



## Virginia Federation of Chapters (VFC) 2015 State Legislative Plan

### *We Support State Legislation that Strengthens Fair and Efficient Governance & Protects the Rights, Safety, and Assets of Virginia's Seniors*

**Enhanced Protection of Incapacitated Adults.** Financial exploitation of vulnerable seniors is a growing problem. We support legislation that would: (1) expand the singular focus under current law on *mental* incapacity to include *physical disability*, as well as *social isolation*, in the definition of “incapacitated adult;” (2) provide for asset recovery through the seizure or forfeiture of property used in connection with the exploitation; and (3) increase the penalties for the crime, as appropriate.

**Income Tax Subtraction for Retiree Health Insurance Premiums.** All currently employed Virginians with a company or agency health plan are allowed to subtract their health insurance premiums from their pre-tax income. However, most retirees do not have the same benefit. A new 2013 Virginia law permits adults 66+ years old to deduct premiums paid for medical insurance if earned annual income is at least \$20K and federal adjusted gross income does not exceed \$30K. Yet, most retirees do not fit within this narrow window, either because they do not work (and therefore do not have earned income) or their federal adjusted gross income, including work and annuities, exceeds \$30K. Health care costs continue to rise and most retirees are on fixed incomes. Therefore, we support legislation that would amend VA58.1-322(C) to allow retirees to subtract their health insurance premiums from federal adjusted gross income, thereby lowering Virginia taxable income by the same amount, with no income restrictions.

**Nonpartisan Redistricting Reform.** Over the past decades, both of the major political parties, when in the majority, have manipulated district boundaries to create a system of "safe seats" which favors incumbents over challengers. This system fosters a climate of partisan gridlock wherein the need for legislative compromise is reduced or eliminated. Therefore, we urge the General Assembly to pass legislation ensuring that future Redistricting is undertaken in a nonpartisan, fair, and transparent manner. Redistricting must be conducted through impartial means, such as by a nonpartisan commission, and based on the considerations of numerical equality in population among districts and geographical contiguity and compactness, as prescribed by law.

**Senior Absentee Voting.** One of the main reasons for long voting lines at the Virginia polls in November 2012 was elderly curbside voting – the practice of taking a voting machine out to the curb so an elderly voter can cast a ballot from his/her vehicle. Compounding this problem, many seniors do not meet the official definition for a “disability” excuse to qualify for absentee voting under current Virginia law. Early 2013 legislative proposals to allow seniors age 65+ years to vote absentee without having to formally designate a specific excuse (“no excuse” absentee voting) initially received strong bipartisan support. We recommend that the Virginia General Assembly reintroduce and pass in 2015 this common-sense legislation that would allow no-excuse absentee voting for Virginia’s seniors.