



Dear Neighbor,

You've spent decades contributing to the fabric of our community, and as a result, you deserve a secure retirement. While chaos and uncertainty continue to unfold out of Washington as the Trump administration cuts crucial programs like Medicaid, Social Security, and food benefits, I'm working at the state level to push back and ensure you have access to the benefits you've paid into and deserve.

This newsletter will provide you with helpful resources in addition to legislative updates from Lansing.

If you need assistance navigating a state department such as Treasury, Health and Human Services, or the Unemployment Insurance Agency, or would like to share feedback or suggestions, you can contact my office via email or by phone. Here's how:

- Lansing office: 517-373-2523
- Toll-free: (855) 347-8008
- Email: SenMMcMorrow@senate.michigan.gov

Working for you,

Mallory McMorrow
State Senator, 8th District
SenatorMcMorrow.com



Cutting Your Taxes

ENSURING YOU CAN ENJOY THE RETIREMENT YOU'VE EARNED

Enacted by Gov. Rick Snyder in 2011, Michigan's retirement tax robbed seniors of their hard-earned retirement income for more than a decade. We heard you loud and clear — you had planned for a set amount of money in retirement, and to have some of that income stolen from you was devastating. To finally provide financial relief and keep our state's promise to retirees, I helped repeal this unfair tax. After Gov. Gretchen Whitmer signed this bill into law, nearly 500,000 seniors are saving \$1,000 every year.

Learn more at SenateDems.com/Lowering-Costs.

Saving You Money

In addition to repealing the retirement tax, I've been working hard to lower costs in all aspects of Michigan seniors' lives by advancing legislation and funding to:

- Establish a Prescription Drug Affordability Board to rein in the rising cost of medication
- Invest in affordable housing projects for veterans and seniors
- Support food assistance programs such as SNAP and Double-Up Food Bucks

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Keeping You Safe

No one should have to worry about being taken advantage of as they age, yet too many Michigan seniors fall victim to abuse and exploitation. That's why the Michigan Senate Democrats have been fighting to better support you. To help put a stop to these attacks, the Senate passed Senate Bills 111-114, which would:

- Strengthen protections for vulnerable adults by allowing them to petition the court to obtain an elder and vulnerable adult personal protection order
- Expand penalties for abuse and financial exploitation offenses, such as treating offenses that occur after a vulnerable adult's death the same as if the exploitation had occurred during their lifetime
- Bring together local teams of experts to develop programs and community awareness efforts to prevent elder abuse from happening



Resources and News for **THRIVING SENIORS**

State Senator Mallory McMorrow

PROUDLY SERVING MICHIGAN'S 8TH DISTRICT



Expanding Access to Health Care

The Senate Democrats have made it a priority to advance policies that support accessible, affordable health care for every senior in our state, including:

- Codifying the Affordable Care Act on the state level so you cannot be denied coverage due to a **pre-existing condition**.
- Strengthening our home health care system by allowing **home help caregivers** to unionize, helping attract new workers to the profession and enabling them to access higher wages and professional development opportunities to help you age with dignity.
- Allowing pharmacists to prescribe and administer **vaccines** on-site, eliminating wait times to see a doctor and ensuring you can more easily stay up to date on preventative vaccines.



Reining in Skyrocketing Prescription Drug Costs

Sky-high prescription costs hurt all of us, especially seniors on a fixed income and those managing chronic conditions. While much needs to be done on the federal level to curb this crisis, the Michigan Senate took action by passing legislation to create a **Prescription Drug Affordability Board**, a new state-level regulatory and oversight body that would have the power to investigate and propose price cuts for some of the most commonly-used medications within the state.

Creating such a board would bring much-needed transparency, accountability, and consumer protection to drug pricing in Michigan.

This legislation now awaits action in the State House. Contact your State Representative and encourage them to take up Senate Bills 3-5. Find their contact information at [House.MI.Gov/#findARepresentativeForm](https://www.house.mi.gov/#findARepresentativeForm).



Staying Safe from Senior Scams

BE AWARE OF TOLL ROAD SCAMS

Michiganders have been receiving text messages claiming that they owe a late fee on a toll payment, often with a link to click, threatening language, or a number to call. The website URL may even look official — with an imposter government website that mimics MDOT's official site but with a different URL address. **Michigan does not have toll roads and will never solicit payment via text.**

To stay safe, note that government agencies:

- Will never request personal information or demand money through email, over the phone, or text. They will mail you a notice and offer payment options.
- Do not ask for or take payment by prepaid gift card, wire transfer, cryptocurrency, or a payment app.

GUARD AGAINST MEDICARE SCAMS

Fraudsters posing as Medicare "representatives" are calling unsuspecting consumers about their Medicare coverage and asking for Medicare ID numbers or other personal information, such as a Social Security Number or date of birth. Once scammers have this information, they can use it to make unauthorized changes to your Medicare plan. Here are some important tips to protect yourself:

- Never give your Medicare number or other personal information to an unknown caller or visitor to your home. The Centers for Medicare and Medicaid Services will never call or send someone to your home seeking personal information or your Medicare number.
- Ignore anyone who calls saying you must join their prescription drug plan to keep your Medicare coverage.
- Don't trust Medicare-related mail that appears to be official but is an advertisement for a private company.

If you have questions or concerns about your Medicare coverage, **contact Medicare directly at Medicare.gov or by calling 800-633-4227.**



Senate Strengthens Protections and Benefits for Retired Veterans

The Michigan Senate unanimously passed three bills aimed at improving the lives of Michigan's retired service members.

Senate Bill 215 protects veterans and their families from predatory business practices by requiring **new rules and transparent procedures for for-profit veteran service organizations** that help veterans access benefits.

Senate Bills 207 and 208 create and fund the Michigan Veterans Coalition Grant Program, allowing **veteran service organization grantees to hire more staff and connect more veterans to benefits** they've earned while reducing stress on other state programs.

We are eternally grateful to the men and women who have stepped up to serve our country and protect the freedoms we all enjoy. You deserve not just our gratitude, but robust services and support when you return to civilian life. Learn more at [Legislature.MI.Gov/Publications/VeteransBenefits.pdf](https://www.legislature.mi.gov/Publications/VeteransBenefits.pdf).

More for Veterans

TUITION ASSISTANCE

Did you know the Senate has expanded tuition assistance for military spouses and dependents? Learn more at [Michigan.Gov/DMVA/About/MiNGSTAP](https://www.Michigan.Gov/DMVA/About/MiNGSTAP).

SUICIDE PREVENTION AND MENTAL HEALTH

If you need to access mental health support, or if you or someone you love has contemplated suicide, know that you are not alone. More information and resources: [VeteransCrisisLine.net](https://www.VeteransCrisisLine.net).

