Seniors Face Medicare Cost Increase in 2022.
Raise urgency for MSP expansion by State Lawmakers.

Medicare cost increases coming in 2022 raise urgency for MSP expansion.

The Centers for Medicare and Medicaid Services recently announced Medicare costs for 2022. Seniors across the country are facing increased Medicare costs on top of the rising prices of food, shelter, and consumer goods. Read on for details and to learn how we can use this crisis to advance health and economic justice.

1) Medicare Part B premium to increase to $170.10 from $148.50.

The Part B premium, taken directly from Social Security checks every month, is going up from $148.50 in 2021 to $170.10 in 2022. This is a 14.5% jump, which far exceeds the 5.9% cost-of-living adjustment to Social Security that will kick in next year. Crucially, Medicare Savings Programs relieve seniors of paying this Part B premium, so the rising premium adds urgency to the need for MSP expansion.

2) Medicare Part D plans rolling out dramatic increases.

We are hearing from MSAC members about Part D plan premiums doubling or tripling from 2021 to 2022. Medicare Savings Programs come with the federal Extra Help prescription benefit, eliminating the cost of these sky-rocketing Part D premiums for seniors who qualify.

MSAC members and organizers are talking with seniors across the state to gather examples of the staggering increases in Medicare costs going into 2022. We will share these real-life examples with lawmakers to highlight the urgent need for relief. If you would like to share your experience with rising Medicare costs, please contact organizer Eric Holmberg at 617-501-0648 or eholmberg@masssenioraction.org. Go to page 8 for current eligibility.
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
Happy New Year to my MSAC Brothers, Sisters, and Supporters: 2021 brought many challenges, heartaches, and some progress. First let's take time to remember the social justice warriors we lost from the pandemic or other illness. I know the lives lost last year will not be forgotten and their commitment to make our world a better place will continue with all of us.

MSAC members across The Commonwealth are fighting for justice in the areas of public safety, housing, transportation, and healthcare.

In Springfield members are calling out the lack of transparency in the Springfield Police Department and are holding elected leaders accountable to the residents. In the coming year, members will work to increase voter participation in a city with some of the lowest voter turnout in the state.

In Bristol County, members found a monopoly was given to one healthcare provider, leaving senior citizens and others in the community without options for care. They are talking to the people to find out what care is needed and should be available.

In Cambridge, members organized to block a potential rent increase for voucher holders. A few affected by the proposal came together, mobilized others to build their voice, and then brought that people power to the public hearings, reaching out to decision makers. Once again, proof of how the people's power can prevail.

In Malden members pushed for language access in the Malden Housing Authority Buildings where over 30% of residents are ESL (English Second Language). After months of meetings and interviews, senior housing will now have a staff person who is able to communicate with all of the residents.

In Somerville, members were appalled to learn the city’s five-year plan did not have anything for the senior residents. Members mobilized and stopped the vote to accept the plan until senior citizens are included in the master plan. This is the reason we persist, senior citizens must be included at the local, state, and national level when determining policy.

In Lynn members started the year with neither a senior center director nor a senior center. Throughout the year, members met with City Representatives to insist a director be hired and a location for the senior residents to gather. In March the Director was hired with input from Lynn seniors and in December it was announced a new center will be open in early Spring. This happened because seniors forced the city to make the need a priority.

In Boston, members held forums for both the Mayor and City Council At Large.

Members highlighted the need for housing including the upkeep on homes owned by senior citizens. The problem for seniors is finding a reliable contractor when repairs to the home are needed. We are going to work with our elected officials to address this need and improve the current program offered.

Members from 5 MSAC chapter areas fought back against a land barren suing to block the development of affordable housing by using outdated zoning regulations. MSAC along with the Boston City Council went to the root of the problem by updating the code removing the “hook” this certain person used twice. Moving forward, those against affordable housing will not be able to use the code as a tool against the much needed housing.

We know many challenges are ahead. Medicare costs are increasing, food stamp emergency amounts might go away just as the cost of food is skyrocketing. It sounds gloomy but with MSAC we can have hope. Together we can make positive change because We do not take it, We Take Charge!
Four Chapter areas of the Mass Senior Action Council gathered to rally in Jamaica Plain on Friday, December 3 to show their support for a city-approved plan for 38 units of affordable senior housing and demand that area land barren Monty Gold and Turtle Swamp Brewing, “Stop Being A Grinch!” and drop their legal opposition to this much-needed project.

Monty Gold and the brewing company filed lawsuits against the project at 3371 Washington Street, stating the plan did not comply with city parking ordinance.

The proposed developer, Jamaica Plain Neighborhood Development, of the affordable housing offered over 15 mitigation items to address both the Brewery and Golds concerns to no avail. The lawsuit went forward blocking the needed housing.

Mass Senior Action Council and City Life Vida Urbana went to the root of the problem by joining forces with Boston City Councilors Kenzie Bok and Matt O’Malley to change the antiquated requirement to stop these type of greedy land grabs in the future but unfortunately, Greedy Grinch Gold can use the old requirement to hold this property hostage.

"Affordable homes for our seniors is a citywide issue," said Bok at the protest. "What doesn't make sense is for someone to weaponize it to harm our seniors."

"The need to build affordable housing in Boston has never been more vital, with half of Boston's renters being rent-burdened," said O’Malley previously about the text amendment. “Eliminating parking minimums is an impactful and commonsense policy solution that can provide transformative relief for affordable housing builders. On December 15, the change was made permanent. Going forward greedy developers will not be able to use the requirement as “a hook” to stop affordable housing.

The community is asking the public to boycott Turtle Swamp Brewery until the lawsuit is stopped and email greedy Monty Gold to ask him to drop it. Members from Lynn, Malden, Cambridge, Somerville, and Boston raised their voice with the neighborhood chanted, “Monty you cannot hide, we can see your greedy side.”

The neighborhood elementary school walked over and spoke at the rally to show their support. Brice age 10, "We really need this housing. Boston is too expensive and seniors need a home in our neighborhood. I am going to tell my Mom and Dad and all my family to stop eating at Turtle Swamp owners and email Monty Gold and tell them to Drop The Lawsuit! Phone: (617) 522-0038 or EMAIL Monty Gold: mg.overboard@gmail.com"
Turtle Swamp until they drop the lawsuit.”

Protesters have already succeeded in getting three Boston-area liquor stores to stop selling Turtle Swamp products. The coalition has a live petition on the City Life Vida Urbana Website with over 1,600 signatures from community members, and supporters are urged to sign on. The project will be five stories of supported affordable senior housing development, which would include 38 units of much-needed housing for low-income and extremely low-income seniors, and an 800-square-foot restaurant space for El Embajador Restaurant, a beloved landmark in the neighborhood for nearly 30 years.

"Four years ago, the fight to save El Embajador began, and I’m so very happy to know they are still in JP today,” said Alex Ponte-Capellan, CLVU Organizer. “We were able to rally behind the restaurant and support a nonprofit developer's offer to buy the building, keep the restaurant, and build affordable housing for seniors. Unfortunately, the fight is not over because Monty Gold and Turtle Swamp Brewing are blocking that project in court—putting El Embajador Restaurant at risk of displacement again, as well as preventing homes for seniors.”

Displacement of elder and low-income Bostonians is a growing problem in our city. Working-class advocates, seniors, and affordable housing activists stood side by side calling out the greed and committed to taking their neighborhood back for the seniors on the housing waiting list, “Monty Gold is continuing to hold seniors hostage,” said Kathy Paul, MSAC 1st Vice President.

“It’s time to stop putting profits ahead of people.”

"We are here to say no to Monty Gold’s Greed. No to ignoring seniors desperately in need of housing. No to those who choose to stand in the way of cities that are trying to help people with their housing," said MSAC member Linda Freeman, of Boston. Add your voice to the fight against greed. Call Turtle Swamp owners and email Monty Gold and tell them to Drop The Lawsuit!

Phone: (617) 522-0038
or EMAIL Monty Gold: mg.overboard@gmail.com

*Above: MSAC Boston member Pamela Taylor as Monty “The Grinch” Gold*
Investing in Home Care is Good for Medicare

Millions of people with Medicare rely on Medicaid for the support they need to live safely at home and stay connected to their communities. Medicaid home- and community-based services (HCBS) include assistance with daily activities, such as eating and personal care, as well as help getting out into the community, grocery shopping, and other essential tasks. Without HCBS, many of these Medicare beneficiaries with limited income and savings can be forced to enter nursing facilities to get necessary daily care and services.

Medicaid is the main payer for HCBS for people with Medicare, but it has been underfunded for decades and does not have the capacity to serve everyone who needs it. As of 2018, over 800,000 people were on waiting lists for HCBS. Many beneficiaries rely on family and friends—who may be sacrificing their own health and incomes—to cover gaps in care, while others have nowhere to turn.

Most Medicare Beneficiaries Cannot Afford to Pay Out-of-Pocket for Needed Home-Based Care: Half of all Medicare beneficiaries have less than $73,800 in savings; 1 in 4 have savings below $8,500; and more than 1 in 10 have no savings at all or are in debt.

The average yearly costs for HCBS are beyond the reach of many people with Medicare: $34,000 for a home health aide and $18,000 for adult day programs. These HCBS expenses are on top of other community living needs, like housing, food, doctor visits, and prescription medicine. Thus, the costs for one year of home care far exceed the savings of a quarter of all people with Medicare.

Investing in HCBS and the Direct Care Workforce is Good for the Medicare program: Making HCBS more available to people with Medicare who are dually eligible for Medicaid would reduce Medicare expenditures. This includes reducing costs by helping more older adults transition to and receive non-acute care in the community, rather than in nursing homes. HCBS can help people maintain their health—by taking medication as prescribed, getting good nutrition, and avoiding dangers that can result in falls or other adverse outcomes.

Enhancing state Medicaid programs’ capacity to serve people with Medicare in the community would strengthen the Part A Trust Fund. Because the HCBS system is currently unable to serve everyone who is eligible, people with Medicare often lack access to the very services that could defer the need for costly acute and post-acute care, which is funded through the Medicare Part A Trust Fund.

HCBS Investments Improve Lives: A more robust HCBS investment would help grow the direct care workforce, provide relief and economic opportunities for unpaid caregivers, and improve equity. These critical workers, most of whom are women and people of color, ensure Medicare beneficiaries get the help they need to live safely at home—but their pay does not reflect their importance.

Roughly 18% of direct care workers live in poverty, and the median wage of $12 per hour with no additional benefits leads to sky-high rates of turnover.

The resulting direct care workforce crisis means more older adults and people with disabilities are left without needed support or forced to over-rely on unpaid caregivers.

The Better Care Better Jobs Act Offers a Solution: The Better Care Better Jobs Act

continued on pg. 9
Food Assistance Income Limits
SNAP helps with the cost of Food, Electric, and Other Items

Do you qualify for Nutrition Assistance? Call To Apply: (833) 712-8027

Are you receiving the SNAP benefits (formerly known as food stamps) that you are eligible for?

Many seniors don’t apply for SNAP because of past negative experiences, the perception of a long application, or the assumption they are not eligible. With expanded benefits during the pandemic, now is a good time to give SNAP another look. Every SNAP household is currently receiving the maximum benefit amount of $250 per month for an individual or $459 for a couple. Applying is as simple as a five-minute phone call.

The Department of Transitional Assistance operates a Senior Assistance Office phone line at 833-712-8027. If your income is around $2,147 per month or less, a SNAP worker will help you apply over the phone. If more eligible seniors apply for and receive SNAP, MSAC will be able to make an even stronger case for expanding nutrition assistance for seniors permanently.

The MSAC Food Access Committee is advocating at the state and federal level to help maximize seniors’ SNAP benefits. This can be done by making it easier to apply for various assistance programs at once and by improving SNAP processes for senior medical expense deductions.

In December, a group of MSAC members met with key administrators in the U.S. Department of Agriculture for the first time to advance these goals. We will continue our efforts until all seniors can afford the nutritious food they need!

Call 888-885-0484 and Get to Know SCO. More Benefits and Services than regular MassHealth.
This year, because of COVID-19 voters had more ways than ever before to cast their votes for election. Voters had the option to choose to cast their ballots via mail, dropping a ballot off at a designated location, early voting in person or voting in person on election day. However, voter turnout rates were lower than expected as a little over a quarter of Boston’s voters casted their ballots with a turnout rate of 29% suggesting only 72% of those who requested ballots actually sent them in.

MassVOTE, a non profit organization aimed to increase voter participation, released a report identifying low voter turnout rates were caused by lack of access. Communities that are educated, white and wealthy had the largest voter turnout with at least 82%, whereas communities that are poor, minority and less educated saw the lowest voter turnout of 69% or less. Due to COVID-19, there was little to no activity on the ground from local advocates nor candidates to encourage voter turnout. This was especially true in vulnerable communities, like communities of color, as there were so many other distractions and priorities dismantled by COVID-19. MassVOTE argues that the low turnout rates in communities of color are based on larger problems such as, income, public education and crime rate gaps. Now add a worldwide pandemic on top of that, making already vulnerable populations further experience vulnerabilities, such as food insecurity and unemployment.

Mail-in voting was a new phenomenon this year and the rumored false narrative about fraudulent activity and votes not being counted led to an uneasy feeling amongst people, especially vulnerable communities. “There is some mistrust of the mail in the black community and mistrust of any new voting system given their past disenfranchisement… when you’re talking about minorities voting, a lot of it is voter suppression and a lot of it is not thinking that their vote matters.” Although this year’s numbers were low, in poor and minority communities we did see an increase in voter turnout compared to previous years as there was a higher number of Black and Latino candidates running (representation matters!). The shift was still not great enough.

For the following years of elections, specifically in those communities whose voter turnout rate could be improved, below are a few suggestions to increase turnout rates:

● Allow same day voter registration
● Expand time line for in-person early voting
● Provide free public transit on election day

Engaging those who do not vote to show up would not only be good for the candidates, but would also help strengthen a civic culture, which we desperately need.

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**Medicare Savings Program**

Medicare Savings Program—also known as MassHealth Buy-In program—are programs that help older residents and people with disabilities save money on their Medicare coverage by paying the Medicare Premiums, Co-pays, and Deductibles including some prescription coverage.

1. **Does your Income Qualify:**

   - **You are:**
     - Single Individual
     - Married Couple

   - **Your income is at or below:**
     - $1,774/mo: $15,460
     - $2,390/mo: $23,200

2. **Call the State’s Customer Services Center:** 800-841-2900 or download and application at mass.gov/medicaresavingsprogram

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**Call Gov. Baker:**

**Expand the Medicare Savings Program!**

MA has the money and MA Seniors Need A Break!

617-725-4005 or toll free
Medicare premiums are rising. SNAP benefits are being cut back to before the health emergency amounts. And a pandemic that has hit seniors hard has not yet relented. This is truly the wrong time to raise the rent. Yet until recently, Cambridge Housing Authority (CHA) had planned the rollout of a policy that could have left nearly a third of the city’s section 8 voucher holders with a cost increase – with seniors and the disabled disproportionately impacted.

The policy would have changed the way that tenants are able to deduct medical expenses from their incomes. While tenants can currently deduct medical costs above 3% of their annual income during rent calculations, the new policy would not have allowed residents to deduct any costs under $2500. Above that number, the system set “bands” making residents spend another $2500 before they could deduct more.

A resident with $4,999 in medical costs, for instance, would only be allowed to deduct $2500; a resident with $2499 could deduct nothing. What’s more, a $400 deduction for households with at least one senior would have been scrapped, along with a standard deduction for residents with childcare costs.

Working together with the Alliance of Cambridge Tenants, MSAC members showed up to voice their concerns. 13 residents spoke up at CHA’s board meeting, and dozens more signed petitions or joined zoom meetings to show their opposition. It was an unexpected and determined response to a policy that had been expected to sail through without comment.

As the tenants said in a letter to Cambridge’s representative at the Department of HUD in response to the housing authority’s claim that the rent changes would not be burdensome: “What is burdensome? To low-income tenants on fixed incomes, even a $1 increase in rent is burdensome. Why institute a program that automatically makes 1,179 seniors/disabled with the most medical expenses pay more rent?”

To their credit, upon realizing the extent of opposition, CHA withdrew their plan to implement the change in 2022. Voucher holders are going to continue to stay vigilant and organized for the foreseeable future.

MSAC activist and resident Valerie Bond summed it up best, “Numbers matter. We were able to win because we worked together to push back.”

(S. 2210/H.R. 4131) would strengthen the Medicaid HCBS care infrastructure, helping more people with Medicare get the supports they need to stay healthy and at home by: Reducing unmet HCBS needs for low-income people with Medicare, likely improving health outcomes and decreasing unnecessary facility-based care. By growing the workforce and modernizing financial eligibility limits to allow more people who need HCBS to qualify, an estimated 3.2 million additional people could gain access to HCBS.

Creating 500,000 new jobs for direct care workers and promote recruitment and retention of workers through increased wages, better benefits, and updated and increased training and advancement opportunities.

Enabling millions of family caregivers to return to or secure new jobs by creating better supports for beneficiaries and families, including vital respite care; training for family caregivers; and providing alternatives to unpaid care.

Investing in Medicaid HCBS and the direct care workforce strengthens Medicare and is essential to building a system where every person with a disability, regardless of age, race or where they live, has the choice to live at home and receive services in the community.
If you use public transit in Massachusetts, chances are you’ve had a frustrating experience with it.

Maybe you’ve had to navigate a train station with no elevator and crumbling stairs, or wait in a bus “shelter” with no protection from the rain.

Maybe you’ve seen a bus route you rely on to get groceries have its frequency slashed to once an hour.

Maybe you’ve been left stranded for hours by The Ride or another paratransit service – made late yet again for a crucial doctors’ appointment or lunch with a good friend.

Maybe you’ve decided against using public transit at all, choosing to deal with the high costs of owning a car because you simply can’t rely on the alternative.

Whether you’re a frequent rider or have been turned off transit, we want to hear from MSAC members what they find most unfair and frustrating about our public transportation system, and use that information to kick-start a new statewide transit campaign.

To that end, we're hosting 5 "listening sessions" at which we can discuss our hopes and frustrations around public transit. Once we're finished, the membership will use what we learn in these sessions to decide which issue we should pursue, and what campaign we should run.

The MBTA and our state’s Regional Transit Authorities (RTAs) could get everyone where they need to go in a timely way, and ensure that seniors can truly “age in place” by giving them access to their communities – if we, like other countries, decided to fund them appropriately. But these services have been neglected for decades, thoroughly underfunded and under-prioritized, even saddled with debt from other projects like the “big dig”.

We need your voice – so reach out to Jake Taber, our transit organizer, at jtaber@masssenioraction.org or 617-637-7067 to sign up for one of the following sessions:

- **Tuesday Jan 11**, 11-12:30
- **Wed. Jan 19**, 1-2:30 (FOR SPANISH SPEAKERS)
- **Fri. Jan 28**, 10-11:30 (FOR CHINESE SPEAKERS)
- **Mon. Jan 31**, 2-3:30
- **Tues, Feb. 8**, 4-5:30

*Photo below: 15 Regional Transportation areas in MA.*
Meet The Member:
Elaine Correia - Bristol County

Elaine Correia, a Bristol County native, where both of her parents worked in the mills. Elaine began working at the age of 15 and then went into nursing straight out of high school at the age of 16 years old. She worked until retirement at the age of 80! She was a psychiatric nurse for 50 years, where she worked at McLean Hospital assisting patients with Alzheimer. Elaine, like many other healthcare workers, was drained, but gained a new sense of perspective from the patients she helped. Now, at the age of 84 years old, Elaine feels the knowledge she’s gained from her healthcare experience has influenced her to be a part of movements like Mass Senior Action, “I was never an activist, but I now have a purpose. I know from the neck up I can be of assistance in some way to someone. I don't look at my success, I look at my commitment and my sincerity to help.”

A few years ago, a MSAC Bristol County member invited Elaine to a chapter meeting. At the meeting Elaine said, “When you talk to a group you sense the group”; MSAC is like mercury, it seeps in and fills all the cracks. After seeing Elaine’s interest in the issues the organization is working on, the chapter staff organizer invited Elaine to attend the MSAC State Board meeting. Elaine shared, “ I was overwhelmed in members' knowledge and presence “being able to do something and looking at the issues clearly. My work with Alzheimer’s patients made it clear seniors need more to have a quality of life. At MSAC, we do not just talk about the problems, we find a solution and fight to make it better for all seniors.”

After that first meeting, Elaine joined the Healthcare Committee and the Long Term care committee. Through the healthcare committee’s work to expand the Medicare Savings Program Elaine has learned and grown in ways she never imagined. Countless meetings with legislators, testifying at hearings, and even speaking at a rally in front of the State House. She has developed deep relationships with her fellow members and considers her brothers and sisters in blue to be family. Elaine’s commitment to social justice was noticed by MSAC’s leadership team. Elaine was asked to represent her chapter area on the Executive Committee, serving the entire organization in decision making.

Elaine’s 50 years in nursing was a kaleidoscope of a career, working in psychiatric to the E.R., providing a lifetime of experience on older adults' reality. Elaine explained, I was never an activist, but the staff assists members to develop skills so we can put our frustrations into action. I would encourage my fellow seniors to attend a meeting, plug into the action where you are able. I found my voice and new purpose at Mass Senior Action Council and I want others to find the empowerment I found.

Above: Elaine Correia speaking to crowd at State House sharing why the Medicare Savings Program should be expanded.

managed to get people of different backgrounds with different experiences and knowledge to be a force to be reckoned with.

“As I mentioned, Elaine explained, I was never an activist, but the staff assists members to develop skills so we can put our frustrations into action. I would encourage my fellow seniors to attend a meeting, plug into the action where you are able. I found my voice and new purpose at Mass Senior Action Council and I want others to find the empowerment I found.
MSAC Applauds all who accepted the 40 donors for our 40th year challenge. You stepped up to the challenge and your support will ensure the senior voice will continue to be heard!

Join In The Action
No Computer, No Internet, NO Problem!
Contact MSAC: 617-435-1926 or info@masssenioraction.org