

# THE Senior SCOOP

Presented by  
**RetireSafe**



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## WELCOME

"Every Vote Counts!", "Vote, it's your right!", "Your vote, Your Voice", "Rock the Vote", "Be smart do your part, VOTE!" I can go on and on with many more messages. The bottom line is we need you to vote, no matter what your party affiliation is or what it is that you stand for - this is important!

In the last presidential election, 71% of Americans over 65 voted, this was the majority of the votes counted. I understand that COVID-19 has changed the way that we get to cast our ballot this election. Make sure if you do mail-in that you follow all of the instructions to insure that you are heard. The results of this year's campaign will help give direction to RetireSafe on which issues you want us to advocate for on your behalf.

In addition to the election, please make sure that you get vaccinated. Vaccinations for seniors is down from past years, this is not the year for us to ignore our health.

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## Breast Cancer Awareness!

Although the pandemic has been the focus for the majority of 2020, we at RetireSafe understand that just because the virus is here, doesn't mean other health conditions disappeared. With October being [Breast Cancer Awareness Month](#), RetireSafe wants to provide some resources to recognize the first signs of breast cancer, and some information for screening. This [resource](#) page from the CDC can provide a brief overview of this disease that can affect women and men of any age. We encourage everyone to educate themselves and their loved ones. This season, and all seasons lets RetireHealthy at RetireSafe.

## RESOURCES

As many of us know, the purpose of COLA is to protect the annual Social Security benefits from inflation. In the early morning of October 13th, 2020, the 2021 COLA Update was announced to be 1.3%. This comes at a decrease for 2020's 1.6% and is the lowest since 2017. This equivalates for the average retiree, to about \$20 more a month, to \$1,543 as opposed to the \$24 a month for 2020. In addition, the maximum amount of earnings subject to the Social Security tax will increase about 3.7% next year to \$142,800 from \$137,700. Advocacy groups for seniors consistently have called for larger COLAs, saying the consumer-price index, on which the adjustment is based, underestimates the rising costs facing seniors. The groups say recent COLAs have failed to offset rising prices for essentials like prescription drugs, food, housing, transportation and health care, including Medicare Part B premiums. If you or a loved one feel this way or have any comments on COLA please feel free to contact us. (Info courtesy of [Barron's](#))

[Health disparities](#) are preventable differences in the burden of disease, injury, violence, or in opportunities to achieve optimal health experienced by socially disadvantaged racial, ethnic, and other population groups, and communities. Disparity in access to healthcare services, under the mixed private and public US healthcare programs, elevates inequality of health and health status among Americans. This quarter, RetireSafe is taking an in-depth look into how health disparities affect seniors especially along the lines of access to healthcare and adequate healthcare coverage to meet their needs. To find out more information on [health disparities](#) and our other topics of research, take a look at our YouTube page for content.

The Annual Open Enrollment Period for [Medicare health or drug coverage](#) opened on October 15th. It will remain open until December 7th. If you want to join or alter a Medicare Advantage Plan or change to Original Medicare, now is the time to do so. ALL Medicare Part D (drug coverage) plans will change in 2021. These alterations may include a change in the monthly premium, deductible, list of drug coverage, and/or drug quantity limits, depending on your plan. For more information, click this link to the [Official U.S. Government Handbook for Medicare](#).

Spanish Version Click [HERE](#).

## What We Are Working On



RetireSafe is dedicated to meeting the needs and concerns of our members as much as possible. After listening and reading the survey results (see below for more info), we will shift our focus to extend research and information regarding those top issues for you as well as keeping up with healthcare bills surrounding Medicaid, Medicare, SS, and COLA on the Hill. Check out our [YouTube](#) page for more informational videos surrounding top issues such as health disparities and power of attorney. Don't forget to keep updated with our social media pages and [website](#) for the most current and accurate data we are working on!

## Election Survey Results

In a recent survey, we asked our members to rank the topics they're most concerned about regarding the upcoming presidential election. We want to share those results with all of you. The top 3 topics of importance were:

1. Economy
2. Healthcare Cost / Coverage
3. COVID-19

We are using your feedback to tailor our efforts to better advocate for the issues that matter most to you. RetireSafe does not endorse one candidate over another. Instead, we encourage you to exercise your right to vote and play an active role in the democratic process. Your voice deserves to be heard, and the best way to do that is to cast your vote in the 2020 election.

Click the Graphic Below for tips to make sure your vote is counted!



## Local News and Issues

### [South Carolina Voting Information](#)

Early voting in South Carolina is available October 5th - November 2nd, but dates and hours may vary based on where you live. The deadline to request an absentee ballot is October 24th. Your absentee ballot must be returned by mail or in person by November 3rd by 7:00 PM.

For specific instructions on how to vote absentee in the 2020 general election... Click [HERE](#).

For general information on voting in South Carolina, visit [HERE](#).

### [Texas](#)

In Texas, Governor Greg Abbot's order to [limit drop-off ballot locations](#) to one per county has been upheld, meaning fewer places to deliver early-vote ballots will be available. With the size of the Texan counties, this means that several sites will be many miles away from active voters, and experts predict that some demographics, in particular senior citizens, will be disproportionately impacted due to a lack of reliable transportation available. If any of our members in Texas still wish to early vote, check with your local county where your drop-off location is, and if you may need to either mail-in your ballot or wait until November 3rd to cast your vote.