



NCPSSM

National Committee to Preserve  
Social Security and Medicare

Newsletter

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[www.ncpssm.org](http://www.ncpssm.org)

Legislative Hotline: 1-800-998-0180

## Seniors Have a Stake in the Health Care Reform Debate

Thanks to Medicare, older Americans have had access to reasonably affordable and universal health care coverage for more than 40 years. But despite the program's benefits, seniors in Medicare are suffering from the rapidly rising health care costs seen nationwide. In fact, Medicare's actuaries predict that by 2025, over half of the average senior's Social Security benefit check will be consumed by Medicare out-of-pocket costs. Containing health care costs is an important goal of national health care reform and seniors in Medicare have a large stake in the ongoing debate.

To achieve this reform, it is inevitable that policymakers will look to Medicare — both as a model and as a tool. Medicare is this nation's largest purchaser of health services, and it can therefore have an affect on costs in the private sector. In addition, many of its coverage decisions are adopted by private health insurers and incorporated into their own health care plans for those under age 65. The key will be for legislators to use Medicare as a tool for enacting broad changes in the way health care is provided, not to arbitrarily cut the federal government's commitment to America's seniors.

We must also ensure that a portion of the savings achieved by eliminating wasteful government subsidies in Medicare Advantage, increasing health information technology, reducing provider fraud and abuse, and other cost-saving measures are reinvested to improve and strengthen Medicare. Medicare should not be used as a piggy bank to underwrite our national health care reform efforts while the equally important needs of 45 million American seniors remain in critical condition. Some of those Medicare improvements include:

- Eliminate industry subsidies in Medicare Advantage
- Lower drug prices through government negotiation
- Close the prescription drug doughnut hole
- Limit seniors' out-of-pocket costs

Congress hopes to finish its work on a health care reform plan this summer. For seniors, the key question will be: what role will Medicare play in that reform?

## Letter from the President ...

Dear Friends,

Does this statement sound familiar?

“Seniors don't need to worry about health care reform, they've got Medicare.”



Nothing could be further from the truth. Seniors do have a stake in the national health care reform debate. Now is the time to urge Congress to find a cure for America's ailing health care system that serves all Americans, young and old alike.

While Americans over 65 are certainly grateful for the guaranteed and universal coverage Medicare provides, they also know that rising health care costs seen system wide are eroding seniors' income. As reported in the lead story in this newsletter, escalating health care costs are a threat to all Americans. Our health care system is sick and in need of immediate treatment. We here at the National Committee believe that improving Medicare must be a part of the cure.

Building health care reform consensus will be difficult. The issue is incredibly complex and could affect every American. Among the many competing interest groups, some are fighting to preserve the status quo while others advocate radical change. The debate evolves and shifts on Capitol Hill every day as Congress considers legislation in both the House and Senate.

*continued inside ...*

Seniors must have a strong and visible presence in this debate to ensure that Congress will not limit their focus on Medicare to that of a cash cow used to pay for other health care reforms. Some of the savings in Medicare must be reinvested into the program to improve care for 45 million senior Americans.

You, our National Committee members, can make a difference in the outcome of this historic legislative challenge. Let Congress know that strengthening Medicare is a critical goal for any national health care reform effort. In order to get you started, we're providing our members and supporters with a variety of tools to stay informed and share your opinions. The National Committee's legislative hotline, email alerts, website, and blog will keep you updated on the latest health care news from Capitol Hill. Our online Legislative Action Center has sample letters that you can personalize and send directly to your member of Congress. We've briefed you on the health care reform issue. Now we need your help to mobilize the power of our millions of members and supporters to ensure Medicare is a part of that reform equation.

Tell Congress Medicare is health care. We can't fix one without the other.



## Get Involved with Social Media

According to Wikipedia, "Social media is the democratization of information, transforming people from content readers into content publishers." It uses the "wisdom of crowds" to connect information in a collaborative manner.

Social media can take many different forms, including Internet forums, weblogs, social blogs, wikis, podcasts, pictures, and video. Examples of popular social media that you may have heard about are Google Groups, Wikipedia, Facebook, You Tube, Flickr, and Twitter.

The benefit of social media is that information can be instantly shared with one, ten, or even thousands of people. Don't like the way the airline handled your baggage on your last flight? Write about it at [www.airlinequality.com](http://www.airlinequality.com). Just finished having a great meal at a new restaurant? Put your fork down and start telling others at <http://www.dine.com>. Want to know if some members of Congress are still pushing for an Entitlement Commission? We cover that in the NCPSSM blog at [www.entitledtoknow.com](http://www.entitledtoknow.com) along with other developing news from Capitol Hill and beyond.

Social media gives NCPSSM members who have computer access the ability to discuss their opinions and influence the debate about the future of Medicare and Social Security. Join us at *Entitled to Know* or the National Committee page on Facebook to get involved with the discussion. If you have questions or would like to receive more information on how to get involved with social media, send us an email at [communicationsFB@ncpssm.org](mailto:communicationsFB@ncpssm.org).

***"We all support strengthening Social Security as the foundation of our retirement system. However, we also recognize that Social Security was never intended to be the sole source of Americans' retirement income. Our nation needs a universal, secure, and adequate system to supplement it."***



▲ NCPSSM President Kennelly delivered remarks at the National Press Club as a new retirement initiative was unveiled. [Retirement USA](#) is a coalition including: the [Economic Policy Institute](#), the [National Committee to Preserve Social Security and Medicare](#), the [Pension Rights Center](#), and the [Service Employees International Union](#) (SEIU). The group issued a set of principles it hopes will form the foundation of a new retirement system that together with Social Security, will provide more security for future retirees.

# Ask Mary Jane



**Q.** My sister-in-law has been getting social security for herself and her son since my brother's death. She has been told she will lose her benefits when the son turns 16. He will keep his until he is 18. I thought she kept her benefits unless she remarried. Why does she lose hers?

**A.** Since 1940, the Social Security Act has provided two different kinds of survivor benefits to widows' caregiver benefits and retirement benefits.

Since your brother's death, your sister-in-law has been receiving a caregiver benefit. Although a child's benefit continues to age 18, age 19 if the child is still in high school, the caregiver benefit ceases when the youngest child being cared for reaches age 16. Prior to 1982, the caregiver benefit was payable until the youngest child reached age 18.

Your sister-in-law will again be eligible for a Social Security survivor benefit when she reaches retirement age. If she is unmarried, she can begin a reduced widow benefit as early as age 60. She would receive an unreduced widow benefit if she waited until full retirement age to begin her benefit.

**Q.** I understand if I apply to receive Social Security earnings from my ex-husband, his Social Security will be lowered. I feel that I am due to draw on his Social Security now that we are both old enough. The problem is I don't want him to get less while I get more. I thought we would get the same amount.

**A.** A Social Security spouse benefit is an added benefit. It does not reduce a wage earner's benefit. That has been the law since the first spouse benefit was paid in 1940. It would be a shame if any divorced spouse failed to apply for a benefit to which he or she was entitled based on such a misunderstanding.

You are entitled to a spouse benefit if 50 percent of your former husband's full-retirement-age benefit is more than your own Social Security benefit. Should your former husband predecease you, you will be entitled to the greater of your own benefit or the benefit he would receive if still alive.

The *Wall Street Journal* has recognized the National Committee's *Ask Mary Jane* column as "the best source of help for questions about Social Security." Send your questions to NCPSSM Senior Policy Analyst Mary Jane Yarrington at NCPSSM, 10 G Street, NE, Suite 600, Washington, D.C. 20002-4215, or via email to [maryjane@ncpssm.org](mailto:maryjane@ncpssm.org).

**Are you taking advantage of the NCPSSM toll free Legislative Hotline — 1-800-998-0180 to share your opinions with your Members of Congress?** We provide you with the talking points and then connect you with your elected officials. The service is available 24 hours a day, 7 days a week. Make the call today to 1-800-998-0180 and let your Representative and Senators know that you are a National Committee member who cares about the future of our nation's health and income security.



▲ In Washington, some of the best opportunities for conversation happen outside of the formal office setting. Here, Congressman John Conyers (MI) and President Kennelly take a few moments to catch-up on the day's news following a business dinner event.