



# COLORADO SENIOR LOBBY, INC.

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**September 2012**

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## FROM THE EDITOR: A POINT OF VIEW Henry Barlow

Hello everyone. I volunteered to assume the responsibility of editor of the newsletter and this issue is my first with that responsibility. For all of us, the Senior Lobby is an important organization. We pay our dues, come to meetings, express our ideas and take responsibility for helping the Lobby be a force for the good of older citizens in Colorado. Each of us brings our own sense of priorities, our enthusiasm, our commitment, and our understanding of how the Lobby should function. We take pride in being an all volunteer and non-partisan organization. Since I am a relative newcomer to the organization and am completely new as editor for the newsletter, I would like to share a few of my ideas.

I am a member of the Lobby because I care about the well being of our older citizens. We may think of ourselves as individuals but the reality is that we are all members of an interdependent community. Because of this, it is important that we focus upon the common good and emphasize our sense of respect for all citizens and their needs. It is not us against them but all of us together. It is not the needs of the elderly against children but instead the needs of all. I think we want to work with all who are concerned about the common good and so we reach out to organizations, to individuals and families for membership.

The Colorado Senior Lobby has never been more important than it is now and it has never been more imperative that we be successful advocates. Here's why.

1. Please take note of what has been happening to pensions. The income of future generations is very much at stake. Many, if not most private pensions have been changed from defined benefit to defined contribution systems. The idea of a guaranteed income connected to one's salary before retiring has been pushed aside. There is also a very strong push to privatize Social Security and other public sector systems.
2. Health care is fraught with uncertainty and while many see the Affordable Care Act as a significant step forward, others argue against it. Also, despite the evidence that the Medicare Trust fund has been strengthened, opponents want to create a system of vouchers. Perhaps the only real certitude for health care is that it will cost more. The question is how much more and how adversely citizens will be affected. Some other issues are also very much a part of the lives of our older citizens. Elder neglect, abuse, and exploitation are still very much with us. Ageism is

rampant and many public policy debates are fraught with a tendency to pit the needs of the elderly against children, workers against retirees, and the poor are seen as undeserving. One of the great achievements of Social Security is that older people now less likely to experience poverty or extreme deprivation but it appears that some would prefer a return to such circumstances in the future.

3. Funding of programs for older citizens in Colorado is limited and there is a constant need to make our resources be as effective as possible. Regardless of our political position, investing in the lives of people and especially preventive programs and services will serve us well.

So, in the midst of these and other important issues (perhaps you might want to make your list and share it), I want us to use the Newsletter as a forum for ideas. One may say that has always been the case and I do not want to argue the point. However, let's have a goal of being as effective as possible. We need others to write about topics of interest. So, please think about writing a piece. Please take as a personal goal the recruitment of more new members. Get your friends, colleagues, coworkers and organizations to join us.

### **A Report on the Annual Meeting**

The 2012 Annual Meeting of Colorado Senior Lobby was held at the Parker Senior Center on Saturday August 25. Breakfast and registration began at 8:30 a.m. and thanks to the Senior Center Chef everyone enjoyed a delightful meal. Thanks must also be expressed to Mike Drake and his committee for planning and staging an outstanding event. Approximately fifty members attended although several board members were unable to attend due to end of the summer vacations and other personal commitments.

The events of the day included:

Welcome by State House District 44 Representative, Chris Holbert

Business meeting and election of six new at-large board members

Approval of revisions to the bylaws

Special recognition and an award for Wayne Knox for his outstanding service in the State Legislature and to Senior Lobby with appreciation being expressed to Wayne by Doug Linkhart and Andrew Romanoff . Wayne's contributions are truly many and very outstanding. We are all indebted to him for his distinguished record of service and personal example of how we can be effective public servants.

Two panel discussions including:

*Enhancing Colorado Senior Lobby's Effectiveness, moderated by Jeanette Hensley and these members:*

Guy Dutra-Silveria, Director, Pike's Peak Area Agency on Aging and President Colorado Area Agency Association  
Ken Debay, Alliance of Retired Americans  
Bob Epstein, President, Colorado Senior Lobby  
Vivian Stovall, Chair, Colorado Commission on Aging  
Kelli Fritz, ASD Advocacy, AARP Colorado

*2013 State Legislative Issues and Budget Outlook, moderated by Rich Mauro and these members:*

Representative Cindy Acree, Colorado House District 40  
Lorez Meinhold, Governor's Office  
Senator Carole Murray, State Senate District 45

Please mark your calendar to attend the 2013 annual meeting.

**BYLAWS REVISION: REPORT AND COMMENTARY  
ED SHAKLEFORD**

One of the important matters considered at the business session of the annual meeting was revisions to the bylaws. The proposed Bylaws were adopted as amended. One important provision was revisions to how officers are elected and which officers are designated in the Bylaws. The officers will now be elected by the Board of Directors. The Board is most familiar with the possible candidates and is in the best position to make wise choices. The Bylaws now designate both a chairman and a president. This provides for stronger leadership by sharing responsibilities and giving more emphasis to outreach to interested parties statewide.

There was also stronger emphasis inserted into the Bylaws on diversity of both the membership and the leadership.

Directors are now permitted to provide services to the organization and be paid for their service. The organization is at the point where it will need to engage people to perform certain duties such as keeping track of the membership, communicating with the organizations of other cities, etc. Sometime these can be best handled by the directors. The Board is specifically directed to pay close attention to any possible conflict of interest and to be sure value is received for any disbursements. It is not permitted to pay for someone to be a member of the Board or be an officer.

There was some concern about other details in the Bylaws or missing from the Bylaws. The Bylaws can only be amended by the membership and it is anticipated these will be considered at the next annual meeting.

## Medicare Proposals and the National Election

Henry Barlow

Readers of the Newsletter are probably well informed about Medicare and the rising cost of health care for everyone. Assuming, however, that we may still find some good information and that we will still need to address costs and efficiency after the election and to build a stronger network for care in Colorado, let's look at the content of two publications that are readily available via the internet. One is part of a series of papers presented as Campaign 2012 Toolkits published by the American Academy of Actuaries and available at [www.actuary.org](http://www.actuary.org). This publication is Making Health Care Reform Work: Why Broad Participation is Necessary. Please note that the Academy is a non-partisan organization that sees itself as delivering objective information on public policy issues. Broad participation is essential to reducing the cost of care. Why? Large pools of the insured can help us reduce insurance premiums by spreading the risk over a larger population. One of their conclusions (page 3) is that, "For health insurance markets to provide affordable coverage on a sound basis they must attract a broad cross section of risk." Moreover, they note that the Affordable Care Act (ACA) does a number of things to broaden participation. The key point is that the legislation helps us move in the direction of controlling costs and improving the quality of care as well.

Another publication by the Center for Medicare Advocacy entitled, "Medicare Facts and Fiction," focuses on the debate by describing nine characterizations of Medicare and the ACA as myths while providing evidence that the statements are false. To see the report, please go to [www.medicareadvocacy.org](http://www.medicareadvocacy.org). What are the myths? And, what are the facts? Both are listed in the table one below. Please see the report for a more detailed discussion.

In future issues of the Newsletter, we plan to have articles that focus on health issues specific to Colorado. Readers are encouraged to share their ideas on any topics which may be relevant to the well being of older Coloradans.

Table 1. Medicare Myths and Facts

<b>Myths</b>	<b>Facts</b>
The ACA cuts 700 billion from Medicare.	The reduction in Medicare spending is largely the result of reducing overpayments to private
It does not address Medicare's future problems.	Medicare plans that have been paid more than traditional Medicare. The life of the Medicare Trust Fund is extended by about a decade.
It is a government takeover of health care.	The ACA will actually help people by private insurance.
It will bust the budget and add to our nation's deficit.	The Congressional Budget Office estimates that the act will reduce the deficit.
Medicare benefits will be cut along with payments to Medicare doctors.	Benefits are improved and specifically by adding an annual Wellness visit, free preventive services and moving to eliminate the Donut Hole for prescription drugs.
It will create "death panels" make life-and-death decisions, encourage euthanasia, and ration care.	The Independent Payment Advisory Board (IAPB) is prohibited from doing this.
It will force millions to be dropped from their health insurance.	No, all citizens will have consumer protections.
Monthly Medicare Part B premiums are set to jump to \$247 in 2014 under the act.	The ACA did not change the provisions of the Balanced Budget Act of 1997 which set standards for premiums.
It will force Americans to pay for fee health care to undocumented immigrants.	The law expressly bars undocumented immigrants from accessing health coverage or assistance.

**Colorado Senior Lobby, Inc.**

A nonprofit, non-partisan, all volunteer organization

I will support responsible legislation by joining as:

- 1. A single lobby membership at \$30 \$ \_\_\_\_\_
- 2. A family membership at \$40 \$ \_\_\_\_\_
- 3. An organization for \$75. Attach three subscriber names,  
addresses, and phone numbers. \$ \_\_\_\_\_

I will support responsible legislation by a financial contribution to the  
Colorado Senior Lobby \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

Name \_\_\_\_\_ Business/Organization \_\_\_\_\_

Address \_\_\_\_\_

Street

Apt. No.

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Phone: Home \_\_\_\_\_ Business \_\_\_\_\_ Cell \_\_\_\_\_

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