

NRLN Action Alert
Congress Must Hear The Health Care Needs Of 50 Million American Retirees

Except for a bill from the Senate Health, Education, Labor and Pensions (HELP) Committee, draft national health care proposals are displaying an obvious indifference towards the 50 million retirees who have suffered high losses of after-tax income and are unprotected from health care takeaways by their former employers.

The HELP Committee, chaired by Senator Edward Kennedy, has proposed in its bill a system to strengthen employer-sponsored health care benefits by providing employers with tax-free reimbursements for maintaining health care benefits for retirees. The NRLN and Grassroots Network members have been lobbying for this type of solution in both the Senate and House with what we've called the Maintenance of Cost Payment (MCP). The HELP Committee proposal would provide financial incentives for employers to maintain coverage for retirees age 55 to 64. Our MCP would extend payments to help pay for supplemental (Medigap) coverage for those age 65 or older. While we have advocated a Medicare buy-in for retirees age 50 to 64, at least the HELP Committee has recognized the need to assist individuals who have retired early either voluntarily or forced out of their jobs.

We are encouraged that the HELP Committee has taken a step in our direction. With your ongoing support, we continue advocating our health care agenda with Senators who are drafting other health care proposals and with Representatives who are still working on health care bills in the House.

There was also another positive development in the Senate for retirees last week. The thousands of emails that NRLN Grassroots Network members have been sending to Congress opposing the taxing of employer-sponsored health care benefits have gotten the attention of some Senators. A recent news article reported that Senate Majority Leader Harry Reid said that taxing health care benefits is "dead." However, Senator Max Baucus, Chairman of the Senate Finance Committee, is still insisting that everything is on the table, including taxing health care benefits. Therefore, we must continue to hammer away on this issue with Senators and Representatives in a effort to prevent the taxing of employer-sponsored health care benefits.

Addressing the issues affecting the uninsured is important, but Congress must not be allowed to take from middle-class retirees who have suffered losses and give to those who have less and call that "comprehensive" health care reform. Taxing workers and retirees for the employer-sponsored health care benefits they receive would be a step in the wrong direction.

Another fearsome proposal being considered is raising the threshold for taking itemized tax deductions on personal health cost to 10% of adjusted gross income from 7.5% currently; another tax hike aimed squarely at retirees and older Americans in general.

We are also extremely alarmed over the proposals to cut the costs of Medicare and Medicaid between \$200 billion and \$400 billion during the next 10 years.

Your help continues to be needed to press forth with the NRLN's health care agenda as we endeavor to influence members of Congress during these critical days of lawmaking. Please email the NRLN's sample letter to your Senators and Representatives to tell them to oppose proposals harmful to retirees and state what retirees want included in health care reform legislation. Go to <http://capwiz.com/abtr/home/> to access the NRLN Action Alert. Look for the Action Alert headline: **CONGRESS MUST HEAR THE HEALTH CARE NEEDS OF 50 MILLION AMERICAN RETIREES**. Click on the "Take Action" button. On the next screen, type in your zip code and click "GO" to identify your elected representatives and access the sample letter. Be sure to personalize the letter with your own comments. If you have a problem accessing the Action Alert with the above link, go to www.nrln.org and click on the "Take Action Now" headline at the top of the NRLN website's home page. Send your email today.

It would also help to call the Washington, D.C. or state/district office of your Senators and Representative. Use the information in the sample letter to express your concerns about the direction that health care reform is moving. Phone numbers can be found through the NRLN's Capwiz website at <http://capwiz.com/abtr/dbq/officials/>. The more constituents who write and call their Senators and Representatives, the better chance there is in gaining their attention on retirement issues.

Given that we will most likely need to fight against a number of elements in the health care reform legislation in addition to lobbying for the issues we support, we need the support of all of our Grassroots Network members. Not only do we need you to email letters to Washington and meet face-to-face with your members of Congress, we also need your financial support through an individual member contribution of \$25, \$50, \$75 or more. Any amount you can contribute will be appreciated. You may make your check or money order payable to **NRLN, Inc.** and mail it along with the Membership Contribution Form at: <http://www.nrln.org/printad.php>. Or, you may make your contribution online with your credit card through PayPal on the NRLN website at <http://www.nrln.org> by clicking on the "Support the NRLN" link on the home page.

Also, it is not too late for you to decide to join us in Washington, DC in mid-September to lobby our agenda on Capitol Hill. Details are available in a video clip and an invitation posted on the NRLN website home page at www.nrln.org.

By working together we'll have our best chance to shape health care reform legislation in a way that will be beneficial to America's retirees.

Bill Kadereit, President
National Retiree Legislative Network