# Connection

## **Connie's Korner**



The checks are hitting mailboxes all across the country, and little by little, we're already starting to close the "doughnut hole" in prescription drug coverage. And that is just the beginning of the good news for America's seniors in the Patient Protection and Affordable Care Act.

We all know that there are plenty of rumors going around about reform. They're completely bogus, but that hasn't stopped folks who want to scare seniors from

spreading them. With these scare tactics going around, it's important that seniors know the truth about how health reform will affect their lives.

Here's what you should know:

- The new health reform law gives seniors and their families greater control over the care they receive and makes preventive care and an annual physical free of charge.
- It helps us keep our promise to America's seniors, strengthening Medicare by cracking down on fraud and waste and keeping it solvent for decades to come. And, most importantly, it protects guaranteed benefits, eligibility, and the right to keep your doctor for all seniors.
- It gives us the ability to reject insurance companies' unreasonable rate increases to prevent them from unfairly raising Medicare costs.
- It creates a voluntary program that would help seniors and people with disabilities get support to remain in their homes and communities for as long as possible.
- And, as I mentioned earlier, seniors who fall in the "doughnut hole" in Medicare prescription drug coverage are already starting to get relief -- in the form of \$250 checks -- to help cover the cost of prescriptions. Next year, prescription drug prices will be cut in half when seniors hit the doughnut hole, and, within ten years, the new law will have closed the gap completely.

Help us spread the news and stop the lies. Please pass this information on to your friends and fellow Chapter members. When you hear the rumors and scare tactics stand up and correct the rhetoric with facts. Health Reform works and we are already seeing some of the results! *Connie Entrekin*, President



## From The Director's Desk

## Social Security Celebrates its 75th Birthday



Next month, Social Security celebrates its 75<sup>th</sup> birthday. And, once again we find ourselves trying to protect it from Wall Street and Washington politicians. We must remind them that Social Security belongs to the American workers who funded it not the politicians who have borrowed from it for decades to spend on their pet projects and unfunded mandates.

Rather than celebrating America's most successful and popular government program, we are forced to defend it from deficit hawks that want to resolve our nation's

deficit on the backs of the more than 50 million Americans who depend on Social Security for the bulk of their retirement income. As this is being written, the Senate Finance Committee and the National Commission on Fiscal Responsibility & Reform are looking at changes in Social Security as a means of reducing our nation's debt.

Social Security and Medicare did not create this crisis. Our nation's current deficits were not caused by these programs. The cause can be directly attributed to tax cuts to the wealthy, two unfunded wars and an unprecedented economic crisis caused by Wall Street excesses.

A recent survey conducted by the University of Americans oppose raising Social Security's Preserve Social Security and Medicare Founcans expect to need Social Security when they money they put in will be there when they need



New Hampshire revealed that four in five retirement age. The National Committee to dation also found that 70 percent of Ameriretire -- and they want to make sure the it.

Fully 96 percent say Social Security money belongs to the people who contributed and to their beneficiaries, and "not to the government." Seventy-one percent say the program is "a promise made to all generations and should not be broken," the survey indicated.

Ninety-eight percent believe Social Security is not a major cause of the U.S. budget deficit and 77 percent oppose changing Social Security to solve the deficit problem.

Against the wishes of the majority of Americans it looks like Congress and the Commission clearly has Social Security in their sights. We cannot sit back and allow this to happen. It is time to get angry – and make our voices heard. Let your representatives know that you oppose reducing Social Security, Medicare and Medicaid benefits as a means to balance the federal budget. We must stop this insane and cruel attack on working families and our nations' retirees.

This August we should be celebrating the 75th Birthday of Social Security - not defending it!

Jim Centuer, Director

## SOCAR CHAPTER

## ISSUE 9

## **The McNeil Report**

When I went to lunch today, I noticed an old lady sitting on a park bench sobbing her eyes out. I stopped and asked her what was wrong. She said, "I have a 22 year old husband at home. He makes love to me every morning and then gets up and makes me pancakes, sausage, fresh fruit and freshly ground coffee."

I said, "Well, then why are you crying?"

She said, "He makes me homemade soup for lunch and my favorite brownies and then makes love to me for half the afternoon."

I said, "Well, why are you crying?"

She said, "For dinner he makes me a gourmet meal with wine and my favorite dessert and then makes love to me until 2:00 a.m."

I said, "Well, why in the world would you be crying?"

She said, "I can't remember where I live!"

"Look at a day when you are supremely satisfied at the end. It's not a day when you lounge around doing nothing; it's when you've had everything to do, and you've done it."

**Lord Acton** 

## For a Great Cup of Coffee

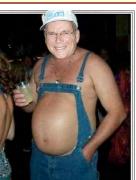
I've been roasting my own coffee beans for years. I get the green coffee beans from the internet, but some who live in the big city can sometimes find them at a coffee brewer. I use an old hot air popcorn popper putting the beans where the popcorn would go and turn it on. The beans are roasted while the chaff is discarded out the shoot where the popcorn would exit. If you get a chance and love coffee, give it a try.....

## **Charlie Sez:**

If we don't make sure our members are educated about the benefits of the Health Reform Act and make sure that the Fiscal Commission doesn't cut Social Security Benefits, we'll all be dressing like this.

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## With Direct Deposit, Payments Arrive No Matter What

Several parts of the country bore the brunt of Spring flooding, while hurricane and wildfire seasons have just begun in other areas.

As people prepare for the threat of a natural disaster, which could disrupt mail delivery and force people to evacuate, they should sign up for Direct Deposit of their payments from Social Security. With Direct Deposit, the payment will be in their account on time no matter what happens, and immediately available for use from anywhere.

Having Direct Deposit saves your clients a trip to the bank each month. It can also save them money – as many banks offer free checking accounts to people who use Direct Deposit. Direct Deposit also saves the government millions of dollars in printing and postage costs each month. Under new rules proposed by the Treasury Department, all people receiving federal payments will be required to receive Direct Deposit instead of a paper check beginning in 2013.

Learn more about direct deposit at <u>www.socialsecurity.gov/deposit</u>.



Social Security or supplemental Security Income payment can be sent directly to your account. No more waiting in line. It's safe, quick and convenient. If you are already receiving benefits, you can obtain a password and start or change direct Deposit online. You can also sign up at your bank, credit union or savings and loan. Or call Social Security at 1-800-772-1213.

Source: Social Security Online

## **Medicare Scams**

Unfortunately, whenever there's something new in the Medicare program scammers come out of the woodwork. CMS offers this advice:



"Seniors also need to know that they will just receive their check at their usual address – they don't have to take any extra steps," said Centers for Medicare & Medicaid Services Deputy Administrator and Director for the Center for Medicare, Jonathan Blum. "And they should never give out their personal information. If someone asks for your personal Medicare information over the phone who isn't a trusted resource like Medicare, please don't provide it. Seniors or family members should contact us at

*1-800-MEDICARE to report any of these types of calls or go to <u>www.stopmedicare.gov</u> to learn more about efforts to fight fraud and scams against seniors."* 

HHS Secretary Kathleen Sebelius

Source: Social Security Update for July



## HOW THE NEW HEALTH REFORM LAW BENEFITS SENIORS

#### Provides relief to seniors who fall into the Medicare "doughnut hole" to help you cover the cost of prescriptions

Already, the first round of \$250 rebate checks are in the mail to help seniors who have been hitting the gap in Medicare Part D prescription coverage. Next year, prescription drug prices will be cut in half for seniors who hit the coverage gap.

#### **Protects guaranteed Medicare benefits**

Guaranteed benefits are protected regardless of whether you are in Original Medicare or Medicare Advantage. You'll also see new benefits and cost savings to help ensure you get the care you need.

#### Makes preventive care and annual physicals for seniors free of charge

Currently, seniors are forced to pay as much as 20 percent of the cost of preventive services such as colorectal cancer screenings and mammograms.

#### Curbs costs and strengthens Medicare by cracking down on fraud and waste

Reform will cut the rate of fraudulent Medicare payments in half by 2012, extending the life of the Medicare Trust Fund by 12 years and curbing costs for seniors.

#### Prevents insurance companies from instituting unreasonable rate hikes that pad their profits and increase Medicare costs for seniors

The new law strengthens the administration's and states' ability to combat unfair insurance premium rate hikes.

#### Promotes affordable long-term care options for seniors

Reform institutes a voluntary program to help seniors and people with disabilities get support to remain in their homes for as long as possible.

#### Protects seniors by helping to eliminate elder abuse, neglect, and exploitation

Health reform provides funding for projects that provide greater protection to those in long-term care facilities and requires the immediate reporting of suspected crimes to law enforcement officials.

#### Improves quality of care in nursing homes

The new law creates a standardized complaint form for residents and establishes a nationwide program for background checks of nursing home employees.

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# ~ *The ∽* PATIENT'S BILL OF RIGHTS

"Starting in September, some of the worst abuses will be banned forever. No more discriminating against children with pre-existing conditions. No more retroactively dropping somebody's policy when they get sick if they made an unintentional mistake on an application. No more lifetime limits or restrictive annual limits on coverage. Those days are over."

- PRESIDENT BARACK OBAMA

PRESIDENT OBAMA ANNOUNCED A NEW PATIENT'S BILL OF RIGHTS MADE POSSIBLE UNDER HEALTH REFORM—A BASIC SET OF CONSUMER PROTECTIONS THAT END SOME OF THE HEALTH INSURANCE COMPANIES' WORST ABUSES.

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#### THE PATIENT'S BILL OF RIGHTS:

- Prevents insurance companies from canceling your policy if you get sick. Right now, insurance companies can retroactively cancel your policy when you become sick if you or your employer made an unintentional mistake on your paperwork.
- 2 Stops insurance companies from denying coverage to children with pre-existing conditions. Beginning in September, discrimination against children with pre-existing conditions will be banned—a protection that will be extended to all Americans in 2014.
- 3 Prohibits setting lifetime limits on insurance policies issued or renewed after Sept. 23, 2010. No longer will insurance companies be able to take away coverage at the very moment when patients need it most. More than 100 million Americans have health coverage that imposes lifetime limits on care.
- 4 **Phases out annual dollar limits on coverage over the next three years.** Even more aggressive than lifetime limits are annual dollar limits on what an insurance company will pay for your health care. For the people with medical costs that hit these limits, the consequences can be devastating.
- 5 Allows you to designate any available participating primary care doctor as your provider. You'll be able to keep the primary care doctor or pediatrician you choose, and see an OB-GYN without referral.
- 6 Removes insurance company barriers to receiving emergency care and prevents them from charging you more because you're out of network. You'll be able to get emergency care at a hospital outside of your plan's network without facing higher co-pays or deductibles or having to fight to get approval first.

The Patient's Bill of Rights starts to take effect this fall—but the benefits for individuals and families under health care reform don't stop there. Over the course of the next several years, the historic health reform law will make care more affordable, hold insurers accountable, and finally give all Americans the coverage they deserve.

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# District 2

President Gerard and the baggage and ticket handlers invited to the USW Executive Board dinner at Local Union 1299.



District 2 had the distinct honor of having USW International President Leo Gerard, his Executive Board of Vice Presidents, Directors and Staff hold their July, 2010 Executive Board Meeting in the Metro Detroit area.

The highlight of the event for the employees of U.S. Steel, Great Lakes Works, was to meet their International Officers as they toured different areas of the plant and saw first hand, hardworking and skilled Steelworkers producing quality steel.

In the evening, Director Bolton and Local 1299 President, Mark Barragan hosted a dinner meeting at the Franklin Delano Roosevelt Local 1299 Union Hall, where

President Gerard energized the group with his plans for the future of our union and introduced the Airline Handlers who were invited as part of the concerted effort by our union to organize airline baggage and ticket handlers all over the country.

Not only was it a special day for Steelworkers in our area, but also for me personally since Local 1299 is my home local and where I also served as their Staff Representative for 18 years. I also got to renew memories with many of President Gerard's Administration and Staff, who I worked with; but especially Vice President Tom Conway and Director Dave McCall, when the three of us were Staff Representatives that serviced the old National Steel Corporation.

We active and retired Steelworkers thank President Gerard and his Administration for honoring us with their presence.

Millio Rinna, SOAR Executive Board Member



From the Editor

Chapter Presidents, please share as much of this publication as you can with your members. We must make sure that all of our retirees understand the benefits of the Health care legislation (page 5), and the danger of this rat poison Fiscal Commission (page 8).

The "SOAR Chapter Connection" can be found online at the following web address: http://www.usw.org/resources/soar

## National Commission on Fiscal Responsibility & Reform

## About the Fiscal Commission

•Created by Executive Order on 2-18-10

•18 Members: 6 chosen by President Obama, 12 chosen by Congress

•Medium-term objective: 3% deficit by 2015

•Everything is on the table...

•Monthly general meetings now through December; Private weekly working group meeting through December

•Report due December 1, 2010.

•Recommendations require at least 14 votes

## **Co-Chair Alan Simpson**



who said, "It'll be a bloodbath...you've got to scrub out [of] the equation the AARP, the Committee for the Preservation of Social Security and Medicare, the Gray Panthers, the Pink Panther, the whatever. Those people are lying...[They] don't care a whit about their grandchildren." (CNBC, 2-22-10) And...

## **Co-Chair Erskine Bowles**



Who said, "We're going to mess with Medicare, Medicaid and Social Security." (N.C. Bankers Assoc., 3-10-10)

Fiscal Commission Members besides the Co-Chairs are:

At Large Members: Cote; Rivlin; Fudge; Stern

Senate Members: Baucus, Conrad, Durbin, Coburn; Crapo; Gregg

House Members: Becerra; Schakowsky; Spratt; Camp/Hensarliing/Ryan

3 Fiscal Commission Working Groups: Discretionary, Mandatory, Revenue

Source: Alliance for Retired Americans