New York StateWide Senior Action Council

MEMBER CUPDATE

Spring 2017



María Alvarez

Your Support Changes Lives!

Anonymous Donor Makes \$500
Donation to be Used as the
Base of a Matching Grant for
Access to Information Efforts.

WE NEED YOUR HELP.



New York StateWide Senior Action Council is seeking support from its membership, colleagues and friends in fulfilling a \$5,000 target that will

support the enhancement and development of:

- ✓ Monthly Telephone Teach-Ins
- ✓ Archival Storage (Audio, Power Point, Webinars)
- ✓ Web Re-Design
- ✓ Fundraising Campaigns

Every once in a while we come across an opportunity. The nature of our business is to communicate with the public. Our chapters, members, board of directors, staff and volunteers seek to connect with the community to inform them of the latest developments that ensure or threaten the quality of life of older New Yorkers and their families.

So we were delighted when one of our members contacted us to tell us about how our programs

were so vital that she wanted to make a contribution to improve our operational capacity so that more seniors in NYS would be able to access our services.

This serendipitous donation has come at a time when the Board of Directors is updating StateWide's Strategic Plan for the next three years which is why we are making this appeal.

On behalf of our Board of Directors and staff, I want to thank you in advance for helping attain a goal that will help more Older New Yorkers and their families. We will update you on our campaign as we make progress.



For more information, please contact Gail Myers, Deputy Director or me at: **1-800-333-4374.**

Inside this issue: **Executive Director Letter** 1 Legislative Update—State 2-3 Legislative Update—Federal 3-5 Take Action 6 **Home Care Crisis** 7 **Economic Security** 8 Membership 9 2017 Convention 10-11 **Telephone Teach-ins** 12

Medicare Patient's Rights Helpline 1-800-333-4374

State Budget Brings Nominal Improvements for Aging



Worried about the consequences of potential federal budget cuts and the impending negotiations to repeal and replace the Affordable Care Act that could

impact NY's budget by up to \$7 billion each year, the state budget was negotiated amid conflicting priorities. Ultimately, the state budget was adopted with an extension of the millionaire's tax to balance the budget and a provision for amendments later in the year if federal funding leaves gaps that the state needs to address.

While there was much discussion by the Assembly and Senate about increases to services for aging, in the final budget agreement there were only nominal changes, with non-aging areas receiving priority attention and funding.

There were several major new areas where billions of dollars of funding were directed, including:

- A bond for water quality and infrastructure upgrades
- Tuition free college education
- Cost of living increases for direct care workers in the fields of mental health, substance abuse and developmental disabilities, but not for aging services providers.
- The budget also authorized ride sharing services like Uber in upstate NY, expected to begin this summer.

AGING BUDGET ISSUES

- We are pleased that the budget continued funding for our Managed Care Consumer Assistance Program and added \$500 to our previous year's funding for our Patients Rights Helpline.
- An additional \$875,000 was added to the Community Services for the Elderly Program, allowing flexibility for local directors of aging to determine the need to fund priorities in each community. The language also did not require additional local government share for the use of these funds.
- The Legislature rejected the Governor's proposal to lump transportation funds with other programs.
 Senior Transportation remains a discrete line, with the same funding as last year.
- New funding of \$500,000 was approved to fund efforts to prevent elder abuse by instituting Multi-Disciplinary Teams.
- Additional \$1.3 million funding was added for the Naturally Occurring Retirement Community and Neighborhood (NORC) programs.
- The NY Connects program was funded in the Medicaid program to ensure that funding continues when federal funding expires.
- The Legislature rejected the Governor's proposal that would have cut funding to senior centers.

Legislative Update - Federal

Remaining Issues



The Legislative Session is expected to end on June 21, with many issues still awaiting consideration. Among the issues on our legislative agenda

that we will be following are:

- 1. NY Health, creating a state run improved Medicare for All that provides insurance coverage to all state residents, with no out of pocket costs.
- Safe Staffing, ensuring that there are sufficient nurses to provide optimal care for patients in hospitals and nursing homes and reducing the risk of accidents, infections and even death that occurs when the ratio of patients to nurses is too high.
- 3. Home Care Worker Shortage, continuing our work with coalition partners to stress the need for improved incentives to recruit and retain home care workers, ending the waiting lists for these essential services that allow fragile older residents to remain in their homes as long as possible.
- 4. Funeral Costs, continuing to prohibit insurance sales by funeral providers that have high sales and administrative costs above funeral costs. Current law stays in effect that requires funeral directors to place 100% of pre-paid costs into a trust account and no costs are incurred until the funeral.
- 5. Death With Dignity, establishing the right of terminally ill, mentally capable adults to ask for a prescription that must be self-administered to end their lives peacefully.

Analysis of Federal Action Keeps StateWide Members Busy

There's so much news out of Washington that it's hard to keep up with how issues will impact older residents. **StateWide is your source for the impact on seniors and we hope you will call us with any questions.** At press time, we were following the developments in the repeal and replacement of the Affordable Care Act (ACA) and the federal budget negotiations. It is important to connect the federal and state budget issues – if the federal budget cuts vital programs, will the state pick up the slack? And whether it is state or federal budget items, the funding for those programs comes from taxpayers.

MEDICAID CUTS PROPOSED



According to the Urban Institute, NYS would have to raise taxes or cut other parts of its budget by \$50

billion over ten years to maintain New York Medicaid, due to cuts in the bill passed by the House of Representatives to repeal and replace the ACA. The American Health Care Act (AHCA) structurally changes Medicaid so that it would no longer guarantee federal funding of about 50% for every Medicaid dollar spent in NYS.

There are over 6 million NYers
who receive Medicaid benefits,
most of them are children, persons
with disabilities and seniors. For older
residents, Medicaid is the way to cover long
term care costs and most seniors in nursing
homes ultimately become eligible for Medicaid.

We will continue our advocacy with state and federal legislators to minimize the impact of the Medicaid cuts that could result in reduced services, restricted eligibility, and reduction in benefits for seniors, children, people with disabilities, and low-income adults.

REAL PROPERTY TAX RELIEF PROPOSED



One unusual provision in the AHCA removes the county share of costs of NYS Medicaid, a significant percent of property taxes. This is important real property tax relief,

but should not be mandated by the federal government without replacing the funding. Of course, the best way to relieve the Medicaid burden on property taxpayers is to adopt *NY Health*, a pending NYS bill that would improve and expand upon Medicare as the single coverage of all NYS residents, eliminating health insurance companies and achieving savings as a result.

MEDICARE THREATENED

The AHCA poses cuts in Medicaid while reducing taxes by \$600 billion on high-income households and drug companies, insurance companies, and other large corporations. It would repeal Medicare taxes on people with higher incomes resulting in reducing the solvency of the Medicare Trust Fund. The Institute on Taxation and Economic Policy estimates 4.2 percent of high earning New York residents (incomes above \$200,000 /\$250,000 for married filers) would get tax cuts of about \$10,340 each year; but every Medicare enrollee would face potential service cuts or increased costs in the

future without additional funding for Medicare. This creates a manufactured crisis of "Medicare going broke" that could be used to try to justify cuts in the future.

OLDER GROUPS FACE DISCRIMINATION



The AHCA includes what is being called an "age tax" by increasing the annual cost to purchase insurance for people aged 50-64

by as much as \$12,900/year. This pre-Medicare age group will be more likely to become uninsured, entering Medicare at age 65 less healthy, and posing a greater burden on Medicare to provide previously untreated care.

Efforts to repeal and replace the ACA are now in the hands of the US Senate where Majority (Republican) Senators have announced that they will not use the House's ACHA as a starting point. Once the Senate creates and passes a bill, the House and Senate will meet in Conference Committee to determine how to achieve a compromise.

BUDGET SLASHES SENIOR PROGRAMS

President's Proposed Budget Slashes Programs Needed by Seniors. The next fiscal year starts October 1, and the White House has plans that would drastically reduce domestic spending while increasing defense spending and providing tax cuts, mostly benefitting the wealthy. The initial proposal would eliminate important programs that serve older residents, including:

- 1. Heating and cooling assistance (HEAP)
- Community Development Block Grant (CDBG)

Medicare Patient's Rights Helpline 1-800-333-4374

- 3. the Foster Grandparent Program,
- 4. Senior Companion Program, and Retired Senior Volunteer Program (RSVP)
- 5. Senior employment programs.
- 6. Additionally, cuts were proposed to food stamps, meals on wheels and housing allowance for low income seniors.

Due to increasing need, advocates are requesting a 12% increase in Older American Act (OAA) programs. However, the President has targeted 18% cuts from the Health & Human Services Agency, where the OAA programs are administered. We do not yet know the possible impact on the OAA programs.

Some programs never recovered from the loss of funding in the budget sequester cuts.

Additional years of sequestration were postponed, but the sequestration moratorium expires for the federal fiscal year starting in October 2017.

GOVERNMENT SHUTDOWN AVOIDED

The current fiscal year never had an adopted budget and was functioning based on continuing resolutions. The White House called for large mid-year cuts, which were mostly rejected by Congress. The federal omnibus spending bill covers the remaining five months of the current fiscal year.

In fact, Congress provided full funding for CDBG and HEAP and increased funding rather than cutting research at the National Institutes for Health. With this push back from Congress to fund vital programs, the negotiations for the

next budget may be off to a more positive start than originally feared. However, budget decisions are made within a context that includes infrastructure development, defense spending, deficit reduction

and a \$5.5 trillion tax cut proposal – all of which make it so important to raise our voices in support of programs vital to aging Americans.



Congressman Faso Meets with Ulster County StateWide Members

On May 8th, Congressman John Faso met with members of StateWide's newly forming Ulster County Chapter. The members had a productive discussion with the congressman. In addition to an audience Q&A, we discussed policy matters ranging from the federal budget process to protecting the future solvency of Medicare and Social Security.



StateWide Members Stand with Senator Gillibrand as She Denounces Trumpcare

March 7, 2017 - NYC Chapter President, Mario C. Henry joined Senator

Kirsten Gillibrand and consumer advocates from different organizations at a press conference where they discussed the dangers of the American Health Care Act passed by the House of Representatives on May 4th.





Senior Grassroots Advocacy Day

On May 9, 2017, over 300 members from all over the state joined various unions including CWA, NYSNA, NYSUT, and PEF at the Multi-Union Lobby Day to advocate for **Safe Nursing Ratios in hospitals and nursing homes, The New York Health Bill (Single Payer)**, and our state legislative agenda.

Our members visited with their elected officials, joined a march, and gathered information to take home and share with their chapter.



At the luncheon in the Convention Center.



StateWide members are getting briefed for Lobby Day.



L to R: Joe Corace, Jacqueline Kennedy-Sadler, Maria Alvarez, Dominic Martino, Mario C. Henry

Home Care Crisis



Workers, Patient Advocates, Providers Testified on Home Care Workforce Needs

On Wednesday, February 22 & Monday, February 27, the Assembly Committees on Health, Aging, Labor, and Task Force on People with Disabilities held a public hearing in New York City and Albany on the crisis of New York's inadequate home care workforce.

These hearings were scheduled in response to the NYS Home Care Crisis Coalition which StateWide co-leads along with Mercy Care of the Adirondacks and the Franklin County Office for the Aging.

Over 100 testimonies were presented in person and in writing over the two dates from patient advocacy groups and selfadvocates, home care and disability service providers, and home care workers and organized labor groups.



Home care allows individuals to receive health care and personal services to live at home instead of in a nursing home or other facility. There

is a growing shortage of home care services for the elderly, people with disabilities, and people who are chronically ill. Advocates note that there is a shortage of home care workers that is causing waitlists for these services across the state at a time when demand is increasing. Regardless of funding, Medicare, Medicaid or Expanded In-Home Services for the Elderly or Private Pay for home, there simply are not enough home care workers in the workforce. The hearing focused on obstacles to recruiting, employing, and retaining a sufficient workforce as well as some of the glitches in the policies governing home care and consumer directed care. Some other issues that were delineated were:

- a) More people on wait lists than being served; people are dying on the waiting list.
- b) The goal in reducing skilled nursing beds, hospital beds and expanding Medicaid have placed an enormous burden on home care to provide care for clients in the community.
- c) Many of the agencies only hire part time workers with no benefits...this leads to high turnover rates of home care workers.
- d) Low reimbursement rates affecting nursing cases.
- e) Lack of living wage, lack of mileage reimbursement
- f) Many homecare workers do not want to travel far from communities where they live.
- g) Geographic barriers in some rural areas
 make it difficult for aides to get to homes –
 river valley, mountain.
- h) Counties feeling that they will leave money on the table for EISEP, Title IIIe and Alzheimer's respite funding because they aren't able to use hours due to lack of aides.

We will continue our advocacy to resolve this issue in New York State. If you know of examples of work force shortage in home care or of the effects that it had on you or on a friend, please call us. If you would like to join our coalition - now 150 organizations strong - please call us! 1-800-333-4374.



StateWide Joins Consumer Groups to oppose \$7.6 billion bailout tax.

The Board of Directors of NY StateWide Senior Action Council voted to join this campaign. This is not good for the environment, does not provide any measure to upgrade electrical services in the community, and taxes seniors, families and communities for services that they will not receive.

The plan will raise the average bill about \$2 a month for the next 12 years. Older NYers find themselves struggling to make ends meet. Social Security and pensions are not keeping pace with cost of living increases including higher health insurance and prescription costs, food, housing, transportation.

This plan, which went into effect on April 1, comes at a time when many people are

already struggling to pay their utility costs. Proportionately speaking, we estimate that <u>at</u> <u>least</u> 20% of those in trouble are senior citizens.

NY state data shows that 805,175 residential ratepayers are 60 days or more behind on their electric bills, and 9,203 face termination.

Seniors make up 20% of the population, but are likely to make up a higher rate of consumers at risk of losing their electrical services due to non-payment.

New Yorkers aren't even getting extra services for their money. All of the funds are going to the owners of three upstate nuclear power plants so they can continue operations. The owner of the plants, Exelon, is a Chicago-based Fortune 100 company that already reaps billions in profits every year. For more information please call **1-800-333-4374.**



2016 EESI Report: Older New Yorkers rank high in National Economic Insecurity Rates.

Once again, StateWide has partnered with the National Council on Aging & the Gerontology Institute at UMass to publish the **NYS Elder Economic Security Index (EESI)**. This Index calculates the average cost for a senior (65 +) to live in the community. The index is calculated county by county, by marital status, and whether the household is rented, owned, or mortgaged. This index is usually higher than the **Federal Poverty Level (FPL)** because we factor more accurate living circumstances.

Findings: NYS vs Other States:

In comparison to other states, older New Yorkers who rent (singles and couples) are paying the 7th highest cost of living rate in the nation.

New York State elders – singles and couples – rate 3rd in the nation for seniors who are living above the FPL, but below the EESI – or "in the gap". Seniors living in the gap are not considered poor by government standards, but do not have the resources to meet the average standard of living according to our Index.

According to the study, 21.3% of single seniors live below the FPL yet 60.4% live below the EESI, leaving 39.1% of single older New Yorkers in the gap.

For couples, the numbers are slightly better with 24.5% living below the FPL, 30.6% living below the EESI and 6.1% living in the gap.

The study also shows that older adults living below the EESI rely on Social Security for 90% or more of their income with 45.6% of singles and 43.7% of couples in NYS falling under this category. To get a copy of this study and the Index number for your county and NYS as an average, go to our website: www.nysenior.org or call us at 1-800-333-4374.



Yes! I want my experience to count.

I want to join New York StateWide Senior Action Council.

Check box:		Check box:		
☐ Individual Membership	\$ 15/year	☐ New Member		
☐ Couple Membership	\$ 20/year	☐ Renewal		
☐ Lifetime Membership	\$ 150/individual	☐ Contribution	\$	
☐ Lifetime Membership	\$ 200/couple	☐ Rose Kryzak Legacy Fund	\$	
☐ Organization Membership	\$ 75/year	, , , , , , , , , , , , , , , , , , , ,	,	
Name				
Address		City	Zip	
County Affiliated Organization				
Phone	E-ma	il		
You can contact us at 518-436-100	6.			
Please make your check payable to	: NY StateWide Senio	Action Council		
Send this form to: NY StateWide Se	enior Action Council,			
275 State Stre	et, Albany, NY 12210			
All dues and co	ontributions are tax de	eductible.		

Kryzak Fund Contributors:

Patricia Binzer, EdD Albany Catherine Bouchard Whitestone Carolyn Crawmer Clifton Park **David Creech** Gouverneur Wendy Fieser Germantown Kathleen Fleming Ballston Lake Peg Graham New York Juliette Graves Buffalo Jaycee Holden Brooklyn Kathlene Lyman Alplaus Ed & Thelma Mager Salem Barbara McBurnie Parishville Ellen McGann Corona Karen Miller Kingston Roxane Offner Tuckahoe Diane Adele Pomerov Spring Valley **CUNY Professional** Staff Congress New York **Helen Sanders** Buffalo Susan Schrader **Fort Covington** Judy & Bill Schultz Scotia Nelsa Selover Aurora Ann Sheppard Saratoga Springs Richard & Lucy Zaslow Jamaica

New Individual Members:

New York **Betty Anderson** Janet Asiain Saugerties New Paltz Winifred Barnes Elisabeth Birnbaum New York Sharon Brin Rensselaer Lelia Brunson Brooklyn Geraldine & Andrea Averill Park Burger Mary Chapman Ithaca Michael Doraby Ballston Spa Helen Edelstein Rhinebeck Nadirah El-Amin New York Margaret Flack Lisbon Margaret & Daniel Gagnon Stone Ridge Christine Gilson Clifton Park Beth Goodman Albany Rhoda Horowitz New Paltz Isabelle Jones Brooklyn James & Sharon Maher North Rose Linda Marowitz Albany Isabelle Sherman & Carl Matice Canton

Kingston

Karen Miller

Deborah Mills Kingston
Claire & Larry O'Brien Kingston
Don Kass & Francesca

Ortolano Woodstock
Rachel Pollan Kingston
Jean Schmidlein Bloomingburg
Laura Schwarz New Paltz

New Lifetime Members:

Luella LaFranque New York
Barbara McBurnie Parishville
Beatrice Staten Bronx

New Organization Members:

McGraw House Resident
Council Ithaca
Rochester Senior Group Accord
Ulster County Office
for Aging Kingston

JOIN US TODAY!

With your membership, you will receive Senior Action News, information about our annual conference, meetings and more!

OCT OCT OCT 10 11 12

NY StateWide Senior Action Council

2017 Annual Convention

ARE YOU READY? THE FUTURE IS NOW!



Join us October 10 -12, at the Holiday Inn in Saratoga Springs for our Annual Convention.

Participate in forums and hear directly from elected & appointed officials on important

issues affecting seniors today. We will also have an Exhibit Hall on October 11 offering products, programs and services

that are important to the senior community.



Attend Panel Discussions on:





- Consumer Protections
- Mind and Body Wellness
- Health Care Systems Reforms
- Medicate Benefits Update
- Patients Rights
- Accessing Community Medicaid
- Preserving Social Security & Medicare

FOR MORE INFORMATION, visit us on the Web at www.nysenior.org, or call us at 1-800-333-4374



New York StateWide Senior Action Council, Inc.

October 10-12, 2017 in Saratoga Springs, NY

Name	Telephone					
Address						
E-mail		Affiliation (if any)				
Circle One: Package Opt	tion (from below) A , I	B, C, D, E, F, G, H, I, J	, K			
Total enclosed \$	If you are not a mem	ber and would like to join	now, add \$15 t	o your registration*		
If registering for a double room, preferred Room-mate's Name						
Please Circle Lunch and Dinner Choice: (Breakfasts are buffet style—no choice needed)						
Lunch Wed	Pasta Primavera	Chef Salad				
Dinner Wed	Pork Loin	Fish	Mushro	oom Ravioli		
PACKAGE PRICING			Member	Non-member		
PACKAGE PRICING FULL Package A: Single, 2 nig	ghts, + opening day reception	on and 4 meals	Member \$430/person	Non-member \$490/person		
	ights, + opening day recept	tion and 4 meals				
FULL Package A : Single, 2 nig	ights, + opening day recept night hotel, + opening rece	tion and 4 meals ption, Weds. bkfst, lunch	\$430/person \$290/person \$250/person	\$490/person \$340/person		
FULL Package A : Single, 2 nig FULL Package B : Double, 2 n Package C : Single, Tuesday r	ights, + opening day recept night hotel, + opening recept night hotel, +opening rece	tion and 4 meals ption, Weds. bkfst, lunch eption, Weds. bkfst, lunch	\$430/person \$290/person \$250/person	\$490/person \$340/person \$310/person		
FULL Package A : Single, 2 nig FULL Package B : Double, 2 n Package C : Single, Tuesday r Package D : Double, Tuesday	ights, + opening day recept night hotel, + opening recept night hotel, +opening rece ay night hotel, + Weds. lun	cion and 4 meals ption, Weds. bkfst, lunch eption, Weds. bkfst, lunch ach, dinner & Thurs bkfst	\$430/person \$290/person \$250/person \$180/person \$260/person	\$490/person \$340/person \$310/person \$250/person		
FULL Package A : Single, 2 nig FULL Package B : Double, 2 n Package C : Single, Tuesday r Package D : Double, Tuesday Package E : Single, Wednesd	ights, + opening day recept night hotel, + opening recept night hotel, +opening rece ay night hotel, + Weds. lun	cion and 4 meals ption, Weds. bkfst, lunch eption, Weds. bkfst, lunch ach, dinner & Thurs bkfst	\$430/person \$290/person \$250/person \$180/person \$260/person	\$490/person \$340/person \$310/person \$250/person \$330/person		
FULL Package A: Single, 2 nig FULL Package B: Double, 2 n Package C: Single, Tuesday n Package D: Double, Tuesday Package E: Single, Wednesd Package F: Double, Wednesd COMMUTERS	ights, + opening day recept night hotel, + opening recept night hotel, +opening rece ay night hotel, + Weds. lun	tion and 4 meals ption, Weds. bkfst, lunch eption, Weds. bkfst, lunch ach, dinner & Thurs bkfst unch, dinner & Thurs bkfst	\$430/person \$290/person \$250/person \$180/person \$260/person	\$490/person \$340/person \$310/person \$250/person \$330/person		
FULL Package A: Single, 2 nig FULL Package B: Double, 2 n Package C: Single, Tuesday n Package D: Double, Tuesday Package E: Single, Wednesd Package F: Double, Wednesd COMMUTERS FULL Package Package H: Tu	ights, + opening day reception ight hotel, + opening reception in the control of	cion and 4 meals ption, Weds. bkfst, lunch eption, Weds. bkfst, lunch ach, dinner & Thurs bkfst unch, dinner & Thurs bkfst	\$430/person \$290/person \$250/person \$180/person \$260/person \$205/person \$175 \$30	\$490/person \$340/person \$310/person \$250/person \$330/person \$265/person \$225 \$60		
FULL Package A: Single, 2 nig FULL Package B: Double, 2 n Package C: Single, Tuesday n Package D: Double, Tuesday Package E: Single, Wednesday Package F: Double, Wednesday Package F: Double, Wednesday Package H: Tu Package I: We	ights, + opening day recept night hotel, + opening recept night hotel, + opening rece ay night hotel, + Weds. lun day night hotel, + Weds. Lu	cion and 4 meals ption, Weds. bkfst, lunch eption, Weds. bkfst, lunch ach, dinner & Thurs bkfst unch, dinner & Thurs bkfst	\$430/person \$290/person \$250/person \$180/person \$260/person \$205/person	\$490/person \$340/person \$310/person \$250/person \$330/person \$265/person		

Check payable to NY StateWide Senior Action Council. Mail to: StateWide, 275 State Street, Albany, NY 12210 Credit Card Charges Accepted. Call 518-703-2617 for more information.

\$50

\$50

REGISTRATION DEADLINE: Please return this form with accompanying check to the Albany office by **September 12, 2017**. Registrations received after September 12 will have a \$20 surcharge applied. Questions, call us anytime at 518-703-2617.

Package K: Wednesday Awards, dinner only

HOTEL INFORMATION: Holiday Inn Saratoga Springs, NY, 232 Broadway, Saratoga Springs, NY 12866 Phone: 1-518-584-4550, website: www.holidayinn.com

Hotel Accommodations Included in Package Pricing Registration. StateWide will make your reservation.

*If you are not a member of StateWide, become a 2017 member today for \$15. You will receive the discounted Member price for this event.



NON-PROFIT ORG. U.S.POSTAGE ALBANY, NY PERMIT#340

Our State Bill Tracker is updated monthly and posted to our website **www.nysenior.org**If you would like a copy mailed to you, please call our office. **518-436-1006**

Upcoming Patient Advocates Program Telephone Teach-ins: 10 AM to 11 AM

Dial-in Number: 1-712-832-8300

Password: 6258645#





June 27—Home Care Agency Program to Screen for Sepsis

More information about each upcoming session will be posted on our Web site, www.nysenior.org



Medicare Patient's Rights Helpline 1-800-333-4374