



SEPTEMBER 2025

## NEWSLETTER

### UPDATES FROM AROUND THE COUNTY

#### MEDICARE OR MEDICARE ADVANTAGE? IT'S COMPLICATED, MAKE AN INFORMED CHOICE WITH MONTEZUMA LWV'S HELP

Traditional Medicare is a public insurance trust that pays private health care providers, using money collected through payroll taxes under the Federal Insurance Contributions Act. Each month, payroll taxes are withheld for Medicare (2.9%) and Social Security (12.4%); the employer and employee evenly split the 15.3% combined tax. Between 300,000 and 400,000 Americans enroll in Medicare or Medicare Advantage for the first time each month. This includes individuals who are eligible because of age as well as those who qualify because of disability.

Traditional Medicare includes Part A, which covers hospitalization – usually with no additional premium, and Medicare Part B which covers doctors. A monthly premium, based on income, is required for Medicare Part B. The current base premium is \$185 per month plus an annual deductible. It is an 80/20 plan; Medicare covers 80% of allowable costs with the patient covering 20%. It usually does not cover drugs, vision, dental or hearing aids.

Many Americans who choose traditional Medicare purchase a supplemental or Medigap plan that limits the 20% co-payment and covers deductibles, and a Part D Drug Plan.

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Medicare is complicated, and decisions during initial enrollment may impact available options for future coverage. While switching between Medicare Advantage plans and drug plans is fairly easy and straightforward, moving from a Medicare Advantage plan to traditional Medicare can be difficult, or impossible. Coverage options are limited and may be very costly, so it's important to choose wisely at the outset to protect long-term flexibility and coverage.

The Montezuma County League of Women Voters is hosting a "Medicare or Medicare Advantage?" panel presentation at 10 a.m. Sept. 13 at the County Annex, 107 N. Chestnut St. Don't wait until you turn 65 with little time to decide; come learn from experts the questions you should ask and things to consider before choosing a plan.

[Read the full article here.](#)

**MEDICARE**

**MEDICARE ADVANTAGE**

**Medicare vs. Medicare Advantage**  
**Understanding the Difference**

Medicare is complicated and understanding the differences between these two healthcare programs is critical. Even if you are a few years away from making a decision, come learn the basics now from our expert panel.

**September 13, 2025 / 10:00 AM**  
**Montezuma County Annex**  
**107 N. Chestnut Street, Cortez, CO**

**LWV**

**SOUTHWEST**  
Memorial Hospital

**CORTEZ PUBLIC LIBRARY**

**MANCOS**  
PUBLIC LIBRARY

**Dolores**  
Public Library



## GET INVOLVED:

We've made signs, marched and rallied. We've written, called, emailed, and visited our elected representatives. We've written letters to the editor and held speaker events. What more can we do to save our democracy?

We'd like to invite your feedback on our work so far this year as well as where you'd like to see us focus our efforts moving forward. Whether you've attended a single rally or shown up for everything we've hosted, we want to hear from you. Please feel free to forward to your neighbors and friends, even if they aren't League members, as we also want to hear from those we're not reaching, but who are equally concerned about our democracy.

[Take our survey here:](#)



We'd also like to invite you to submit content for this newsletter. Whether it is a legislative update you've received or a relevant event you'd like shared with our member list, please submit newsletter content by the 20<sup>th</sup> of every month to [lwmzc@gmail.com](mailto:lwmzc@gmail.com) with the subject line "Newsletter Content". Our goal is to publish the newsletter by the first Monday of the month. *\*We reserve the right to include/exclude and/or modify for length.*

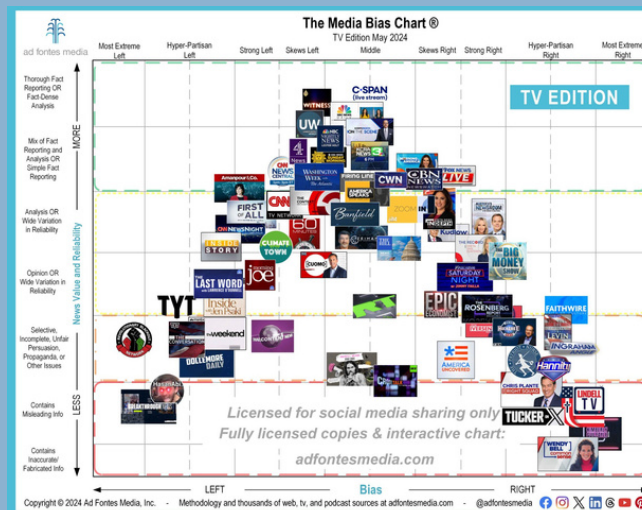


## STAY IN THE KNOW:

In hyper-partisan times, it is particularly important to vet news sources for reliability and bias. [Ad fontes](#) has created a system for evaluating sources: On the vertical axis, they place news sources based on how factual their reporting is. The closer to the top, the more factual the reporting or fact-dense the analysis. The Associated Press and Pew Research Center are close to the top.

On the horizontal axis, sources are placed center from the most nonpartisan in the center of the page to degrees of partisan reporting from Left to Right from mildly leaning on one side or the other to far leaning.

At the very top and right in the middle of the Ad fontes chart sits USA Facts. Check it out at [usafacts.org](#)



The Colorado Rural Electric Association (CREA) has developed an app that includes all of Colorado's State Officers, Senators, and Representatives plus those representing Colorado in Washington D.C. Pictures, who they represent, and contact information (both email and phone) are included.

- CREA Legislative Directory App: <https://crea.coop/legislative-directory-app/>
- OR type in "CREA Legislative Directory" in your phone App Store to download for free



## UPDATE FROM LOS MANOS UNIDOS:

Nuggets of Hope and Actions we can take from here in Montezuma County.

We are excited to share [this article](#) that describes a small and mighty group here in Montezuma County standing up for the rights of our neighbors.

We have a small group of folks (we welcome more!) focused on using the Know Your Rights campaign more visibility in an artistic, fun, kind, respectful, and informative way. Also, we are using this work to combat misinformation relevant to this county, promote immigrant stories, including the stories of the kidnapped and disappeared. If you'd like to join us for this work, please email us at [ManosUnidas@pm.me](mailto:ManosUnidas@pm.me). Here is an interview by a Unitarian Universalist podcaster about Colorado IPTs. Please share if appropriate. [Faithful Resistance Ep 17: Immigrant Protection Teams & Unitarian Universalist Activism in Colorado.](#)

### Federal and State Updates for Rights Being Violated

**New Immigration Population Statistics.** After more than 50 years of rapid growth, the nation's immigrant population is now in decline. In the months since January 2025, more immigrants left the country or were deported than arrived (see more [here](#)). While the US is home to the largest number of immigrants, dozens of countries have a higher proportion of immigrants in their populations than the US does now. The data on what countries have immigrants in the US show that:

- Mexico is highest
- Second was India
- Next was China, the Philippines, and Cuba

**The federal takeover of Washington DC is turning into another [backdoor way to expedite immigration enforcement](#) because it is also allowing the federal government a way to undo DC laws protecting immigrants and force local police to support ICE in their immigration enforcement.**



**A Sign of Hope? House Democrats are Preparing a Policy Proposal for a Middle Ground on Immigration:** The New Democratic Coalition unveiled a plan on August 25 that could be a rallying point on immigration (details are [here](#)). This group of Democrats includes two Dems from Colorado: Jason Crow and Brittany Pettersen. **I suggest folks consider calling the other two Dems and ask them why they are not involved—and, if you have a Republican House member, call them to ask them to sign on.** This is a signal the new polls that a majority of Americans support immigrants are starting to sink in.

**At the State Level, a [War of Letters](#)** is occurring over sanctuary designations. The State of Colorado and City and County of Denver are making it clear that refusing to assist with the federal government's regulatory aims does not constitute obstruction. The Trump Administration complains that these entities are not as helpful as they would like, but refusing to help is not the same as impeding.

### **Suggested Activities**

#### **Continue to Amplify the Declaration by People of Faith**

The [Declaration by People of Faith](#) is ready for signatures by organizations and individuals. Here is the [information about individuals signing](#) and here it is for [organizations](#). Please distribute widely and urge all of your members to sign.

If you'd like to join us for this work, please email us at [ManosUnidas@pm.me](mailto:ManosUnidas@pm.me).



## UPCOMING EVENTS IN OUR REGION:

- **The La Plata Project is hosting an open house to discuss potential mineral exploration. If you have questions or concerns, you should stop by...!**
  - September 5 from 5-7PM — Cortez Rec Center — 425 Roger Smith Ave, Cortez
- **League of Women Voters of Montezuma County's Monthly Meeting**
  - September 13 from 10:15AM-12PM — Montezuma County Annex — 107 N Chestnut St, Cortez
  - Topic will be on Medicare vs Medicare Advantage (see flyer on page 2)
- **League of Women Voters of Montezuma County's Monthly Meeting**
  - October 11 from 10:15AM-12PM — Cortez Library — 202 N Park St, Cortez
  - Topic will be on universal healthcare and the CO study — more details to come
- **More details to come, but be on the lookout for the following events this fall:**
  - Montezuma School District School Board Candidate Forum - October
  - County recycling update - October
  - Legislative Update with CO Rep. Katie Stewart & Senator Cleave Simpson — Nov 11
- **The national League is sponsoring a series: Democracy in Your Hands from June-October**
  - September's Topic = **Working with Local Election Officials to Anchor Change**
    - Date/Time: September 17, 2025 at 9AM MST
  - October's Topic = **Building Coalitions to Amplify Action**
    - Date/Time: October 22, 20215 at 1:30PM MST
  - Online; [register here](#) - official League members only
- You can find other webinars throughout the month on [CO LWV](#).



## RESOURCES

Our priority is to provide factual, unbiased information and connect groups across our community. To that end, here are some suggested resources to stay informed and learn more:

- [Colorado League of Women Voters](#)
  - [Colorado Voting Rights Act](#)
  - [Legislative Action Report](#)
  - [Where the League Stands](#)
  - [Legislative Conference 25](#)
  - [Redistricting in Colorado](#)
  - [Contact Elected Officials](#)
  - [LWVCO Task Forces](#)
- [5 Calls](#) >> scripts for callings your representatives about a variety of issue areas
- [League of Women Voters Bill Tracker](#)
- [Just Security](#) >> litigation tracker with updates
- [Congress.gov](#) >> find your federal Representative and Senators
  - Remember to sign up for their newsletters!



## How to Get Involved

- Attend our regular meetings, the second Saturday of each month, usually at one of our county libraries;
- Check our [website](#) and/or newsletter calendar for other League sponsored events;
- Join the League. You can register online: [portal.lwv.org](https://portal.lwv.org) or in-person at one our meetings;
- Keep us in the loop if you hear of events or projects you believe the League might want to promote or partner with.
- We can be reached at [lwvmzc@gmail.com](mailto:lwvmzc@gmail.com).