In an effort to “balance the budget” the MBTA proposed cutting all RIDE “premium” service, impacting 40 communities across the state and 10,000 RIDE-rs. The premium fare trips start or end more than 3/4 of mile from a MBTA bus or train route. For some riders, this is the only form of transportation. Eliminating the service would cut people off from medical appointments, friends, family, and the community as a whole. Lynn COA Director Stacey Minchello summed up the results of the cuts in her testimony to the MBTA Board in March, “If you eliminate the premium fare, you are telling seniors to stay home and die.”

It seemed like a moment of catastrophe, but like the true superheroes, Mass Senior Action members jumped into action to fight these cuts.

Each and every Monday, MSAC members and allies attended the MBTA Control Board meetings at the Transportation Building in Boston to protest this extreme plan and explain how devastating it would be to those who depend on The RIDE.

MSAC Leader Kathy Paul, called on the board to take the proposed cuts off the table, pointing to the anxiety this plan has already caused within the community, “You have heard how people depend on The RIDE for work, doctor appointments, and even dialysis. These are human beings pleading with you. We ask you again, take this devastating proposal off the table and work with us to address the budget.”

MSAC did not just plead with the Control Board, In a joint letter with allies, MSAC members asked Governor Baker to intervene for The Riders the same week he rescued the weekend commuter rail service that was on the same budget chopping block.

Even after hearing the impact, Governor Baker refused to step in. We did not take silence as an answer. MSAC rallied the impacted communities and calls went out to both Governor Baker and the MBTA Board to make sure they heard from those who depend on service they are putting on the chopping block.

Feeling the pressure from our calls and public testimony, at one point during the budget battle, the Governor said to a reporter that advocates who have been working with the MBTA to identify cost-saving measures for the RIDE have not produced anything that saves money.

MSAC felt The Governor’s statement came from misinformation because Mass Senior Action Council, Boston Center for Independent Living

On Tuesday, May 2nd, dozens of Mass Senior Action members showed up at the State House to publicly testify and support the Bridge the Gap Senior Healthcare Bill that was up for a hearing at the Joint Committee on Health Care Finance chaired by Senator Sanchez and Representative Welch. As many of you already know, Mass Senior Action has been working on these health care bills to lower costs for seniors across the Commonwealth for the past three years.

Last legislative season, one of the bills managed to make it all the way to the Ways and Means Committee before the session ended. This year, we are hopeful that this early hearing date means we are gaining momentum for it to finally pass!

The bills come in two parts, one to expand access to MassHealth for seniors and the other to expand access to the Medicare Savings Program. Did you know that seniors are the only group of people in Massachusetts who still have to face outdated asset limits? That means when you turn 65, if you have more $2,000 in the bank, you’ll get kicked off MassHealth. That $2,000 asset limit ($3,000 for couples) also includes the cash value of any life insurance plans. That means hard
I WOULD LIKE TO MAKE AN ADDITIONAL, TAX EXEMPT CONTRIBUTION OF: $

MEMBERSHIP APPLICATION FORM

NAME(s) OF MEMBER(s) OR ORGANIZATION
ADDRESS
CITY ST ZIP PHONE FAX
NAME, STREET

Make checks payable to MSAC, and mail to Mass Senior Action, 108 Myrtle St., #112, Quincy, MA 02171
Hello to All:

So far, 2017 has been very busy for Mass Senior Action Council. In February, we joined allies at the State House for senior lobby day. The day brings attention to state budget items important to Massachusetts seniors. We stood up for all the supports needed to stay safe and healthy in your home like affordable home care, quality jobs for home care workers, meals on wheels and personal care attendant training.

Once again, Transportation Secretary Stephanie Pollock, in her effort to cut the transportation budget, targeted The RIDE. In 2014, transit advocates successfully forced the previous MBTA Board to roll back reckless fare increases for the RIDE and won language to limit future increases. With high rate increases off the table, Secretary Pollock proposed eliminating the RIDE’s premium fare service. This service is outside the ADA (American Disabilities Act) para transit requirement. These trips begin or end more ¾ of a mile from a bus or train route. Nearly 40 communities would have been cut off from RIDE service. (see pg 1 for more details)

Mass Senior Action Council jumped into action. Members attended and testified against the proposal each week at the MBTA Board meeting in Boston speaking up for the tens of thousands who would be hurt if the elimination went through. Hundreds of others called Governor Baker asking him to intercede. On April 13, the MBTA Board rejected the proposal, took the elimination off the table, and committed to work with the community to improve service and lower the cost.

Thursday, June 29 is the date we set for our annual celebration and fund-raiser. The event gives us a chance to celebrate all the good work we do during the year toward social justice with members and allies. Each chapter will honor a member with the coveted unsung hero award. Chapter members present the award to those who are considered the backbone of the chapter and the organization. These members contribute in so many ways. Some might collect the most postcards for campaigns, sell raffle tickets, set up for meetings, and tell others about our great work. I look forward each year to see who is chosen as their chapter’s social justice warrior representative.

It seems each day we are presented with new cuts or attacks on services we fought for. I truly feel MSAC is more important today than every before. As I go out in the community I feel the fear from young people, workers, and seniors. I say to them - stop living in fear. Join MSAC and our fight for justice. People power is the proven kryptonite against greed and that is what we are fighting.

MSAC members build our power and our strength. Keep up the fight and remember, “We don’t take it, We take Charge!”

Convention Call 2017

The Mass Senior Action Convention will be held this Fall, date will be announced at the June 29 celebration (see page 8). MSAC is a grassroots, member-led organization. The Convention is a time to elect top officers and to democratically choose the organization’s priorities and issues for the upcoming years.

To run for an office, Members must be in good standing and follow the nomination process. Election rules are available in the MSAC office. Nomination forms will be available in July.

Executive Committee Offices:
President, 1st Vice-President, 2nd Vice-President, Secretary, Treasurer, Membership Coordinator.

Chapters will hold elections for local offices this Fall, dates determined by the Chapter Board and Members.

DONATE NOW THROUGH
Network for Good.
working seniors who saved a little bit of money so that their families wouldn’t have to pay for their funeral costs are penalized! As Mass Senior Action member from the Boston chapter, Edna Pruce, pointed out to the Senators and Representatives, “This limit has not been updated since 1981! The cost of living has gone up significantly since then and so too should the senior MassHealth asset limit.” A dozen other states have raised their limit. It’s time for Massachusetts to live up to its reputation as a leader. It’s time for Massachusetts to stand up for its seniors! It’s time to fix the senior healthcare cliff!

The other part of Bridge the Gap Health Care Bills is increasing access to the Medicare Savings Program. Medicare Savings is a federal program designed to cover the cost of Medicare Part B deductibles, coinsurance, and copayments if you meet certain conditions. Right now, the only seniors who can access this cost saving program are those living with incomes under 135% of the federal poverty level have access to this extra help.

As many of you know, that is only $1,324 a month, not much considering Massachusetts’s high housing costs and the health care costs that come up when you are a senior. Our plan would raise this to seniors who are living under 300% of the federal poverty level so that more seniors can have access to these life saving savings. If Mass Senior Action’s bill passes, it help thousands of seniors see a maximum of $150 a month in premiums alone plus additional savings in deductible, prescription costs and co-insurance.

Seniors like Mass Senior Action member from Lynn, Kiki Chaiton, who testified in front of the committee about her and her husband’s unreasonably high healthcare costs. Kiki and her husband’s combined incomes fall just above the 135% federal poverty level limit to qualify for the Medicare Savings Program. She told the committee, “we both worked our entire life, even after retirement. We tried to put savings away for a rainy day, well we are past rain. We are being flooded and we need some help to get through this typhoon of high medical cost. If House Bill 615 were to pass my husband and I would not have to pay our part B payment any more. That would save us over 200 dollars a month with that money I could pay for my cholesterol medicine. 19 other states found a way to give seniors a break, we are here to ask why won’t Massachusetts help their seniors?”

Finally, they heard from Mass Senior Action Cambridge chapter member John Robinson, whose story you can read below. John’s story was actually featured in a Boston Herald article which is reprinted in this edition. Needless to say, his story is not unique among Mass Senior Action members. Senator Jason Lewis, the Senate sponsor of Senior Action’s Bridge the Healthcare Gap bill said, in support of the bill, that “it is vital that we ensure access to high quality, affordable healthcare for all our senior citizens. I am proud to sponsor Senate Bills 639 and 640 because they will offer stronger protections for the physical and financial health of our Commonwealth’s senior citizens.”

“The ability of older adults in the Commonwealth to access affordable healthcare is something that deeply concerns me,” said Representative Denise Garlick at the hearing. “An Act regarding Medicare savings programs will provide a vital safety net for the health care needs of older adults and will bring additional, significant benefits for Massachusetts.”

The speakers from Mass Senior Action captivated the hearing room and the blue shirts were up front and visible. Because of member participation,

**After lifetime of work, ‘gap’ can leave high medical bills**

John Robinson, a 68-year-old retired railroad worker from Somerville, is among the scores of Boston-area seniors who have been forced to make some tough financial choices after seeing his health care costs more than triple after he turned 65.

Robinson said he was among the elderly residents who fell off the so-called senior healthcare cliff when his medical expenses for high blood pressure, high cholesterol and dental and eye care jumped from $72 a month to $367- a figure that has been eating up a quarter of his monthly $1,446 pension. Robinson said he and some of his peers found themselves struggling to get by after they turned 65 and found they no longer qualify for Medicare and Medicaid programs because of increasing income eligibility levels.

“I was under the false impression that Medicare paid for everything. It doesn’t.” Robinson said. “Through the years the prices have gone up. They’ve continued to manipulate the system where it has become an issues about money and not about providing people with the health care they need.”

And Robinson isn’t alone. More than 25 million American seniors are economically insecure and struggle to pay for housing and manage their health care bills, while suffering from lack of access to transportation, according to the National Council on Aging. Many baby boomers are dealing with diminished savings after helping to pay off their children’s student loans.

The crisis that Robinson and others are facing comes amid an intense partisan debate over the future of the Affordable Care Act and as congressional Republicans eye Social Security and Medicare for reforms aimed at controlling costs.

Robinson, who earned his pension after many years working as an Amtrak train attendant, said he’s had a hard time finding a medical plan that will bridge the gap not covered by Medicare.

“If it wasn’t for subsidized housing, I would have to decide between market-rate housing to not be homeless or pay for health care,” he said. “It’s not a decision I ever want to make.”

By Kathleen McKiernan (Originally printed in Boston Hearld)
meetings, alongside our allies the MBTA control board up at every single one of were not going to take As our motto goes, We are still committed to working with the Governor and the MBTA board to help lower costs in the future, but our priority will always be to ensure that policy makers can hear directly from the seniors and people with disabilities that will be impacted by their decisions. This is another example of how participation does matter. Join us in the action, add your voice to the fight for justice. For more information about joining Mass Senior Action Council go to page 2 for contact info.

MSAC President Barbara Mann replied to the Governor’s claim in shock, “It is disheartening to hear the Governor state RIDE advocates have not been working to reduce cost. We have spent countless hours on this issue. We understand budget concerns and each of our proposals takes cost under consideration while ensuring the community is not harmed.”

As our motto goes, We were not going to take it. We continued to show up at every single one of the MBTA control board meetings, alongside our allies in the disabled community and members of the bus mechanics union, to show the MBTA that their cuts would impact real people. The hearing audience grew each time and the testimony continued.

At one of the last hearings before the final budget vote, BCIL member explained to the Control Board how the cut would impact her life and the community, “I am a business owner. I use the RIDE to get to my business and to my suppliers and distributors. I do pay taxes. I do contribute. If you eliminate the premium service, you eliminate my business and you hurt the economy my business supports.”

We held our ground, highlighting how crucial the RIDE is for so many, making sure their voices would not go unheard. Our members began to discuss disruptive actions and civil disobedience, even the prospect of risking arrest to protect RIDE services. We made it clear to the MBTA Board that we would not accept these cuts without a big fight, and given our history of activism, they knew we were serious. At the final MBTA budget meeting, we rejoiced to hear that these extra cuts would not be made this year and thrilled the Control Board not only heard us but agreed to work MSAC and community partners to improve the service while addressing budget concerns.

In the aftermath of Watergate Scandal in the 70’s, laws were passed in an attempt to limit the corrupting influence of money on politics, and, until 2010, the Supreme Court largely upheld Congress’s power to do so. In previous issues of Senior Action Leader, you read about the Citizens United case, which The United States Supreme Court essentially found that corporations are people and therefore deserve the right of free speech as outlined in the constitution. The problem with this interpretation opened the corporation coffers to giving unlimited amounts of money to political campaigns. MSAC and others argued this gives multi-billion corporations an unfair advantage in elections by being able to bank roll the candidate and making the elected lawmaker work for their agenda rather than the people.

The next blow to democracy came with the McCutcheon v. FEC, a Supreme Court case dealing with limits on how much money individuals can contribute to candidates. The Court ruled, in a 5-4 decision, struck down limits on the total amount people can donate to various political campaigns. The total limit of $123,000 for an individual was declared unconstitutional. Now so individuals can give up to $5,200 to as many candidates as they like.

The decision gives rich people more power to influence campaigns by buying candidates and influencing their votes. Instead of working for the voters, they are working for their donor. Move to Amend is a rapidly growing national grassroots coalition of over 330,000 individuals and organizations working to pass a constitutional amendment to state that Constitutional rights belong to human beings only, not to corporations. The only solution is to overrule the Court through a Constitutional amendment. Any attempt to solve the issue of money in elections through a regulatory or legislative fix is at the mercy of a Supreme Court and legal system only interested in protecting the interests of the extremely wealthy few. For more information on how to make every vote count go to www.MoveToAmend.org or www.MoveToAmendMA.org to find out how Massachusetts lawmakers could call for a Constitution Convention to get corrupt money out of politics.

Candidates For Sale

As the saying goes, “Money Talks.” This is especially true in the world of politics. In the aftermath of Watergate Scandal in the 70’s, laws were passed in an attempt to limit the corrupting influence of money on politics, and, until 2010, the Supreme Court largely upheld Congress’s power to do so. In previous issues of Senior Action Leader, you read about the Citizens United case, which The United States Supreme Court essentially found that corporations are people and therefore deserve the right of free speech as outlined in the constitution. The problem with this interpretation opened the corporation coffers to giving unlimited amounts of money to political campaigns. MSAC and others argued this gives multi-billion corporations an unfair advantage in elections by being able to bank roll the candidate and making the elected lawmaker work for their agenda rather than the people.

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Corporations ARE NOT People

Money IS NOT Speech

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More than 300 Elder Advocates from over 16 organizations from across the Commonwealth convened at the State House on Monday, February 27, to address the needs of the growing elderly population in Massachusetts. Major health care changes at the federal level to Medicaid and the Affordable Care Act, along with workforce issues and community based service needs at the state level, have presented advocates with daunting list of challenges.

According to event organizer Mass Home Care, by the 2020 US Census, the 60 and older population will represent almost one out of every four Baystate residents. Elder rights groups presented their legislative agendas ranging from bills on health care, home care, income security, dental care, food stamps, Medicaid eligibility, and workforce wages.

Mass Senior Action Council joined the 16 sponsoring groups for Elder Lobby Day including AARP.

President Trump and Speaker Ryan Propose Block Grants:

What does that mean for your MassHealth?

In January, President Donald Trump’s administration announced proposed changes for Medicaid funding, the federal-state insurance plan that covers low-income people known as MassHealth in Massachusetts. The proposal, if passed by Congress, will turn control of the program to states and capping what the federal government spends on it each year.

It’s called “block granting.” Right now, Medicaid, which was expanded under the 2010 health reform to insure more people, covers almost 75 million adults and children.— 1.86 million here in Massachusetts. Those who qualify are guaranteed coverage, states and the federal government combine funds to cover the costs. Conservatives have long argued the program would be more efficient if states got a lump sum from the federal government and then managed the program as they saw fit. But others say that would mean less funding for the program.

Block granting Medicaid is a centerpiece of health proposals supported by House Speaker Paul Ryan and Trump appointed,Health and Human Service Secretary Tom Price.

But what would this look like, and why is it so controversial? Let’s break down how this policy could play out, and its implications:

Q: How would a block grant work?

The basic idea is that states would get fixed federal grants that would be based on the state and federal Medicaid spending in that state. Currently, states share the cost of Medicaid with the federal government. Poorer states pay less: In Mississippi, for instance, the federal government pays about three-fourths the cost of the program, compared to 50 percent in Massachusetts.
House Republicans passed a replacement plan for the Affordable Care Act on Thursday, May 4th, that will hurt the country’s most vulnerable populations. The American Healthcare Act would phase out Medicaid expansion and provide a tax break to insurers that pay CEOs over $1.5 million per year.

Older Americans: The House GOP health care plan targets seniors with huge cost increases. Currently, insurance companies can charge their oldest customers prices three times those of younger customers, but under this plan, insurance companies would be allowed to charge elderly Americans up to five times more than young people. As a result, annual premiums would rise 22 percent for people between the ages 60 to 64 and people in their 50s would see a 13 percent in annual premiums, according to the AARP Public Policy Institute.

People suffering from mental illness: The phasing out of Medicaid expansion would also hurt Americans with mental illnesses and substance abuse disorders. Thirty-five percent of low-income Medicaid beneficiaries and 13 percent of non-elderly adult beneficiaries have a chronic mental illness. Over forty million adults in the United States have a mental health issue and 19.7 million have an abuse problem, according to a 2014 report from the advocacy group Mental Health America.

Everyone: House Republicans have acknowledged that without the mandate, fewer people will have access to insurance. The White House’s Office of Management and Budget show that the plan’s tax credits wouldn’t provide enough assistance to low-income people. Republicans released the bill before receiving any Congressional Budget Office score. It’s unclear how much the bill would cost or exactly how many people would lose coverage, but one thing is certain: Fewer Americans would have coverage under the House Republican plan.

MSAC members joined Senator Markry to fight back against the proposal and stand up for true health care for all.

MSAC leaders are speaking up against the cuts in the ACHA: "Last week by voting for the American Healthcare Act, certain members of congress launched an all out attack on seniors, women, and the poorest in our society. This debate is not about party politics this debate is about the wealthy getting wealthier and the rest of us paying the price.”

MSAC is asking for people to contact their Federal Representatives to tell them, No Cuts to Medicare, Medicaid, and Social Security. Next, we ask you to call your relatives who live in other states and ask them to call their elected people to tell them you disagree with a plan that harms seniors and working people while giving billionaires a tax bonus. Together we must build the people power to fight back against these devastating proposals prompted by pure greed.

Originally written by Casey Quinlan for Think Progress, adapted for SAL

Pictured: MSAC members Rutha Ray and Aubrey Hector joined over 20 MSAC members at Congressman Moulton’s meeting in Lynn.

Q: What can we do? Contact the President and your Federal elected lawmakers to demand, “No Cuts to Medicare, Medicaid and Social Security.” Also, you can join MSAC’s fight to protect these programs, or attend a meeting for more information.
Dot Macaione, North Shore Chapter

Dot Macaione has been an advocate in the community her entire life. At 97 years young, Dot continues to support the Girls Scouts and is an active Shoe City Lions member. Her sister, Bernice Langlois, had been active in MSAC for many years encouraging Dot to join in the action but Dot did not join until she moved in 2010 after her sister passed away.

Dot said she enjoyed the meetings because they are so informative, “so many people have no idea what is going on, things that affect their everyday life, because they are not a MSAC member and do not get the information we receive at our chapter meetings.”

Since joining Dot jumped into action, becoming a chapter board officer and attending rallies at the state house to stand for social justice. As soon as a new person moves into her building, Dot shares her enthusiasm in an effort to recruit a new neighbor. “Joining MSAC is the best thing I have ever done. The information we receive is so important. It can be lifesaving for us seniors and what would happen if we didn’t fight against these cuts? People would be lost.”

Dot’s testimony in 2014 and again this year at the MBTA board meeting was key to pushing back against the proposal to eliminate the premium fare service zone, “at my age my transportation options are already limited. Most of my friends and family have had to give up their license and car.” Dot explained why she spoke up, “I just could not sit by and allow these cuts to happen. I had to at least try to stop them.” And stopping the cuts is just what happened because of Dot and others who participated and did not just take it.

Dot was surprised when the chapter nominated her as their 2016 unsung hero. Dot said, “I do not feel I do more than the other members. I just feel we should all work to make things better for each other. It is just what I have always done.

36 Years of Senior Action

Annual Fundraiser and Celebration
Thursday, June 29, 2017:

We are excited to invite you to join us for Massachusetts Senior Action Council’s 36th Anniversary celebration. This milestone event will be held on Thursday, June 29, from 11:00 am to 2:30 pm at the union hall of 1199SEIU, 108 Myrtle Street, Quincy, MA 02170. (T access & free parking)

plated lunch, music, and honoring our unsung heroes

So far this year we’ve reintroduced our Bridge the Gap healthcare bill that could lower healthcare costs for thousands of seniors across the state, put pressure on the MBTA to not cut vital services for the senior and disabled RIDE-rs, and continued to encourage participation in the local communities our members live in.

Through Mass Senior Action, hundreds of seniors develop the skills and confidence to become effective agents of community change – leaders who stand up for themselves and for future generations as allies in the struggle for justice.

June 29 - Join us or donate to build the Senior Voice

Name: ____________________________

Address: __________________________________________ City____________________________  Zip: ______________________

Phone: _____________________________ Email:________________________________________

$20.00 ticket for members: How many: __________ $25.00 ticket for non-MSAC members: How Many: __________

$40.00 tickets for those not on a fixed income: How many: __________

I cannot attend but would like to donate to MSAC $__________

Mail this form with your check to the address below, or call the number, or buy tickets at www.MassSeniorAction.org

MSAC, 108 Myrtle Street, #112, Quincy, MA 02171 - Phone: 617-284-1234