MA Estate Recovery Harshest in US
State Law seizes homes of most vulnerable

Medicaid (MassHealth in Massachusetts) health coverage is much broader than that of private health insurance, including coverage of long-term care costs, paying for nursing home care, and in some instances, for assisted living and home health care. Seniors who are enrolled in programs known as a SCO - Senior Care Options, (Commonwealth Care, United Healthcare, Senior Whole health, Tufts-to name a few) are considered to be on MassHealth even though you qualify for Medicare. To qualify for MassHealth including a SCO, you must satisfy very complicated financial eligibility rules—rules that often can be traps for the unwary.

One of the most significant traps is Medicaid’s right to recover its expenses from your estate after you die. Since the only asset you’re allowed to own and still get Medicaid coverage is your home, the state puts a claim against your home. In other words, if you own a home, Medicaid is really a loan. It will pay for your care, but your house will have to be sold when you die to repay the state for the services it provided.

An example of MassHealth estate recovery - The Rhodes Family House

This may seem like a fair deal, but often it’s not. An article in The Atlantic, “Medicaid’s Dark Secret,” shows just how much of a raw deal it can be for many families. It tells the story of Tawanda Rhodes’ family. Her parents bought their home in Dorchester in 1979. Her father died a few years after purchasing the house but the life insurance continued on pg. 3
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:_________________________________

☐ Yes, I would like all notices sent by email, instead of postal mail, including this quarterly newsletter.

Make checks payable to: MSAC

Mail to: Mass Senior Action, 108 Myrtle Street, Suite 112, Quincy, MA 02171
MESSAGE FROM THE PRESIDENT by Edna Pruce

Hello Social Justice Warriors,

It has been very heartening and encouraging to see the excellent attendance of the members attending and participating in the virtual meetings and workshops that have been held. We have discussed our ongoing agendas and how to continue to make our voices heard during these unusual times; times impacted by the Covid 19 pandemic, social unrest from incidents of police brutality, and the economic distress caused by the virus that has affected so many people.

We have held workshops to increase our knowledge of institutional and structural racism and personal biases in our society, so that we can advocate and take action with a broader perspective, better understanding and sensitivity to those issues that have spawned The Black Lives Matter Movement.

We explored the issue of voting rights and the role we can play through personal action and collectively to Get Out The Vote. We also agreed to send a letter to the Board Members of the U.S.Postmaster General Louis DeJoy’s office about actions taken we feel to suppress the vote, asking for his removal. If you did not receive an email about this or our other action items, contact the MSAC office or your MSAC organizer. It is imperative that we stay in the fight.

We voted to continue to press our legislators and the Governor to increase the income level of the Medicare Savings Program to 200% of the poverty level. Across the State, MSAC members are hosting video meetings with their legislators to educate them on the importance of this plan and the need to lower the cost of healthcare for people 65 and older.

We have not slowed down in taking action and much can be said for the staff’s hard work in providing the back up to support our efforts. So even if you do not have a smartphone or a home computer device, contact us at MSAC. We will provide you with everything you need to add your voice to the issues.

Now I am asking all of you to keep the faith and join the fight. There are many battles ahead and together we will win just as MSAC has for 39 years.

continued from pg. 1

left the house mortgage free to his wife and family.

After retiring from working in the cafeteria at Boston public schools, Tawanda’s mother was diagnosed with Alzheimer’s. Tawanda’s brother lived with her and took care of her until he became sick and died in 2004. After the passing of her son, a state guardian moved the mother to a nursing home. Tawanda received a notice they were putting a lien on the family home to pay for the nursing home care her mother received.

Ms. Rhodes and her husband decided to move to Boston from New York to care for her Mother in the family home. Twanda knew her mother had alternatives for healthcare coverage as a longtime employee of Boston Public Schools. A representative for MassHealth told her not to worry: If she took her mother out of the nursing home, the agency would remove the lien and her mother could continue to receive Medicaid benefits.

Soon after, Ms. Rhodes’

continued on pg. 4
husband was also diagnosed with Alzheimer’s and she took care of both her mother and her husband until her mother died in 2009, at which point MassHealth presented her with a bill for $198,660.26, with interest accruing at 12% a year if it wasn’t paid off.

This was a shock to Ms. Rhodes, in part because she had been told that MassHealth had released its lien on the property when her mother had moved back home.

Tawanda is still in the house, but the state’s claim is hanging over her head. MassHealth could force the sale of the house at any time and of course, Ms. Rhodes has no equity in the home or any incentive to invest further in its maintenance.

There are ways Ms. Rhodes might have avoided this result. The MassHealth rules permit the transfer a home to a “caretaker child,” a designation that would have included Ms. Rhodes if the paperwork was completed before her mother passed away. Many people feel that being a “caretaker child” is sufficient to protect against the MassHealth claim, but it’s not. Confusion about this is common.

Ms. Rhodes did apply for a hardship waiver and the article is unclear about why it wasn’t granted. But the rules and timetable for applying for such waivers are extremely stringent, so many people who qualify still are not approved.

These complicated rules and planning strategies keep elder law attorneys in business. They also contribute to the inequity of the MassHealth system. Those who hire lawyers to qualify for MassHealth coverage of long-term care and to protect their homes from estate recovery are likely to be more affluent. Those who don’t and whose families are likely to suffer more from the loss of a family home are likely to have less resources. The Atlantic article makes the point that home ownership forms the basis of wealth for most American families. Medicaid estate recovery undercuts such wealth creation for the most vulnerable in our country.

And for what purpose? Nationally, Medicaid estate recovery raises about $500 million a year, which is about 1% of annual long-term care costs. Some people need no care, others for a few months, and some for years on end. If Medicare pays $100,000 for your open-heart surgery, there’s no claim to recover the cost from your estate. Why add the burden of estate recovery to that of caring for declining elders, often for years.

Mass Senior Action Council determined the rules for estate recovery are unjust. People who are able to hire a lawyer become informed on how to receive care and keep their home to pass onto the next generation. People who are not able to hire a lawyer are left in the dark without knowing their options, resulting in blocking generational wealth due to losing their home unnecessarily.

What can we do?
Massachusetts estate recovery policy is one of the crudest in the nation. While Massachusetts chooses to pilfer the home of families, many states do not. This is especially concerning since the notification process for estate recovery is not clear.

If you would like to join MSAC’s effort to change the rule and make healthcare equitable, contact your local organizer listed on page 17.
Go Digital with Mass Senior Action
If You Hate Technology – You Can Still Add Your Voice

The world is speeding up faster than ever. Folks are meeting online instead of in meeting halls. It can feel overwhelming trying to keep up with technology. As a way to adapt to this change, Mass Senior Action has gone digital and we want you to come along with us. We want you to be part of our meetings as we need your ideas and we need you to take charge. Problems like high healthcare costs, sky high rents, and unaffordable groceries didn’t go away with the pandemic. Now more than ever, senior voices are needed. Join Mass Senior Action on video and take charge!

Sarah Blakeney, 93 years young said it best, “This tablet is so easy. I click one button and I can see my friends, listen to my church, and participate in MSAC. I hope all seniors will give it a try. I want to thank MSAC for making it so easy for me.”

Mass Senior Action understands but wants you to know we have made the experience very friendly. Boston chapter member, Sarah Blakeney, 93 years young said it best, “This tablet is so easy. I click one button and I can see my friends, listen to my church, and participate in MSAC. I hope all seniors will give it a try. I want to thank MSAC for making it so easy for me.”

The pandemic did not stop our fight for justice. We are still fighting to lower dental and healthcare costs; we are still fighting for affordable housing, seeking transit justice, and we are still fighting to improve our communities. Now we have taken that fight online. Join us!

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Sarah Blakeney is thrilled with Zoom meetings and being connected.

Additionally, with everything going on, your connection to the internet matters. You may have heard of a way to meet online known as “Zoom.” Zoom allows multiple people to be part of a meeting. Folks can even call into Zoom like it’s a conference call. Reach out to a MSAC organizer and they will help you get set up on Zoom. It will not cost anything to participate and you will be able to add your voice like MSAC members have done for the past 39 years.

Some folks may not want to be bothered with technology. Mass Senior Action understands but wants you to know we have made the experience very friendly.

Above: Sarah Blakeney is thrilled with Zoom meetings and being connected.

We've gone virtual!
There are now multiple ways to connect with Mass Senior Action

Call our organizers at (781) 864-2596 to find out how to get involved
The United States Postal Service was founded centuries ago, back in 1792 via the Postal Service Act. Since then, the Postal Service has operated effectively through a civil war, two world wars, hurricanes, blizzards, and the 1918 Spanish Flu. Today the USPS has just more than half a million employees across the country, with about 20% of employees being veterans, operating rain or shine. During this time of increased isolation, it is simply unacceptable that our valued postal workers are being dehumanized as political tools as we approach the general election on November 3rd.

In 2019 the Postal Service had an operating revenue of $71.1 billion, with a mail volume of 142.6 billion and 6.2 billion shipped packages. It is important to note that the USPS receives absolutely no federal funding, this service operates exclusively on the sale of postage, stamps & services it relies on to fund its operations. This is especially mind-boggling when you consider the affordability of sending a piece of mail to anywhere in the Continental United States- fifty five cents.

But why is all of this important to know as the USPS is now in the national spotlight? In May 2020, Louis DeJoy was appointed the Postmaster General and since then the Postal Service has undergone a “restructuring” where he has dismantled high-speed letter sorters throughout the country & slowed delivery. Most concerning in terms of our democracy- DeJoy warned election officials that mail in ballots will no longer be automatically moved as priority mail, nonetheless during a global pandemic.

The postal service is a critical component for Senior’s to receive medication, send out and receive bills on time to avoid late fees, a tangible source of communication with loved ones; and on a personal note: sending out handwritten birthday cards to my dear grandchildren who are spread throughout the country. Along with these important services, especially during these times of Covid- the importance of being able to vote by mail confidently. As a result of this “restructuring”, the national trust in the USPS has began to erode.

Mail in voting began during the Civil War and was expanded to soldiers overseas during World War II in 1942. It wasn’t until the 1980s that mail in voting became freely available to the citizens of California, with many other states like Oregon and Colorado either requiring no excuse to request a ballot via mail or moving to all mail in voting. In 2018 nearly 1 in 4 votes were done by mail, which isn’t surprising when a recent PEW study showed 70% of Americans think that any voter who wants to vote by mail should be able to do so. Not only is mail in voting more cost effective, but it is non-partisan in it’s voter turnout effects, instead it marginally increases voter turnout across the board.

Over the past 20 years there continued on pg. 7
have been only 143 cases of voter fraud via mail in ballots, which amounts to a miniscule amount of voter fraud—comparable to in person voter fraud.

Seniors should not be paying late fees for their bills, nor feel pressured to put their lives at risk to vote in person for fear their vote will not be counted & shouldn’t miss their life-saving medications due to the inadequacies created by the current Postmaster General Dejoy. Please contact the Board of Governors of the USPS to demand the firing of Postmaster General Louis DeJoy & to reconfirm their commitment to ensuring a safe and fair election via mail in voting. Call MSAC at 617-284-1234 to save the USPS.

Social Security Cost of Living Needs to Change
The CPI-E Would Pay a 1.9% COLA Versus 1.6%

How much would your Social Security cost-of-living adjustment (COLA) be worth if it was more accurately based on your spending patterns as a retiree? Social Security legislation under debate in the U.S. House would tie the annual boost for inflation to the Consumer Price Index for the Elderly (CPI-E). Had that index been used to calculate the COLA for 2020, your annual boost would be 1.9%, versus the 1.6% that Social Security recipients are actually getting.

Research that I’ve conducted over more than 20 years indicates that retirees would receive a higher COLA in most years using a “seniors” CPI, rather than by using the current method of indexing which is based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). One of the bigger problems with using the CPI-W is the fact that retirees spend their money very differently than younger working adults. Retirees must spend more on healthcare and housing, and less on gasoline and consumer electronics.

The CPI-E tends to grow more quickly than the CPI-W in most years, because it more accurately accounts for the percentage of income that retirees spend on healthcare and housing costs. Those two categories tend to increase several times faster than inflation, and tend to take a bigger share of retiree income.

The CPI-E tends to give less weight to items like gasoline and consumer electronics which have fallen significantly in recent months and helped drag down the COLA for 2020.

Since the start of CPI-E in 1983, the average difference between it and the CPI-W is roughly .25 percentage point per year. Sounds tiny but, like interest, it compounds over time. Had the CPI-E been used to determine COLAs since 2015, your benefit would be about 2% higher today. An average benefit of $1,215 per month in 2015 will increase to $1,298 per month in 2020. But had the CPI-E been used to calculate the COLAs, that benefit would have been $26 per month more or $1,324 in 2020.

TSCL supports several bills in the House that would strengthen your Social Security benefits by indexing the COLA using the CPI-E. The current Bill has been stalled in Committee since May of 2019. You can contact your Congressional Representative to ask to support H.R. 2787: CPI for Seniors Act of 2019.

Article originally published in The Senior Citizens League on 11/22/2019. Written by Mary Johnson
With crunch time for difficult and potentially painful budget decisions drawing nearer each day, advocates for greater state spending are touting survey results that they say show “overwhelming support” among Massachusetts voters for increasing taxes levied against corporations, annual household income over $1 million and investment profits.

Raise Up Massachusetts, which is working to add a proposed 4 percent surtax on income over $1 million to the state Constitution, said the results of the survey showed that most people in Massachusetts want the state to maintain or increase spending on public education and health care, and they want businesses and the wealthy to chip in more to offset the devastating financial impact of the COVID-19 pandemic.

“It’s undeniable that this recession and public health crisis is hitting low-income communities and communities of color the hardest, and state budget cuts threaten to make things even worse. Without action, damaging budget cuts to schools and colleges, hospitals, safety net programs, and other public services will worsen the economic pain, send us deeper into a recession, and intensify racial inequities,” Marie-Frances Rivera, president of the Massachusetts Budget and Policy Center said in a Raise Up press release. “By asking the well-off to pay a little more with these three proven policies, Massachusetts can generate the revenue needed to prevent devastating budget cuts and instead invest in a robust and just recovery for all.”

The three strategies that Raise Up said the survey, conducted online among 600 Massachusetts voters in late July, showed the most support were hiking the corporate tax rate from 8 percent to 9.5 percent (41 percent strongly favor, 33 percent somewhat favor), increasing capital gains taxes by 2 percent (41 percent strongly favor, 31 percent somewhat favor), and closing a loophole to allow taxation of corporate profits shifted overseas (63 percent strongly favor, 21 percent somewhat favor). The results carry a margin of error of plus or minus 4 percent.

The survey, which was conducted by Echo Cove Research & Consulting for the Massachusetts Teachers Association, also found that 64 percent of voters either somewhat (32 percent) or strongly oppose (32 percent) increasing the state’s general income tax from 5 percent to 5.5 percent.

“There has been much attention focused on the economic consequences of the pandemic in Massachusetts. At a personal level, many families have seen their financial situation suddenly at risk. At the state level, falling tax revenues are putting a strain on funding for essential services. In addition, there has been much public attention paid to the fact that the wealthy have not suffered to the same degree as lower-income households,” the pollsters wrote in a memo to Raise Up and the MTA in which the survey results were described. “Given this environment, it is not surprising that an overwhelming majority of voters support increasing state taxes on wealthy households and corporations and oppose a general increase in state

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income taxes.”

Taxes could be a hot topic of conversation on Beacon Hill this fall. With spending plans for two fiscal years upended, lawmakers are on the lookout for ways to close potentially massive state budget gaps.

The business shutdowns ordered by the government to deal with the pandemic punched a gap in the state’s revenue base and officials have yet to say whether the drop was severe enough that they will need to dip into the state’s $3.5 billion rainy day account to cover fiscal year 2020 spending.

The outlook for fiscal 2021, which started July 1, has been unclear for months. The state is operating through next month on a temporary budget and tax collections have shown some recent promising signs, but the state’s unemployment rate stands at a worst-in-the-nation 16.1 percent. State officials, citing projections offered earlier in the pandemic, have estimated that fiscal 2021 tax collections could fall from $2 billion to $8 billion below fiscal 2020 levels.

Lawmakers and administration budget officials have said they need to know what, if any, relief the federal government is going to provide to states before they can craft a budget for the rest of fiscal year 2021.

The business-backed Massachusetts High Technology Council has long resisted efforts by Raise Up and others to impose new or higher taxes at the state level, but its president acknowledged in August that it is not entirely opposed to tax increases.

“Temporary revenue raising options may be necessary and could attract significant support from business leaders -- including the High Tech Council -- provided they are coupled with a combination of prudent and forward-looking approaches that optimize ‘rainy day fund’ resources, budget reductions, public procurement reforms, state borrowing and federal aid,” Christopher Anderson wrote in his August bulletin. “Conversely, the Council will continue to advocate vigorously against policy approaches that would adopt the ‘and this tax too’ approach sought by some advocates advancing policies that significantly threaten Massachusetts’ economic competitiveness.”

Raise Up, a coalition of more than 100 labor, community and faith-based groups that has worked to secure minimum wage increases, a new paid family and medical leave program and guaranteed earned sick time, has had its sights set on the 4 percent income surtax for years and is working to guarantee its place on the 2022 general election ballot.

The group said the survey results showed that 52 percent of respondents strongly favor the so-called millionaire’s tax and another 26 percent favor it somewhat.

Notably, support for increasing state income taxes on annual incomes over $1 million is strong across all major income categories,” the group said, though it did not release survey result in that level of detail. “For example, increasing the income tax on the wealthy has the support of 83 percent of those earning more than $200,000 per year.”

That Constitutional amendment, which Raise Up says could generate as much as $2 billion per year for education and transportation, still needs one more vote from the Legislature to go before voters for final approval in November 2022. A previous attempt to put the question before voters in 2018 was sunk by the Supreme Judicial Court, which ruled in June 2018 that the question improperly mixed two different spending priorities and a major change in tax policy.

Supporters of the income surtax redrafted their plan after the court ruling. Because the state constitution calls for a flat tax rate, a formal amendment is required to put a different rate on a higher income bracket.

Article originally published in State House News Service on 9/14/2020. Written by Colin A. Young
As a result of the COVID-19 Pandemic, Massachusetts continues to suffer the worst unemployment rate in the nation, with food security rates also skyrocketing. Our high unemployment is due in large part to the soft-underbelly of three key sectors that drive the Massachusetts economy – leisure/tourism/service industry, higher education and health care institutions. All three sectors are suffering with massive layoffs and reduced services. Meanwhile, older adults, single parents with children and youth have lost jobs at a higher rate than others, especially among communities of color. And the federal time-limited unemployment benefits have caused upheaval in housing and food security in all communities.

The federal SNAP COVID-boost

In response to the pandemic, not only did unemployment insurance claims skyrocket since March, the Massachusetts SNAP caseload increased by 20% between April and June. One of the driving factors in the SNAP participation increase in addition to loss of jobs was a provision in the federal CARES Act passed by Congress in March. The CARES Act allowed states to boost monthly SNAP benefits to the maximum level during the pandemic, as long as both the state and federal government declare national emergencies. For example, a single individual eligible for $16/month is now getting $194/month (the extra boost in benefits comes at the start of the next month).

Massachusetts thankfully has taken full advantage of the CARES Act provision. However the SNAP COVID-boost is just month by month and we do not know how long the SNAP COVID-boost will last. Nonetheless, NOW is an opportune time to encourage low income older adults to apply for federal SNAP benefits to get the maximum $194/month, which will go up to $204/month in October.

In most cases, the SNAP benefits can be used for up to 365 days – even if the SNAP case closes if the person gets a job or moves out of state. The SNAP benefits stay on the EBT card, they do not go away. Further, SNAP households qualify for the Healthy Incentive Program (HIP) farmers market benefit, another $40/month for a 1 and 2 person household. All of these benefits support access to healthy food and help stimulate the economy.

Even before the COVID-19 SNAP boost, the average SNAP benefit for older adults in Massachusetts is roughly $127/month or $1,524/year in federal food benefits. SNAP has one of the highest economic stimulus of any benefit in the nation because individuals and families spend SNAP right away at local grocers and farmers markets, and that spending boost jobs and economic activity. Economists agree: Every $1 in SNAP creates at least $1.70 “economic stimulus” at the local level – a huge economic shot in the arm.

Maximizing federal nutrition dollars by fixing the “SNAP Gap” – Why now?

Thousands of low-income older adults in Massachusetts qualify for SNAP but are not receiving it. Pre-COVID, the state identified 102,000 low income older adults receiving MassHealth Senior coverage, but not receiving SNAP. These are older adults under 100% of the poverty level, but thousands more Medicare and Medicare Savings Program recipients are also SNAP eligible. These are our lowest income seniors, yet not getting federal nutrition benefits. And remember, most persons under 200% federal poverty level are SNAP eligible for at least the $16/month minimum benefit as well as $40/month HIP and there is no asset or resource test for SNAP. And, while the

continued on pg. 11
COVID-boost continues, all these individuals will get the maximum SNAP benefit.

As the Massachusetts Legislature winds up the current 2-year Legislative cycle in December (the 2019/2020 session), NOW is the time to pass Senator DiDomenico and Representative Jay Livingstone’s state legislation to create a common application for MassHealth/Medicare Savings Program and SNAP! Senate 678, House 1173.

As MSAC members know, low income individuals are constantly frustrated having to deal with complex government applications that ask the same eligibility information and demand the same proofs over and over. “Soft serve” informational materials or extra applications to MassHealth and MSP recipients makes no sense when they could apply for SNAP at the same time of MassHealth or MSP application or renewal on paper or online applications. The COVID pandemic is forcing all of us to learn new ways of doing business more efficiently, and state government should do the same. If maximizing federal nutrition benefits is a top priority of the Governor’s COVID-19 Food Security Task Force, now is the time to create a common application, a single “one stop” portal. Now is the time to stop the duplication and bring the food benefits home.

Action steps: TWO actions you can take today:

• Call your State Rep and State Senator to ask House and Senate Leadership to bring House 1173 and Senate 678 to the Floor for a final vote before December.

• Urge the Baker Admin spend the $5M technology funds to create a common application, funds authorized by the MA Legislature in the July IT Bond Bill.

SNAP policy update thanks to MSAC:

Thanks to MSAC Boston chapter Officer, Linda Freeman, raising this issue, the Department of Transitional Assistance (DTA) has agreed that the costs of facemasks can be claimed as a medical expense in the calculation of SNAP benefits. For households with members age 60+ or disabled, out-of-pocket health care expenses can be claimed to boost SNAP benefits. Medical expenses can include health insurance, hospital and health center costs, prescriptions, co pays as well as vitamins, vision and dental care, “medicine chest items,” alternative health care remedies and more. It also includes mileage, taxi or public transportation to any health care providers, including pharmacies. DTA is issuing guidance to make sure the SNAP staff accept the costs of facemasks as well. Thank you Linda and MSAC!

Provided by Pat Baker, Mass Law Reform Institute, PBaker@mlri.org

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**Ways to strengthen SNAP in the next COVID-19 legislative response package**

- boost SNAP maximum benefits by 15 percent
- increase the minimum SNAP benefit from $16 to $30
- suspend all SNAP administrative rules changes that would terminate or weaken benefits

**Urge your Members of Congress to support SNAP!**

Call: (202) 224-3121

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“Escalate encounters with civilians too quickly.”

“Engage in uses of excessive force without accountability.”

“Regularly punch subjects in the head and neck area without legal justification.”

And these are just some of the phrases that the U.S. Department of Justice used to describe the Narcotics Bureau of the Springfield Police Department in a report released last month. The results of this investigation finally shed light on the reality that so many in Springfield already knew: our police department acts maliciously, violently, and discriminately towards Black people. This pattern of violence has terrorized our community for decades. So why has Mayor Domenic Sarno put off establishing a civilian board of commissioners to oversee the police department for two years?

There has been a significant increase in racially motivated police brutality, abuse and misconduct not only here in Springfield but across the country. We also know that far too many police departments have a history of racially discriminatory policing patterns and practices.

A historic nationwide uprising after the Minneapolis police killing of George Floyd following a series of systemic injustices has brought a new coalition of conscience from the streets of our country demanding change and a chance to hold law enforcement accountable and demand major criminal justice reform. In Springfield in June, Mayor Sarno decided to “acknowledge and declare that racism is a public health crisis.” But the rhetoric of his Administration is in stark contrast with their actions. If the mayor wants to talk the talk, he needs to walk the walk.

We have been waiting for the implementation of this civilian police commission for so long, the Council is now considering legal action against Mayor Sarno. In 2016, City Councillors voted to replace the police commissioner with a civilian board; in 2018, they overrode the mayor’s veto of the order. Whether he likes it or not, the mayor is obligated to establish this commission.

Springfield is one of only four cities in Massachusetts that currently has a civilian police review panel; ours has existed for over ten years. But that hasn’t been enough to thwart rampant police misconduct and violence against people of color in Springfield. The 2016 proposal from the City Council would replace the police commissioner position, which is appointed by the mayor, with a civilian board of commissioners. This board, while still composed of citizens of Springfield would also be able to subpoena witnesses and require evidence in its cases, adding significant teeth to the existing system.

A petition from the Pioneer Valley Project summed up Police Commissioner Cheryl Clapprood’s record best. Earlier this year, she reinstated five officers who’d been criminally charged for trying to cover-up the
assault of four Black men in Springfield. She’s perpetuated the misleading, dangerous trope of “black-on-black crime” to undermine the community’s concerns. She’s proposed to build a new firing range for almost a million dollars in next year’s budget. This is who Mayor Sarno is protecting. Therefore, we do not have a civilian police commission yet.

If you still don’t think that police misconduct affects you, think again: all police brutality payouts come from taxpayers’ wallets. Every year, these settlements, empty apologies, and broken promises cost Springfield taxpayers over a million dollars.

We do not want a fight between the mayor and the city council. We do not want finger-pointing, claims of illegitimacy, and arguing lawyers. We want justice, we want peace and we want law enforcement accountability.

Member Donna G. Seymour has lived in Springfield for 75 years, long enough to see plenty of injustice and brutality get swept under the rug. Donna G shared her experience and outrage, “I remember the severe brutality at the hands of the police across the country during the Civil Rights Movement. I remember the way Boston police brutalized the people after the 1989 Charles Stuart incident. I remember the murder of Terrace Coleman. I remember what happened at Nathan Bill’s in 2015. I remember the beatings of Justin Douglas and Paul Cumby.

MSAC Gr. Springfield President, Mattie Lacewell.

We seniors of Springfield have seen this all before. Therefore, we must address racial discrimination and structural racism. We are tired of waiting for our city to take racism and police brutality seriously. Stop acknowledging and declaring; Start Undoing. A civilian police commission with true authority is one small step we can take in the miles we still have to go to UNDO generations of racism.”

The Greater Springfield members are meeting with city leaders and the ACLU to strategize against the status quo and build people power for real change. Chapter President Mattie Lacewell led the initial group zoom meeting, “How many more Black people must be abused or killed for Springfield to institute the changes we deserve?”. Chapter President Mattie Lacewell

“How many more Black people must be abused or killed for Springfield to institute the changes we deserve?” Chapter President Mattie Lacewell


We seniors of Springfield
Pumped up by tens of millions of dollars raised, both sides in the ballot question called Right to Repair, or Question 1, are flooding the airwaves with confusing, and even misleading, ads.

Issues from personal safety to having your car’s computer hacked to being able to actually repair your car where you want to are all raised by the ads.

What’s sometimes lost is what Question 1 is really about: the wireless data sent by your car, about your car and you, the driver. It’s on one level as simple as that, but also an issue that raises complex issues about technology, security and privacy.

Right now, pretty much any mechanic has access to electronic data stored by your car. But vehicles are increasingly sending data wirelessly, and right now, it’s just the car makers and their dealers that can access that.

Independent mechanics don’t really need it right now, but may in the future to be able to fix your car. That’s why Consumer Reports is in favor of Question 1.

“We think that having more competition between independent repairers and dealerships will improve service and it’ll also decrease prices,” said Consumer Reports policy analyst Maureen Mahoney.

But the fight is not just about oil changes and new brakes. It’s about data.

The no side, supported by auto makers and dealers, has aired frightening ads suggesting a ‘yes’ vote will put your personal safety at risk by letting hackers and stalkers access your personal data.

Bryan Reimer, a researcher at MIT whose research is partially funded by the auto industry, opposes Question 1, saying there aren’t enough safeguards in place yet.

“Accelerating change in the directions that Question 1 demands is not healthy for the industry (and) not healthy for the residents of the Commonwealth,” he said.

“Let’s slow down, let’s do this right and have a healthy dialogue and conversation around what is needed and why.”

Bruce Schneier says opening up technology is what makes it more secure.

“When things are closed, like voting machines, like medical devices, like cars, they are more insecure, he said. “So actually, security is improved by the right to repair.”

That’s because independent researchers will comb through the computer systems of vehicles, just like they have for smart phones and other devices, to find security flaws.

“The manufacturers aren’t going to make the security better because they want to. They’re going make it better because they have to. And research is how we hold vendors of software accountable and get it to be more secure,” he said.

Article originally published on WCVB on 9/21/2020. Written by Karen Anderson and Kevin Rothstein.
From Cambridge to California, Ranked Choice Voting is used in more than 20 cities across the United States and 9 other countries. Now Voter Choice Massachusetts is campaigning for Ranked Voter Choice to be on the 2020 Ballot in Massachusetts, but many are still curious about how this will ballot question affect their vote in future elections.

“A simple and better way to vote” is how the campaign has described Ranked Choice Voting. It promises to promote diverse candidates by encouraging more candidates to run for office without the fear of ‘vote-splitting’; eliminating the dreaded ‘lesser of two evils’ strategic voting method we currently use. By ensuring majority support for elected candidates, RCV hopes to curb negative campaigning by rewarding candidates who reach beyond their supporters to find common ground to appeal to a broader base of voters.

Ranked Choice Voting ensures that the winning candidate has a majority support, more than 50.1% of the total vote. When an election does not have a clear winner by majority support with first choice votes, this automatically triggers what could be considered a runoff election without the need for voters to recast their ballots. Then the candidate with the fewest votes is eliminated and the votes they received count towards the next highest ranked candidate choice on each voter’s ballot, this process is repeated until a candidate receives a majority of the vote and wins.

So if you vote for a candidate who you really like but doesn’t have a clear shot at winning, you are not ‘throwing away your vote’ by setting them as your first choice. Advocates say that Ranked Choice Voting is a simple way to vote that will strengthen our democracy with more choices, more votes, and majority winners.

Historically Ranked Choice Voting has been used in Cambridge to decide the School Committee since 1941, and most recently passed in Maine on the 2016 ballot. Maine’s RCV goes a bit further to be used to decide a Federal election to the House of Representatives, and has withstood challenges in Maine’s Supreme Court and numerous other legal challenges. The voting system is already widely used in Military overseas voting to

continued on pg. 16
protect their votes in the event of a runoff election. In the not-so-distant future, six states including Wyoming and Kansas will use Ranked Choice Voting to determine the Democratic Presidential Nominee.

Voter Choice Massachusetts was successful in getting Rank Choice Voting on the November ballot as Question 2. Its legislative supporters include Rep. McGovern, Rep. Trahan, Rep. Moulton & the Secretary of the Commonwealth William Galvin. This institutional support will prove to be helpful in implementation if the ballot question passes. Currently there is no official opposition to Ranked Choice Voting in Massachusetts.

**Ranked Choice Voting**

<table>
<thead>
<tr>
<th>Candidate A</th>
<th>1st Choice</th>
<th>2nd Choice</th>
<th>3rd Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>●</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Candidate B</td>
<td>●</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Candidate C</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
</tbody>
</table>

**Election is Tuesday, November 3, 2020**

Absentee Ballot Application Can Be Found on Page 19
Presidential, Senate, and some Congressional Races
2 Ballot Questions - Vote to honor those who fought so we could.
Return to your local elections office, if you need the address call the MSAC staff (pg 17)

**Springfield Chapters Host Grab-N-Go**

Go-Fresh was an emergency produce distribution program for Springfield seniors during the height of COVID-19 by Live Well Springfield. MSAC Gr. Springfield chapter hosted a senior grab-n-go, of fresh produce boxes on Wednesdays. This event was coordinated with members Audrey McCloud and Tony Bass. It was a great community collaboration in the Mason Square area. Partnering with the Springfield Chapter of the National Association for Black Veterans Inc. (NABVETS) and with Alden Baptist Church. Each Wednesday we distributed 50 boxes of local fresh farm produce starting May 13th and continued through Sept.
This was a two-part series and small group workshop on racism and its legacy. It focused on the historical roots of racism and gave context to institutional racism and individual racism and ended with an examination of the #BlackLivesMatter movement.

In this workshop, Professor Lee M. Santos Silva, Interim Director, Center for Equity and Cultural Wealth of Bunker Hill Community College facilitated a two-part series titled, “What We talk About When We Talk about Race.” The workshop began by grounding in the origins of racism and explored our understanding of America’s racial history and how racism and white privilege is an integral part of racial oppression. We examined how we consciously and unconsciously embody our role in racism. Our conversation led to an exploration of racial identity development and how we are all affected by racism.

Racial Justice is one of the pillars of MSAC values. Our Vision Statement states “the legacy of slavery and racial oppression in the United States continues to create harm today through entrenched systems of inequity and institutional racism. We believe all forms of racism and inequality, conscious and unconscious, must be confronted to develop access and opportunity for all. We will fight to end racial injustice and to tear down systemic barriers to health and economic security.”

Thank you to Professor Silva and fellow members for your thoughtful discussion and for beginning the conversation on racism as we work towards creating a more race equity lens. Today, our nation is not free of our racial history which is one of the greatest barriers to building a more just society.

North Shore Chapter members Kathy Paul and Rosa Bently joined a Black Lives Matter protest in Lynn prior to the onset of the COVID-19 pandemic and social distancing.
Meet The Members
Phillip Alvarado, North Shore Chapter

Born at home in Spanish Harlem, New York City—Phillip was raised in the “Big Apple.” From early on, he was more responsible, mature and independent than other youth his age. At 16, Phillip worked at a shoe shop where he was able to save money to pay for his own dental needs. During his last visit to the dental office, he was offered employment as a Dental Tech. This area of work ultimately led him to move to Massachusetts.

In 1965, Phillip Alvarado had arrived at the Trailways Bus Terminal in Park Square in Boston. After 3 yrs. in Beantown, he eventually ended up in Chelsea. At that time, he was working at a dental practice on Boylston Street. For the next 35 years, Phil made Chelsea his home where among other interests, he soon became involved with the city’s Democratic committee. He also went on to establish Alvardo Dental Laboratory in 1974. From early on, Mr. Alvarado was civically engaged. He goes on to say, “I became politically involved in the 1970’s during Dukakis’ candidacy.” As a loving father to three children, he was greatly involved in their education as well as with his church. Through networks and other means, he became more involved in other areas, such as; going on to becoming one of the commissioners at the Chelsea Housing Authority (CHA), Chairman for the Legislative Committee for Mental Health and member of the Board of North Suffolk Mental Health. He also broke barriers by becoming one of the first Latinos to be accepted into the Knights of Columbus’ Chelsea branch. His activism increased via civic engagements and community organizations alike while in Chelsea. More of his involvement included being past president of the Chelsea Crime Prevention Task Force, working for the National Association of Housing and Redevelopment Operations (NAHRO); a founder and first president of Centro Hispano of Chelsea, vice-president of the Chelsea Commission on Hispanic Affairs as well as former chairman of CHA.

Today, Mr. Phillip Alvarado continues his civic participation by supporting his fellow MSAC sisters and brothers to “Take Charge” and fight the power. As a MSAC member for the past 9 yrs., he continues to see the importance of not only being informed but also being actively responsible within his community. He comments that “when I first went to a MSAC meeting, I liked what I heard and it captivated my interest to join.” Although retirement was reached in 2003, Mr. Alvarado remains energetic and responsive especially when it comes to issues that are of importance to his health and well-being as a senior citizen. He finalizes his thoughts by stating, “When I first supported a candidate, I said if the person does well by my wishes—I will fully provide support but if not, I will use all of my energy to make sure that person is not elected.” Interestingly enough, we have an upcoming election where this same thought process is being hailed by both competing political parties.

Phillip Alvarado joined members of the North Shore chapter to protest the tax breaks luxury developer Procopio received when the community recieved no benefits in return.
Massachusetts Official
Absentee Ballot Application
See reverse side for instructions

Voter Information

Name: ____________________________________________
Legal Voting Residence: ____________________________
________________________________________________
________________________________________________
Date of Birth: _____________ Telephone Number: _____________
E-mail Address: ______________________________________

Ballot Information

Mail Ballot to: ______________________________________

Ballot Requested For:
☐ All elections this year
☐ All general elections (No primaries)
☐ A specific election: __________________________ Date of Election

Party (only if requesting primary ballot):
State Primaries: __________________________________
Presidential Primary: ______________________________

Special Circumstances

☐ This application is being made by a family member of the voter.
   Relationship to voter: ______________________________

☐ Voter is a member of military on active duty or dependent family member of
   active duty personnel.

☐ Voter is a Massachusetts citizen residing overseas.

☐ Voter has been admitted to a healthcare facility after noon on the fifth day
   before the election and has designated the following person to hand-deliver
   the ballot: ______________________________________

☐ Voter required assistance in completing application due to physical disability.
   Assisting person’s name: __________________________
   Assisting person’s address: _________________________

Signed (under penalty of perjury): ___________________________ Date: ____________
**6 OUT OF 10 SENIORS LIVING ALONE DO NOT HAVE THE INCOME TO MEET BASIC NEEDS.**

**MEDICARE SAVINGS PROGRAM (MSP) ASSISTS WITH MEDICARE OUT OF POCKET COSTS.**

**MSP BRINGS IN $9.00 OF FEDERAL MONEY FOR EVERY $1.00 THE STATE INVESTS.**

**CALL GOV. BAKER: ASK TO INCREASE MSP TO 200%FPL. 617-725-4005 - YOU CAN LEAVE A MESSAGE. (SEE INCOME ELIGIBILITY BELOW)**

**Current MSP Eligibility Income and Asset Limits (165% FPL)**

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<thead>
<tr>
<th>You are:</th>
<th>Your income is at or below:</th>
<th>And your assets are at or below</th>
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</thead>
<tbody>
<tr>
<td>Single Individual</td>
<td>$1,774/mo</td>
<td>$15,460</td>
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<tr>
<td>Married Couple</td>
<td>$2,390/mo</td>
<td>$23,200</td>
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</table>

**Proposed Expanded MSP Eligibility Income and Asset Limits (200% FPL)**

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<tr>
<th>You are:</th>
<th>Your income is at or below:</th>
<th>And your assets are at or below</th>
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</thead>
<tbody>
<tr>
<td>Single Individual</td>
<td>$2,146/ mo</td>
<td>$15,460</td>
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<tr>
<td>Married Couple</td>
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</tr>
</tbody>
</table>

**To Apply For MSP: Call: 1-800-841-2900 or go to the Mass.gov website: https://tinyurl.com/Massmsp**