

Q & A: Making Your Golden Years Great

Written by Sen Chuck Grassley
Monday, 18 April 2011 13:13

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May is Older Americans Month.

Q. What is Older Americans Month?

A. Each May, we celebrate Older Americans Month. Whether you're currently enjoying or are still looking forward to the next phase of life and retirement, this is a time to celebrate the contributions of the current generation and past generations of older Americans. This year's theme, "Connecting the Community," highlights the ways in which older Americans bring the community together, and celebrates the many ways that technology helps older Americans live longer, healthier, better-quality lives.

Q. What have you done to ensure younger workers have financial security when they retire?

A. Workers who have yet to retire should think ahead to ensure they are financially able to give themselves options. Employer-provided pensions are no longer as common as they once were and, in recent years, some employers who offered pension benefits were exposed as having promised more than they could deliver. In 2006, after the Enron and United Airlines retirement savings and pension debacles, among others, Congress enacted the most sweeping pension legislation in more than 30 years. As one of the authors, I was glad to help stop the game playing by which corporations indicated that their pensions were in better shape than they really are. In addition, the law made permanent the increased amounts that people can put away in their 401(k) and Individual Retirement Accounts and provided for more portability between these types of accounts when workers change employers. Other provisions made

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permanent are the savers credit for low- and middle-income taxpayers and the ability for individuals over the age of 50 to make “catch up” contributions to increase their retirement income security. For some helpful tips on preparing for retirement, please visit http://www.dol.gov/ebsa/publications/10_ways_to_prepare.html

Q. What have you done to help improve the lives of seniors?

A. It's important to protect vulnerable citizens, including those who require care from a family member or live in a nursing home. In 1984 and 2000, I authored updates to the *Older Americans Act*, including a new program that offers support to family caregivers, including those who care for older family members. As chairman of the Senate Special Committee on Aging in the late 1990s, I conducted oversight on the quality of care provided in nursing homes. Predictably timed inspections and lax enforcement of care standards allowed abuse and neglect to flourish in too many cases. It takes ongoing persistence to make sure quality standards are enforced. Making inspection information more transparent helps keep nursing homes on their toes. Beefing up the Department of Health and Human Services' Nursing Home Compare website has helped to empower consumers to choose the right facility. The *Nursing Home Transparency and Improvement Act* that Senator Herb Kohl and I got enacted last year will build on prior transparency efforts to give consumers more information about individual nursing homes and their track record of care and give the government better tools for enforcing high-quality standards.

The whistleblower updates of the federal *False Claims Act* that I first sponsored in the Senate in 1986 and have worked to safeguard and fortify ever since help to ensure that tax dollars meant to care for seniors aren't lost to fraud. Whistleblowers have helped to recover billions of dollars to the federal Treasury. In 2003, I authored and helped shepherd through Congress the first-ever Medicare prescription drug benefit. The drug benefit program has cost 37 percent less than originally estimated and, today, 90 percent of eligible Medicare beneficiaries have prescription drug coverage. Additionally, a bill which I authored became law last year and will require that, beginning in September 2013, payments by pharmaceutical companies and medical device makers to doctors be made public online. Transparency of the financial relationships between drug and device makers and physicians will inform consumers and establish accountability. Every day, advanced technology is improving the quality of life for all Americans, including older Americans, as we mark Older Americans Month.