



2021 Federal Legislative Priorities

Fighting for 50-plus
Americans and
their Families



AARP 2021 Federal Legislative Priorities

On behalf of our members and all older Americans, AARP's legislative goals in 2021 are focused on continuing to fight the coronavirus pandemic that has affected older Americans the most, lowering prescription drug costs, protecting and strengthening Medicare and other health care coverage, supporting family caregivers, maximizing the independence of older adults, helping people who are 50 and older to lead healthier lives, securing Social Security long-term solvency and adequacy, improving retirement income security, and ensuring that individuals of all ages have the financial resilience to take control of their retirement.

HEALTH SECURITY

COVID-19 Vaccines—Older adults are most at risk for COVID-19 as nearly 95 percent of the deaths from COVID-19 have been among people age 50 and older, but the authorization of vaccines to protect against this virus is a sign of hope. AARP is fighting to ensure that older adults be prioritized to receive these vaccines, including those in nursing home and other congregate living settings. AARP is advocating for the federal and state governments to improve the current vaccine infrastructure, enhance transparency and expand the ways that individuals can receive a vaccine. Steps must be taken to reduce disparities in access to the vaccine, including improving outreach and increasing the number of vaccination sites, especially where there's a lower concentration of existing health care providers. We are also urging for immediate action to improve the consumer experience, including opening well-staffed call centers and providing services and information in a variety of languages.

Affordability of Prescription Drugs—High and rising prescription drug prices are a key priority for AARP. Older Americans use an average of 4.5 medications a month, often on a chronic basis and have a median income of \$26,000 a year. As a result, older Americans are hit particularly hard by high and rising prescription drug prices. We will continue to advocate for solutions that help to reduce drug prices – not just simply shift costs to other payers. We will continue to advocate for solutions that will lower drug prices such as Medicare negotiation authority, policies to limit year-after-year price increases, capping out-of-pocket costs in the Medicare Part D program, greater access to low-cost generics, improved competition, lower out-of-pocket costs, and greater transparency in drug pricing and information for consumers.

Medicare—Over 60 million Americans count on Medicare for their health security. AARP will continue to advocate for protecting needed benefits, increasing quality and value, improving health outcomes, and ensuring the financial integrity of the Medicare program. This includes strengthening

the program for beneficiaries through expanded coverage for needed services and responsibly extending Medicare's solvency. We will also advocate for greater access to care and better care delivery, for example, through a skilled clinical workforce and incorporating new technologies. Moreover, we will continue to oppose any changes that weaken the Medicare guarantee or shift more risk and costs to older Americans.

Family Caregivers—Family caregivers provide \$470 billion in unpaid care annually to adult loved ones, face daily challenges, and need recognition and support. AARP supports the enactment of a new federal family caregiver tax credit, such as the Credit for Caring Act, to help address the financial challenges of caregiving. Caregivers need paid leave from work to care for loved ones, and the current pandemic has made the demand for leave more urgent than ever. We urge an immediate extension of emergency paid family, medical, and sick leave and an expansion of the individuals who are covered by it. We additionally support paid family, medical, and sick leave for all family caregivers, including federal employees.

Respite care provides vital temporary relief for family caregivers from their caregiving responsibilities. We support establishing a Medicare respite benefit that could provide important assistance to Medicare beneficiaries and their caregivers. We also support establishing a pilot program in Medicare on family caregiver supportive services to test family caregiver interventions for Medicare beneficiaries that help family caregivers and can demonstrate measurable savings in Medicare through improved care and outcomes for Medicare beneficiaries. We endorse the continued development and implementation of a national strategy to support family caregivers as in the enacted Recognize, Assist, Include, Support, and Engage (RAISE) Family Caregivers Act.

Long-Term Care: Help to Live at Home and in Other Residential Settings—The vast majority of adults age 50-plus want to live independently in their homes and

communities, and it is generally more cost-effective. The COVID pandemic has amplified that older adults need more options about where and how they receive the services and supports they need. AARP advocates for expanding access to Medicare home health care and supporting or incenting Green Houses (small house nursing homes with private rooms) and/or small residential settings. Individuals in nursing homes must have quality care and quality of life. We support a federal medical loss ratio for nursing homes to help ensure that they are devoting sufficient funds directly to resident care, safety, quality, and staff to provide care. Enforcement of quality standards is also critical. The paid workforce providing services in homes and other residential settings must be strengthened, including through increased compensation, sick or family leave, recruitment, training, and retention. Regarding COVID-19, Congress must also take additional steps to ensure the health, safety, and well-being of individuals in nursing homes and other congregate settings.

Medicaid—AARP will continue to advocate to protect individuals and families served by the Medicaid program, particularly older adults and persons with disabilities. AARP supports enacting policies that will allow more individuals to receive home and community-based services. In addition, AARP opposes efforts to block grant or cap Medicaid funding that will endanger the health, safety, and care of millions of individuals who depend on the essential services provided through this program.

The Affordable Care Act—AARP continues to support critical aspects of the Affordable Care Act (ACA) that address health care priorities that are important to all Americans age 50 and older, including: ensuring access to affordable quality coverage; preventing insurers from engaging in discriminatory practices based on age or pre-existing conditions; lowering prescription drug costs; providing new incentives to expand home and community-based services; and strengthening efforts to fight fraud, waste, and abuse. Reducing costs and increasing access to coverage for older Americans - particularly those age 50-64 - is of increased importance due to the ongoing impacts of the COVID-19 pandemic. This includes providing assistance for premiums, out-of-pocket costs, and ensuring that COVID-19 treatment and vaccines are cost free to the consumer.

Food Security—Millions of older Americans, as well as low-income families, people with disabilities, and active duty military and veterans participate in the Supplemental Nutrition Assistance Program (SNAP)—a vital lifeline that keeps people fed, and helps maintain their health and well-being. AARP calls for extending the temporary SNAP boost,

and will continue to fight for additional measures to help people access the food they need to stay healthy through programs like SNAP, The Emergency Food Assistance Program (TEFAP), and the Older Americans Act (OAA) nutrition services.

FINANCIAL RESILIENCE

Social Security—Over 64 million Americans receive Social Security. It is the largest source of income for the majority of those individuals. At the same time, these earned benefits are modest, yet the program faces a long-term financing shortfall. Americans rely heavily on Social Security and that reliance will only grow due to recent trends and the impact of the coronavirus. A legislative debate - focused on retirement security and separate from any budget debate for this off-budget, self-financed program - is needed to address the long-term shortfall and ensure that workers and retirees receive the benefits they have earned. It is also critical that, as a result of the coronavirus pandemic, workers are not later penalized for downturns in the economy when Social Security calculates their monthly payments.

AARP will continue to seek common ground for legislative action for Social Security adequacy and solvency, fight to protect beneficiaries from the impacts of the pandemic, and advocate for much needed improvements in the customer service provided by the Social Security program. We will also continue to fight to ensure that Social Security, Supplemental Security Income, and Veterans Affairs beneficiaries and their families are fully eligible to automatically receive any additional COVID-19 economic impact payments.

Pension and Retirement Savings—Approximately half of the workforce does not have access to a retirement plan at work. AARP supports automatic savings initiatives that are easy for employers to offer and help workers accumulate retirement savings, with automatic enrollment, payroll deduction, prudent investing, and portability as the key features. As more workers work part-time, especially older workers, less than full time workers also need adequate retirement savings coverage. AARP has fought hard in many states to enact retirement programs that include these key features, and AARP seeks federal solutions that will expand access to retirement savings while complementing those state programs. We will also continue to fight to ensure the rights and benefits of current pension recipients are not undermined or reduced. Retirement law traditionally required financial advisers to offer advice solely in savers' interest, and AARP will work with key parties to retain this important standard. As technology continues to evolve, AARP will work to ensure disclosures are in the form savers want with adequate retention, privacy and anti-theft protections.

AARP Offices

AARP has offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Combat Age Discrimination—AARP will continue to advocate on behalf of older Americans who face age discrimination in the workplace, often preventing them from fair consideration in hiring and promotions. Over 50 million workers are 50+ and many have been hit hard by COVID-19 and its effects on the economy. A 2009 Supreme Court decision made it easier for employers to treat older Americans differently than it does other protected workers. A later Supreme Court decision reduced age protections for job seekers. It is long overdue for Congress to enact legislation to level the playing field for older workers who have experienced age discrimination, including job applicants. Congress and the Administration should ensure adequate older worker job opportunities in the US economy.

Fraud and Consumer Protection—Scams and fraud continue to be a financial threat to many older Americans. As technology continues to evolve and automation is now a part of our daily lives, scams are becoming increasingly sophisticated and difficult to combat. AARP will continue to seek both legislative and regulatory changes that better protect consumers from scams and fraud by focusing on prevention, intervention, recovery, and strengthened enforcement.

Universal Broadband—High-speed internet has become the technological foundation of modern society—employment, healthcare, education, commerce, and social and home life all now depend on affordable, dependable broadband services. However, many parts of America are being left behind, both in rural and urban communities, creating a digital divide with serious implications for both health and financial outcomes. AARP will fight hard for legislative and regulatory solutions, including broadband infrastructure investment to address all barriers to broadband adoption, which include affordability, availability, and quality of service as well as digital literacy.

Livable Communities—AARP believes affordable housing and accessible transportation are critical to the ability of older adults to live independently in their homes and communities throughout their lifespan, particularly during the ongoing coronavirus pandemic. AARP urges Congress to enact emergency assistance from pandemic-related evictions and foreclosures, and secure resources to sustain robust rural and urban public transportation systems. AARP further advocates for safe, affordable and accessible mobility and housing options that promote healthy, livable communities for all and that support aging in place.

ALABAMA: Montgomery 1-866-542-8167
ALASKA: Anchorage 1-866-227-7447
ARIZONA: Peoria 1-866-389-5649
ARKANSAS: Little Rock 1-866-554-5379
CALIFORNIA: Pasadena, Sacramento, San Francisco 1-866-448-3615
COLORADO: Denver 1-866-554-5376
CONNECTICUT: Hartford 1-866-295-7279
DELAWARE: Wilmington 1-866-227-7441
DISTRICT OF COLUMBIA: Washington 202-434-7700
FLORIDA: Doral, Jacksonville, St. Pete, Tallahassee 1-866-595-7678
GEORGIA: Atlanta 1-866-295-7281
HAWAII: Honolulu 1-866-295-7282
IDAHO: Boise 1-866-295-7284
ILLINOIS: Chicago, Springfield 1-866-448-3613
INDIANA: Indianapolis 1-866-448-3618
IOWA: Des Moines 1-866-554-5378
KANSAS: Topeka 1-866-448-3619
KENTUCKY: Louisville 1-866-295-7275
LOUISIANA: Baton Rouge 1-866-448-3620
MAINE: Portland 1-866-554-5380
MARYLAND: Baltimore 1-866-542-8163
MASSACHUSETTS: Boston 1-866-448-3621
MICHIGAN: Lansing 1-866-227-7448
MINNESOTA: St. Paul 1-866-554-5381
MISSISSIPPI: Ridgeland 1-866-554-5382
MISSOURI: Kansas City 1-866-389-5627
MONTANA: Helena 1-866-295-7278
NEBRASKA: Lincoln 1-866-389-5651
NEVADA: Las Vegas 1-866-389-5652
NEW HAMPSHIRE: Concord 1-866-542-8168
NEW JERSEY: Princeton 1-866-542-8165
NEW MEXICO: Santa Fe 1-866-389-5636
NEW YORK: Albany, New York City, Rochester 1-866-227-7442
NORTH CAROLINA: Raleigh 1-866-389-5650
NORTH DAKOTA: Bismarck 1-866-554-5388
OHIO: Columbus 1-866-389-5653
OKLAHOMA: Edmond 1-866-295-7277
OREGON: Clackamas 1-866-554-5360
PENNSYLVANIA: Harrisburg, Philadelphia 1-866-389-5654
PUERTO RICO: San Juan 1-866-542-8169
RHODE ISLAND: Providence 1-866-542-8170
SOUTH CAROLINA: Columbia 1-866-389-5655
SOUTH DAKOTA: Sioux Falls 1-866-542-8172
TENNESSEE: Nashville 1-866-295-7274
TEXAS: Austin, Dallas, Houston, San Antonio 1-866-227-7443
UTAH: Midvale 1-866-448-3616
VERMONT: Burlington 1-866-227-7451
VIRGIN ISLANDS: Christiansted 1-866-389-5633
VIRGINIA: Richmond 1-866-542-8164
WASHINGTON: Seattle 1-866-277-7457
WEST VIRGINIA: Charleston 1-866-227-7458
WISCONSIN: Madison 1-866-448-3611
WYOMING: Cheyenne 1-866-663-3290

AARP GOVERNMENT AFFAIRS
Washington, DC 202-434-3750

Twitter: @AARPadvocates | Facebook.com/AARPadvocates | YouTube.com/AARPadvocates