are shut out from state subsidies available to residents under the age of 65. If other states can fix the gap for seniors, Massachusetts can too!”

In the coming months, MSAC will be asking seniors and the community to contact elected leaders asking for their support for the Bridge The Gap legislation. Mass Senior Action will provide tools you can use to build support in your area. Contact MSAC to ask for a speaker to present the plan in your area, you can collect postcards of support signed by your family, friends, and neighbors, or you can simply call your elected official to ask for support of the bill.

Boston Chapter member and MSAC Health Care Campaign leader Edna Pruce motivated the members to continue this fight by reminding them, “I was in Alabama when Dr. King called for the busing boycott. I witnessed what can happen when people band together for social justice and just like then, we need to ban together to fix the healthcare gap.”

Once this legislation is adopted, thousands more seniors 65 and over will have access to the healthcare they deserve, no longer forced to choose between healthcare, transportation and housing.

“We have over 1,000 members, but this issue affects thousands more than just us,” said Mass Senior Action President Barbara Mann, “We are talking to our legislators and other local community groups because the more people who know about the facts and speak up, the louder our voice will be.”

MSAC members are determined to bridge the gap. Massachusetts has a chance to live up to its reputation as a national leader in healthcare – not just for residents aged 19-64, but for all of us.

For example, the ACA guaranteed that insurance companies must issue (and renew) insurance coverage to anyone who requests it. Before the law, 29 percent of individuals aged 60-64 who requested insurance coverage were rejected outright, more than twice the overall rejection rate. If the ACA is repealed, older adults under the age 65 would likely become uninsured due to premium increases that would result from dismantling these age rating limits.

Why It Matters

In 2013, half of all people on Medicare had incomes of less than $23,500. According to the National Council on Aging (NCOA), over 25 million adults ages 60 and older are not financially secure. In addition to their Medicare-covered services. Rolling back the important gains that the ACA has made for this population will cause chaos and thrust millions of older adults back into poverty and worsen their health.

Contributed by Community Catalyst


home care known as community-based long-term services and supports (LTSS) for seniors and people with disabilities. Threats to the Medicaid program, such as congressional proposals to eliminate the funding through the Medicaid program, can undermine access to care for this fragile population. As a result, the real costs associated with such proposals will likely be borne by family members caring for individuals with LTSS needs. They tend to be the primary caregivers of this population with LTSS needs. They tend to be the primary caregivers of this population with LTSS needs.

Marketplace Coverage

Because of the ACA, new insurance rules made it easier for older adults to purchase individual coverage. The protections provided by the ACA are particularly important for older adults who may have been forced out of the job market due to the economic downturn, illness or age discrimination.

Pictured: Dory Tobias at a Healthcare rally in 2011 when Speaker Ryan first announced cuts to Medicare. We fought then, and will fight to protect now.
Candidate’s Boot Camp in Malden
Series provide tools to run for elected office

On Thursday, Nov. 17th, a week after the election, Mass Senior Action was once again out in the community encouraging people to vote with their local governments, hosting a Candidate’s Boot Camp at the First Parish Church in Malden. This first session was a chance for involved citizens of Malden to explore the possibility of running for public office and begin brainstorming collectively ways to promote change at city hall.

In our organizing efforts in Malden, we’ve come to realize that the kind of change we want to see in Malden is not possible if our elected officials do not listen to our voices. We’ve seen this when Mass Senior Action members and many other community members publicly testified to the joint ordinance board that we have faced when trying to find affordable housing in Malden. Despite many of us urging city council to consider an inclusionary zoning proposal that would be a good first step in helping life-long Maldonians find moderately priced housing, the Planning Board and the Ordinance Committee ultimately rejected the proposal and didn’t seem to hear us. We realized that if we didn’t like the decisions being made, perhaps it was time to change the decision makers. In a city as diverse as Malden, we need just as diverse and attentive body of governance who would be responsive to the needs of all citizens.

Metro North President Karen Lynch explained the goal of the boot camps to a local Malden residents at community meeting, “This boot camp is just the first in a series that we will be hosting around Malden in partnership with many other community leaders who feel the same way. Through our get out the vote work in the community, we’ve met so many interested and engaged residents of Malden who want to be more involved. Often times, it can seem intimidating to run for office or participate in politics. Our goal in holding these boot camps is to demystify the process, opening the opportunity to average citizens.

For the first event in November, Brian De’Lacey who had run for a Malden Ward Councilor seat in the 2015 election cycle took the room through a powerpoint going through the basic logistics of running a campaign. That included what it means to pull and file nomination papers, raising money to fund a campaign, timelines and election schedules, the duties of particular offices and other details involved in running for public office. Often times, it can seem difficult to run against politicians who have been in office for a long time holding seats that are rarely contested. Brian expressed the hope that if enough people participate and run for office, our politicians can see that we are paying attention and will hold them accountable if they do not represent our interests.

Our second boot camp will be held on January 26th and will feature speakers Amanda Smith and Emmanuel Marsh. Amanda will bring many years of experience of running campaigns for both candidates and policy change through ballot questions. Emmanuel recently won his first run in politics by unseating an incumbent school committee person. The 3rd Boot Camp will be in late March with the hope of celebrating new candidates announcing their run for local office.

As with all of MSAC’s campaigns, we hope the outcome is wider participation at every level in the community. Whether you would like to run for office, help on a candidate’s campaign, or just understand how to change policy by working with elected leaders - join us at these boot camps. Longtime Malden resident and MSAC leader Howard McGowan lived by his mantra until his passing, “People must participate if they want democracy and a strong community. People have the power if they would only use it.”

Why Living Wages Matter- Raise Up Mass

Our state’s economy works best for everyone when all working people are able to meet their basic needs. This economic security depends on access to good paying jobs. A full-time worker in Massachusetts earns the current minimum wage of $11 an hour makes only $44,800 a year. A minimum wage earner would have to work 94 hours every week in order to afford a two-bedroom apartment at fair market rent.

Many workers earning the minimum wage are forced to work three or more jobs to piece together enough money to pay for groceries, housing, heating and other basic needs. No one who works fulltime should be paid so little that they cannot make ends meet.

Our Campaign to Raise the Massachusetts Minimum Wage to $15 an Hour: Our legislation, which will be filed this month, would raise the state’s minimum wage by $1 each year over four years until it is $15 an hour in 2021. The minimum wage would then be adjusted each year to rise along with increases in the cost of living. It would also increase the sub-minimum wage for tipped workers, currently $3.75 an hour, over 8 years until it is equal to the regular minimum wage.

Why We Need a $15 Minimum Wage for All Workers: Making sure every working person can earn a living wage would help our state’s workers, businesses, and economy. A living wage will provide stability to low-wage employees. This will allow these employees, many of whom are parents, to support their families.

Increasing the minimum wage to $15 by 2021 would raise the wages of roughly 947,000 workers. 91 percent of workers who would be affected are over 20 years old, 56 percent are woman, and 57 percent work full-time. Workers who are paid low wages include highly skilled professions, like nurses, assistant, childcare providers and paramedics.

Our Story: Throughout 2013 and 2014, more than 150 organizations and hundreds of grassroots volunteers formed Raise Up Massachusetts and collected more than 350,000 signatures to put minimum wage and earned sick time on the ballot.

Our Agenda: Paid Family and Medical Leave will ensure that Massachusetts workers are not forced to choose between work and their own health needs or the well-being of their children and other family members.

A $15 Minimum Wage will make sure that anyone who works at a job full-time earns a wage they can live on, so they can afford groceries, housing, heating and other basic needs and support their families.

The Fair Share Amendment will invest in quality public schools, affordable higher education, a transportation system that works, and high-quality early childhood education by creating an additional tax of four percentage points on annual income above one million dollars.

To get involved in our grassroots movement, go to www.raiseupma.org
The RIDE: Tiered Fare Hearing Set

Mass Senior Action’s (MSAC) call for more affordable fares for the RIDE will be taken up by the MBTA board at their meeting on January 30th. Included on the agenda is the possibility of permanently implementing the very successful “means tested fare” pilot from 2015 that provided lower fares for individuals with limited incomes.

On July 1, 2015, the MBTA launched a six month pilot program with nearly 600 participants who received a lower fare of $2 one-way for ADA service and $4 one-way for “premium” service (trips starting or ending more than ⅜ mile from a bus or train or booked the same day) compared to the $3 and $5 fares their peers paid.

The need for this pilot came out of Mass Senior Action’s continued advocacy for more affordable and accessible transportation options for seniors and people with disabilities who depend on the RIDE. As many of our members can remember, back in 2012 the MBTA targeted seniors and people with disabilities for the most extreme fare increases more than doubling the RIDE fare. At the time of the increase MSAC member, Joanne Repoza, was undergoing biweekly treatments for her heart condition. Joanne took the RIDE from her home in Malden to Boston until the huge increase made the RIDE unaffordable. Joanne tried to take public transportation to the treatment to save money. Her heart did not have the endurance needed for navigating the long walk to the bus stop, Joanne went from the T stop to intensive care for over 3 weeks. Because there are so many like Joanne, members vowed not to rest until they saw the unjust increase reversed.

It took two years of rallies, phone calls, testimony and even acts of civil disobedience but in December of 2013 the MBTA Board voted to reduce the RIDE fare from $4 to $3. That was not all. The MBTA acknowledged that this was a “mitigating” step and that more needed to be done to ensure the RIDE is affordable to those who depend on it. They agreed to develop a “income-based fare.”

In 2015, MSAC worked with the MBTA to develop a “means-tested fare” pilot that would provide a lower fare for individuals with limited incomes. There was overwhelming interest in the program, in fact about 10,000 RIDE users were invited to apply and within two weeks nearly 3,000 people responded for the 600 slots available. Mass Senior Action interpreted this strong response as confirmation that RIDE fares were still unaffordable for many customers.

Two years later, despite the very successful pilot and a report that confirmed what Mass Senior Action members had known all along, that the severe fare increases put an undue burden on those most vulnerable, income based fares are still not a permanent reality.

MSAC member Helene Azanow, a participant in the pilot remarked on her experience. “I live on a limited income and so I have to watch every penny. When the RIDE fares went up, it cut into my budget for other things I need. I tried to take as few trips as possible but that was hard because I still need groceries and I need to get to the doctors. The fare roll-back we won in 2014 helped, but being in the pilot allowed me to breathe even easier. I only hope that we can get the pilot to come back.”

For five years, Mass Senior Action has been on the forefront of efforts to keep public transit affordable and accessible. In those years we have succeeded in securing significant victories but the struggle is far from over. It is time for us to once again take action and secure a more affordable fare structure. Starting January 30 and each following Monday throughout the spring, MSAC will be at the MBTA board meeting, from noon to 2 pm, making sure that they know we haven’t forgotten 2012, and that we will not stop fighting for affordable transportation. In order to accomplish affordable public transportation, the community must get involved. MSAC proved participation does matter when we secured the 2014 rollback. If you are a RIDE user join our fight to make public transit a public good for the entire community.

Senior Action Leader Find the Word

All answers can be found in this issue or attend a chapter meeting to get the solution

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Hands off my ____

Name of Mass Senior Action’s healthcare campaign: ___

Seniors spend ___ times the percentage of their income on healthcare than their younger counterparts ___

Social justice warrior featured in this issue: ___

Mass Senior Action wants to eliminate the asset test and raise income eligibility for the Medicare _____ Program ___

19 other states including this one has adopted legislation to address the health care gap for their seniors before Massachusetts: ___

Name of the very successful pilot that provided lower fares for RIDE users with limited incomes ___
John Ratliff: MSAC Social Justice Warrior, State Board Secretary and Cambridge Chapter Member

John is our state board secretary and an active member of the MSAC Cambridge Chapter. In his working life, he had been active in the union movement, anti-war movement, civil rights, and LGBT movements. In 2012 he retired and moved to Massachusetts, with his husband Ted, from Florida where he had been working as a lawyer for organizations like SEIU Local 1991.

After he retired, he didn’t want to stop being an activist and fighting for the rights of all so when he found out about Mass Senior Action, he immediately joined and jumped right into the action.

John recently shared at an outreach in Cambridge, “Mass Senior Action felt like the place for me because I believe the only way we can make positive change is by coming together and collectively acting.”

He is a regular presence at board meetings, steering committee meetings, local outreaches, the State House, and everywhere in between—always with a smile on his face.

John has been a leader on MSAC’s campaign to Bridge The Health Care Gap for people 65 and over, testifying before the Joint Health Care Finance Committee at the State House and recruiting legislative sponsors within the Cambridge Delegation, leading the effort to organize the very first municipality resolution in favor of the bill.

John’s activism has earned him respect from his MSAC peers at both the chapter and state level. In fact, his chapter nominated him as their Unsung Hero in 2015 because of his above-and-beyond efforts to build the senior voice and our community.

Fighting For The Change We Need!

Clockwise starting above: Healthcare Leader Edna Pruce with Bridge The Gap House Sponsor Rep. Garlick, Top right: MSAC fills the MBTA Board meeting, “Tiered Fare Now!”

Right: Springfield President at their chapter’s annual fashion show, raising funds to stay in action! Bottom center: First time Malden voter joins MSAC Metro North to build the senior voice. Bottom left: Bristol County President advocating for better transportation for all.