



April 28, 2020

Dear Member of Congress:

Social Security Works is strongly urging Congress to prioritize seniors and people with disabilities in the next coronavirus relief package. In these unprecedented times, we applaud the effort Congress has made to assist Americans thus far. Now, given the devastating economic and health effects of this virus, Congress must act quickly to provide additional relief targeted specifically at vulnerable groups, including older Americans and people with disabilities.

COVID-19 poses the greatest threat to seniors and people with disabilities and particularly those who are black and Latino. Without targeted relief these groups will suffer immensely in the coming months and years as the nation recovers. This letter outlines a series of proposals that should be included in the next coronavirus legislation. We believe these proposals are critical to ensuring the economic security of older adults and people with disabilities in light of this pandemic.

Correct Provisions from Previous Coronavirus Packages, Which Created Barriers for The Most Vulnerable Seniors and People With Disabilities To Receive Their Economic Impact Payments

The CARES Act, as implemented by the executive branch, unnecessarily burdens, with unreasonable and unnecessary requirements, seniors and people with disabilities with the lowest incomes – including many of our nation’s veterans – in order that they receive their full economic impact payments from the Internal Revenue Service (IRS) that Congress intended.

After first stating that all those receiving Social Security, Supplemental Security Income, and Veterans’ Pensions would have to apply online for their emergency payments, the IRS reversed course, thanks to pressure from Congress, and is providing automatic payments to seniors, veterans, and people with disabilities – though not to their dependent children. The IRS has provided very little time to file online for those benefits, and the portal has numerous problems including not being accessible for people who are blind or have other disabilities. If those rigid deadlines are not met, these poorest Americans must wait until 2021 – and then only after filing in 2021 – to receive what are intended as emergency payments. Moreover, much, if not all of the information being sought, is already in the possession of the government, since it makes monthly payments to them and their children every month.

Congress intended for the economic impact payments to be meaningful and issued quickly. With the filing requirement, the inadequacy of the online portal, and the rigid, arbitrary deadlines for filing, millions of Social Security beneficiaries, SSI recipients, and veterans may, at best, not be able to receive their dependent payments until 2021, and, at worst, never receive them at all. The IRS guidance defies Congressional intent and should be corrected immediately. Congress should additionally ensure that any future impact payments are made automatically to all seniors and people with disabilities, including those for their children.

Expand Social Security Benefits and Services

There is no better way to address the COVID-19 crisis, stimulate the economy, and also put into place, even on a temporary basis, a solution to the long-simmering retirement income crisis than by expanding Social Security and other benefits for seniors and people with disabilities. Congress has not increased Social Security's benefits, which are modest by virtually any measure, since 1972. We believe our current leaders can learn from the example of President Franklin Roosevelt. Like our current crisis, the Great Depression upended the nation, caused fear and panic and laid bare long-simmering problems. In response to it, President Roosevelt looked not just at alleviating the current suffering but devising approaches to address standing societal problems.

Social Security Works has endorsed Senator Elizabeth Warren's proposal to send an additional \$200 month to all Social Security beneficiaries, as well as those receiving Supplemental Security Income, Veterans' Pensions, and Railroad Retirement Benefits in response to the economic impact of the coronavirus pandemic.

We have also endorsed Representative John Larson's Emergency Social Security Benefits Improvement Act, which would guarantee a benefit increase of, on average, 2 percent to every Social Security beneficiary, provide a targeted benefit increase for low-income seniors, and ensure benefits for grandfamilies, along with improved benefits for widow(er)s and students.

In addition to supporting expanded benefits, Social Security Works continues to advocate for additional funding for the Social Security Administration. Many people who have been adversely affected by this pandemic will interact with our Social Security system and they will need the highest quality service during this difficult time. The Social Security Administration should receive at least \$750 million in additional funding to support their work during and after the pandemic.

With offices closed to the public and many people unable to access the internet, it is critical that the Social Security Administration get the resources and mandate they need to eliminate the call waiting on the 1-800 number. This is critical to address immediately, because of the haphazard and negligent way that the IRS has handled information dissemination about seniors and people with disabilities' critical benefits and economic impact payments.

Protect Social Security's Dedicated Funding

It is also important that Congress eliminates all proposals and plans which cut the program's dedicated revenue, the federal insurance contributions (FICA) paid by employees and matched by their employers. Decreasing or fully eliminating the FICA payments undermines the foundation of our Social Security system and sets the stage for future demands to cut Social Security, even if the proposal replaces the lost revenue with deficit-funded general revenue.

By law, Social Security can only pay benefits if its dedicated revenue is sufficient to cover all the costs of those benefits and their related administrative expenses. Social Security has no borrowing authority and therefore cannot add a penny to the federal deficit. By replacing Social Security revenue with general funds, Congress risks contributing to the misconception that Social Security needs to be cut, because it adds to the deficit. Not replacing the revenue would, likewise, be destructive and increase Social Security's projected shortfall, which is also used as an excuse to try to cut Social Security's modest benefits.

Ensure Health Care for All

Now, more than ever, it is apparent that the current state of our nation's health care system is inadequate. Before this public health crisis 87 million people were uninsured or underinsured. Millions more are at risk due to the economic devastation our nation has experienced during this pandemic. With such devastating

consequences, Medicare should be expanded to ensure that everyone in our nation has access to comprehensive health care, including prescription drug coverage, during this time.

Social Security Works supports Senator Sanders' Health Care Emergency Guarantee Act, which would allow Medicare to cover the cost of treatment for the uninsured and all out-of-pocket costs for those with public or private insurance, for as long as this pandemic continues. We also support Representative Jayapal's Medicare Crisis Program Proposal. Among other things, this plan would enroll in Medicare any uninsured person and the household of a person who is found eligible for unemployment insurance due to COVID-19, throughout the duration of this emergency.

Ensure Treatments and Vaccines are Available to Everyone to End the Pandemic

The only way to end the COVID-19 pandemic is to ensure that a vaccine and treatment are available to every person who needs them globally. We need to look to U.S. leadership in the eradication of polio and smallpox for the path forward on COVID-19. Congress should follow the leadership of Reps. Jan Schakowsky, Peter DeFazio, Rosa DeLauro and Lloyd Doggett who lay out three principles to guide how all treatments and vaccines must be treated by Congress. Firstly, pharmaceutical manufacturers should not be granted exclusivity for any COVID-19 vaccine, drug, or other therapeutic—whether it has been developed with U.S. taxpayer dollars and publicly funded, or not. Second, pharmaceutical corporations must not be allowed to sell any COVID-19 vaccine, drug or therapeutic at an unreasonable price, whether or not it has been developed with U.S. taxpayer dollars. Third, for all COVID-19 vaccines, drugs, or therapeutics, pharmaceutical manufacturers must publicly report the total expenditures of the manufacturer on: research and development, disaggregated by clinical trial phase and the percentage of those total expenditures that was derived from Federal funds; materials and manufacturing; and meeting statutory standards and carrying out post-market requirements of the Federal Food, Drug, and Cosmetic Act.

Investigate, Mitigate, And Eventually Eradicate the Crisis in Our Nation's Nursing Homes

We are extremely concerned about the extreme threat for COVID-19 that exists in our nation's long-term care system. Nursing homes are experiencing unfathomable levels of illness and death because of this virus. Nearly [12,000 coronavirus deaths](#) have been linked to nursing homes. Congress must step in to investigate the reason for this tragic outcome, and mitigate the problems immediately, so that we can eradicate this crisis within nursing homes.

Congress should ensure nursing home guidelines prevent the spread of COVID-19, and invest in the resources and workforce needed to carry out these guidelines. Nursing home facilities should report COVID-19 cases to residents and their families, along with government officials. Congress should guarantee free testing kits for workers and residents. Patient discharge guidelines should be clarified so families can plan at-home care. Congress must ensure residents are not at risk for neglect or abuse due to the elimination of in-person inspections.

Guaranteed Housing Security

Congress should protect seniors and people with disabilities who need affordable housing from eviction or foreclosure.

Protect Pensions

In the middle of a public health crisis people need to know that their retirement income is secure, which not only includes Social Security, but also pensions. With state budgets at risk and a standing retirement income crisis, Congress must intervene at this critical moment to provide funding for the nation's multiemployer pensions, just as it has done for the nation's largest corporations.

As part of this mission to protect retirement, Congress must provide adequate funds for state and local governments. Without this funding, not only will they feel pressure to lay off the nation's first responders,

they will feel pressure to cut back on the pensions of those first responders who are now retired or ceased work as the result of disability.

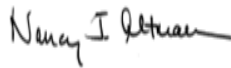
Cancel Student Loan Debt

Today, multiple generations are trapped by the student loan system, and this includes our nation's seniors and people with disabilities. The narrative on student loan debt is very clear: people are being sold a dream of infinite wealth and possibility with the investment in a degree of higher education. Yet, in reality, student debt is an incredible burden that is hindering our nation's economy, especially now. Canceling student debt is an automatic economic stimulus that would allow millions of Americans to live out their dream to buy a house, start a family, or open a business.

As a related matter, while Congress protected emergency payments from being seized for debts owed to the federal government for student loans, it did not protect these payments from garnishment by private creditors. This presumably inadvertent omission should be corrected legislatively. These are emergency payments, after all. Just as they should not be taken for federal student loan debt, they should not be seized for private sector student loan debt, either.

Economic security for seniors and people with disabilities has never been more important, and only Congressional action will alleviate the pain that individuals and families are experiencing due to COVID-19. We hope that you will consider these policy priorities along with others that will serve people instead of wealthy corporations aiming to profit from this pandemic. This moment in our country is historic and this next legislative package will set the foundation for our nation's recovery. Thank you for your work during this time. We stand ready to work with you on these priorities.

Sincerely,



Nancy J. Altman
President



Alex Lawson
Executive Director