



## **US Senate**, Maine

#### HOW TO USE THE AARP VOTERS' GUIDE:

AARP produced this guide to help you find out what candidates are saying about health and financial security in their own words.

#### HAVING TROUBLE CUTTING THROUGH THE POLITICAL CAMPAIGN CLUTTER?

AARP is committed to helping you get the facts you need to choose candidates who reflect your views and values. We are nonpartisan – we don't support or oppose any political candidates or contribute any money to campaigns or political action committees. Our priority is ensuring you know where the candidates stand before you cast your vote.



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#### 2014 AARP Voters' Guide | US Senate, Maine

## **Social Security**

*How would you protect Social Security for today's seniors and strengthen it for future generations?* 

#### **AARP's Position:**

Social Security should continue to guarantee that Americans who work and pay into the system receive benefits based on what they earn and contribute. Benefits should keep up with inflation and last for as long as an individual lives. We must strengthen Social Security for the future and protect benefits for people who count on them most, including surviving spouses and families, lower-wage workers, and disabled individuals who no longer can work. Social Security must be put on stable financial ground, but any adjustments should be implemented gradually so changes do not impact those in or near retirement.

#### Shenna Bellows (D):

I support expanding Social Security benefits in a responsible way to make sure retired Mainers don't face hunger or lose out on medicines they need. In the 21st century, there's no excuse for letting Social Security recipients starve to pay for corporate tax breaks. Expanding benefits is the right thing to do, both morally and economically. [...] Right now, the payroll tax that funds Social Security only applies to the first \$113,700 of income. [...] I support scrapping that cap entirely and making sure everyone pays their fair share, regardless of how many lobbyists they know. (Source: Bangor Daily News, http://ow.ly/AzvLY)

#### Susan M. Collins (R):

Well, I think we have to be very careful as we take a look at the Social Security and Medicare programs. If we change the consumer price index, we could not do so without increasing the minimum benefit for Social Security. I also think that any savings in Social Security needs to be reinvested in the Social Security program to keep it strong. (Source: AARP Interview, http://ow.ly/xSSVZ)

### **Medicare**

# How would you put Medicare on stronger financial ground and protect today's seniors and future retirees from rising health costs?

#### **AARP's Position:**

Medicare should be strengthened and improved so both current and future generations can count on having access to high-quality, affordable coverage. Medicare should continue to guarantee a specific set of benefits that are affordable and meet a person's health care needs. Medicare should offer choices that ensure access to high-quality health care. Medicare should improve the quality, safety, and efficiency of care by emphasizing value and cracking down on fraud, waste, and abuse.

#### Shenna Bellows (D):

To strengthen our existing Medicare system, we should allow Medicare to negotiate for lower drug prices with pharmaceutical companies to reduce costs. I support strengthening the benefits provided for long-term care to allow seniors to stay in their homes and receive quality care that is lower cost in the long run than institutionalized care. I will always stand up for the provisions of Medicare that make it so successful including preservation of patient choice to use the doctors they trust and coverage of a broad set of defined benefits. (Source: Bellows Campaign Website, http://ow.ly/Azx9C)

#### Susan M. Collins (R):

For more than two decades, the **Government Accountability Office** has identified Medicare as being at high risk for improper payments and fraud. In 2012, Medicare reported that it had lost more than \$44 billion in improper payments due to waste, fraud, abuse, and mismanagement. And unfortunately, that estimate may well be too low. This is simply unacceptable. The loss of these funds not only compromises the financial integrity of the Medicare program, but it also undermines our ability to provide needed health care services to the more than 54 million older and disabled Americans who depend on this vital program. (Source: Collins Senate Webpage, http://ow.ly/xT79Q)

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## **Financial Security**

# How would you help Americans save so they can secure their future and live independently as they age?

#### **AARP's Position:**

More opportunities and incentives should be available for all Americans to plan and save so they can have a more secure future. Freedom from age discrimination is a fundamental right and critical to Americans' ability to have a secure retirement. Every worker should be treated fairly, regardless of age. We need to support family caregivers who make it possible for more seniors to live in their homes and communities, where they want, rather than taxpayers and struggling families paying for costlier care.

#### Shenna Bellows (D):

As a VISTA volunteer I worked to create incentives for saving, including individual development accounts for youth, and I will support legislation that makes it easier for families to save for their retirement. We can grow our economy and promote financial independence for our seniors by expanding employment, training and savings opportunities for our seniors. [...] I will be a strong advocate for expansion of SNAP, commonly referred to as food stamps, and federal funding for food and heating assistance programs that protect our friends and neighbors. (Source: Bellows Campaign Website, http://ow.ly/Azx9C)

#### Susan M. Collins (R):

Long-term care is enormously expensive ... and yet very few people have long-term care insurance. I think that we need to have tax incentives to encourage the purchase of long-term care insurance, and we need to have some sort of incentive to help family caregivers be able to care for their loved ones at home. [...] I am very much for ensuring that there is not discrimination against older workers. As we're living longer, part of the answer to retirement security may well be working longer for individuals who are healthy enough to do so, and we don't want discrimination in the workplace. (Source: AARP Interview, http://ow.ly/xSSVZ)



After years of working hard and paying into the system, AARP believes you've earned the right to know where the candidates stand on the issues that matter to you and your family. This Voters' Guide will help you find out where the candidates stand on health and financial security in their own words, so you can decide which candidate best reflects your views and values.

To find out more about these issues and voting information, please visit **aarp.org/yourvote**.

## **Voter Information Inside**



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