



Leadership Council  
of Aging Organizations

*Ramsey Alwin, Chair*

November 29, 2022

The Honorable Chuck Schumer  
Majority Leader  
U.S. Senate

The Honorable Mitch McConnell  
Minority Leader  
U.S. Senate

The Honorable Nancy Pelosi  
Speaker  
U.S. House of Representatives

The Honorable Kevin McCarthy  
Minority Leader  
U.S. House of Representatives

Dear Leader Schumer, Leader McConnell, Speaker Pelosi and Leader McCarthy,

On behalf of the 66-member Leadership Council of Aging Organizations (LCAO), we are writing to outline our coalition's priorities for the current lame duck session. [LCAO](#) is the nation's leading coalition representing older adults, concerned with the well-being of America's older population and committed to representing their interests in the policy-making arena. We have been working with members of Congress throughout this year on the bipartisan priorities below and urge that they be included in the final omnibus package.

Appropriations and Community Services Priorities

We urge you to finalize fiscal year 2023 appropriations for critical programs serving older Americans without further continuing resolutions. With 10,000 people turning 65 each day and ongoing effects of the COVID-19 pandemic, federally funded programs are serving more older adults every day, often with increasingly complex needs. Long-term continuing resolutions and flat funding do not account for growth in programs, increased demand for services, and changing demographics. We have solutions but need your continued support. Without your investment in these discretionary initiatives, the valuable services that prevent and reduce hunger, isolation, poor health, neglect, abuse, unemployment, and other challenges among older Americans, will fail to reach the individuals who rely on these services.

It is also important to recognize that over 2 million older adults rely on federally assisted programs for affordable housing and service coordination in urban, suburban, and rural areas throughout the country. These communities provide a safe alternative to aging outside of an institutional setting. Continued, timely funding is needed to support these programs. We ask you to consider LCAO's funding requests in our [November correspondence](#).

We ask you to continue the bipartisan work of preventing and addressing abuse of older adults including passage of the Elder Justice Reauthorization and Modernization Act. We [support](#) this comprehensive reauthorization bill that would advance key solutions at a time when cases are increasing in number and complexity. These solutions include important investments in Adult Protective Services (APS) and the long-term care ombudsman program, particularly first-time inclusion of APS grants to Indian tribes and tribal organizations. These programs are even more important in the wake of pandemic social isolation and loneliness.

## Health Priorities

We urge you to permanently extend two critical Medicaid policies that help older adults and people with disabilities live with choice, dignity, and independence: the home and community-based services (HCBS) Money Follows the Person (MFP) program and the spousal impoverishment protections. Since it began, MFP has helped over 107,000 people move out of institutions and into the community—improving their health outcomes and quality of life while saving state, federal and taxpayer dollars. The HCBS spousal impoverishment protections have also been crucial, allowing married couples to meet basic needs without jeopardizing Medicaid HCBS eligibility or forcing community spouses to spend down to poverty. Making these proven initiatives permanent is long overdue.

Similarly, we ask you to permanently increase federal Medicaid funding for the U.S. territories. In 2020, COVID relief legislation raised these FMAP rates, to 76% for Puerto Rico and 83% for all other territories. Subsequent continuing resolutions have maintained these levels. These federal match rates are scheduled to drop to 55% on December 16. Making them permanent, and increasing Puerto Rico's match to 83%, would provide much needed consistency and fiscal stability.

We appreciate the ongoing, bipartisan work to remove barriers to mental health and substance use disorder (SUD) treatment for people with Medicare. We support many of the policies under consideration and encourage swift action on several critical workforce provisions, including authorizing Medicare Part B coverage of Marriage and Family Therapists (MFTs) and Mental Health Counselors (MHCs), improving access to clinical social worker services, and establishing coverage of intensive outpatient (IOP) services. These important, commonsense changes would increase access to care and help ameliorate the mental health workforce crisis.

We also support efforts to ensure a non-disruptive wind-down of the COVID-19 PHE. We respectfully caution against ending it prematurely or without adequate consumer protections in place, including as part of a year-end package, and urge a two-year extension of the PHE Medicare telehealth waivers, to allow for additional data collection, study, and planning.

## Income Security Priorities

We urge that any bipartisan retirement savings legislation include key provisions for low- and middle-income workers, who are far less likely to have adequate retirement savings, as outlined in [our September 2022 letter](#). In particular, we recommend that provisions to make the Saver's Credit refundable, require auto-enrollment into retirement savings plans along with an opt-out, and provide an annual paper statement of benefits, be included in the final package.

We urge you to enact bipartisan legislation to restore and strengthen Age Discrimination in Employment Act protections passed by the House and pending in the Senate. The Protecting Older Workers Against Discrimination Act (POWADA) would restore the standard of proof in age discrimination cases level and treat age discrimination as unjust as other forms of employment discrimination. The Protect Older Job Applicants Act (POJA) would clarify that the ADEA prohibition against all forms of employment discrimination based on age covers individuals during the hiring phase of employment. For more information, please see our letters supporting [POWADA](#) and [POJA](#).

One long-forgotten component of the Social Security system that urgently needs an update is Supplemental Security Income (SSI). Established in 1972, SSI provides monthly cash assistance to people with significant disabilities or those who are 65 or older and have very little in income and assets. Under current law, SSI beneficiaries are prohibited from having even modest emergency savings. The program's asset limits—\$2,000 for an individual and \$3,000 for a couple—have not been updated since 1989. The bipartisan SSI Savings Penalty Elimination Act (S. 4102), introduced by Senators Sherrod Brown and Rob Portman, would raise SSI asset limits to \$10,000 for individuals and \$20,000 for married couples and index them to inflation moving forward. We urge Congress to update the SSI asset limits to account for past and future inflation and to encourage savings and improve economic stability for low-income individuals.

### Lifting the Debt Ceiling

We support lifting the debt ceiling during the lame duck session, preferably with bipartisan support. LCAO is deeply concerned that some members have expressed an interest in opposing lifting the debt ceiling as leverage to extract concessions to cut Social Security, Medicare and/or Medicaid. Failure to lift the debt limit is highly irresponsible, as it would throw the nation's economic recovery into chaos by triggering a recession, further spiking interest rates, damaging our credit rating, and threatening global financial markets. It is also important to clarify that, according to the Government Accountability Office (GAO): "The debt ceiling does not control the amount of debt. Instead, it is an after-the-fact measure that restricts the Treasury's ability to borrow to finance the decisions already enacted by Congress and the President."

Thank you for the opportunity to share our coalition's lame duck priorities. If you have any questions, please contact NCOA's Government Affairs and Advocacy Principal Howard Bedlin at [howard.bedlin@ncoa.org](mailto:howard.bedlin@ncoa.org). We look forward to working with you and your staff to improve the lives of millions of older adults across the nation.

Sincerely,

A handwritten signature in black ink, appearing to read "Ramsey Alwin". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Ramsey Alwin  
Chair, LCAO  
President & CEO, National Council on Aging