

— Message from the President —

Things change and so do we

by Ken Sagar, President

As senior citizens, we have had the opportunity to experience many things in this life. We have seen the swings of the political pendulum from left to right and have experienced the consequences of the many elections we have lived through over the years.

I believe we are at a point where future historians will look back and mark this election as a turning point in American history. I, for one, am interested in keeping the land of the free and home of the brave that special place that it was when we grew up.

Things change and so do we. I am not as spry as I once was, and now I have grandchildren to bring me joy. I feel an obligation to them to make sure they have the opportunity to enjoy the many benefits of this American dream.

We do not always get what we wish for, but we do get what we work for.

As this election nears, it's time to assess your priorities. It is time to make informed decisions about the course you want this nation to take. I know who supports seniors, labor unions, children and the important infrastructure that makes our economy successful. I will not fall

prey to the hate and misinformation that is being spewed. My wife and I will be knocking doors in support of candidates

"As this election nears, it's time to assess your priorities. It is time to make informed decisions about the course you want this nation to take."

who will protect our benefits, assure education for the next generations, and protect workers.

The Iowa Alliance for Retired Americans will not presume to tell you who to vote for in this or any election. We

do our research and make endorsement recommendations. This mailing includes those endorsements, and we hope you

will consider them. Regardless, take the time to educate yourself on the candidates, their stands on issues of importance, and set aside those party labels to vote for the candidates who will

protect our Social Security, Medicare, labor laws for workers and education of our children and grandchildren.

Citizenship is a responsibility that we can no longer ignore. Educate, register and vote.

Iowa ARA 2024
Endorsements
Recommendations
on pages 4 & 5

— Message from the Vice President —

Iowa is living Project 2025

by Kay Pence, Vice President

No matter what we look like or where we live, we all deserve the same freedoms, a clean, safe environment, good jobs that can support our families, to be treated with respect and to retire with dignity.

But extreme Republicans are distracting Iowans with tax cut promises and wedge issues. They privatized Medicaid, consolidated power, stacked our courts, and defunded public education. They took away reproductive freedoms, attacked our unions, banned books, expanded child labor, and made it harder to vote.

Looking around now I sometimes ask, *What happened to Iowa?* When did we become afraid to talk to our neighbors? In the richest country in the world, people struggle with affordable housing and medical debt. Workers struggle to afford what they need. The high costs of gro-

ceries, gas, prescriptions and everything else puts a squeeze on family budgets. Seniors are returning to work to survive.

Our public schools, once the envy of the nation, have slipped to the middle of the pack. Republicans underfunded our schools until they started to fail, then offered vouchers so students could flee failing schools. But private schools aren't required to accept every kid, and most of the vouchers went to kids who were already in private schools.

After the voucher windfall, most private schools raised tuition, so families who couldn't afford it before are still priced out. Taxpayers are funding two separate but unequal school systems. Republicans tried to buy seniors into silence by eliminating income taxes on our pensions and a property tax credit — while the biggest tax cuts went to the wealthy few at the top. Who has pensions anymore besides union retirees and the wealthy? When fully phased in these cuts will blow a \$2Billion hole in the budget leading to more cuts in services.

I'm sure everyone has heard of *Project 2025*, a massive republican rollback

for the benefit of the wealthy few — a rollback of the rights and freedoms we have fought to guarantee as Americans.

It's shocking that MAGA Republicans published *Project 2025* for all to see. They were so ready to grab power they didn't think we would stop them. Then I realized, we're living *Project 2025* right here in Iowa. *Project 2025* has woken a sleeping giant, we know what we need to do to shake off fear and take our state back.

All the rights and freedoms we enjoy were never given. Our brothers and sisters fought for each and every one of those victories. The fight from yesterday is our fight now.

When we work together we can have good jobs that support families. We can restore our rights, and we can have strong public schools, where all kids can get a world-class education. We can clean up our environment.

As John Lewis said: "The vote is precious. It is the most powerful non-violent tool we have in a democratic society, and we must use it." We have just a few weeks left. Let's educate, activate and vote!

And let's get to work!



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Debt Commission Legislation Fast Tracks cuts to Social Security and Medicare

by Randy Meier

Some elected officials believe that attacking Social Security makes political sense. The Alliance strongly disagrees with this thinking.

On January 18, 2024, the House Budget Committee passed H.R. 5779, the Fiscal Commission Act, which establishes a 16-member "Fiscal Commission" to recommend ways to balance the federal budget, including cuts to Social Security and Medicare. The Senate has introduced a similar

bill, S. 3262. The Commission's recommendations would be fast-tracked through Congress after the November 2024 elections, with no amendments or public input allowed.

Alliance for Retired Americans' Position

The Alliance strongly opposes these bills, arguing that Social Security does not contribute to the deficit and that any changes should

continued on page 6



What does Medicare Fraud look like?

A rural Clinton woman gave me a lesson in what Medicare fraud looks like. Not only was I able to see it, I held it in my arms. I held a large UPS parcel full of orthopedic braces, splints, and compression sleeves. How do we know this represents Medicare fraud?

The woman, we will call her Mavis, allows her son Martin to manage her affairs, due to her physical limitations. Martin brought this parcel to me, telling me his mother received it. She never ordered it, and knew nothing about it. An invoice we found in the parcel informed us the shipper planned to bill Medicare over \$2000 for the contents. This can't happen unless the shipper or an associate got hold of Mavis's Medicare number.

Braces, splints, and sleeves billed to Medicare.

Even though Mavis did not recall such an encounter, the likeliest explanation is someone called her and posed as a Medicare representative, persuading her to give out her Medicare number. In fact, a week after showing me the UPS parcel of braces, Martin brought in three more, smaller parcels, each containing four at-home COVID test kits. Mavis received these three in one week. In one we found a note informing us the sender planned to bill Medicare.

On my suggestion, Martin contacted Medicare to ask for a new number assigned to Mavis's account. He also contacted the sender of the parcel and received a return authorization, to send back the braces, splints, and compression sleeves.

The Iowa Senior Medicare Patrol,



a state agency charged with preventing Medicare fraud, reports increasing numbers of attempts by scammers to gain Medicare numbers from seniors. And the most common method they use to induce folks to give up their number is to offer free COVID at-home tests, just like the ones Mavis received. The Senior Medicare Patrol warns us, a great many of these test kits are fake, or never certified by Food and Drug Administration as an

accurate test for COVID.

Here are some steps you can take to safeguard your Medicare number:

- **Check your Medicare Summary Notice** which you receive quarterly, as closely as you examine your bank statement or credit card statement. If you notice a charge you don't recognize, contact Medicare at the number on your card

- **MEDICARE WILL NEVER CALL YOU.** If someone calls and offers tests, medical equipment, or new cards, hang up. They are crooks. They only call to cheat you into revealing your Medicare number.

- **Avoid surveys** you see on social media. Such surveys are often phony, and their real purpose is to coax people to reveal medical or financial information. These frequently offer prizes or gifts for participation.

continued on page 7

Iowa Alliance for Retired Americans endorse Randy Meier Candidate for HD 69

Randy Meier served on the Clinton Police Department for 33 years, retired as detective commander.

He now serves as Director of Seniors vs. Crime, a unit of the Clinton County Sheriff's Office performing outreach to the senior community, to educate seniors on fraud and scams.



RANDY MEIER

Iowa Alliance for Retired Americans 2

The Executive Board of the Iowa Alliance reviewed the qualifications, took recommendations from AFL-CIO Area Labor Federations, the Iowa Federation of Labor and national Alliance evaluations of Congressional candidates to offer these

recommendations for your consideration. How you vote is up to you.

These recommended candidates support senior issues and issues impacting working Iowans. Bolded candidates are union members.

1st Congressional District	Christina Bohannon
2nd Congressional District	Sarah Corkery
3rd Congressional District	Lanon Baccam
4th Congressional District	Ryan Melton

STATE SENATE

Senate District 8	Ryan Renfeld
Senate District 10	Steve Gorman – Firefighter
Senate District 12	Nicole Loew
Senate District 14	Sarah Trone-Garriott
Senate District 16	Claire Celsi
Senate District 20	Nate Boulton – AFT
Senate District 22	Matt Blake
Senate District 24	Margaret Liston
Senate District 26	Mike Wolfe
Senate District 30	Rich Lorence
Senate District 34	Joe Hegland
Senate District 36	Tom Townsend – IBEW
Senate District 38	Eric Giddens
Senate District 40	Art Stead – ISEA
Senate District 42	Charlie McClintock
Senate District 46	Ed Chabal
Senate District 48	John Dabeet
Senate District 50	Nanette Griffin

STATE HOUSE DISTRICTS (HD)

HD 1	JD Scholten	HD 2	Jessica Lopex-Walker
HD 3	Emma Bouza	HD 9	Christian Schlereth
HD 11	Jeff Rich	HD 15	Benjamin Schauer
HD 16	Candella Foley-Finchem	HD 19	Roger Petersen
HD 20	Josh Turek	HD 21	Spencer Waugh
HD 22	Rory Taylor	HD 23	Karen Varley
HD 24	Sonya Hicks	HD 25	Brenda Curran
HD 27	Kenan Judge	HD 28	Laura Snider
HD 29	Brian Meyer	HD 30	Megan Srinivas
HD 31	Mary Madison	HD 32	Jennifer Konfrst
HD 33	Ruth Ann Gaines ISEA	HD 34	Rob Johnson
HD 35	Sean Bagnewski	HD 38	Brad Magg
HD 39	Rick Olson	HD 40	Heather Sievers
HD 41	Molly Buck – ISEA	HD 42	Heather Matson
HD 43	Tiara Mays-Sims	HD 44	Larry McBurney
HD 45	Tony Thompsons	HD 46	Lynne Campbell

2024 Endorsements Recommendations

HD 47..... **Joe Shelly – Plumbers**
 HD 49..... Beth Wessel-Kroeschell
 HD 51..... Ryan Condon
 HD 53..... Tommy Hexter
 HD 58..... Gail Allison
 HD 61..... Timi Bron Powers
 HD 65..... Carolyn Wiezorek
 HD 69..... Randy Meier
 HD 71..... Lindsay James
 HD 73..... Elizabeth Wilson
 HD 74..... **Bob Kressig – USW**
 HD 78..... **Sami Scheetz – IBT**
 HD 80..... **Amie Wichtendahl – AFM**
 HD 81..... **Dan Gosa – Insulators**
 HD 85..... Amy Nielsen
 HD 89..... Elinor Levin
 HD 92..... Anna Banowsky
 HD 94..... **Tracy Jones AFSCME**
 HD 96..... Mandy Moody
 HD 98..... **Monica Kurth – ISEA**

HD 48..... Penny Vossler
 HD 50..... Ross Wilburn
 HD 52..... Sue Cahill
 HD 57..... Shawn Ellerbroek
 HD 59..... **Jeremy True – ISEA**
 HD 62..... **Jerome Amos Jr. – UAW**
 HD 66..... Andy McKean
 HD 70..... **Kay Pence – CWA**
 HD 72..... Charles Isenhardt
 HD 74..... **Eric Gjerde – ISEA**
 HD 77..... **Jeff Cooling – IBEW**
 HD 79..... **Tracy Ehlert – ISEA**
 HD 83..... **Kent McNally – IBEW**
 HD 82..... Phil Wiese
 HD 86..... Dave Jacoby
 HD 90..... Adam Zabner
 HD 93..... Mindy Smith-Pace
 HD 95..... Jeff Poulter
 HD 97..... Ken Croken
 HD 99..... Jim Beres

COUNTY ELECTION RECOMMENDATIONS

BLACK HAWK COUNTY

Sheriff..... Nate Neff
 Supervisor..... **Chris Schwartz – AFM**
 Supervisor 3..... Lori Meacham-Ginapp
 Supervisor..... Kamyar Enshayan

DALLAS COUNTY

County Attorney..... Meggan Guns

LINN COUNTY

Auditor..... **Todd Taylor – AFSCME**
 Sheriff..... Brian Gardner
 Supervisor..... **Molly Donahue – ISEA**

SCOTT COUNTY

Auditor..... **Matt Trimble – CWA**
 Sheriff..... Tim Lane
 Supervisor..... Maria Bribriesco

WEBSTER COUNTY

Supervisor 2..... Mark Campbell
 Supervisor 3..... Bob Thode
 Supervisor 5..... Nick Carlson

CERRO GORDO COUNTY

Supervisor..... **Brian Koob – SPOC**
 Supervisor 1..... Tim LaPointe
 Supervisor..... Linda Laylin

JOHNSON COUNTY

Auditor..... Julie Persons
 Sheriff..... Brad Kunkil
 Supervisor..... Lisa Green-Douglas
 Supervisor..... **Rod Sullivan – AFT**

POLK COUNTY

Sheriff..... Kevin Schnieder
 Supervisor 2..... John Forbes
 Supervisor 3..... **Kim Hagenmann AFSCME**

WARREN COUNTY

Auditor..... **Kimberly Sheets – SMART**
 Supervisor 2..... **Matt DeAngelo – IBEW**
 Supervisor 3..... Jane Colacecchi

WOODBURY COUNTY

Supervisor..... **John Herrig – IAM**

Expanding Social Security

Social Security has long provided guaranteed, on-time benefits to millions of Americans, including seniors, people with disabilities, and families of deceased workers. Today, 66 million Americans rely on these lifetime benefits. To ensure continued support for current and future generations, there is a push to strengthen and expand Social Security.

Alliance for Retired Americans' Position

The Alliance for Retired Americans advocates for federal legislation that increases Social Security benefits, extends the solvency of the Social Security Trust Fund, and repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). A key proposal is to lift the payroll tax cap above the current \$160,200, ensuring high-income earners pay their fair share.

Key Legislative Proposals

1. Social Security 2100: A Sacred Trust Act (H.R. 4583, S. 2280)

- Increases benefits for all beneficiaries.
 - Lifts the payroll tax cap on earnings above \$400,000.
 - Extends the solvency of the Trust Fund until 2066.
 - Repeals WEP and GPO, and improves Cost-of-Living Adjustments (COLA).
- #### 2. Social Security Expansion Act (S. 393, H.R. 1046)
- Expands benefits by \$200 per month.
 - Lifts the payroll tax cap on earnings above \$250,000.
 - Adopts the Consumer Price Index for the Elderly (CPI-E) for COLA.
 - Extends Social Security solvency for 75 years.

3. Medicare and Social Security Fair Share Act (S. 1174, H.R. 4535)



- Extends Social Security's solvency indefinitely and extends Medicare by 20 years.

- Increases contributions from taxpayers earning over \$400,000.

4. Social Security Fairness Act (H.R. 82, S. 597)

- Repeals WEP and GPO, which penalize many public sector retirees.

5. Social Security Caregivers Credit Act (S. 1211, H.R. 3729)

- Provides Social Security credits to caregivers who leave the workforce to care for loved ones.

6. Social Security Enhancement and Protection Act (H.R. 671)

- Eliminates the payroll tax cap and improves benefits for low-income earners.
- Reinstates benefits for students up to age 26.

7. Strengthening Social Security Act (H.R. 3261)

- Increases monthly benefits and updates the COLA formula.
- Phases out the taxable earnings cap.

8. Protect Social Security and Medicare Act (H.R. 814)

- Requires a two-thirds supermajority vote to pass any legislation that would reduce Social Security or Medicare benefits.

9. SAFE Social Security Act

- Increases benefits by \$125 per month.
- Adopts CPI-E for COLA.
- Rewards caregiving with credits toward future Social Security benefits.

These legislative efforts are aimed at ensuring Social Security remains a strong and reliable source of income for all Americans, particularly as the population ages.

Debt Commission Legislation Fast Tracks cuts to Social Security and Medicare

continued from page 2

focus on increasing revenue, not cutting benefits. The Alliance believes the process is anti-democratic and that

retirees' benefits, earned over a lifetime, should be protected and expanded, not reduced

Raise the cap, not the age.

Inflation Reduction Act

The Alliance for Retired Americans supports the work done to get the Inflation Reduction Act, signed into law by President Biden on August 16, 2022, addresses the critical issue of high prescription drug prices in the United States, particularly for older and retired Americans who often rely on multiple medications. This law aims to make prescription drugs more affordable for millions of Medicare beneficiaries by implementing several key provisions:

1. Capping Insulin Costs: Medicare beneficiaries now pay no more than \$35 per month for insulin under

Medicare Part D and Medicare Advantage Prescription Drug Plans (MA-PDs). This measure benefits over 3.3 million Medicare recipients who rely on insulin to manage their diabetes.

2. Free Adult Vaccines: All recommended adult vaccines are now free for Medicare beneficiaries. This change affects 4.1 million people enrolled in Medicare Part D and MA-PDs, who no longer have to pay out-of-pocket for vaccines like the shingles vaccine, which previously cost over \$300.

3. Price Increase Restrictions: The law prohibits pharmaceutical

companies from increasing the prices of drugs they sell to Medicare at a rate higher than inflation. If a company raises prices beyond this limit, it must reimburse the excess amount to Medicare. This provision aims to curb the practice of frequent and significant price hikes by drug companies, which has been a major driver of high prescription costs for seniors.

Overall, the Inflation Reduction Act is designed to alleviate the financial burden of prescription drugs on seniors, improve access to necessary medications, and protect Medicare's financial stability.

— Project 2025 —

The Alliance is committed to opposing the "Mandate for Leadership: The Conservative Promise, Project 2025," blueprint for overturning much of the support system for retirees.

In April 2023, the Heritage Foundation released "Mandate for Leadership: The Conservative Promise, Project 2025," a 900-page policy blueprint designed for a potential second Trump administration. Developed with input from over 100 conservative organizations and former Trump officials, the plan seeks to dramatically reshape the federal government, centralizing control under the president and potential-

ly reducing the independence of key agencies like the Department of Justice and the FBI. It also proposes significant reductions in the federal workforce.

Impact on Older Americans

• **Medicare: Project 2025** would make Medicare Advantage the default for new enrollees, despite evidence that it costs more per person than traditional Medicare. The plan could create barriers to care, especially for those with chronic conditions or living in rural areas, due to restrictive networks and pre-authorization requirements.

• **Prescription Drugs:** The plan

would repeal the Inflation Reduction Act, ending Medicare's ability to negotiate drug prices and removing caps on out-of-pocket costs for seniors. This would likely increase prescription drug prices and eliminate the \$35 cap on insulin and free vaccines.

• **Medicaid: Project 2025** would allow states to reduce or eliminate Medicaid coverage for nursing home care, increase costs for beneficiaries, and impose lifetime caps on benefits. This could severely impact the 3 million vulnerable seniors who rely on Medicaid for long-term care each year.

What does Medicare Fraud look like?

continued from page 3

Hackers often successfully penetrate medical providers or their related companies and steal medical information on millions of people. This stolen information allows crooked callers to more precisely target their victims, and make it seem the caller is legitimate,

otherwise how would they know so much about us?

You can avoid most Medicare fraud by understanding one thing – MEDICARE WILL NEVER CALL YOU. Any caller claiming to represent Medicare is a fraud – hang up on them!

IF YOU FIND MISTAKES

in this publication, please consider that they are there for a purpose. We try to publish something for everyone, and some people are always looking for mitsakes!

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CALL US!
WE CAN HELP YOU!

What group can you join for \$1.00 a month that will advocate for your Social Security, your Medicare, and the interests of working people?

Only one we know of is the Iowa Alliance for Retired Americans. With your membership, you can receive weekly Friday Alerts to talk about the issues of the day impacting seniors. Updates on legislative actions, calls to action to protect our benefits and more.

Name: _____

Address: _____

City: _____ State: _____ Zip _____

Phone: _____

Email: _____

Send your \$12.00 to:
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