



March 23, 2021

The Honorable Ted Cruz
U.S. Senator, Texas
127A Russell Senate Office Building
Washington, DC 20510

Dear Senator Cruz:

On behalf of the over 2.3 million members of the Association of Mature American Citizens (AMAC), I am writing in support of your bill, S. 275, the Retirement Freedom Act. This timely piece of legislation restores the rights of seniors to make important decisions that will have lasting effects on their personal health care choices and retirement security.

Under current law, Medicare and Social Security benefits are unnecessarily linked. When individuals turn 65, they must enroll in Medicare Part A if they (1) wish to continue receiving their monthly Social Security benefits if they took early retirement, or (2) claim their Social Security benefit at the Normal Retirement Age (NRA). While Medicare is meant to give security and freedom to its beneficiaries, the linkage of Social Security benefits to Medicare benefits restricts seniors' ability to opt out of Medicare Part A. The Retirement Freedom Act severs the link between Medicare and Social Security by allowing seniors to opt out of Medicare Part A without jeopardizing their eligibility for Social Security benefits.

S. 275 also rectifies another issue with current law. Right now, if an individual chooses to withdraw from Part A in favor of a private insurance plan, they are required to pay back their previous expenses covered by Part A, as well as all Social Security benefits they have received. The looming threat of costly repayments is an unnecessary penalty that keeps seniors in a plan they may not want. The Retirement Freedom Act eliminates the financial burden of withdrawing from Medicare Part A and protects seniors' access to their Social Security benefits.

As an organization committed to representing seniors, AMAC remains dedicated to ensuring senior citizens' interests are protected. We commend you, Senators Cruz and Paul, for this senior-oriented and commonsense legislation. AMAC is pleased to offer our organization's full support for the Retirement Freedom Act.

Sincerely,

A handwritten signature in black ink that reads "Bob Carlstrom".

Bob Carlstrom
President
AMAC Action