



# Missouri SHL Bulletin

October 2024

*A Newsletter for those who promote conscientious legislative advocacy for Missouri's older adults.*

## Preparing for the Oct. 15-17 SHL Annual Session

By John Kramer, SHL President

**A**s we get ready to gather for our Silver Haired Legislature (SHL) annual session in Jefferson City, October 15 to 17, I wanted to remind you of a few things each delegation representative needs to do.



You will need to get your updated manuals from your delegation SHL coordinator or delegation chair. These manuals contain a lot of useful information about how we conduct our meetings both at Capitol Plaza Hotel and at the Capitol. Please take a little time to read through the manuals. If you have questions, you can ask your delegation coordinator, delegation chair, or one of the officers of the respective chambers.

Please read through the proposed bills so that you will be ready to proceed with the voting process.

You will also need to familiarize yourself with the proposed bylaws changes which will be addressed on the last day of the session. If you have questions

concerning the proposed changes please contact your delegation chair, Lary Mohl, or myself.

You will be assigned to a committee on the first day of the session. Please make sure you read through the bills that will be discussed in your assigned committee. That will help each committee get through the bills assigned to the committee in a timely manner. Every committee member must vote for or against the bill. There is no abstaining in the committees. All bills that get voted through by the committee will be presented on the floor of the House and Senate.

We will convene as a joint body in the House of Representatives on Wednesday (the second day) for a brief period. Then each chamber will begin reviewing bills voted out of committee.

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### Your Assignment is to Review

1. [SHL MANUAL](#)
2. [PROPOSED BILLS](#)
3. [PROPOSED BYLAW CHANGES](#)
4. [COMMITTEE ASSIGNMENT](#)

## 2024 SHL Proposed Bills by Committee (Bills #1 and #12 assigned to new committees)

### Consumer Affairs

1. Increase accessibility to public buildings for individuals with disabilities.
2. Increasing funding to support minor home repair programs that allow seniors to remain safely in their homes. (Budget)
3. Rate increase on Medicaid Home Delivered Meals. (Budget)
4. Increased oversight and accountability for nursing home inspections. (Budget)
5. Staffing the Adult Abuse and Neglect Hotline 24/7.

### Health

6. Increase funding for the MO Rx Program to include all eligible Medicare beneficiaries. (Budget)
7. Foot care funding. (Budget)
8. Increase funding for the Long-Term Care Ombudsman Program. (Budget)
9. Increase funding for the current Hearing Aid Distribution Program for non-Medicaid eligible individuals. (Budget)
10. Hearing aid & cochlear implants for eligible MO HealthNet individuals.

### Judiciary/Taxation

11. Improve the MO Property Tax Credit aka Circuit Breaker and add annual indexing.
12. Increase excise tax on tobacco products to benefit AAA transportation fund.
13. Property tax exemption for 100% of disabled veterans.
14. 5% of the 3% collected and deposited in GR from internet sales and vendor.
15. Tax incentive for volunteer drivers for qualified organization.

### Social Services

16. Increase appropriations for the personal needs allowance and add annual indexing.
17. Raise the Aged and Disabled Waiver from 85% of the FPL to 133% of the FPL, as it is for MO HealthNet expansion.
18. Establish a commission to assist grandparents raising grandchildren.
19. Increase Medicaid asset level.
20. Correcting critical senior transportation issues.

It is a real honor and privilege that the Missouri House of Representatives and Senate members have passed a resolution which enables SHL to use both chambers for our 51<sup>st</sup> annual session. Please be courteous and respectful while in these chambers.

Our last day, we will be back at the Capitol Plaza Hotel. The House will meet in one room and the Senate in another to finish any business not completed at the Capitol. We then meet in a joint session to approve the minutes of last year, vote for or against the proposed bylaw changes and vote on our top five priorities.

The three days are packed with lots of work and some fun in the evenings. We do have a buffet dinner on Tuesday evening and a sit-down dinner on Wednesday. Breakfast on both Wednesday and Thursday will be in the same room as the dinners.

We will have informative speakers at our Tuesday afternoon opening session and both evenings. Please participate in the silent auction and 50/50 drawing during the conference. I hear there will be a couple of games to be played on Wednesday evening after our speakers.

As president, I am looking forward to seeing each and every one of you at the annual session. Be safe while traveling both there and after completion on your way home. Have fun. And let's think about those seniors we are there to help with their needs as we look at our bills.

# The Missouri Silver Haired Legislature Is All of Us

By Victor DaMommio, SHL Speaker Pro-Tem of the House, Chair of SHL Public Advocacy Committee, Chair of Senior Age AAA



The Missouri Silver Haired Legislature (SHL) is the first organization of its kind and every year for the last 51 years, as many as 150 SHL volunteers have walked the halls of the Missouri Capitol, stepped into the office of thousands of state representatives, and pulled senators aside to the corner alcove with the window. We are a proud and accomplished advocacy organization trying to do the right thing for the right reason and there may be no such group of unpaid advocates that has ever accomplished so much for so long, and our constituency is growing.

Beyond our 150 delegates, there are more than 1.1 million Missouri citizens above the age of 60. Estimates suggest that older adults will outnumber minors for the first time by 2030 and older adults will greatly outnumber minors by 2060. The impact of this transformation may alter the nation in many ways but what is critically important is that our influence on these alterations is also growing.

Estimates suggest that older adults will outnumber minors for the first time by 2030 and older adults will greatly outnumber minors by 2060.

Nationwide, in the 2020 presidential election, **U.S.News** reported a voter turnout of 71.9% for citizens 65 and above. Typically, we are the recipients of Social Security benefits and/or Medicare and have good reason to stay attuned to potential changes to those programs. Social Security and Medicare changes will directly affect a senior voter's finances, which serves as a big motivation to vote. As a result, those of us age 60 and above are more likely to perceive government as playing a significant role in our lives.

This is Us: this is who we are, and we are the most powerful voting demographic in the state of Missouri. This is the population and the real people that we are tasked to represent, and the Silver Haired Legislature handbook clearly defines our obligation as SHL delegates. Part of our mission as stated in the handbook is to "Promote community and legislative advocacy by increasing the awareness and participation of Missouri residents aged 60 or older in governmental decision-making."

Our 2024 annual session is October 15 to 17 and Immediate Past President Barb Ittner and co-chair of the Public Advocacy Committee and Chair of Region X AAA and I will host a discussion encouraging and developing participation and leadership in our efforts to accomplish this mission and to make a difference, something that the Missouri Silver Haired Legislature has been doing since 1973.

# “Keep Your Hands Off My Medicare!”



By Thomas Eysell, SHL Treasurer, and Chair, Aging Ahead Delegation Chair, SHL Publications and Education Committee

Several years ago a friend and I were discussing the merits of “big government” versus “small government” and he said “You small-government guys are all the same – you want to reduce government spending until it’s time to collect your entitlements, then it’s ‘Keep your hands off my Medicare!’ ”

I reminded my friend that Medicare is not a “freebie” – upon turning 65 I had been paying Medicare premiums for over 50 years (I took my first job washing dishes in a restaurant at age 14). Thus, I had effectively “prepaid” my postretirement medical insurance premium for five decades.

I was reminded of this discussion recently when I discovered that the Inflation Reduction Act of 2022 included several Medicare-related features which ultimately will cause my Medicare Advantage premium to rise 54 percent (!) in the coming year. This follows a 21 percent increase in the current year’s premium. So, on a compound basis, *my Medicare Advantage premium is 86 percent  $[(1.21 \times 1.54) - 1]$  higher than it was two years ago.* And I thought my automobile insurance had gone up a lot!

So why did this happen? Well, it turns out that 2025 reimbursements from CMS Medicare to companies that offer Medicare Advantage plans (UnitedHealth, Humana, Aetna, etc.) have been reduced for over 2,000 conditions, including:

Diabetes

Liver disease

Heart disease

Vascular disease

Psychiatric

Gastrointestinal disease

And, the Inflation Reduction Act of 2022 also enriched the Part D (prescription drug) portion of Medicare by reducing the annual out-of-pocket maximum and by eliminating the much-despised “donut hole” in drug coverage. These changes will be beneficial for many seniors, but will also increase the cost of providing coverage. As I used to tell my Finance students: “There ain’t no Santa Claus and there ain’t no free lunches!”

In sum, one Medicare expert predicts that, as a result of the legislation, zero-premium Medicare Advantage plans will likely be phased out, and other plans will increase their premiums and reduce or restrict benefits.

The bottom line: if you are one of the 54 percent of seniors who obtain your health coverage through a Medicare Advantage plan, you can expect to see higher premiums and/or lower overall benefits in 2025 and beyond. To which I say,

Keep your hands off my Medicare!



# General Election Calendar & Voter Reminders

Oct. 9	Last day to register to vote in the General Election
Oct. 23	Last day to request absentee ballot (5 p.m. on second Wed. prior to Election Day)
Oct. 22 to Nov. 4	No-excuse absentee voting period.
Nov. 5	General Election—polls open 6 a.m. and close at 7 p.m.
Dec. 1	Bill Prefile begins
Jan. 8, 2025	First Day of Legislative Session
May 16, 2025	Adjournment of Legislative Session



**Voting Requirements**—on Election Day, a photo ID is required to vote.

**Voting Before Election Day**—If you will be out of town on Election Day, work in healthcare or as a first responder, or as a poll worker, or you have an illness, injury, or disability, you can vote starting 6 weeks before Election Day by requesting a mailed absentee ballot. Or you can vote in-person absentee at the office of your local election authority any time before Oct. 23. No-excuse absentee voting is when any registered voter in Missouri can go to the office of their local election authority and cast a ballot in person just like on Election Day.

**Voting with a Disability**—Polling places in Missouri offer curbside voting to people with limited mobility. You can ask someone to go inside your polling place to request that a ballot be brought out to you. If you have a permanent disability, you can ask to be placed on the state’s permanent absentee voting list, and absentee ballot applications will be automatically mailed to you. Voters living in a nursing home or long-term care facility can vote using an absentee ballot.

Voting Questions? Visit the Missouri Secretary of State webpage at:  
[www.sos.mo.gov/elections](http://www.sos.mo.gov/elections)



# St. Louis Region's Joint Meeting with Legislators

By Sheila Bassoppo-Moyo Ed. D., Healthcare Coordinator, St. Louis Area Agency on Aging, SHL Publications and Education Committee



A group of state legislative officials and a newly elected candidate attended a joint meeting with delegates of the Silver Haired Legislature from St. Louis Area Agency on Aging (AAA) and Aging Ahead AAA on Thursday, August 15<sup>th</sup> at Five Star Center in St. Louis. The St. Louis region hosted the event for legislators and SHL delegates to discuss and ask questions of officials about their work helping older adults. The legislators in attendance included Representative Kimberly-Ann Collins (77<sup>th</sup> District), Senator Angela Mosley (District 13), and Representative Doug Clemens (District 072).

All legislators acknowledged the burgeoning population in Missouri of older adults with over 1.4 million residents aged 65 and older as of 2023 and the need to address their quality of life. This is almost 20% of

the state's total population, and is expected to increase to over 2 million by 2030. Topics covered legislative efforts on providing more transportation, housing, and greater funding for home repairs for older adults to live at home. Another topic discussed was the Missouri Medicaid's (MO HealthNet for the Elderly, Blind, and Disabled) Spend Down Program which allows people with incomes above the program's limit to qualify for coverage. The program works by subtracting a certain



LARRY MOHL

amount of income from a person's monthly income, known as "spending down." The amount to spend down is the difference between a person's monthly net income and the Medicaid eligibility limit.

For more information on MO HealthNet's Spend Down program, click this link: <https://dmh.mo.gov/medicaid-eligibility/spend-down>



SEN. MOSLEY



REP. CLEMENS





BARB GRADY, TOM EYSELL AND LISA KNOLL

# Walk to End Alzheimer's Supports Research



**H**eld annually in more than 600 communities nationwide, the Alzheimer's Association Walk to End Alzheimer's® is the world's largest fundraiser for Alzheimer's care, support and research. This inspiring event calls on participants of all ages and abilities to join the fight against the disease.

**Alzheimer's Is Destroying Our Families, Our Finances And Our Future.**

 <p>Nearly 7 million Americans are living with Alzheimer's.</p>	 <p>Between 2000 and 2021, deaths from Alzheimer's have more than doubled.</p>	 <p>One in three seniors dies with Alzheimer's or another dementia.</p>
 <p>Alzheimer's kills more than breast cancer and prostate cancer combined.</p>	 <p>More than 11 million Americans provide unpaid care for people with Alzheimer's or other dementias.</p>	 <p>In 2024, Alzheimer's and other dementias will cost the United States \$360 billion. This number is projected to rise to nearly \$1 trillion in 2050.</p>

Since 1989, the Alzheimer's Association mobilized millions of Americans in the Alzheimer's Association Memory Walk® ; now the Alzheimer's Association is continuing to lead the way with Walk to End Alzheimer's.

While there is no fee to register for Walk, all participants are encouraged to raise critical funds that allow the Alzheimer's Association to provide 24/7 care and support and advance research toward methods of prevention, treatment and, ultimately, a cure.



## How to Participate in 3 Easy Steps:



### 1. Register for your local Walk.

Start or join a team and invite others to walk with you.



### 2. Start fundraising and spread the word.

We'll provide tips and coaching every step of the way, including easy ways to recruit others and raise funds.



### 3. Join us on Walk Day.

Come together for an inspiring community event that celebrates our commitment to ending the disease.

Have a question? Please refer to our [FAQ/Website Help page](#). To find a walk near you, use the interactive map and enter your zip code at [Walk to End Alzheimer's](https://act.alz.org/site/SPageServer?pagename=reus_walk_2016_map) or [https://act.alz.org/site/SPageServer?pagename=reus\\_walk\\_2016\\_map](https://act.alz.org/site/SPageServer?pagename=reus_walk_2016_map)



# Report Abuse and Neglect

Missouri's Adult Abuse and Neglect Hotline responds to reports of abuse, bullying, neglect, and financial exploitation. If you suspect someone is being abused, bullied, neglected or exploited, call the hotline at 800-392-0210. The hotline operates 365 days per year from 7 a.m. to 8 p.m. People who are deaf or hard of hearing may utilize Relay Missouri by calling 1-800-735-2466. You can report online at [health.mo.gov/abuse](http://health.mo.gov/abuse).

**Adult Abuse & Neglect Hotline**  
**1-800-392-0210**  
*Make a difference. Make the call.*  
*Report online at [Health Mo.Gov/abuse](http://Health.Mo.Gov/abuse).*  
Relay Missouri 1-800-735-2966

 **Sign up today!**   
**For Public Advocacy E-Newsletter**  
To subscribe, go to <http://agingahead.org/missouri-shl>  
All SHL delegates are encouraged to become subscribers and to recruit others to subscribe.

**Use these links to contact your legislator(s) to advocate for legislation impacting Missouri Seniors.**

 <https://house.mo.gov>      <https://www.mo.gov>  
<http://senate.mo.gov>      <http://www.govtrack.us> 

From the links you can track bills, committee hearings, contact legislators, and more.

Also subscribe to the SHL Advocacy update at: <https://www.agingahead.org/missouri-shl/>

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