

Senior Update



FROM THE OFFICE OF
CONGRESSMAN JOE SESTAK

"In this time of economic turmoil, it is paramount that we protect our nation's seniors, who are especially vulnerable to fluctuations in the economy because of their fixed incomes. Many seniors have seen their savings dwindle with the stock market losing half of its value since October 2007 along with significant losses in home values.

During my time in Congress, I have worked continuously to ensure economic and health security for America's seniors by improving the programs seniors rely on every day. Thanks to Congressional action, these services for seniors – like nutrition, heating, and medical assistance – have been maintained and improved.

This update highlights some of the issues I have addressed on behalf of seniors in the 7th Congressional District."

Joe Sestak



Protecting seniors’ economic, health and community security.

ECONOMIC SECURITY

VOTED FOR THE ECONOMIC STIMULUS: Creates and saves around 4 million jobs, gives 95% of Americans an immediate tax cut, and invests quickly into the economy. Provides critical funding for seniors, including:

- One-time \$250 payments to seniors, disabled Veterans and SSI recipients
- \$100 million in additional funding for elderly nutrition services
- \$5 billion to lower energy costs for senior and low-income households

INTRODUCED THE FINANCIAL SECURITY IN RETIREMENT ACT: Prevents retirees from being forced to withdraw from their invested savings by providing a one-year exemption from 401(k) minimum distribution requirements.

VOTED FOR THE EXPANDING AMERICAN HOMEOWNERSHIP ACT: Temporarily waives the cap on federally insured reverse mortgages, which enables senior citizen homeowners to tap the equity in their house while maintaining federal protections.

HEALTH SECURITY

VOTED FOR HEALTH CARE REFORM LEGISLATION: Health care reform will improve Medicare benefits and ensure it remains viable for future generations by:

- Extending the solvency of the Medicare Trust Fund by five years
- Eliminating the 21% cut to Medicare reimbursement rates that doctors are facing, ensuring that seniors can continue seeing their doctor of choice
- Reducing prescription drug costs and phasing out the Medicare “donut hole”
- Eliminating co-payments for preventive services
- Encouraging doctors to spend more time with patients, better coordinate with other doctors and ensure that patients receive recommended treatments

VOTED FOR THE MEDICARE PREMIUM FAIRNESS ACT: Protects 11 million seniors from unfair increases in their 2010 Medicare Part B premiums.

VOTED FOR THE ECONOMIC STIMULUS: Preserves seniors’ access to specialized care services through Medicare and Medicaid by rolling back reimbursement cuts.

AUTHORED AND PASSED THE ELDER ABUSE VICTIMS ACT: Addresses the failure of state elder abuse policies by establishing specialized research departments, properly training prosecutors and law enforcement, hiring individuals to detect and prosecute elder abuse, and establishing teams trained to aid and support victims. *(Passed the House and is being reviewed by the Senate Judiciary Committee.)*

INTRODUCED THE PATIENT SAFETY AND ABUSE PREVENTION ACT: Establishes national background checks on employees of long-term care facilities, protecting seniors from individuals with histories of violent behavior.

Congressman Sestak meets with a senior community volunteer.



COMMUNITY SECURITY

INTRODUCED THE SILVER SCHOLARSHIP PROGRAM: Provides individuals over the age of 55 who volunteer for 350+ hours per year with \$1,000 scholarships, transferrable to a child, foster child or grandchild. *(Became Law)*

CO-SPONSORED THE COMMUNITY CHOICE ACT: Increases access to community-based health care services for those with disabilities and older Americans, instead of forcing them into long-term care facilities.

CO-SPONSORED THE OLDER DRIVER AND PEDESTRIAN SAFETY AND ROADWAY ENHANCEMENT ACT: Calls on the Secretary of Transportation to improve roadway safety infrastructure to enhance the safety of older drivers and pedestrians.

SOCIAL SECURITY COLA

Since 1975, Social Security recipients have received an annual cost-of-living adjustment (COLA) based on inflation. When there is high inflation, there is a large COLA increase, and vice versa. Since the Consumer Price Index has been projected to decline in the third quarter of 2009, there will be no increase in Social Security benefits for 2010. I believe the method for calculating COLA for seniors does not accurately reflect the true costs of living for seniors. That is why I am a co-sponsor of the Consumer Price Index for Elderly Consumers Act, which would take into account the costs of goods and services to more accurately reflect the cost-of-living faced by seniors. I believe protecting Social Security is critical to the economic security of all Americans.

Earlier this year, I also introduced the Delay Congressional Pay Raise Act (H.R. 282), which would prevent Members of Congress from receiving their automatically scheduled salary adjustment in 2010. I believe it is inappropriate for Representatives to get a raise when our constituents are facing continued economic hardship.



Congressman Sestak listens to a senior constituent's questions on affordable health care.

MEDICARE ADVANTAGE

Medicare Advantage was created to offer broader choices, but has unfortunately contributed to increased costs borne by all Medicare beneficiaries, whose Part B premiums are increased. In 2009, reimbursements for Medicare Advantage plans are on average 14% higher than traditional plans. To reduce costs without sacrificing the quality of care, we must focus on improving managed and preventive care. Then we can increase choice and competition among both private and Medicare plans, which will result in premium reductions to Medicare beneficiaries and taxpayers overall.

Unfortunately, some insurance companies have responded by increasing premiums, reducing services and terminating Medicare Advantage plans. I am sincerely disappointed that these insurance companies have chosen to use seniors as political pawns in the overall health care debate. My staff is working directly with insurance providers in our region to help seniors who have been harmed. Despite our best efforts, some plans will increase rates or decrease some of the optional services they provide. It is important to note that, regardless of these changes, every individual eligible for Medicare will continue to receive coverage for their medical needs.

This mailing was prepared, published and mailed at taxpayer expense.

Questions or concerns? Contact your local resource centers.

MEDICARE. You can make changes to your Medicare plan during the Medicare Annual Enrollment Period, which runs from November 15 through December 31. To review Medicare plans and see if a change will help you, contact Apprise:

- Toll free statewide number: 800-783-7067
- Delaware County: 610-237-6222, ext. 24
- Chester County: 610-344-5004
- Montgomery County: 610-834-1040

MEDICAID. In Pennsylvania, the Department of Public Welfare (DPW) administers the Medicaid program through its Office of Medical Assistance Programs (OMAP). You may apply for Medical assistance benefits from the Department of Public Welfare by visiting www.compass.pa.state.us or by contacting your local county office and completing a Common Application Form (CAF, Form PA 600).

- Delaware County: 610-447-5500
- Chester County: 610-466-1000
- Montgomery County: 610-270-3500

PACE and PACeNet are income limited programs for persons over age 65 that help with prescription coverage through the Pennsylvania Department of Aging. You may contact the Department of Aging at aging@state.pa.us or by calling 1-800-225-7223.

WAYS TO LOWER MEDICARE PRESCRIPTION DRUG COSTS

- Explore National and Community Based Programs at www.BenefitsCheckup.org
- Find State Pharmaceutical Assistance Programs at www.Medicare.gov/spap.asp
- Look up Patient Assistance Programs at www.medicare.gov/pap
- The Extra Help program helps low income Americans with prescription drug costs. To apply, visit call 1-800-772-1213 or visit www.SocialSecurity.gov/PrescriptionHelp

LEGAL HELP:

- Legal Aid of Southeastern Pennsylvania: 1-877-429-5994 or 610-874-8421
- Center for Resolutions: 610-566-7710
- Equal Employment Opportunity Commission: 215-440-2600

TRANSPORTATION RESOURCES provide rides for critical needs: Community Transit: 610-490-3960 or 610-490-3977

HOUSING AUTHORITIES provide access to Section 8 and low income housing:

- Chester County Housing Authority: 610-436-9200
- Delaware County Housing Authority: 610-490-6255
- Montgomery County Housing Authority: 610-275-5720

AREA AGENCIES ON AGING provide a range of services to senior citizens, including home health services and medical assessments:

- Chester County: 610-344-6350
- Delaware County: 610-490-1300
- Montgomery County: 610-278-3601

PUBLIC BENEFITS provide help with needs based assistance, including Medicaid, food stamps, Low Income Home Energy Assistance Program (LIHEAP), and others:

- Chester County: 610-466-1000
- Delaware County: 610-447-5500
- Montgomery County: 610-270-3600

CONSUMER AND CREDIT PROBLEMS:

- Consumer Credit Counseling: 1-800-989-2227
- Consumer Complaints: 1-800-441-2555

COMMUNITY ACTION AGENCIES provide a range of services to people in need, such as housing assistance:

- Chester County: 610-344-6900
- Delaware County: 610-891-5101
- Montgomery County: 610-277-6363

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