

## ISSUES

# The Right to a Secure Retirement

Today, we say to our senior citizens, that we understand that you cannot live in dignity when you are trying to survive on \$13,000 or \$14,000 a year in Social Security benefits. My Republican colleagues want to cut Social Security but we have some bad news for them. We're not going to cut Social Security benefits. We're going to expand them.

*Bernie*



## Details

Yes, we can live in a country where every senior lives in dignity and security, and does not have to choose between paying for basic necessities like medicine, food, or housing. We will do this by guaranteeing every American the right to a secure retirement, the opportunity to age in place in the community, and by expanding and improving Medicare to include dental, hearing and vision care.

### Guaranteeing Comprehensive Health Care

Health care is a human right, not a privilege. That's why Bernie has been running on Medicare for All, a single-payer program that will guarantee comprehensive health care coverage to everyone in America. What will this mean for seniors who are covered by the existing Medicare program? It will mean an expansion of benefits.

Medicare for All will expand on the existing Medicare program by including dental care, hearing aids, routine vision exams, podiatry, and more. Further, home-based health care and community-based services, rehabilitative services, durable medical equipment and assistive technology will also be covered, so seniors can get the help they need to remain in their homes and communities without having to first exhaust all of their savings.

Medicare for All will also cover primary care, hospital services, and prescription drugs as well as mental health care and care for substance use disorders. Seniors will no longer have the uncertainty associated with deductibles, copays, or surprise bills. Seniors will still, of course, be able to choose their doctor and their hospital, just like they do now.

### Slashing Drug Prices

In the United States, we pay the highest prices in the world for prescription drugs. This year alone the price of major prescription drugs have increased more than five times the rate of inflation with price hikes as high as 875 percent. While about one out of five Americans cannot afford to pay for the medicine prescribed by their doctors, 10 big drug companies made \$69 billion in profits last year and the top 25 CEOs in the pharmaceutical industry received \$440 million in compensation in 2017.

Seniors take an average of [4.5 drugs every month](#). For a senior taking brand name medications, the yearly price of those medications was more than \$30,000 in 2017, more than most seniors' annual income. Nearly a quarter of seniors with prescriptions have a hard time affording their medicine.

Under Medicare for All, we will stop the pharmaceutical industry from ripping off seniors by making sure that no one in America pays over \$200 a year for the medicine they need by capping what Americans pay for prescription drugs. This is exactly what exists in countries like the United Kingdom, Sweden and New Zealand. Under this plan, seniors will never experience another donut hole where they are forced to pay thousands of dollars for the life-saving medicine they need.

We will also take bold action to take on the pharmaceutical industry by:

- Requiring Medicare to negotiate lower drug prices while maintaining access to all FDA-approved medications.
- Cut drug prices by 50% by making sure the U.S. pays no more for prescription drugs than other major countries.
- Allow patients, pharmacists and wholesalers to purchase lower-cost drugs from Canada and other countries.
- Exercise federal march-in rights to manufacture drugs produced at taxpayer expense.
- Require companies to disclose the costs of clinical drug trials.

## Expanding Social Security

At a time when about [half](#) of American households over the age of 55 have no retirement savings and one out of five seniors are trying to live on less than \$13,500 a year, our job is not to cut Social Security. Our job is to expand Social Security so that everyone in this country can retire with the dignity they have earned and everyone with a disability can live with the security they need.

Social Security is the most successful government program in our nation's history. Before Social Security was signed into law, nearly half of seniors lived in poverty. Today, while much too high, the poverty rate for seniors is down to 9.2 percent. Through good times and bad, Social Security has paid every nickel owed to every eligible American – on time and without delay. That is an extraordinary accomplishment.

Despite what you may have heard from those who want to cut back on Social Security, let's be clear: Social Security is not "going broke." Social Security has a \$2.9 trillion surplus and can pay every benefit owed to every eligible American for the next 16 years.

Although Social Security's finances are strong, Congress must strengthen and expand it for generations to come. How do we do that? Simple.

At a time of massive income and wealth inequality, the wealthiest Americans in this country must pay their fair share into the system. Today, a billionaire pays the same amount of money into Social Security as someone who makes \$132,900 a year because the Social Security payroll tax is capped.

Bernie's Social Security plan would lift this cap and apply the payroll tax on all income over \$250,000 in order to accomplish four things.

- First, we will make sure that Social Security will pay every benefit owed to every eligible American for the next 52 years.
- Second, we will expand benefits across-the-board including a \$1,300 a year benefit increase for seniors with incomes of \$16,000 a year or less.
- Third, we will lift millions of seniors out of poverty by increasing the minimum benefits paid to low-income workers when they retire.
- Fourth, we will increase cost-of-living adjustments to keep up with the rising cost of health care and prescription drugs by establishing a Consumer Price Index for the Elderly.

## Guaranteeing Home and Community Based Long-Term Care Services

Bernie believes that as a nation, we have a moral responsibility to ensure that all Americans have the supports and services they need to live at home and to age with dignity and respect. Currently, over 700,000 Americans are forced to wait for Medicaid home and community-based services, while many others are not even able to get on the waiting list due to draconian asset and income restrictions.

Under Medicare for All, health care will be guaranteed as a right, including fully covering home and community based services and supports for seniors and people with disabilities. The program will also provide transportation to and from health services for those who need it.

At the present time, Medicare does not cover the long-term care that seniors need. No family should be forced to sell their belongings, spend their entire life savings, or live in poverty in order to get the help they need to remain healthy and at home. Nor should seniors be forced to spend years on waiting lists to access home and community-based services, forcing them to choose between going without needed care or being forced into a nursing home against their will. Under Medicare for All, if seniors want to remain at home and receive the supports and services to do so, they will have that choice. These services will be available when people need them, without waitlists, asset and income restrictions, and other barriers.

As President, Bernie will also work to ensure that home and community-based services are delivered in a high-quality comprehensive fashion by implementing the Home and Community Based Settings Rule, reversing the Trump Administration's attack on collective bargaining rights of home care workers, tasking the Justice Department with vigorously enforcing the Supreme Court's landmark *Olmstead* decision, and put an end to the for-profit managed care companies privatizing our Medicaid system.

## Expanding the Older Americans Act

Signed into law in 1965, the Older Americans Act provides critical funding for a wide variety of social and supportive services such as home-delivered and group meals like those provided at senior centers, employment and community service opportunities for low-income seniors, caregiver support, and protections for nursing home residents. But we have got to do better. Close to [5 million](#) seniors in this country struggle with hunger. Since 2001, senior hunger has increased by 45 percent. Too many older Americans are forced to choose between paying for food, shelter, or medical care and too many older Americans experience loneliness and social isolation. When families seek help for their loved ones, they are too often told that there are waitlists for critical services. There are solutions to these challenges. One obvious solution is to massively expand these important services by quadrupling funding for the Older Americans Act to adequately fund existing programs and create new programs to ensure that older adults have the support they need to remain at home and in their communities, which is where they want to be.

As part of this expanded Older Americans Act, we will prioritize addressing social isolation among seniors. [One in every four](#) seniors lives alone. Today, [one-third](#) of seniors feels lonely. Social isolation and loneliness negatively impact health and well-being and must be addressed aggressively by the federal government. We will create a new office within the Administration for Community Living to address social isolation. We will conduct a nationwide study of social isolation among seniors and its impact, as well as provide grants to states, municipalities, and non-profits to implement innovative pilot programs to address this issue.

We already know that programs like Meals on Wheels are crucial for seniors living alone because they provide not only a nutritious meal but also a visit from a friendly volunteer who can check in on them when they may otherwise not have other visitors that day or even that week. We will also expand and modernize senior centers around the country to provide older adults with places to not only enjoy healthy meals together, but also provide space for exercise classes, book clubs, health screenings, routine health care services, and more.

## Protecting Pensions

We will also address the retirement security crisis and guarantee everyone in America the right to a secure retirement. As President, Bernie will protect and expand pension benefits of employees in both the public and the private sector.

Because of a change in law instituted in the dead of night and against the strong opposition by Senator Sanders, it is now legal to cut the earned pension benefits of more than 1.5 million workers and retirees in multi-employer pension plans. That is absolutely unacceptable.

As president, Bernie will sign an executive order to impose a moratorium on future pension cuts and would reverse the cuts to retirement benefits that have already been made. In addition, President Sanders will fight to implement legislation he first introduced in 2015 to prevent the pensions of up to 10 million Americans from being cut.

Instead of asking retirees to take a massive cut in their pension benefits, we will make multi-employer plans solvent by closing egregious loopholes that allow the wealthiest Americans in this country to avoid paying their fair share of taxes.

If Congress could provide a multi-trillion bailout to Wall Street and foreign banks in 2008, we can and we must protect the pensions that were promised to millions of Americans.

## Protecting Our Most Vulnerable Seniors

It is unacceptable that in the wealthiest country in the history of the world 7.2 million seniors are living in poverty. We must protect the most vulnerable in this country and make sure they have access to the help they need by:

- **Expanding Heating and Cooling Assistance.** Access to heating and cooling assistance is a life and death issue for seniors. Trump's solution is to eliminate the Low Income Home Energy Assistance Program (LIHEAP), which keeps seniors from freezing to death. There is a senior in [46 percent](#) of households that receive LIHEAP. But only a fraction of the people who need this critical lifeline get the assistance they need due to woefully inadequate funding. When we are in the White House, we are going to expand LIHEAP so everyone gets the heating and cooling assistance they need year round.
- **Ending Senior Hunger.** Close to [5 million](#) seniors in this country struggle with hunger. Since 2001, senior hunger has increased by 45 percent. To address this crisis we will protect and expand the Supplemental Nutrition Assistance Program (SNAP). SNAP provides 4.8 million seniors with nutrition assistance. We are going to expand the Commodity Supplemental Food Program to provide seniors with the nutrition they need. And we are going to expand the Meals on Wheels programs to end the long waitlists that exist.
- **Putting an end to Predatory Lending and Scams that target seniors.** We will ensure that every American has access to resources that can help them save and plan by cracking down on scams and predatory financial practices and instruments that target seniors; capping credit card interest rates at 15 percent; ending the exploitative practices of these modern day loan sharks and end the discrimination in lending that people of color face.

## Expanding and Training the Direct Care Workforce We Need

We need 7.8 million home health and personal care aides by 2026 to meet our needs. In order to meet the growing demand, we need to make direct care a quality job that pays a living wage. We will enact a domestic workers bill of rights to ensure our care workers are afforded a living wage and a safe working environment. When we are in the White House, we will pass inclusive labor protection laws for

domestic workers, who have historically been intentionally excluded to allow the exploitation of disproportionately minority and immigrant workers. This means providing domestic workers with strong protections for collective bargaining, workers' rights, workplace safety, and fair scheduling, regardless of immigration status, and that they have the information and tools they need to act on these rights and protections. And we will guarantee free direct care training programs through public colleges, trade schools, and apprenticeship programs to help train the workforce we need.

Direct care workers, who are overwhelmingly women – in particular, women of color and immigrants, too often do not receive health insurance through their employment. We will guarantee them high-quality health care under my Medicare-for-All, single payer health insurance system.

We will provide both our domestic care workers and our family caregivers guaranteed vacation leave, sick leave, and family and medical leave. We will enact the Social Security Caregiver Credit Act to compensate the more than 43 million unpaid family caregivers for their work. We will also provide caregivers training so they are equipped to handle the needs of the people they care for. And we will provide respite care so that caregivers can get the time off they need to recharge.

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