



MiARA Newsletter

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Working Together Gets the Job Done!

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Solidarity work was the unofficial theme of this quarter's MI-ARA membership meeting, which was held at UAW Local 589 in Flint.

Those in attendance were greeted by Alliance President Jim Pedersen. Pedersen, who then introduced USA Region 1-D Director Steve Dawes. Director Dawes thanked members for the work they did to build our Union. He gave an update on the Union's negotiations with the Detroit Three automakers saying our bargaining goals are ambitious, Dawes said that in solidarity with our members and those in other Unions, "We are confident we will get a fair and just agreement.



President Pedersen and V.P. Kathie Sherrill show off Social Security birthday cake

Next up was Chris Swanson, Genesee County's charismatic Sheriff. Swanson discussed opioid crisis explaining that it has some how impacted everyone in the room . He said that with "136 people overdosing each day, we all know someone seriously affected by drugs."

Swanson concluded his remarks saying that the only way to end the drug crisis is for law enforcement, community organizations and Unions working with federal, state and local governments to define our goals and then work together to ensure we achieve

those goals.

Wrapping up the morning's activities President Pedersen and MI-ARA Board Member Kathy Sherrill, led delegates in a rousing rendition of the birthday song, which was done to honor the anniversaries of Social Security and Medicare.

Pedersen cautioned meeting attendees that, "Since their creation Social Security and Medicare have been targets for right wing politicians. He added, "The only difference today is that they are no longer afraid to talk about it." He then went on to talk about HR-853 by Rep. Tim Walberg (R-MI 7). The bill would put Social Security and Medicare on the road to privatization



The President's Report

by Jim Pedersen

The latest Republican effort to destroy Social Security was recently offered by Michigan's own Congressman, Tim Walberg. The bill, HR-853, would divert money from the SS Trust Fund into the hands of Wall St. investment bankers. I ask all retirees to call their U.S. Representative to urge them to vote no on this privatization scheme.

HR-853 would set up a commission to suggest investments for the Trust, which until now has been locked into U.S. Treasury bonds. Bonds have never lost money or failed. Plus they have the full faith backing of the U.S. Government. Placing the SS Trust in Wall St. stocks, bonds, or other financial instruments would subject it to the ups and downs of the stock market. Imagine if the trust fund went up and down like our 401(k). I get sick just thinking about it.

Walberg's legislation has no support in Congress right now. But he is out trying to hustle some up. During summer break he is back in Michigan hosting gatherings of friendly seniors to pitch this latest Trojan horse to.

Rep. Walberg's legislation would put us on a path to allowing Wall St. to gamble with our future. Investing the trust in the stock market would create billions of dollars in fees and other charges the trust fund doesn't currently have. It also would create risks that don't exist right now. Investment companies will make billions in commissions and service fees. Again, expenses the fund doesn't bare today.

Investing the money we contribute to Social Security and Medicare with every paycheck

puts our retirement security at risk. Unlike defined benefit pension plans, which are guaranteed by the PBGC, Wall St. offers no such protection. Your future really is in jeopardy. Just last year, we saw stocks plunge and many retirement accounts lost roughly 25% of their value.

American workers' contributions should be held in the safest way possible. Treasury bonds are that way!

Privatization will not provide a financial boost but will instead destroy the current system and eviscerate Social Security and Medicare Trust Funds. It could result in huge cuts in Social Security benefits without a guarantee of replacing them.

Commissions, like the ones proposed in HR-583, to "study" Social Security are nothing more than veiled attempts to create political justifications for radical changes to Social Security and Medicare earned benefits. Committees conduct meetings behind closed doors and fast track recommendations, which more often than not result in benefit cuts.

If Rep. Walberg is sincerely concerned about Social Security and Medicare solvency, he should support bills that have already been introduced in Congress. Bills like:

The Social Security Expansion Act offered by Sen. Sanders I-VT, (S-393) and Rep. Schakowsky D-IL, (HR-1046) The bills will increase Social Security benefits, extend program solvency and raise the tax cap.

Sen. Blumenthal D-CT, (S—2280 and Rep. Larson D-CT (HR-4583 the Social Security 2100, A



Jimmy Pedersen, President MI-ARA

Sacred Trust Act. That bill will also increase benefits and extend the programs solvency.

For decades, Social Security and Medicare have delivered guaranteed lifetime benefits.

Beneficiaries of Social Security and Medicare have contributed to the system with every paycheck. They do NOT threaten American peoples earned retirement. Sixty-six million older Americans, people with disabilities and families of deceased workers—one of every five U.S. household—rely on Social Security and Medicare.

Congress needs to act to strengthen and expand Social Security and Medicare by increasing benefits and extending the trust's solvency.

The Michigan Alliance for Retired Americans opposes any attempts to reduce Social Security and Medicare benefits, or entertain ideas that will lead to their destruction, such as the policies put forward in Walberg's legislation.

Taking On Prescription Drug Prices

Americans pay the highest prescription drug prices in the world and older retired Americans, who take the most medications to stay healthy, and are often on fixed incomes, bear the brunt of the Rx cost crisis. One in four people over age 65 reports not taking at least one medication as prescribed due to the drugs pricing. Meanwhile, pharmaceutical corporations are making record profits and lining the pockets of their executives and shareholders while patients struggle to afford the drugs they need to stay healthy and, in many cases, to stay alive!

To help reverse the pharmaceutical industry's stronghold on the U.S. health care system, last year,

President Biden signed the Inflation Reduction Act into law. The act included provisions to lower Rx prices. And they are working already!

A major accomplishment of the Act means that no Medicare beneficiary will pay no more than \$35.00 per month for insulin. A huge savings for 3.3 million Medicare beneficiaries. As of January 1, 2023 copays for a one month supply of insulin is capped at \$35.00 in Medicare Part D and Medicare Advantage Drug Plans.

Also, as of January 1, 2023, 4.1 million Americans covered by Medicare Part D and Medicare Advantage plans will not have a copay for any vaccines that are rec-

ommended for adults by the Advisory Committee on Immunization Practices. For example: the shingles vaccine, which used to be more than \$300 per patient, is now free!

The Act also includes language that will allow Medicare to negotiate drug prices. That portion of the Act takes full effect in 2026. However, it is being challenged in court by "Big Pharma" and full implementation may be delayed.

Finally, it requires pharma companies to offer rebates for prices of drugs that rise faster than inflation and expands eligibility for full benefits under Medicare Part D Low-Income Subsidy Program. The program helps low income individuals meet Rx drug costs.

SENIORS — BEWARE!

This article is the first in a series that will alert you to online scams aimed at American seniors, age 60 and older. According to FBI records it is a growing problem. In 2021, the most recent year that statistics are available for, 14,000 senior citizens were swindled out of \$238 million. It's a crime. But is a crime that can be prevented—if you know what to look for.

Scammer target seniors because they are often lonely, more willing to communicate with strangers, and are less tech savvy than other demographics. They also suffer from health issues that may impair their judgment and have nest eggs built up from a life time of work.

So. How do they do it? The scammer starts out his quest to hack a senior by sending a harmless e-mail or text that appears to be from a friend, acquaintance or familiar business. It could look like an e-mail from your friend or a text

message from Social Security or Medicare. Be aware these scammers are very creative and will send some pretty official looking documents.

One of their most popular schemes is for scammers to pose as computer tech support staff. They communicate in pop-up windows or phone calls and are offering to help with a nonexistent problem. These fraudsters also claim to be working for some fake charity or try to sell you some bogus during a health care emergency.

What should you do if you are contacted by a fraudster? NEVER share your Social Security or Medicare ID numbers, or other financial information with someone you don't know. Whether the request is in person, by phone e-mail or text — if you don't know'em — DON'T DO IT!

Be wary if someone asks you to send money or payments by wire

transfer, gift cards, or a mobile payment app. Think about it, does the IRS really want you to send your tax payment in gift cards from Meijer?

Another favorite is the scam where the fraudster asks to cash his check and send a portion of it back to the scammer. You can keep the rest.

It should be noted that during the pandemic medical scams were very prevalent. Remember these bad guys are resourceful. You are their target. They have checked you out on line and may know more you than you think. You may have shared information on Facebook about a sickness you or a family member is suffering from. They saw it and now are going to exploit.

With that we will end this installment of our serious with some cautionary advise. Always be careful about the information you share on the internet. Fraudsters are only happy to use it against you!

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MI-ARA Joins Voting Rights Suit

Earlier this month, the MI-ARA joined with several progressive community organizations to challenge a Michigan law that bans hired voter transportation. Under the law it is a misdemeanor to hire transportation to take voters to the polls. As a result of the ban churches, and grassroots organizations are no longer permitted to pay drivers to provide rides to polling places. Additionally, because of the law ride share services, such as Uber, do not offer free or discounted rides to polls in Michigan. This has made voting particularly challenging for many state seniors.

The law suit, funded by Priorities USA, argues that the ban violates parts of the state constitution, which voters approved overwhelmingly in 2022. The new language prohibits anyone, including the state, from interfering with or unreasonably burdening the fundamental right to vote.

Dessa Cosma, of Detroit Disability Power, a partner in the suit, contends that the ban is particularly hard on Michiganders with disabilities. She said, "It is important that our laws allow flexibility required to accommodate the various needs of disabled voters."

Jim Pedersen, President of the MI-ARA stated, "Our organization represents hundreds of thousands of Michigan seniors across the state, many in suburban and rural areas without timely or reliable public transportation for our mobility impaired members. The MI-ARA is proud to join this effort to store safe and reliable transportation to the polls on election day."

Seniors are the largest voting block in most elections. Putting transportation restraints on that segment could have serious impacts on election outcomes.