

November 25, 2019

Vice President Joe Biden via via [www.joebiden.com](http://www.joebiden.com)

Greetings, Mr. Vice President.

The American Society on Aging represents the most diverse array of professional disciplines and settings of any national aging-related association in the United States. Our more than 5,000 members are practitioners, educators, administrators, policymakers, business leaders, researchers and students working with and on behalf of older Americans. As Americans live longer and healthier lives, it is important that we find creative solutions to ensure we can all thrive as we age.

Our 2020 Aging in America conference is scheduled for March 24–27, 2020 in Atlanta, GA and will attract more than 2,300 attendees. As part of our featured Public Policy Town Hall session, ASA will be releasing a Presidential Candidate Scorecard on the most pressing aging-related policy issues identified by our membership, listed below. Based on your answers to the question below, ASA's leaders and members will be assessing and scoring the slate of leading presidential candidates for 2020. When necessary, we will also evaluate a candidate's prior public history on aging-related policies.

Failure to respond to the survey, or any of the questions, will be marked as “unknown.” The profile and scorecard will be disseminated to the media and across social media. National coverage is anticipated.

We are requesting that you respond to each of the following eight topic areas in 150 words or less using the following question: “What specific policy initiatives have you supported, or are you proposing, that will fully address the needs of older adults in 2020 and meet the dramatic aging of our population over the next few decades?”

- Long term Services and Supports • Healthy Aging Chronic Disease Management
- Medicare • Caregiver Supports and Services
- Medicaid • Social Security and Retirement Security
- Poverty and Economic Security • Housing and Transportation

Please provide your answers by December 31, 2019. They can be sent electronically (preferable) to ASA Chief Operating Officer Rob Lowe ([rlope@asaging.org](mailto:rlope@asaging.org)) or via U.S. mail. Any questions regarding the scorecard can be directed to ASA Public Policy Co-Chair Paul Downey ([paul.downey@serving seniors.org](mailto:paul.downey@serving seniors.org)). Thank you very much for participating.  
Sincerely,

Karyne Jones  
Paul Downey

Amy Herr

ASA is the go-to source to cultivate leadership, advance knowledge and strengthen the skills of our members and others who work with and on behalf of older adults.

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“What specific policy initiatives have you supported, or are you proposing, that will fully address the needs of older adults in 2020 and meet the dramatic aging of our population over the next few decades?”

**A dignified retirement also means having access to affordable health care and support. Too many Americans – and too many older Americans – cannot afford their prescriptions or their long-term care. Their families are faced with saving for their own retirement or taking care of their aging parents. It’s not right.**

**Working- and middle-class Americans built this country. And, they deserve to retire with dignity – able to pay for their prescriptions and with access to quality, affordable long-term care. Vice President Biden has laid out a comprehensive plan to protect and take care of older Americans, which you can read in full [here](#).**

### **Long term Services and Supports**

Biden will provide tax relief to help solve the long-term care challenge. Biden will also help Americans pay for long-term care by providing relief for Americans needing long-term care by creating a \$5,000 tax credit for informal caregivers, modeled off of legislation supported by AARP. These informal caregivers—whether family members or other loved ones—have for too long been doing tireless work without any financial support. In addition, Biden will increase the generosity of tax benefits for older Americans who choose to buy long-term care insurance and pay for it using their savings for retirement. Biden has called for expanding the child and dependent tax credit to up to \$8,000.

Biden will also protect Medicaid. Medicaid is the largest public [financing source](#) for long-term services and supports. He will advance policies to end Medicaid’s institutional bias and work with Congress to secure reauthorization and invest in the Money Follows the Person (MFP) program, which provides funding to states to expand the number of people with disabilities who have the choice to live in their home or in their communities. He will also vigorously enforce the [Home and Community Based Settings \(HCBS\) Rule](#).

### **Healthy Aging Chronic Disease Management**

Instead of starting from scratch and getting rid of private insurance, Biden’s health care plan

builds on the Affordable Care Act by giving Americans more choice, reducing health care costs, and making our health care system less complex to navigate.

Biden will give Americans a new choice, a public health insurance option like Medicare. The Biden public option will reduce costs for patients by negotiating lower prices from hospitals and other health care providers. It will better coordinate among all of a patient's doctors to improve the efficacy and quality of their care, and cover primary care without any co-payments. And it will bring relief to small businesses struggling to afford coverage for their employees.

Biden also will put a stop to runaway drug prices and the profiteering of the drug industry by:

- Repealing the exception allowing drug corporations to avoid negotiating with Medicare over drug prices.
- Limiting prices for drugs that are being abusively priced by manufacturers.
- Limiting price increases for all brands, biotech and abusively priced generic drugs to inflation.
- Allowing consumers to buy prescription drugs from other countries.
- Improving the supply of quality generics.

For more information on Biden's plan to lower the price of prescription medication, visit <https://joebiden.com/older-americans/>

Biden will provide tax relief to help solve the long-term care challenge. Biden will also help Americans pay for long-term care by providing relief for Americans needing long-term care by creating a \$5,000 tax credit for informal caregivers, modeled off of legislation supported by AARP. Biden will increase the generosity of tax benefits for older Americans who choose to buy long-term care insurance and pay for it using their savings for retirement.

## **Medicare**

Instead of starting from scratch and getting rid of private insurance, the Biden Plan will build on the Affordable Care Act by giving Americans more choice, reducing health care costs, and making our health care system less complex to navigate. In addition, to improve older Americans' access to affordable, quality health care, Biden will protect Medicare as we know it, including as a separate program. Today, Medicare provides health insurance coverage to over 60 million older Americans and people with disabilities. The Affordable Care Act strengthened Medicare by extending the life of the Medicare Trust Fund; giving Medicare beneficiaries access to free recommended preventive services, such as an annual wellness visit; and closing the prescription drug coverage gap, often referred to as the "donut hole". As President, Biden will continue to defend our nation's commitment to older Americans and people with disabilities through Medicare, and keep Medicare as a separate and distinct program, and ensure there is no disruption to the current Medicare system.

For more information on how Biden will protect and strengthen Medicare, visit

<https://joebiden.com/healthcare/>

## **Caregiver Supports and Services**

The physical, emotional, and financial challenges of caring for a loved one is enormous. Biden will work to enact at the federal level the AARP-endorsed Caregiver Advise, Record, Enable (CARE) Act, which has already been passed in 39 states. This legislation will help our caregivers by ensuring hospitals equip them with instructions and information when their loved ones are discharged. He also supports additional proposals to support caregivers, such as funding to give them access to respite care.

Biden will remove penalties for caregivers who want to save for retirement by allowing them to make “catch-up” contributions to retirement accounts, even if they’re not earning income in the formal labor market, as has been proposed in bipartisan legislation by Representatives Walorski and Rouda.

Biden will recruit and retain more Americans to join the direct support sector by ensuring that professionals providing services and supports have good jobs, earn a living wage, and have access to affordable health care. He supports the Domestic Workers’ Bill of Rights legislation expanding federal protections to the home care workforce.

## **Medicaid**

Biden will protect Medicaid and ensure its beneficiaries can access home and community-based long-term care when they want it. Medicaid pays for more long-term care than any other insurer in the country. In fact, roughly 6 in 10 individuals residing in nursing homes are enrolled in Medicaid, including many older Americans. Trump has issued Medicaid block grant guidance to states to implement their Medicaid programs. Biden fought against Paul Ryan’s attempts to turn Medicaid into a block grant and has committed to fight against any attempt as President.

Fourteen states have refused to take up the ACA’s expansion of Medicaid eligibility, denying Medicaid for roughly 4 million adults. In 2 of those states, new leadership has created movement towards expansion, but millions remain without insurance. Biden will ensure these individuals get covered by offering premium-free access to the public option for those eligible for Medicaid but for their state’s inaction, and making sure it covers the full scope of Medicaid benefits. In addition, the Biden Administration won’t let states skirt their duties under Medicaid and will take enforcement action against any state that allows profiteering to get in the way of Medicaid beneficiaries’ health.

## **Social Security and Retirement Security**

The Alliance for Retired Americans gave Biden a 96% lifetime score and a 100% rating in his final term as senator, when there were a lot of big battles over Social Security privatization.

Social Security is the bedrock of American retirement. Roughly 90% of retirement-age Americans receive Social Security benefits, and one-in-four rely on Social Security for all, or almost all, of their income. The program has not only ensured that middle-class workers can enjoy the sound and secure retirement they worked so hard for, it also lifted over 17 million older Americans out of poverty in 2017 alone. Biden will protect Social Security for the millions of Americans who depend on the program. With Social Security's Trust Fund already in deficit and expected to be exhausted in 2035, we urgently need action to make the program solvent and prevent cuts to American retirees.

Biden will also strengthen benefits for the most vulnerable older Americans—including widows and widowers, lifelong workers with low monthly benefits, and old-age beneficiaries who may have exhausted their other savings. Biden will provide a higher benefit for the oldest Americans to protect retirees. We'll implement a true minimum benefit of at least 125% of the poverty line for those who spent 30 years working. In addition, he will protect widows and widowers from steep cuts in benefits by allowing surviving spouses to keep a higher share of their benefits raising the monthly payment by about 20%.

Current rules penalize teachers and other public sector workers who switch jobs or have earned retirement benefits from various sources. Biden will eliminate these penalties by ensuring that teachers not eligible for Social Security will begin receiving benefits sooner – rather than the current ten-year period. Biden will also get rid of the benefit cuts for workers and surviving beneficiaries who happen to be covered by both Social Security and another pension.

The current tax benefits for retirement savings are based on the concept of deferral, whereby savers get to exclude their retirement contributions from tax, see their savings grow tax free, and then pay taxes when they withdraw money from their account. This system provides upper-income families with a much stronger tax break for saving and a limited benefit for middle-class and other workers with lower earnings. Biden will equalize benefits across the income scale, so that low- and middle-income workers will also get a tax break when they put money away for retirement. And, he has called for widespread adoption of workplace savings plans, offering tax credits to small businesses to offset much of the costs. Almost all workers without a pension or 401(k)-type plan will have access to an "automatic 401(k)," which provides the opportunity to easily save for retirement at work.

For more information on Biden's Social Security and retirement plans, visit <https://joebiden.com/older-americans/>.

## **Poverty and Economic Security**

At advanced ages, Americans become more vulnerable to exhausting their savings, sometimes falling into poverty and living a life of hardship. Biden's plans to provide additional support for

older Americans through Social Security and increased retirement savings will help guard against this.

With longer lifespans and the changing nature of work, many Americans are choosing to stay in the work- force longer. Despite their valuable contributions, these workers often face illegal discrimination or steep tax penalties when they try to continue to earn a living. Biden has called for bipartisan legislation protecting older workers from being discriminated against in the workforce. According to an AARP survey, this practice is widespread—with more than 60% of older workers reporting discrimination because of their age. The Biden Plan will put in place workplace safeguards making it easier for older workers to prove that they were treated unfairly at work. The Biden Plan also expands the Earned Income Tax Credit (EITC) to older workers. The EITC is one of the most effective strategies for helping low-wage workers achieve a living wage. Unfortunately, the EITC is not available to workers once they turn 65, putting them at a distinct disadvantage relative to their younger peers.

## **Housing and Transportation**

Today, far too many Americans lack access to affordable and quality housing. Nationwide, we have a shortage of available, affordable housing units and tens of millions of Americans spend more than 30% of their income on housing—leaving them with nowhere near enough money left over to meet other needs, from groceries to prescription drugs. As President, Joe Biden will invest \$640 billion over 10 years so every American has access to housing that is affordable, stable, safe and healthy, accessible, energy efficient and resilient, and located near good schools and with a reasonable commute to their jobs. He'll make historic investments in federal homelessness assistance grants and reform all federal programs to ensure they take a "housing first" approach to ending homelessness. He'll end redlining and other discriminatory practices in the housing market. He'll make sure that everyone who qualifies for Section 8 housing is able to obtain it. And, he'll create a \$15,000 down payment tax credit for first-time home buyers.

He also will increase supportive and accessible housing for seniors and individuals with disabilities, including through the Supportive Housing for the Elderly ("Section 202") and Supportive Housing for Individuals with Disabilities ("Section 811") programs.

For more on Biden's housing plan, visit <https://joebiden.com/housing/>.

Biden has called for a transformational investment in our country's infrastructure and future: \$1.3 trillion over ten years. Outside major cities, most Americans do not have access to high-quality, reliable public transportation; and within urban areas, it's often in need of repair. Biden's plan has called for providing all municipalities of more than 100,000 people with quality, accessible public transportation by 2030. Biden will increase flexible federal investments, help cities and towns to install light rail networks and to improve existing transit and bus lines.

For more on Biden's infrastructure plan, visit <https://joebiden.com/infrastructure/>.

