



# COLORADO SENIOR LOBBY, INC.

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As the New Year begins, Senior Lobby shifts its focus to the legislative scene and especially to bills that will be introduced in the state legislature. The legislative committee will begin meeting each Monday morning from 9:30-11:00 a.m. and will continue this focus through the legislative session. Due to some remodeling at our office address on Broadway, these meetings are temporarily being held at the office of Volunteers of America. All members of Senior Lobby should attend these meetings. Guests are also welcome. Seniors as well as all other members of society are greatly affected by actions at the federal, state and local levels. We live in an interdependent world and we all need to remember the phrase, ~~%e~~democracy means paying attention.+ All of us should carefully follow what happens in Washington as well as here in Colorado and make our voices known to our representatives.

I want to urge all of our members and citizens generally to get a copy of each of these pamphlets published by the Office of the Chief Clerk, Colorado House of Representatives:

- Questions and Answers: A Citizens Guide to the Colorado General Assembly
- Public Participation in a Legislative Hearing: Colorado House of Representatives
- Guidelines For Lobbyists: Colorado General Assembly
- Colorado General Assembly

Each of these pamphlets includes the statement: ~~%o~~o learn more about your state legislature visit the legislative home page. Also, watch and or listen to the House and Senate in action.+Please note these sources of information:

- <http://www.leg.state.co.us>
- <http://www.coloradochannel.net>

Comcast Channel 165

If you have a question about the Senior Lobby and its activities, please feel free to contact members of the Board. Also, please remember that we are a volunteer organization dependent upon our members and friends for financial support. Do renew your membership and use the form at the back of the Newsletter to recruit new members.

## ARTICLES IN THIS ISSUE

This issue of the newsletter includes four articles by members of the Senior Lobby and all fall into the category of news about Lobby actions or issues that are of considerable significance to our members. As always, please consider sharing your ideas. And, by all means, plan to attend Senior Day at the Capitol.

### **Senior Day at the Capitol 2013**

Mike Drake

All Colorado seniors and those interested in senior issues are invited to join Colorado Senior Lobby and sponsors at the State Capitol on Wednesday, March 20, 2013 for the annual Senior Day at the Capitol.

Starting with a free continental breakfast at 8 AM the morning program featuring state legislators, elected officials and program administrators is planned to begin at 9 AM in the Old Supreme Court Chambers located on the second floor of the State Capitol Building. The morning program does not require advance registration and is open to all who wish to attend.

An afternoon luncheon is available for a nominal fee and includes a program that is planned to begin shortly after noon at Central Presbyterian Church, located about two blocks north of the Capitol on the corner of Sherman Street and 17<sup>th</sup> Avenue. Program and luncheon details are still in the planning phase.

Senior Day at the Capitol provides an opportunity to learn about issues, including current and proposed state legislation, affecting seniors. The governor, all state legislators, state administrators and others are being invited to participate. Nearly 1/3 of the state legislature's legislators are new to the legislature this year. This event offers the opportunity to talk with your legislators, administrators and elected officials about issues facing Colorado's seniors, and a chance to network with other seniors and others interested in senior issues. Mark March 20<sup>th</sup> on your calendar and plan to attend Senior Day at the Capitol.

*Mike Drake is Immediate Past President of the Colorado Senior Lobby.*

## **Colorado Senior Lobby Supports “Village” Concept**

GwenEllyn Nordquist

Colorado Senior Lobby met biweekly this summer to look into finding an area of concern to seniors and propose legislation on that topic. After generating a list of issues related to seniors' lives, needs, and concerns, it was suggested we look into the Village concept that originated in Beacon Hill, Massachusetts.

There are currently 2 Villages in Colorado. The first is in the Washington park area and is called A Little Care. There is also a fledgling Village in Centennial. We invited those who have been instrumental in starting these Villages to meet with us. We were heartened to learn that the goal of a Village is to heighten the sense of neighborhood within the boundaries of their Village area. This is accomplished primarily by establishing a list of services available to Village members, finding neighbors who are willing to provide those services, and sponsoring neighborhood social events to encourage interaction among the generations living there.

Each Village is established as a non-profit organization. Annual dues are charged; monies are found to help mitigate this expense for those on limited budgets; volunteers who offer to be a good neighbor are vetted to help protect parties both giving and receiving services, and a data base is maintained so that the Village knows who is willing to help and in what way.

The net results for seniors in a Village are: (1) helping to maintain their homes, (2) discouraging them from trying to do repairs and replacements now beyond their physical capabilities, (3) supporting seniors whose families and friends might be out of reach on a day-to-day basis, (4) discouraging isolation by creating opportunities to interact interpersonally, and . the shining star, in our eyes . (5) reducing demands on funds available to Colorado seniors by keeping them in their homes longer.

*GwenEllyn Nordquist is a member of the Colorado Senior Lobby.*

## **COLORADO'S PROPERTY TAX, HEAT/RENT REBATE CREDIT (PTC)**

Herb Homan

On December 17, CSL's Monday morning legislative group was briefed on the PTC program by Ro Silva, Acting Director, Taxpayer Service Division of the State Revenue Dept. She stressed at the outset that specific policies of the PTC program were set by the legislature and not

the State Revenue Department. She proceeded to explain that this program for low-income seniors and disabled persons was created by the legislature in 1972. It started with only property tax relief but was expanded in later years to make renters eligible, along with the disabled, plus a new allowance for heating. Average initial grants were quite small (\$29) but through sporadic adjustment, often long-delayed, they rose to a current maximum of \$792 (\$600 for property taxes/rent and \$192 for heating). However, due to means testing, current annual grants actually average only \$305. Example: for 2012, a single qualified person, at least 65 years old with less than \$6,313 total income, would be eligible for the full \$792 rebate, but that allowance would decrease proportionately as income rises --up to a ceiling of \$12,313--above which it zeroes out. For a qualified married couple, the base is \$10,205 and the ceiling \$16,205. These income levels are now subject to biannual adjustment by the legislature, presumably taking into account changes in COLAs and federal poverty levels. In conclusion, Ro Silva responded to questions. What follows is solely the author's perspective.

During the 2012 legislative session, Gov. Hickenlooper proposed a 128% expansion of this low-income assistance program, presumably through increasing eligibility, rebate amounts or higher income ceilings. Cost was estimated at only about a tenth of the approximate \$100 million cost to reinstate the non-means-tested Senior Homestead Property Tax Exemption, but Republicans were adamant on the issue. As a consequence, other budget needs were squeezed to fund full restoration of the more-costly Senior Homestead Exemption.

Over the 40 years of the PTC Rebate program, statistics on the program have varied widely. Applications maxed out at 78,608 in 1980 and hit a recent low of 24,206 in 2011. High funding of \$24+ million occurred in 1981, with low funding of \$7+ million in 2011. Over the past 10 years, the cost of funding rebates has declined more than 60 percent to its current record low. Much of this variation is attributable to expansions or contractions in eligibility, such as adding the disabled, the new heat allowance and a 2006 law requiring evidence of lawful presence in the U.S. Continuous turnover also comes from rising income, such as benefit COLAs, eventually causing income-ceiling disqualification. Meaningful analysis of program dynamics is limited due to minimal data collection, so cause(s) behind the recent drastic decline in rebates remain elusive.

Apparently, the PTC program has never been subject to a performance evaluation by the State Auditor· which is a bit unusual. However, such a review is underway, with a report tentatively scheduled for August 2013. Results will be viewed with great interest by the senior community. Colorado's elderly citizens have four choices for easing their property tax

burden, depending on qualification and preference: deferral, work-off, Homestead exemption or PTC rebate. Brochures describing benefits and qualifications under each of these programs are available from the Colo. Div. of Property Taxation, 1313 Sherman St., Denver (303-866-2371), [www.dola.colorado.gov/dpt](http://www.dola.colorado.gov/dpt).

More robust marketing has long been needed on the availability of these programs for deserving seniors and disabled persons. CSL wants to express appreciation to Rep. John Kefalas for his initiative in requesting the performance audit, as well as his continued efforts to raise the income thresholds of the PTC program.

*Herb Holman is a member of the Colorado Senior Lobby.*

### **Social Security Increases Offset By Increases in Medicare Costs**

Eileen Doherty, MS

In October 2012, the Social Security Administration announced that Social Security checks are increasing by 1.7% in 2013, not nearly as much as the 3.6% that recipients received in 2012. This is an average of \$22 per month for those receiving \$1000 per month in Social Security.

In 2013, the earnings limit for workers who are younger than the full retirement age (age 66 for people born in 1943 through 1954) is \$15,120. Social Security will deduct \$1 from benefits for each \$2 earned over \$15,120.

The earnings limit for workers turning 66 in 2013 is \$40,080 (Social Security will deduct \$1 from benefits for each \$3 earned over \$40,080) until the month the worker turns age 66.

There is no limit on earnings for workers who are full retirement age or older (age 66 and over) for the entire year.

Although increases in Medicare premiums, deductibles and co-pays are not related directly to Social Security increases, beneficiaries will also see increases in these costs in 2013.

Medicare Part A costs will increase by 2.4% for 2013. Therefore the hospital deductible will increase to \$1184 for each hospitalization for days 1-60 if the beneficiary is enrolled in Medicare fee-for-service. Most people will have this cost paid by their MediGap or Medicare Supplement plan. Beneficiaries enrolled in a Medicare Advantage Health Plan will pay a daily hospital co-payment for a limited number of days. Higher co-pays apply for those hospitalized more than 61 consecutive days.

Other Part A increases for those in Medicare fee-for-service include an increase to \$148 per day in the coinsurance for days 21-100 in a skilled nursing facility, if the beneficiary has a qualifying three-day prior hospital stay and skilled care is required. For the beneficiary enrolled in Medicare fee-for-service, this cost may be paid by a MediGap or Medicare Supplement if that is a benefit of the plan. For those enrolled in a Medicare Advantage Health Plan, the cost is the responsibility of the beneficiary.

Medicare Part B costs will increase by 5%. The standard monthly Part B premium will increase to \$104.90 from \$99.90. Similarly, the Part B deductible will increase to \$147, meaning the first \$147 of charges such as physician visits will be the responsibility of the beneficiary. Many beneficiaries enrolled in fee-for-service Medicare may have a MediGap or Medicare supplement that covers the deductible. Individuals enrolled in a Medicare Advantage plan will have a co-pay for each visit rather than a Part B deductible.

The cost of the Medicare Part D plans for prescription drugs is dependent on the plan in which the beneficiary is enrolled. The average base monthly premium is \$31.17.

For those beneficiaries whose annual taxable income is over \$85,000, the monthly Medicare Part B premium surcharge will range from \$42 to \$230.80 per month. Similarly, depending on income, the Part D premium surcharge ranges from \$11.60 to \$66.60 per month.

Beneficiaries whose monthly income is less than \$1256 per month (\$1702/month for a couple) and who have less than \$8580 in resources (\$13,620 for a couple), excluding a home, car, term life insurance policy and irrevocable burial plan which do not count toward resources, may be eligible for assistance with payment of the Medicare Part B premium and other costs. This program is known as the Medicare Savings Program. Similarly these individuals may also be eligible for Extra Help or Low Income Subsidy assistance with the Medicare Part D premium and have reduced co-pays for prescription drugs.

For more information on these changes in Social Security and Medicare or to apply for the Medicare Savings Program or Extra Help, call 303-333-3482.

*Eileen Doherty, MS is the Executive Director of the Colorado Gerontological Society, 3006 East Colfax, Denver CO 80206. She has more than 35 years of experience in education and training, clinical practice, research, and public policy in gerontology. She also teaches Nonprofit Management at Fort Hays State University. You may reach her at 303-333-3482 or [Doherty001@att.net](mailto:Doherty001@att.net).*

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A nonprofit, non-partisan, all volunteer organization

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