In a Year of Challenges
StateWide Members Knock It Out of the Park!

The Year 2020 has been full of unexpected twists & turns.
We were set to get every New Yorker counted for the Census.
We attended the Medicaid Re-design Team hearings across the state. We started our annual budget advocacy with our state legislators.

Then COVID-19 Hit
New York became the center of the pandemic with older New Yorkers deemed the most vulnerable.
Nobody would have blamed us if we had given up our activities and waited for things to subside.

But That Is Not Who StateWide Members Are
StateWide Members sprang into action spreading information; helping their loved ones; and advocating for their community.
It is no wonder that important officials such as Senator Kirsten Gillibrand, NYS Senator Rachel May, & Attorney General Letitia James sought to share their news and get our membership’s input.
And it is no coincidence that top experts and the Chairs of the Aging and Health Committees of the NYS Assembly and NYS Senate participated in what has become one of the highest rated StateWide Conventions.

This Year
We have gained more new members, more staff members, assisted more elders and families, and provided more programming & materials than in recent memory.
In a year that could have gone so wrong...so many things went right! Thank You for Your Support!
The only way we can continue this trajectory of excellence is by increasing our membership and funding:

1. Give the Gift of StateWide to your loved ones
2. Donate to the Rose Kryzak Fund
3. Continuing volunteering with our programs
4. Call us to let us know how we are doing

Wishing Your Loved Ones and You a Safe, Healthy and Happy Holiday Season!

Medicare Patient's Rights Helpline 800-333-4374
StateWide’s 2021 State and Federal Legislative Priorities

At our 2020 Convention, delegates voted to adopt the priorities for the upcoming year. It was determined that there were not many changes needed this year to enable us to stay on top of emerging issues. This is because we already have policy platforms in place to envision the laws needed to make our state and federal governments work better for older residents and their families.
The new documents will be posted to our website in January, but highlights of the changes include:

- Widespread health inequality that disproportionately impacts persons of lower income and persons of color needs immediate action.
- Supporting the agenda of New Yorkers for Responsible Lending to promote economic justice as a matter of racial and community equity.
- Seeking a moratorium on the sale of long term care facilities to for-profit investment groups and to corporations that are LLCs that do not disclose owners’ names.
- Supporting a constitutional amendment to restore the Legislature as an equal partner to the Governor in negotiating the state budget.

StateWide’s Public Policy Committee meets monthly & will be developing plans to advocate for state and federal laws that are needed. It is important to note that our work will be essential, but it will look very different during the ongoing pandemic.

We continue to stress the need for our members to protect themselves & others, so we will not be planning a Grassroots Advocacy Day at the Capitol in 2021. In fact we don’t know when the Capitol will reopen for visitors.

More than ever, relationships with elected officials and their key staffs need to be cultivated. This can be done through traditional mailed correspondence, using Facebook & Twitter postings, calling in to talk radio shows, sending constituent emails to legislators and writing letters to the editor for publication in local newspapers.

Please call us to discuss your advocacy.
The state’s budget gap will be impossible to overcome without new revenue, either in the form of increased state taxes on the uber-rich or an infusion of federal funds, or both. Governor Cuomo has addressed the cash flow problems by stalling to pay some bills & delaying new contracts for services in the hopes that a federal relief bill would come through. This tactic has hurt many community-based not-for-profits.

Cuomo is encouraged that, under a Biden administration, NYS will receive the relief it so desperately needs. “With a Biden victory, we know there will be a state-and-local package, which will go a long way toward handling New York’s economic problem,” Cuomo said. The Biden transition team has pledged "a renewable fund for state and local governments to help prevent budget shortfalls, which may cause states to face steep cuts to teachers and first responders." However, that may come very late in the state’s fiscal year which is already half over. Meanwhile, the Legislature has been discussing how to address the gap in funding, and may return to session before January.

Medicaid is one of the most important public policy issues impacting older New Yorkers. It represents a significant amount of state budget dollars, and as such, is often on the budget cutter’s chopping block. StateWide recognizes the importance of Medicaid coverage for all New Yorkers, including those older residents who rely on it to cover both institutional and community-based long term care services.

As a result of this year’s budget crisis, several changes were made to Medicaid coverage for home care services that were to take effect for new services/clients on October 1. (Those using services prior to October 1 were “grandfathered” in under the law so that their benefits would not be reduced.) Now, due to provisions in federal rules, those new cuts will not be implemented before the end of March 2021. These changes extended the Medicaid financial resources look back period to apply for home care and created an increase in the number of needed services to qualify.

Patient Advocates Program Teach in
Dec. 15: Advocating for the care and rights of nursing home residents: the Long Term Care Ombudsman Program Can Help
Jan. 26: How to Appeal a Hospital Discharge or File a Complaint About Quality of Care

Medicare Patient's Rights Helpline 800-333-4374
Defending Medicaid

We will continue to defend against Medicaid cuts. Along with our coalition partner Medicaid Matters New York, StateWide will redouble our efforts to protect Medicaid. Together, we are working on a series of goal statements that will be used to seek support from collaborating organizations. By doing so, a broad-based cadre of defenders will be ready to advocate for strengthening Medicaid during the next round of state budget deliberations. Jointly we will recognize that we need a health care system that works for everyone. Medicaid is the backbone of that system, providing health coverage to over 6 million New Yorkers. We need a Medicaid program that provides high quality care, assuring equity throughout the entire system. Additionally, New York’s future health spending priorities must reflect the disproportionate effect the coronavirus has had on low-income communities and people of color, immigrants, people with disabilities and other groups experiencing discrimination.

Help For Student Loan Borrowers

With most student loan payments suspended and collection activities halted until December 2020, now is the time for borrowers to have a strategy to tackle their student loan debt.

According to Consumer Reports there is $80b in NYS student loan debt. Of that, the number of people over age 50 with student debt has grown.

Approximately 260,000 older New Yorkers hold $9.1b in student debt. This debt may be from their own student years, or some who are financially liable because they co-signed loans for their children or grandchildren.

<table>
<thead>
<tr>
<th>2 Resources in NYS to get help:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) NYS Dept. of Financial Services (DFS) Consumer Hotline at (800) 342-3736</td>
</tr>
<tr>
<td>2) Education Debt Consumer Assistance Program (EDCAP.) (888) 614-5004; email <a href="mailto:edcap@cssnyny.org">edcap@cssnyny.org</a>, or visit <a href="http://www.edcapny.org">www.edcapny.org</a></td>
</tr>
</tbody>
</table>

Covid-19 Vaccine

Beware of scammers who may try to sell you treatments or cures for COVID-19. If you see ads for vaccines or cures for COVID-19, it is most likely a scam.

A vaccine for COVID-19 is **NOT** available currently. When the Federal Drug Administration approved vaccine does become available, it **will be free for everyone**.

This vaccine will be Federally Funded through the CARES Act. At this time, the Center for Disease Control is developing a plan that determines which groups of people will be vaccinated first. In the meantime, remember to stay socially distant, wash your hands and wear a face mask to help stop the spread of the COVID-19 Virus.

This project was supported, in part by grant number 90MPPG0010-01-00, from the U.S. Administration for Community Living.

Medicare Patient's Rights Helpline 800-333-4374
He said “My COVID-19 Transition Advisory Board will advise on detailed plans built on a bedrock of science, and that keep compassion, empathy, and care for every American at its core.” Under a Biden administration, there will be a seven-point plan to address the coronavirus.

1. Set up regular, reliable and free testing for all Americans.
2. Create a larger supply of personal protective equipment made in the U.S.
3. Provide guidance for how communities should navigate the pandemic by using a renewable fund for local governments and providing a “restart package” that would cover safe operation costs for small businesses.
4. Invest $25 billion in a vaccine manufacturing and distribution plan.
5. Protect older Americans and others at high risk by establishing a COVID-19 "racial and ethnic disparities task force" and creating a nationwide pandemic dashboard that's updated in real time.
7. Implement mask mandates by working with local authorities.
A Biden campaign platform recommended improvements to Social Security, including enhancing benefits. He wants to make the wealthy pay their fair share; one way to do that is to eliminate the cap on payroll income that is taxed. In 2021 that limit will be $142,800, up from $137,700 in 2020. Importantly, a Biden administration will not terminate the Payroll Tax, a proposal that is being planned under President Trump.

A Biden administration will work to strengthen Medicare by allowing it to negotiate lower drug prices. He also proposed prohibiting drug costs from rising faster than the rate of inflation and to cap out of pocket drug costs under Part D. He pledged to work to expand Medicare benefits to include vision, dental and hearing. There was also a very significant proposal to enhance the home care workforce and to increase federal funding for Medicaid community-based long term care services. On the institutional side, he pledged to improve nursing home staffing and quality standards.

Biden will also propose that people age 60 and over may have an option to enroll in Medicare, instead of waiting until the age of 65.

During November, the Supreme Court heard oral arguments to challenge the ACA which could eliminate all or parts of the landmark legislation that expanded health insurance coverage. A decision is expected in the Spring. Should the court decide to overturn the ACA, Congress can re-enact the law and correct any deficits cited by the court. Until a January election run-off for two US Senate seats in Georgia, the make up of the US Congress is still undecided, so it is difficult to assess how Congress will proceed. The office of the President can also make some administrative changes through its agencies and executive orders, but cannot on its own replace parts that require statute.

Most often discussions about the ACA stress the importance of expanded coverage for the uninsured and the prohibition on discrimination against people with pre-existing health conditions.

It is important to remember that there are significant improved Medicare policies that are part of the ACA. These are:

- Extending coverage for preventive services
- Eliminating the Part D drug plan coverage gap often called the donut hole.
- Prohibiting Medicare Advantage plans from charging more for chemotherapy and other services.
- Increased revenues that extend the solvency of the Medicare Trust Fund.

Medicare Patient's Rights Helpline 800-333-4374
Kryzak Fund Contributors:

New Individual Members:
- Roslyn Allman-Manning, Brooklyn
- Sarah Askew, Dryden
- Frederick & Sharon Balfour, Freeville
- Elizabeth Campbell, Lewiston
- Wendy Carter, BRONX
- Cynthia Chandler, Brooklyn
- Sheila Davis, Brooklyn
- Doreen Day, Yaphank
- MaryBeth Delarm, Saratoga Sp.
- Wendy Detwiler, Feura Bush
- Nadirah El-Amin, New York
- Barbara Fogg, Saratoga Sp.
- Linda Fostek, E. Northport
- Frank Fuss, East Berne
- Daniel Goldberg, Roslyn
- Clifford Goodman, New City
- Esther Grennell, Candor
- Marjorie Harrison, Merrick
- David Frumkin & Diane Hecht, Ithaca
- Ruth & Robert Jacobs, Delmar
- David Knapp, Bronx
- William Koester, Troy

Jack Kupferman, New York
Renee Moffatt, Jamestown
Henry & Joan Nichols, Portlandville
Cathy Picciocca, Amsterdam
Michelle Rogers, Somers
Deborah Seifert, Buffalo
Stewart & Stacey
Caruso Sharpe, Hagaman
Leslie Sierra, Brooklyn
Jean Stone, New York
Rhoda L. Thomas, Brooklyn
Judy Wessler, New York

New Lifetime Members:
- Ilene Corina, Wantagh
- Becky Green, Queens
- Elaine McKinney, Brooklyn
- Kerry Toner, Queens

New Organization Members:
- Centro De Amigos Social Adult Day Care, Haverstraw
- Gray Panthers, New York
- NY Financial Organizers, Forest Hills

.check box:
☐ New Member ☐ Renewal

Contributions
☐ Rose Kryzak
  Legacy Fund $ _________
☐ In Honor of $ _________
☐ In Memory of $ _________

Name of person (in honor or in memory of):

Name(s) ____________________________________________________________

Address ____________________________________________________________

City __________________________ State __________ Zip __________

County __________________________ Affiliated Organization __________

Phone __________________________ E-mail __________________________

You can contact us at 518-436-1006. Please make your check payable to: NY StateWide Senior Action Council
Mail this form and your check to: c/o Gail Myers, 46 Commonwealth Drive, Glenmont, NY 12077

All dues and contributions are tax deductible

New Lifetime Members:
- Jack Kupferman, New York
- Renee Moffatt, Jamestown
- Henry & Joan Nichols, Portlandville
- Cathy Picciocca, Amsterdam
- Michelle Rogers, Somers
- Deborah Seifert, Buffalo
- Stewart & Stacey
- Caruso Sharpe, Hagaman
- Leslie Sierra, Brooklyn
- Jean Stone, New York
- Rhoda L. Thomas, Brooklyn
- Judy Wessler, New York

Kryzak Fund Contributors:
- Carolyn Crawmer, Clifton Park
- John Eddy, Rensselaer
- Gray Panthers, New York
- Elvira & Jay Hoffman, Huntington
- Kathlene Lyman, Alplaus
- Diane Adele Pomeroy, Spring Valley
- Nelsa Selover, Aurora
- Leslie Sierra, Brooklyn
- Bob Sinacore, Albany

In Memory of Ethel Pailey - Maria Alvarez
In Memory of Pat Snyder - Gail Myers
In Memory of Ron Tebo - Barbara McBurnie

Medicare Patient's Rights Helpline 800-333-4374
Our State Bill Tracker has been recently updated and posted to our website [www.nysenior.org](http://www.nysenior.org). If you would like a copy mailed to you, please call our office.

---

**WILL YOU GIVE THE GIFT OF STATEWIDE?**

This holiday consider giving a tax-deductible StateWide membership to your families & friends. Your grandchildren today are the seniors of tomorrow. Let’s bring them into the fight for their future.

**THANK YOU**

To our team, partners, members & friends who make New York StateWide Senior Action Council a powerful changemaker. We are grateful for your support in our movement for the dignity, well-being, and security for all older adults in New York State. We wish you joy and good health in 2021 & beyond. Please call our Helpline at 800-333-4374 or visit our Website at nysenior.org to learn how you can give the gift of StateWide.