

AARP 2008 Advocacy Agenda

This year, AARP will be working with the U.S. Congress and state legislatures across the country to advance health and financial security and livable communities. Our 2008 advocacy priorities include securing both federal and state action on initiatives to ensure affordable health care and prescription drugs, improve financial security, strengthen consumer protections, and adequately fund vital programs.

Health Care

Ensuring that stable and affordable health coverage is available for all and that Medicare is strengthened as the most important source of quality health care for older Americans.

Reform of our nation's broken health care system is long overdue and is gaining momentum at both the federal and state levels. Our goals are to:

- › Extend quality, affordable, health care coverage through Medicaid, private insurance reform, new incentives to expand coverage to the age 50-64 group, and expansion of children's coverage through the State Children's Health Insurance Program (SCHIP);
- › Strengthen Medicare's financing by rationalizing spending—including rewarding quality rather than quantity of care provided for physicians and managed care—and protect beneficiaries from burdensome out-of-pocket costs, including protection against premium increases when addressing physician payment reform;
- › Modernize and improve federal and state health care by advancing health information technology, e-prescribing, greater transparency (consumer access to information on health care quality and costs), evidence-based practices, chronic care coordination, and disease management and prevention.

Making prescription drugs more affordable for older Americans.

Prescription drug prices continue to increase at nearly twice the rate of inflation. Part D is working, but further improvements are needed to lower prescription drug costs for all Americans. Our goals are to:

- › Eliminate, or liberalize, the Part D asset test;

- › Provide for the safe and legal importation of drugs, starting with drugs from Canada;
- › Encourage greater competition in the pharmaceutical marketplace at the federal and state levels through greater use of comparative effectiveness research and marketing reforms.
- › Promote greater market access for generic drugs, including biologics;
- › Give Medicare the authority to bargain for lower drug prices under Part D; and
- › Advance regulations or legislation to allow states to bargain for better drug prices.

Making sure people have access to home- and community-based care and to a range of financing sources for the long-term services and supports they need.

To ensure that individuals have the option to remain independent and in their own homes and communities for as long as possible, we need an array of public and private financing and policy options to expand consumer choice, and to rebalance our long-term care system. Our goals are to promote:

- › Comprehensive support for family caregivers;
- › Home- and community-based services, including Older Americans Act (OAA) services, as well as other comprehensive family caregiver programs; and high quality in all settings; and
- › Expanded options for public and private financing such as "Money Follows the Person."

Retirement and Financial Security

Ensuring that Americans can rely on a Social Security system that is solvent for the long term and maintains a guaranteed benefit and income protection features.

Americans understand that changes in Social Security will be needed to ensure that future generations continue to enjoy its income protections. The sooner we address the issues, the more reasonable the changes that will be made. Our goals are to:

- › Secure enactment of a balanced and bipartisan solvency agreement that preserves Social Security's role as the guaranteed base of income security, supplemented by pensions and/or savings financed with additional contributions, not with existing payroll tax dollars; and
- › Lead the effort to secure adequate funding for the Social Security Administration in order to help reduce the disability backlog and better serve all Americans.

Protecting, and where possible, expanding pensions and retirement savings vehicles.

The pension system is undergoing seismic change, with a continuing shift of responsibility from employers to employees. At the same time, our national savings rate is at an all-time low. Our goals are:

- › Promotion of a universal payroll deduction mechanism that allows employees to automatically contribute a portion of their wages to retirement savings accounts, such as through automatic IRA accounts;
- › Improved savings incentives for modest income workers, such as an enhanced savers' tax credit;
- › Promote establishment and retention of employer-sponsored pensions; and
- › Innovative state programs to increase retirement savings.

Helping 50+ Americans remain in the workforce as they desire.

With a shrinking workforce, an aging population, and the need to fund a growing number of years in retirement, our goal is federal and state action to remove work disincentives and to encourage people to work as long as they are able.

Protecting consumers from financial fraud and abuse that can erode retirement savings and financial assets, and ensuring that they have access to affordable quality utility services.

Consumers, particularly those who are older or low income, face a demanding set of challenges in negotiating the marketplace, and obtaining and protecting financial security. Our goals are to:

- › Reform the mortgage market through enhanced protections for consumers from lending and foreclosure abuses, and curb abusive mortgage practices

to protect older Americans from predatory refinancings, while leaving room for states to continue to innovate;

- › Defend and expand access to benefits and services for low-income older adults, including removal of administrative barriers to benefit application and burdensome document requirements (such as REAL ID and voter ID provisions);
- › Expand and reign in the costs of the federally backed reverse mortgage program to permit more Americans to tap into the equity in their homes to cover necessities and enable them to age in place;
- › Help prepare older Americans for the February 2009 transition to digital television, and advocate for additional assistance for the most vulnerable individuals; and
- › Increase funding for the Low Income Home Energy Assistance Program (LIHEAP) as well as state energy assistance programs and promote utility regulation policies that make energy more affordable; and
- › Enact improved privacy protections to reduce identity theft and its effects on consumers.

Livable Communities

Ensuring that 50+ Americans have appropriate and affordable housing options.

Making affordable and accessible housing available for older adults is a growing and unmet challenge. Our goals are to protect funding for federal housing programs; promote more affordable reverse mortgages; and generate state-level action on zoning restrictions and barriers to developing diverse housing options and increased mixed-use development.

Helping 50+ Americans sustain mobility as they age.

Mobility is critical to lifetime independence. Our goals are to maintain funding of federal transportation programs that support the mobility of older adults; introduce Complete Streets legislation; and support state actions that increase mobility options and involve older adults in the planning process.

