

THE Senior SCOOP

Presented by
RetireSafe



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WELCOME

As September is coming to a close, there is a lot of excitement happening on Capitol Hill this month. With the significant and detrimental impact that COVID-19 has had on our nation, members of our community and government have worked tirelessly to alleviate the impact of the pandemic through economic packages, long overdue improvements to Medicare and Medicaid with the addition of over-the-phone medical care, and proposing new bills and prevention plans to be better equipped for the future.

This edition of the newsletter will focus on showing our members what we have been working on, including our new resource and FAQ section on our [website](#), the most pressing issues on the Hill, and providing extended resources for further knowledge of where our nation is at right now. We as always, will continue to do our best to make sure you not only retire strong and healthy, but RetireSafe.

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SCAMS!

Medicare/Health Insurance scams: Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, so there is rarely any need for a scam artist to research what private health insurance company older people have in order to scam them out of some money. In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money. Excerpt is courtesy of [National Council on Aging](#).

ISSUE RETIRESAFE IS CURRENTLY WORKING ON

The parties have met and the candidates have been finalized – now what? We will be monitoring and focusing our time on the following new updates:

- COVID-19
- Social Security is scheduled to run out in 2026
- 2021 COLA is expected to be less than 2020 percentage
- Surprise billing is rampant
- Is Medicaid being expanded?
- How is International Pricing Index going to impact Medicare?

RetireSafe's mission is even more vital in advocating on behalf of aging Americans. However, it is just not our voice, but yours, reaching out to your elected officials to let them know you are concerned. Please feel free to reach out to me or my staff with issues that you wish for us to address.

COLA is decided based on the inflation rates of the economy and comes as a part of the Social Security benefit. Due to the deflationary pressures related to COVID-19 many fear that COLA will be 0% for 2021. Many seniors are saying that [COLA for 2021](#) is vital and necessary for survival for millions of retirees given the economic and health impact of the pandemic. According to the Senior Citizens League, data shows that there will be a COLA percentage in 2021, but it may not be enough for a lot of people. Predictions indicate an approximate 1.1% to be given out next year, meaning an even smaller amount than the 1.6% given in 2020, following the 2.8% given in 2019. Despite the government's reluctance to find alternative ways to adequately support the seniors of America, the number seems to be set on being lower than the 2020 choice. Full information and release of 2021 COLA percentage is set to be released in October 2020.

On September 13th, President Trump signed the executive order "[My Most Favored Nation](#)", which sets pricing guidelines for prescription drugs covered in Medicare Part B and Part D. These prices are based on an International Pricing Index composed of many nations, and are designed to keep drug prices in the U.S. competitive. The impact this may have on the Research and Development side of Pharmaceuticals is expected to take disproportionate losses, resulting in progress on new drugs/treatments to be halted. Some nations use Quality of Life standards (QALYs), to determine drug prices, which price discriminate against seniors, the ill, and the disabled. Adopting their prices in the U.S. will indirectly be adopting these discriminatory policies. At this time, we do not expect these prices to impact our members until 2021. We will remain committed to keeping our members up to date on this and future executive orders.

RESOURCES



Mental Health Awareness

COVID-19 has brought many hardships into our lives. Many people are facing stress and depression due to isolation, limited time with friends or family, and financial burdens. It may be hard to recognize signs and symptoms of a mental health condition. With September being National Suicide Awareness Month, Retire Safe wants to provide some resources to recognize mental illness. [Mental Health America's website](#) has a free online screening. This is a simple tool with tests for depression, anxiety, bipolar, psychosis, and many more. If you or someone you know is struggling during this unpredictable time, please encourage them to take this screening.

Pharmacies such as Rite Aid, CVS, and Walgreens are preparing for up to double the amount of flu vaccination doses for this upcoming season. Since COVID-19 and Influenza share similar symptoms like fevers, coughs, and fatigue, many are prioritizing the flu shot this year. RetireSafe wants to encourage all of you to receive your flu vaccine this season to help prevent yourself from risk and unnecessary exposure. Medicare Part B and Medicaid cover the cost of the vaccination as well as most of the other private health insurances. Prepare for scheduling and temperature screenings when arriving at your flu vaccination site and stay safe by wearing a mask and washing your hands.

A LITTLE PAIN FOR A LOT OF GAIN

Five reasons why you should get vaccinated this year and all the years beyond!

- 1 COST EFFECTIVE**
It may seem ineffective to spend the \$5-\$20 on a vaccine, but its worth it! Contracting Influenza or Hepatitis A or B can leave you out of work for up to 15 days - to a month, not to mention the medical bills of doctors visits and prescriptions will start to rise!
- 2 PREVENTION IS IMPORTANT**
Vaccine-preventable infections are dangerous. Every year, approximately 50,000 US adults die from vaccine-preventable diseases in the US. When you skip vaccines, you leave yourself vulnerable to illnesses such as Shingles, Pneumococcal disease, Influenza, and HPV and Hepatitis B, both leading causes of cancer.
- 3 REDUCE RISK OF SPREAD**
A vaccine that makes you sick for a week or two could prove deadly to your parents, children, grandchildren, or even to you. Some people in your family or community may not be able to get certain vaccines due to their age or health condition. They rely on you to help prevent the spread of disease. It's better to be safe than sorry.
- 4 THEY ARE SAFE**
Vaccines go through years of testing before the Food and Drug Administration (FDA) licenses them for use. The US has the best post-licensure surveillance system in the world making vaccines extremely safe. There is extraordinarily strong data from many different medical investigators all pointing to the safety of vaccines.
- 5 WE NEED YOU!**
If you can avoid getting sick, then you have more time to spend with your loved ones. Pick up a new hobby, travel the world, meet your grandchildren. Just make sure you stay healthy so you can stay happy!

Infographic by RetireSafe

All information from this infographic came from the National Foundation for Infectious Diseases (NFID) and the Center for Disease Control (CDC).
Links: <https://www.nfid.org/immunization/10-reasons-to-get-vaccinated/>
<https://www.cdc.gov/vaccines/adults/reasons-to-vaccinate.html>

Local News and Issues

California

We have seen the rapid expansion of wildfires in the state of California. We hope that all our members and their families in California remain safe and secure from the wildfires this month, and from the ongoing pandemic. The spread of the Coronavirus across the Bay Area makes the already very challenging acts of firefighting and evacuating far more difficult. Many Californians are being admitted to hospitals due to smoke inhalation, and unfortunately there is [significant overlap](#) with those symptomatic of COVID-19 and those affected by the fires. Add to this the looming flu season, we strongly urge those in CA to get the flu shot as early as possible and continue safe pandemic practices.

Tennessee

The Tennessee Senior Law Alliance and Legal Aid Society have teamed up to provide [free legal advice to seniors \(60+\)](#) over the phone. This legal advice can range from current legal cases involving potential scams as well as simple questions about benefits. The free legal phone clinic will begin on Friday, September 25th, from 1 PM to 4 PM. The TSLA and the Legal Aid Society plan to hold the free legal phone clinic every other Friday. The number for the free legal phone clinic is (615) - 780 - 7110. When you call, a representative will schedule a time for an attorney to return your call to discuss your case. For best results, have relevant documentation of your case nearby and come prepared with your reasoning for pursuing legal action.

Florida

Several nursing homes in Florida are being used as designated isolation centers for those who've tested positive for COVID-19. These are intended to serve infected individuals who are in need of long-term care by providing isolation and monitoring, and preventing the spread of the virus. Many of these nursing homes are motivated to serve as COVID-19 isolation centers because of the, "higher Medicaid rates paid by the state for COVID-19 specific care, or simply by the desire to fill empty rooms" says Eric Carlson, an expert with the advocacy group Justice in Aging. Several of the facilities used are considered "below average" by Medicare. This is putting many nursing home residents in these struggling facilities in danger. For more info of [a list of facilities](#) serving as isolation centers in Florida, click the hyperlink.