THE FLORIDA ALLIANCE FOR RETIRED AMERICANS, INC. (FLARA)

2011 Elder Life Plan & Legislative Agenda

FLARA's Plan to Provide Older Floridians With Self-Sufficiency, Quality Health Care and Security

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The Role of FLARA
For 2011

The Florida Alliance for Retired Americans (FLARA), a non-profit organization based in Wellington, Florida, actively pursues and promotes legislation and public policies for the best interest of current and future retired Floridians. Through the active civic involvement of its more than 200,000 members, FLARA advocates for programs and activities at all levels of government. FLARA's central goal is to help Florida's growing population of seniors remain self-sufficient.

This ongoing document, developed in consultation with many other state and national organizations that represent seniors, presents FLARA's priority issues, positions and proposals to assist older Floridians.

The Need for Strong Action Now

The 2010 national elections have brought a vastly new picture to the state and federal governments. While the country's new leadership has many tasks ahead, there's no question that certain issues facing seniors in Florida and nationwide remain of crucial importance: Medicare, Social Security, affordable housing, and community-based support programs will all be under attack.

As organizations we have not adequately adjusted our message to encompass those who are not retired members of unions. We must do better in the area of organizing seniors at both the national and state levels.

The entire country has suffered from rising food, health care insurance cost and oil prices. Job losses via off shoring of jobs is a result of years of bad trade policies with more on the horizon. This in itself cost the tax payers more in unemployment insurance and other costs.

A success story has been the American automobile industry. We as organizations need to better support this success.

Senator Bernie Sanders stated after the recent election that "They (the very rich) want to privatize or dismantle Social Security, Medicare and Medicaid and let the elderly, the sick and the poor fend for themselves. They want to expand our disastrous trade policies so corporations can continue throwing US workers out on the street as they outsource jobs to China and other countries known for low wages. Some want to eliminate the minimum wage so American workers can have the “freedom” to work for $3 an hour. They want to eliminate or slash the Department of Education, making it harder for working-class kids to get a decent education, child care or the help they need to go to college."

But often these conditions have taken their worst toll on seniors. Those who live on fixed incomes found themselves paying more for basic necessities. Those with investment income have watched it devalue at the time in their lives when they needed it most. As the state and federal governments set priorities for 2011, FLARA proposes that several initiatives to benefit seniors be taken up immediately, most importantly, the protection of Medicare, Social Security and improvements to the nation’s elder health care plan.

Affordable Elder Health Care

Affordable health care for all elder Floridians is at the heart of a contented retirement. That is why FLARA states, "That your dream of retirement shouldn't have to become a nightmare". But far too often, our seniors and many other Americans live just one serious illness away from financial ruin. Health care should not be based on what’s best for the profits of insurance companies but what’s best for the people.

A health care plan[1] known as the United States National Health Insurance Act, was presented by Representative John Conyers of Michigan. This plan would have expanded Medicare to cover everyone, with the federal government negotiating rates for all Americans just as it does now for Medicare.

This program would have lowered the cost of health care in several ways: it would allow for the biggest possible risk pool; eliminate the inefficient layers of billing and processing that exist in today's private insurance system; benefit employers by eliminating the need for companies to provide health care plans to their employees; and would end health care as a profit-driven enterprise available based only on peoples' ability to pay.

FLARA continues to supports the passage of a United States National Insurance Act as was proposed in Sen. Conyers bill, H.R. 676.

The newly enacted Patient Protection and Affordable Care Act was labeled "Obama Care" by the Republicans and was politically expressed in a negative manner. This did impact the 2010 election. It is however an unfair portrayal of the legislation.
We did not adequately educate our members and labor organizations on this issue as we said we would. The national committee that was formed never did meet to address this issue. While we are in this process now, the election is over and we are two years too late.
A year was spent in the act of compromise between the two political parties that resulted in the death of a public option in the Health care plan. Unfortunately, some activists sat out the 2010 elections because of their disappointment.

The act of compromise can also be an act of conceding defeat.
The Republicans exercised no compromise and won the 2010 election. The endorsed Democrats were too timid and overall did little to express the many good things that were accomplished. The Republicans were bold and defined the issues of the election in their favor.

Tax Reform and The Budget

In Florida we must work with groups supporting tax reform as a way to ease the budget burden that we will face. Many programs will actually save tax payers monies if they are enacted. There exist about $26 billion in federal income tax exemptions in Florida. We need to make reforms in these current tax exemptions. This could provide funding

to create many needed programs to improve the well being of elders, such as programs to alert elders of such chronic long-term disabling conditions as osteoporosis, diabetes and Alzheimer's Disease. FLARA also supports wellness programs and other means to provide early detection of health issues such as screenings for prostate, breast and other forms of cancer. Early detection saves money and lives. Funding for these efforts will be critical and must be also funded at the state level. The new Affordable Health Care Act makes some progress in this area.

FLARA urges an expansion of elder health care resources to ensure that elders understand critical and timely wellness programs, including the importance of a sound diet and exercise to maintain good health and independence.

Community Based Elder Care

While there is no substitute for quality nursing home care for frail elderly who truly need this level of care, most older persons want to remain in their homes and in their communities for as long as possible. A priority mission of FLARA is to assist older Floridians in achieving their goal to age in place for as long as it meets their social and medical needs through affordable community-based options.

FLARA believes that community-based programs provide the right vision, and with support at the state level, can return Florida to a place of leadership in promoting community-based care and self-sufficiency for the state's elderly population. To continue this effort, there should be a review of programs that support home-based services, including Community Care for the Elderly and Aging and the Disabled Adult Medicaid Waiver program. Additionally, FLARA urges that our elected leaders:

- Restore Medicaid eligibility to 100 percent of the poverty level.
- Commit funds to programs that support caregivers of seniors.
- Reform nursing home regulations to ensure quality, adequate staffing and affordability.

While nursing home care must be improved, there must be a dual strategy that provides community-based options to allow elder Floridians to remain in private settings. Community-based services such as senior housing and caregiver programs benefit seniors by allowing them to stay in their homes. The programs also benefit all Florida's taxpayers because they are more cost-effective than assisted living facilities or nursing homes often paid through the federal Medicaid program.

FLARA supports the expansion of community-based services, many of which are provided through the Older Americans Act and administered by the State and Area Agencies on Aging. Key programs are transportation, congregate and home-delivered meals, counseling, housekeeping and chore services, home health aides and escorts, and education and training.

Since 2000, funding for Older Americans Act programs has been inconsistent, and the proposed FY2009 funding was 10 percent lower than the previous year. FLARA has urged the full funding of the Older Americans Act and increased collaboration among administration of the various programs, particularly housing services and health care.

Often the key to keeping seniors in their homes and communities longer is having an individual who is able to coordinate support services. In the most successful senior communities, there is a service coordinator to help seniors access essential support services. It is their mission to assist older persons with access to a wide range of services so each can remain self-sufficient longer. There is a critical need to increase the number of service coordinators to provide services in both federally assisted and other senior housing communities.

FLARA recommends a significant increase in the number and training of service coordinators to assist seniors in accessing services and becoming more self-sufficient. If retired seniors cannot maintain their homes or are unable to downsize into more suitable housing in their local communities, they could be forced to move away from their

children, friends and community, and possibly to a more costly nursing home.

Suitable and Affordable Senior Housing

For elder Floridians to live self-sufficiently, one of their basic needs is suitable and affordable housing. Secure, affordable housing can mean the difference between anxiety and peace of mind, poverty and well-being and even illness and health.

While there's an image of affluent Florida retirees living in luxury golf communities, that is far from the reality faced by most aging Floridians and Americans. With the economic melt-down in real estate and the advent of the "Great Recession", Americans of all ages face losing their homes. This is a especially dire situation for seniors who often don't have the resources or additional years of employment to dig out of our current economic and housing crisis. Too many seniors either pay too much of their income for shelter or live in substandard conditions. The federal Department of Housing and Urban Development lists 4.9 percent of Americans, or 5 million people living in what is considered "worst-case housing." Of that 5 million, 1 million are elderly.

But the problem is greater than that. While 80 percent of the nation's elderly people own their homes outright, those homes often are inadequate to meet their needs. Often elderly people have older homes that require repairs or remodeling. With fixed incomes, there is little money for those jobs, meaning a constant degradation to those homes. In addition, many seniors reside in homes that no longer meet their needs. Many seniors are trapped in homes that are too large, too remote from services or ill-equipped for a senior's changing needs. Modifications to doorways, kitchens and housing bathrooms to accommodate handicap aids such as handrails, walkers, wheelchairs or free-entry showers can be cost-prohibitive

The 20 percent of remaining seniors who rent, representing 4.3 million households, are some of the worst-situated. According to previous

data from the US Department of Housing and Urban Development, more than 1 million seniors were paying more than half their income for housing, leaving little for food, clothing and medicine, or living in severely substandard housing.

In the past few years, one of the most successful federal assisted housing programs, the federal Section 202 Elderly Housing Program, has been short-changed. Once a program for moderate income seniors, it has focused on only very low income elderly. There are currently eight low-income seniors on the waiting list for each available Section 202 housing unit.

The very Administration that we supported has now Flat Lined Funding for Senior Housing.

FLARA recommends that there be a significant increase in funding for the Section 202 Senior Housing Program, as well as reforms to enable development of mixed-finance and mixed-use senior.

Creative Partnerships for Housing Needs

While the private sector provides many valuable goods and services essential for older consumers, it is important to recognize that many seniors with limited income cannot compete in the market place. Therefore it is vital that effective partnerships be developed between the public and non-profit sectors to ensure that elder Floridians of all income levels are able to have choices of suitable and affordable housing, support services and health care. One such non-profit organization is the Florida-based Elderly Housing Development & Operations Corporation (EHDOC). Its mission is to develop and operate affordable senior housing. EHDOC has been nationally recognized as a leader in the development and operation of quality affordable housing for our elderly.

Currently, there are 35 million seniors aged 65 and older with projections for that number to double by the year 2030. Public and private sectors need to work with mission-based non-profit organizations now through a serious financial commitment in

affordable housing and services to prepare for the rapid increase in the elderly population.

FLARA urges that the state of Florida in collaboration with federal and local governments, develop effective partnerships with EHDOC and other such non-profit organizations to ensure all elder Floridians have access to affordable housing, health care and services.

Maximizing the Use of Volunteers

Senior volunteers provide millions of dollars worth of services to elder programs annually. They also provide resources to schools, hospitals, libraries, recreational youth programs and dozens of other institutions. There are many successful senior volunteer programs in local communities throughout the state of Florida. Two of note are the SHINE and CAP programs.

The SHINE program, or Serving Health Insurance Needs of Elders is one of many in which volunteers help other seniors. SHINE operates statewide, providing free person-to-person insurance counseling for elder Floridians on difficult Medicare and Medicaid questions.

EHDOC has received national recognition for its CAP or Community Action Program, which seeks to empower older persons in each of its housing communities through a wide range of civic involvement programs, including voluntarism and advocacy efforts. These volunteer efforts not only tap the skills and interests of older persons, but promote the seniors' self-sufficiency and develop a wealth of community resources to assist their residents, other seniors and the local community.

FLARA urges that these volunteer programs be expanded and replicated through more adequate financial support to assist seniors, promote self-sufficiency, tap community resources and create effective partnerships with businesses, governments and other entities.

Patient's Bill of Rights

A Patient's Bill of Rights is important not only to seniors but to everyone who relies on a managed health care plan as so many Floridians do. An effective Patient's Bill of Rights should address the concerns that both elder Floridians and working families have about their medical professionals, and help to restore consumer confidence and trust in health care. With safeguards in place, the goal of a Patient's Bill of Rights should be to reinforce a positive doctor-patient relationship and return the doctor to the role of patient's advocate. Any such legislation must ensure patients the right to be referred to specialists in or out of their Health Care network. And it should ban "gag rules" which contractually limit information to a patient.

The state should withhold licensure to any healthcare provider who doesn't agree to those requirements. Managed care grievances must be immediately appealed to an independent panel in a manner that would not delay medical treatment. This process should include penalties such as fines, and be subject to legal scrutiny and litigation.

Strong Federal-State Partnership

With more than 3 million seniors representing 17 percent of the state's population, no state has a greater stake in decisions about Social Security, Medicare, Medicaid and SSI proposals than Florida. In recent years, the federal government has increasingly required states to cover more of the cost of elder care. With a new administration in Washington, it is imperative that the state and federal governments forge a cooperative agenda to promote an effective and positive partnership. It is especially important to pursue fairness in federal funding formulas. While Medicare remains federally funded, Medicaid is funded jointly by the federal and state budgets. With the economic downturn, Florida has seen its Medicaid expenses mushroom. In late 2008, 63 percent of the state's nursing home care was paid through Medicaid. Clearly both federal and state governments have a huge financial stake in efficient and cost-effective policies and programs for

the elderly as well as a social obligation to help elders remain self-sufficient.

It is not overreaching or unrealistic to demand that the two political parties represent all of the people, not simply those who voted for them.

Senior Investment Strategy

The senior population of Florida and its projected increase has a profound impact on the state's present and future economy and budget. Florida's retirement "industry" generates more revenue than any other except tourism. Elder consumers have a significant impact in the marketplace. However the population over age 65 brings special needs as well. FLARA recognizes that the state has an extensive aging service network. But we believe that Florida must significantly improve the lives of its seniors and do better with its financial resources by adopting these proposed policies and programs as part of a comprehensive Senior Investment Strategy.

FLARA proposes that this strategy encompass public and private policies that offer all elder Floridians meaningful and unimpeded community-based choices. Strategy partners must include non-profits and local government community-based providers.

FLARA and the National Alliance for Retired Americans are committed to assist with the development of these policies and programs. We plan to participate at all levels of government to address these priority issues. FLARA will collaborate with other state and national organizations to endorse and promote the state's adoption of a Senior Investment Strategy. The elder Floridians that FLARA serves will be an essential part of our efforts as we will empower them to advocate for their interests.

Further information on these issues and priority concerns are available from FLARA at FLARA.ORG

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