VICTORY IN THE SENATE!
SENIOR VOICES HEARD IN SENATE HEALTHCARE BILL

On November 9th, the Massachusetts Senate voted to pass a comprehensive health care cost containment bill. Throughout the process Mass Senior Action members stayed on the frontlines, visiting the statehouse every day to advocate with legislators and make their voices heard. Members shared their experiences of trying to afford the high costs of Medicare and meet other basic needs. They urged Senators to use this opportunity to help bridge the gap to affordable healthcare for seniors. Our efforts paid off!

How did we get here? By continuing to push for affordable health care!

It was the work of MSAC members over several years, learning about the healthcare system, breaking silence about our own experiences with healthcare and affordability, talking to our neighbors and community members - at home and at senior centers, doing countless outreach presentations and workshops to spread awareness of the Senior Healthcare Cliff, collecting over 1,500 postcards from all over the Common-

Medicare Savings Programs lower the cost of Medicare by paying for the Medicare part B premium ($134/mo) and most of the Medicare Part D expenses (premium, deductible, and co-payments)

wealth to show legislators the breadth of this issue, and knocking at every senator’s door when it came time.

When the Senate introduced the Health Care Cost Containment bill, we quickly reached out to legislators to let them know that seniors need to be included in this comprehensive health care bill. Continued on page 4
MEMBERSHIP APPLICATION FORM

Enclosed are membership dues for:

☐ $10 1-year individual  ☐ $15 1-year couple  ☐ $50 individual lifetime  ☐ $75 couple lifetime

NAME(s): ____________________________________________________________

ADDRESS: ____________________________________________________________ APT #: __________

CITY: ____________________________ STATE: __________ ZIP: __________

PHONE: __________________________ EMAIL: __________________________

Make checks payable to: MSAC
Mail to: Mass Senior Action, 108 Myrtle St., Suite 112, Quincy, MA 02171

Contact Information:
Main Office/Eastern MA
108 Myrtle St. Suite 112
Quincy, MA 02171
617-284-1234
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STATE EXECUTIVE COMMITTEE
Barbara Mann, President
Linda Moore, 1st Vice President
Edna Pruce, 2nd Vice President
Rosa Bentley, Treasurer
John Ratliff, Secretary
Karen Lynch, Membership Coordinator

Chapter Meeting Information:

BOSTON CHAPTER
When: 2nd Thursday of the month at 12:30 pm
Location: Charles St. AME Church
551 Warren St., Dorchester

CAMBRIDGE/ SOMERVILLE CHAPTER
When: 3rd Friday of the month at 12:30 pm
Location: Cambridge Senior Center
806 Mass Ave., Cambridge

NORTH SHORE CHAPTER
When: 3rd Wednesday of the month at 10:30 am
Location: 10 Church St., Lynn

METRO NORTH CHAPTER
When: 4th Wednesday of the month at 1:30 pm
Location: Malden Senior Community Center
7 Washington St. Malden

GREATER SPRINGFIELD CHAPTER
When: 4th Wednesday of the month at 1:00 pm
Location: Springfield Hobby Club
309 Chestnut St. Springfield

BRISTOL COUNTY CHAPTER
When: 4th Thursday of the month at 1:00 pm
Location: St. George Church Hall
12 Highland Ave., Westport

NORTH SEACOAST AFFILIATE
When: 3rd Friday of the month at 10:00 am
Location: Newburyport Senior Center
331 High St., Newburyport, MA

MEMBERSHIP APPLICATION FORM

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☐ $10 1-year individual  ☐ $15 1-year couple  ☐ $50 individual lifetime  ☐ $75 couple lifetime

NAME(s): ____________________________________________________________

ADDRESS: ____________________________________________________________ APT #: __________

CITY: ____________________________ STATE: __________ ZIP: __________

PHONE: __________________________ EMAIL: __________________________

Make checks payable to: MSAC
Mail to: Mass Senior Action, 108 Myrtle St., Suite 112, Quincy, MA 02171
MESSAGE FROM THE PRESIDENT by Edna Pruce

Once again I would like to say I am humbled and honored to serve as your President. As a Boston chapter member, my first goal was to visit each chapter before the year’s end. I’ve had the pleasure of sharing a little bit about myself and learning more about Springfield, Metro North, Cambridge, North Shore, and Bristol over the past few months.

Since our Biennial Convention, Senior Action has really hit the ground running! In October, we met with Senate leadership to discuss our Medicare Savings Bill. Members came from across the state to support our Executive Director Carolyn and me as we testified before the Senate Committee on the Health Care Cost Containment and Reform. The sight of a sea of blue shirts in that hearing room, standing up with signs supporting our Medicare Savings Program, while Carolyn and I were speaking really left an impression on all the senators and staffers in that room. We followed up that momentum by visiting all of the Senators offices from the Basement to the 5th floor. It was so inspiring to see the “Blue Shirts” going to each office, urging them to support Senior Action’s Medicare Savings Program by putting it in the Senate Health Care Cost Containment bill. In the end, Senator L’italien agreed to sponsor an amendment to the main bill.

Out in Western Massachusetts, our Springfield chapter engaged their local representatives in the healthcare campaign by hosting a Health Care Forum which was well attended by legislators and aides. In total there were more than seven offices represented, including the co-chairs of the healthcare committee Senator Welch and Representative Kocot!

Finally, on November 9, the Senate debated and passed the Health Care Cost Containment Bill with our amendment added onto it, at the last minute. That day, we were a presence in the Senate Chambers from 11 AM to 4:30 PM awaiting the discussion of our amendment but it was not presented to the floor until 11:52 PM, just eight minutes before the midnight deadline. It passed thanks to the hard work, dedication, and commitment of our entire team of MSAC members and staff. The Senate staffers told us that it made a big difference to see that over 1,000 constituents signed our postcards!

Our work is not done because we have to get it through the House. But this was a major victory! I am truly inspired by the work of our organization, the members, and the staff. With this first victory we have shown how empowering collective persistent action can be through the leadership of our members. Looking forward, we are going to continue visiting the State House, knocking on the doors of our neighbors, and making sure that our bill gets passed on the House side so that together we can bridge the

MISSION: As a democratic, grassroots, senior-run organization, Mass Senior Action is committed to empowering seniors and others to act collectively to promote the rights and well-being of all people, but particularly vulnerable seniors.

Donate at: www.MassSeniorAction.org
Because we had already been fighting for increased access to the Medicare Savings Program, we were able to get it included as an amendment sponsored by Senator L’Italian to the bill.

We also backed measures in the bill that would create the role of Dental Therapists, making dental care more accessible for Massachusetts residents, and advocated to include more consumer protections as part of the new passive enrollment initiative for Senior Care Options. The power of Senior Action was felt across the building and as a result the bill includes:

**Expanding Medicare Savings Programs (MSAC’s Bridge The Gap Bill):** This amendment requires the Executive Office of Elder Affairs and the Executive Office of Health and Human Services to develop a plan to increase access to Medicare Savings Programs by raising or eliminating the asset test and raising the level of income eligibility. The Senate amendment is a great first step but we know the voices of seniors must be heard to ensure full victory.

**Dental Therapists:** This provision introduces a dental therapist position in Massachusetts for lower level procedures like cavity filling or teeth pulling. Many other states which have adopted this plan have seen great improvements to dental access, affordability, and preventive dental care for residents. Therapists have been able to bring much needed services into the community.

**Increased Access to Hearing Aids:** This amendment increases access to hearing aids and improves consumer experience by allowing their own doctors, who have intimate knowledge of their medical history, to sell them their aids. Prior to this amendment, doctors were not allowed to sell hearing aids to patients in Massachusetts. Most often, patients then have to go to for-profit companies to get their costly but vitally necessary hearing aids.

**Passive Enrollment in Senior Care Options Program:** This measure would automatically enroll consumers who are on Medicare and MassHealth into Senior Care Option (SCO) programs. SCOs offer additional services such as dental, eyecare, and transportation. To make sure every individual has the ability to choose their own care, Mass Senior Action worked hard to make sure that there were extra protections to make sure seniors could continue to see their own doctors when they first change while also spelling out a simple and easy way to opt-out. For more information see our article on page 12.

**Medicare for All/Single Payer Study:** The Senate voted to study how the costs of a single-payer health care model would compare to the state’s current health care spending. If the annual cost estimate was lower than the current market-based health care system, the Health Policy Commission would then need to submit “a proposed single payer health care implementa-
This October, MSAC’s Springfield-Western Mass chapter held a Senior Healthcare Forum in which state legislators heard from elders who are “Living Below the Line.” Dozens of seniors came together to give a first hand account of their challenges making ends meet, especially with the rising cost of healthcare. At the forum, MSAC members spoke on the proposed legislation to “Bridge the Gap” to affordable senior healthcare, which is currently pending in the Massachusetts Legislature.

Mass Senior Action Council hosted this Senior Healthcare Forum to show support for this “Bridge the Gap” legislation to draw attention to the fact that Massachusetts needs to address elder economic disparity - currently in the Commonwealth, 6 in 10 seniors living alone do not have the income to meet their basic needs.

This issue was strongly emphasized through forum attendee Johnetta Baymen’s statement to 22News. Her assertion conveyed the growing reality of elder economic insecurity: “the challenges would be, should I eat, should I buy my medication, or should I have a roof over my head? Because these are the major issues.”

Seniors and advocates discussed the importance of investing in Medicare Saving Programs (MSPs), a plan that will help with the out of pocket costs of Medicare and leverage more federal resources. Seniors shared their personal healthcare experiences and voiced the difficulties that come with not qualifying for assistance with Medicare costs, making a strong case for increasing access to that assistance through MSPs.

States legislators Ashe, Gonzalez, Kocot, Tosado, Vega, Velis, Williams, Puppolo, and Welch, as well as Senator Lesser’s Chief of Staff attended the forum to listen to the seniors voice their support and need for the “Bridge the Gap” health care bills (S.640 & H. 615).

Mattie Lacewell, MSAC Greater Springfield Chapter Vice President and forum moderator, established a reflective tone as she shared her thoughts on a meeting with Representative Kocot, House Chair of the Healthcare Finance Committee. She said it was an opportunity to discuss our concerns and our plans to address them. While he raised many questions during the meeting, “why haven’t we done this yet?” was one question that stuck with many of the participants. It was the question that resonated throughout the forum as we heard the support of legislators who pledged to work with us to bridge the gap to affordable healthcare for seniors and ease the burden that weighs heavily upon those who can afford it least.

MSAC members are leading the discussion with legislators on how the Commonwealth should most effectively address elder economic disparities through measures that would support economic security for seniors.

Last month, the Senate voted to pass a comprehensive health care cost containment bill. This bill included an amendment that would expand Medicare Savings Programs (an extension of MSAC’s Bridge the Gap Bill). It also includes dozens of provisions aimed at lowering health care spending in Massachusetts while increasing access to high quality health care. The Senate amendment is a great first step, but we know that the voices of seniors must be heard to ensure full victory!

The House is currently working on its healthcare measures which are expected to be released in the 2018 session.
Over 100 Mass Senior Action members convened in Quincy on October 11th for a day of learning, gaining skills, and building senior power! Members attended workshops on topics ranging from the history of social security to best practices for recruiting and connecting with members. One workshop took a deeper look at the details of economic insecurity among seniors in order for us to ground ourselves in the truth that our struggles as elders are not ours alone -- in fact, we know that 6 in 10 seniors living alone in Massachusetts do not have the income to meet their basic needs. This makes it obvious -- Massachusetts seniors are being failed by a system meant to support us. Armed with this truth -- and with new skills from the convention’s lobby training workshop -- Mass Senior Action members are ready to get out and fight for affordable health care and transit for all Massachusetts seniors!

We will be bringing some of these workshops -- and others -- out to our chapters in the coming months! See back page for more details!

At our convention, members also elected new member-leaders to our State Board of officials. We are thrilled about the energy and vision they are bringing to Mass Senior Action, and we know they will support the membership to be able to fight even harder in the next few years! To find out more about your new officers, read on for their bios:

**Edna Pruce - President**
I am a proud member of Mass Senior Action and I am a veteran community activist. While in Basic training in the Air Force Nurse Corps in Montgomery, Alabama I witnessed the bus boycotts as result of Rosa Parks’ action and remember listening to Dr. Martin Luther King Jr. speaking to the people and urging them to continue on until justice was won. This experience left a profound impression on me and my commitment to social justice. I have been so moved by the passion and commitment of the members of Mass Senior Action in their pursuit of social justice. I now know what organized seniors are capable of, and I am inspired by the dedication and commitment of my elder peers to bring about empowerment and change for all elder Americans.

**Kathleen Paul - 1st Vice President**
I joined Mass Senior Action over 10 years ago but my activism started long before my MSAC membership. I have always fought for the underdog. In my school years growing up in Cambridge and as a Mother of 5 children, I wanted to find justice in every situation. I was
raising children in Boston and fighting with other parents to ensure all children received a decent education. When the busing of children started, I witnessed angry people shouting nasty names to small children who were only trying to go to school. I rode those buses and escorted the children to their school and tried to block them from the hate. It was not popular and it was not easy but those kids needed someone to stand with them and I was glad to be there to give a hug or just block some of the ugliness they were being exposed to. I love Mass Senior Action Council because we look out for the underdog. I am proud to wear my blue shirt and stand beside my brothers and sisters for quality transportation, affordable housing, and access to health care.

Linda Moore - 2nd Vice President
I joined Mass Senior Action 10 years ago after attending a meeting about how tenants can organize together and how MSAC was “fighting the good fight.” I decided to get involved in the Boston Chapter Board as President because I wanted to keep MSAC moving in that direction. I also love being on the State Board, where I’ve served as vice president for the past two years because I get to do things that I would never get the chance to do otherwise--helping people out in the unique way MSAC does. More than anything I am excited to continue working with you all to make MSAC stronger for all seniors and for our community.

Rosa Bentley - Treasurer
I was born and raised in Alabama and came to Boston in 1964 after graduating from high school. I’ve lived in Lynn since 1996. I retired in 2010 after working for the State of Massachusetts for over 30 years. After I retired I started going to the senior center in Lynn, and that’s where I first heard about MSAC. I decided to join as a member after going to a transportation hearing at the State House. Attending events like those really opened my eyes to the great work being done with the elderly, and low-income and poor people. I decided that I wanted to be part of this organization which helps people in need. During my second year of membership I decided to become a lifetime member; I have been attending State Board meetings for more than a year now.

John Ratliff: Secretary
I have been an activist much of my life in the anti-war, civil rights, labor, and LGBTQ movements. When I retired to Massachusetts 5 years ago, I was looking for an effective group of seasoned activists standing up for the rights of seniors and for justice for all. A friend introduced me to Mass Senior Action Council, and I knew I had found my sisters and brothers in struggle. I have been active in the Cambridge chapter where I served a term as membership coordinator. I have been active with the Statewide Healthcare Campaign steering committee which I represented on the state Board. In 2015 I was elected Secretary and have served in that position on the state board and executive committee. I am also active with with Mass. Peace Action, Mass. Alliance of Retired Americans, the Cambridge Peace Commission and Mayor’s advisory committee.

Karen Lynch-Membership Coordinator
I am a retired nurse and was introduced to MSAC by Howard McGowan, an old friend who has now passed. He told me it was so right for me. And I must say, I think he was right. I am so glad to be a part of such a great organization fighting for the rights of senior citizens. Presently, I am the president of the metro north chapter, based in Malden. Last year, I was nominated, and fortunately, got the position of membership coordinator for the state board. It has been a very busy year, and I feel there is still so much to do. I know that recruitment and new members are so important to the strength and continuation of MSAC. We all need each other to go ahead with our goals and to preserve seniors rights.
Leading up to the November 7th elections, Mass Senior Action organized and participated in many candidate forums across the state. In cities like Lynn, Boston, and Malden, Mass Senior Action members were out in their communities informing people of the issues so they could enter the voting booths fully informed on where each candidate stood on the issues that matter to seniors.

On October 12, The Boston chapter held a forum between the two finalists of the District 7 City Council race, Rufus Faulk and Kim Janey. Members asked them questions, focusing on community safety, gentrification, and the lack of attention the District receives from both the city and state officials. Kim Janey ended up winning that seat, replacing Councilor Tito Jackson. Both candidates committed to a close relationship with MSAC and the members plan to hold newly elected Janey to her promise.

In Lynn, members held a forum between the two candidates running for Mayor, Senator McGee and Mayor Kennedy. Senator McGee ended up winning the mayoral race, unseating Mayor Kennedy. Members asked the candidates about the city budget deficit and the great need for affordable housing and improved services like a larger senior center to support the large, diverse senior community. Mayor Elect McGee stated his plan is to work with community groups like MSAC to address the budget concerns and improve the senior center.

In Malden, Mass Senior Action members participated in three forums held by MATV, the local public access television station with candidates from all the contested City Council Wards and for the three At-Large seats. Metro North members asked each candidate about top issues that had showed in the results of the Citizen’s Survey that the chapter had taken of Malden residents: Affordable Housing, Aging Supports, and Language Access. Last Fall, MSAC hosted a series of “candidate bootcamps.” These community workshops set a goal to enlighten citizens on the basics of running for local office. The workshops resulted in several contested races by first time candidates. The election results saw newcomer David Camell replacing Councilor Kinnon who vacated his seat earlier this year, and Steve Winslow coming on as a new Councilor At Large replacing Councilor D’Arcangelo. Both the City Council and the School Committee will have bootcamp graduates serving the community and increased voter participation. After all, the only way a democracy works is when the people participate in the process.

All across the Commonwealth, Mass Senior Action members turned out to vote and volunteered at the polls in their local elections. Mass Senior Action firmly believes that participation matters in elections, where a few dozen votes can make a big difference. For 37 years, MSAC members have encouraged their fellow citizens to exercise their right to vote and stay informed about the local issues that impact them the most. Your vote allows us to lead the charge on the important issues like more affordable housing, healthcare, and transportation! People power at the polls!
Anyone who uses the RIDE will be quick to tell you that the transition to a new centralized call center has been a rough ride. Customers have experienced long delays, missed trips, and frequent confusion. Beginning in February of 2017, the MBTA began shifting reservations and dispatch from transportation providers to a new central call center. The 38.5 million dollar contract with Global Contract Services was supposed to make the RIDE more cost effective while improving services. This has not been the experience of many who have used the new call center. Naomi Gray, a Boston chapter member recalled a day when her ride home from church didn’t show up, evidently picking up a different passenger in her place. “I called and they said they had picked me up,” Gray said. “I said, ‘No, they didn’t pick me up. I’m still here.’ ”

In June, shortly after the second transportation company, GLSS, transitioned into the new call center MSAC members sounded the alarm, “This service is unacceptable, unreliable, and putting people at risk,” said north shore member Kathy Paul, “We don’t take it - we take charge.”

Dozens of MSAC members joined by activists within the disability community helped bring this crisis to the attention of the public and the Fiscal Management Control Board (FMCB) through their personal testimony and call for action.

The FMCB committed to closely monitor the situation while MBTA staff and management worked to help the contractor improve service. Now, months later, overall performance has improved but there continue to be incidents of complete failure and GCS has not been able to achieve the benchmarks expected through their contract. By June of 2017, GCS was fined over $100,000 for failing to meet contract standards.

In December, the MBTA announced it would end its Global Contract Services (GCS) contract with more than two years early. The MBTA is looking to secure a new vendor by March 2018 with dispatches starting in June. In the interim, GCS will continue operating with strict performance measures along with financial penalties if it fails to meet these standards. To incentivize GCS employees to keep working during the transition, employees will have the opportunity to work for the next contractor if job performance standards are met. Additionally, the T has assigned its own staff to stabilize dispatching. The FMCB has also mandated the new contract to address promised pickup and delivery times before the new company is allowed to take control over the system. Nevertheless, Commonwealth taxpayers are footing the bill for outside consultants to assess how badly contractors wrecked things. The multi-million, multi year project was projected to save the T 40 million dollars by 2020. Instead The T is currently 13 Million dollars over budget for the RIDE in this year alone.

MSAC has embraced the Continued on page 11
The week before Christmas, both the House and the Senate passed the Tax and Jobs Act which President Trump is expected to sign in early January. The first tax overhaul in over 30 years snaked through closed-door meetings, then oozed through both chambers in just 47 days with zero democrats supporting, zero public comment and lots of last minute additions.

The tax bill would increase the national debt by at least $1 trillion, even after accounting for potential economic growth. It would also drive up the yearly deficit through tax cuts that primarily benefit the wealthiest Americans and large corporations. This is likely to lead to drastic cuts to Medicaid, Medicare, Social Security and other programs on which older adults rely.

From the Senate floor, Massachusetts Senator Elizabeth Warren called out her Republican colleagues for prioritizing the interests of wealthy donors over the American people. “Let’s call this out for what it is — it’s government for sale. That’s how you end up with a $1.5 trillion tax giveaway to corporations at a time of record corporate profit” says Warren.

Tucked into this tax overhaul are many sneaky and harmful provisions such as the abolition of the individual insurance mandate, which will cause healthcare premiums to spike. The tax bill also has a clause that allows drilling in the arctic reserves. It is projected that tax bill will have severe consequences and destroy funding for affordable housing. For Massachusetts residents, the senate’s tax plan may lower home values due to reductions in popular deductions like the state and local tax (SALT) deduction and home mortgage interest deduction. SALT and home mortgage deductions grant Massachusetts taxpayers the ability to benefit from the state’s high cost of living when filing their taxes.

Senator Warren, “Let’s call this out for what it is—it’s government for sale”

Understanding taxes can be difficult but it really is simple math. When we hear “tax cuts” many Americans think this will benefit them and paying taxes is an unnecessary burden. Mass Senior Action understand taxes are needed and when allocated to the community correctly, taxes can do a lot of good. Taxes pay for home care which allows seniors and the disabled to stay in their home rather than being forced into much more expensive institutional care like nursing homes. Taxes support public education and ensures every child has access to education and some countries even invest tax dollars into college and other post high school training because those governments understand an educated population is key to a successful democracy.

Without taxes all of these items are in jeopardy. In local communities people are upset about crime and the lack of a community supports to address the opioid crisis, this plan cuts both tools to battle the drug epidemic and federal funds for first responders. As the cost of healthcare continues to rise, these tax cuts will gut both the Medicare and Medicaid budgets. The tax plan sounds like some people will have a little more money in their pocket but will that be enough to pay for the services we lose?

Both Massachusetts Senators Elizabeth Warren and Ed Markey have come out strong against this plan along with the MA Congressional delegation. You can contact your friends and relatives who live outside of Massachusetts and ask them to contact their elected officials in their state to protest the giveaway to billionaires disguised as a tax cut. Also, we can all call President Trump and tell him no one voted to cut Social Security, Medicare, and Medicaid. People power can defeat this assault to democracy. It is time for all of us to get active.
MSAC alley and long time partner, Mass Nurses Association have been working on a ballot initiative for safe patient limits, otherwise known as safe staffing. Representatives joined our Cambridge Chapter this past October to speak on this campaign, where a nurse spoke about her experience of being overworked and is not only overworked but is encouraged not to give the kind of care that is best for each individual patient in order to see the number of patients she is expected to see. MSAC members brought up their own stories of being in the nursing field as well as being a patient relying on nurses, and felt no hesitation in resonating with the need for safe patient limits. Mass Nurses Association also spoke about their strategy of taking this vote directly to the people rather than pushing through a long process in the State House, which means they need many signatures to get this issue on the ballot! MSAC members volunteered to help collect signatures in their communities and gave an official endorsement as the Cambridge chapter, in addition to the endorsement that Mass Senior Action as a whole has made to longtime partner MNA.

Meanwhile, Raise Up Mass is working on a dual strategy of pushing for a ballot initiative as well as advocating for legislation to win $15 minimum wage in Massachusetts as well as Paid Family & Medical Leave. MSAC members don’t need any convincing

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idea of the central call center because of the potential improvements and cost savings, but as we have seen it is critical that Ride users and seniors have a voice in the process. The MBTA decision to remove GCS and the FMCB’s continuous comments applauding the community input is a clear example of senior power in action. This decision also highlights that private companies with their promises of costs savings and efficiencies are not a quick solution to the challenges that face the T.

During a recent MBTA public meeting, MSAC member Rosa Bentley cautioned Board members, “When private companies come in trying to offer the lowest bid they often look to make their profits off the backs of the workers which ultimately rests on the backs of the customers in the level of service provided. As you continue to face hard decisions about how to ensure our public dollars are being used for the public good we ask that you also remember that workers are part of the public too. Our public dollars should be supporting quality jobs that can be a foundation for families to grow”.

There are still many changes ahead for the MBTA and its riders and MSAC is committed to ensure that community voices are heard throughout the process. The decision to end the contract with GCS proves participation matters and that when we speak out together, we can make our community better for everyone. With your voice we can ensure public transit remains a public good.

If you have had a problem with your RIDE EXPERIENCE, Contact the MBTA complaint line 617-222-5123 and also tell your local MSAC organizer.
If you are “dual-eligible,” enrolled in MassHealth and Medicare, the way you choose your healthcare may be changing. Since 2003, individuals who are dual-eligible have had the option to navigate the healthcare system on their own or to enroll into a Senior Care Option Plan (SCO) which provides coordinated care. (See list below).

SCO’s offer all of the same benefits as MassHealth and Medicare at no cost but are also able to provide additional benefits to beneficiaries. The benefits are slightly different for each individual and across the plans but some benefits include free prescriptions and over the counter medication, free transportation to medical appointments, comprehensive dental, eye, and hearing care in addition to supports based on your needs like gym memberships or an air conditioner.

Over the years there have been several attempts to implement “passive enrollment” into SCO plans for individuals who are dual-eligible. Passive enrollment means that seniors would be automatically enrolled into one of the 6 plans unless they actively say they don’t want to. In the past Mass Senior Action has strongly opposed such efforts because there was a range of experiences with each SCO and for some it would require a change of doctor.

This proposal for passive enrollment into SCO’s has been proposed by the Governor, the Senate and appears to have support in the House. In the recent debate over the Massachusetts Senate Health Care Cost containment bill, Mass Senior Action decided to reevaluate its position based on the positive experiences and feedback from members who have been enrolled in SCO’s. North Shore member Richard “Smitty” Smith shared why he is happy with his SCO provider, “SCO is the best thing that has happened to me since I retired. I have a nurse on call, they were there each step of my knee replacement, and most recently took care of my bypass. I do not have to worry about co-pays or even transportation to the doctor. SCO is a god-send.”

MSAC’s leadership decided not to oppose passive enrollment as long as there were strong protections for seniors. Two key protections were to ensure seniors who did not want to enroll in a SCO would have an easy way to opt out and secondly that once enrolled individuals could

What does a SCO cover?
SCO plans pay for all the services covered under Medicare and MassHealth.

What are SCO Benefits?
• Doctor appointments
• Rides for appointments
• $0 Prescription and over-the-counter drugs
• Vision services
• Dental care, including dentures
• 24/7 phone access to a team who can answer your healthcare questions or give you the information you may need

Who is eligible?
Individuals over the age of 65 and on MassHealth and Medicare.

These plans contract with a Senior Service Organization to provide coordinated care in your community with zero co-payments. The six SCO plans available are:

**Boston Medical Center HealthNet Plan**
1-855-833-8124 (TTY: 1-866-765-0055)
SeniorsGetMore.org

**Commonwealth Care Alliance**
1-866-610-2273 (TRS: 711)
commonwealthcaresco.org

**NavigenCare (HMO)**
1-877-255-7108 (TRS: 711)
www.navigencare.org

**Senior Whole Health**
1-888-566-3526 (TRS: 711)
SeniorWholeHealth.com

**Tufts Health Plan Senior Care Options**
1-855-880-0056 (TTY: 1-855-670-5940)
www.thpmp.org/sco

**UnitedHealthCare**
1-855-517-3462 (TRS: 711)
UHCCommunityPlan.com

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maintain all of their current providers even if they were out of network for the first 90 days while they made a decision whether to remain in the SCO or to go back to using Medicare and Masshealth on their own. Simply, you can try a SCO and keep your Doctor for at least 90 days. If you do not like the SCO service you can choose to go back to your original basic care.

The final Senate bill supported Mass Senior Action’s position including language that seniors could opt out by phone, mail, and in-person. The legislation also ensured individuals would have the right to keep all their current services for the first 90 days or until they sign a care plan or opt out.

As the debate moves on to the House it is important to make sure your voices are heard. If you are on MassHealth and Medicare let us know what you think. If you you are enrolled in a SCO share your experiences.
MSAC Bristol President George Smith was honored at Coastline’s 40th anniversary for all of his hard work and dedication to senior issues. Here he is pictured with State Senator Mark Montigny, Coastline CEO Paula Shiner, and City Councilor Linda Morad.

The Cambridge Somerville chapter listens as newly elected President Edna Pruce introduces herself and outlines her vision for the next year of senior action!

North Shore chapter members protest the closing of the local housing court in Lynn.

Boston chapter members making history at their holiday party with reindeer skit.

In Memory of John Bennett,
former MSAC Statewide President and beloved member of the Springfield Chapter

John’s work and legacy continue to inspire MSAC members to fight to build senior power!
North Shore chapter member Josephine has spent her entire life working to make her community better. Josephine grew up in Trinidad. As a young person, Josephine would go house to house in her neighborhood to collect toys and clothes for the local children at Christmas time. Josephine said, “My heart has always gone out to children and seniors.”

Josephine’s parents died when she was a young child which left her being raised by her older brother. “It was very hard growing up without my Mom and Dad. I think that is why I am always willing to listen when I meet people going through a rough time. I know what it is like to feel alone and just wish someone was there to listen.”

Josephine and her husband, 5 children including an adopted son moved to the United States in the mid seventies. Josephine’s daughter has a mental illness, and this diagnosis led Josephine to join efforts to support disabled children and adults. Josephine shared, “these people try so hard to be able to do basic tasks we all take for granted. I know how difficult it can sometimes be to understand my daughter’s illness and I want to be there for other parents and children going through the same trials we do.”

The busy life of working and raising children did not hinder Josephine’s desire to help people and improve the community. Josephine started her volunteerism with the St. Vincent DePaul dedicating time to help those who are in need of shelter or a little help to get through until the next paycheck. Her St. Vincent friend, Rose Ellen McGarvey, introduced her to Mass Senior Action Council 8 years ago. Josephine remembered, “I went to one MSAC meeting and thought this group provides so much information for seniors. I was very impressed.”

Josephine attended as many MSAC workshops as she could to understand the MSAC basics and gather tools to build the senior voice. The chapter knows Josephine is the “go to” person for collecting post cards and selling raffle tickets.

Josephine summed up why MSAC is important, “At MSAC we work on so many issues that affect so many seniors. When we win, so many lives are changed for the better. A lot more should join in the fight. I know when I have had challenges in my life; it gives me a good feeling to help others. At MSAC we not only help ourselves but we help the entire community.”
UPCOMING WORKSHOPS

Missed our Biennial Convention? Went to the Convention but couldn’t make one of the workshops that caught your eye? Never heard of our workshops before this moment?

Have no fear! More workshops are on their way -- some old favorites, and some new!

New Officers Training - Wednesday, January 31st.

What does a membership coordinator do, anyway? Or a president, for that matter? This will be a day of workshops for members who have just joined their local board or who have just shifted into a new role on their board.

Public Speaking - Tuesday, February 20th.

Open to all -- get tips on how to speak in front of others, how to frame your experiences into a story that will impact listeners, and how to tell that story with confidence.

Lobby Training - Thursday, March 29th.

Learn from experienced lobbyists how to speak to your legislators about the issues that are important to you. This workshop is open to all!

All workshops will be held at the MSAC office at 108 Myrtle St. in Quincy. Transportation available.

Barbara “Cookie” Cooke, beloved organizer at Mass Senior Action is now battling cancer. She put so much into helping Mass Senior Action-now it’s time to help her!

If you are able to give, donations are greatly appreciated and can be made out and sent to:

Barbara Cooke
48 White St
Taunton, MA 02780