



# 2021 Fall Virtual District Meeting Packets



LOUISIANA RETIRED  
TEACHERS ASSOCIATION

## IMPORTANT NOTICE

This packet reflects the current documents and materials to be presented at the 2021 Fall District Meetings. Some resources in this packet are time-sensitive. For the most up-to-date information, please refer to the LRTA website at [www.lrta.net](http://www.lrta.net). Resources, like survey results, are updated regularly on the LRTA website.

Please keep this packet and encourage fellow retirees to learn more about LRTA at [www.lrta.net](http://www.lrta.net).

## EXECUTIVE DIRECTOR'S REPORT

1. Legislative Recap: Retirement Bills from the 2021 Regular Session
2. Legislative Recap: Tax Reform and Constitutional Amendments
3. Legislative Outlook
  1. Future Session Dates
  2. Future Cost of Living Adjustments (COLAs)
  3. Special Election: La. Senator Seat 27
4. AARP - Health Bills
5. Government Pension Offset (GPO)/Windfall Elimination Provision (WEP)



**House Bills – Tracking with positions**

<b>Membership</b>	
<b>HB 22</b>	
Author: Rep. Jeremy Lacombe	
Description: move employees of the Louisiana School Boards Association (LSBA) from PERS to TRSL	
LRTA Position: Neutral	TRSL Position: Neutral
Status: Signed by Governor – Act 138	
<b>Payment Toward UAL</b>	
<b>HB 516</b>	
Author: Rep. Jerome Zeringue	
Description: makes supplemental payments toward Unfunded Accrued Liability (UAL) for Fiscal Year 2020-2021	
LRTA Position: Support	TRSL Position: Support
Status: Signed by Governor – Act 120 (Note: Governor line-item vetoed portions of the bill not relating to the supplemental appropriation.)	

**House Bills – Monitoring (no position taken)**

<b>COLA</b>	
<b>HB 35</b>	
Author: Rep. Charles Owen	
Description: Provides for cost-of-living adjustments for members of the Municipal Police Employees' Retirement System and authorizes the board of trustees of the system to modify required employer contributions	
Status: Withdrawn prior to House Introduction – 4/12/2021	
<b>Ethics</b>	
<b>HB 176</b>	
Author: Rep. Francis Thompson	
Description: Provides relative to the assessment of late fees and penalties relative to certain reports and financial disclosure statements required to be filed with the Board of Ethics	
Status: Signed by Governor – Act 177	
<b>Funds/Funding</b>	
<b>HB 417</b>	
Author: Rep. Barry Ivey	
Description: Amends Article VII of the La. Constitution in its entirety	
Status: Subject to Call – House Final Passage (FAILED TO PASS)	

## House Concurrent Resolutions – Tracking with positions

<b>GPO/WEP</b>
<b>HCR 7</b> Author: Rep. Mike Johnson
Description: Memorializes Congress to repeal GPO/WEP
LRTA Position: Support
Status: Sent to the Secretary of State

## Senate Bills

<b>Retirement Eligibility</b>	
<b>SB 22</b> Author: Senator Barrow Peacock	
Description: Proposes to raise retirement eligibility age for certain members whose first employment makes them eligible for membership in a state retirement system on or after July 1, 2020, as follows: <ol style="list-style-type: none"><li>1. five years of service at the greater of age 67 or “age of retirement set by the Social Security Administration”;</li><li>2. 40 years of service at age 62; or</li><li>3. 20 years of service at any age but actuarially reduced from age 62</li></ol>	
Also provides that for all members who become disabled and whose first employment making them eligible for membership in a state retirement system occurred on or after July 1, 2021 are required to have a physician certify their continued total	
LRTA Position: Oppose	TRSL Position: Oppose
Status: Subject to Call-Senate Final Passage (FAILED TO PASS)	
<b>Minimum PBI/COLA</b>	
<b>SB 24</b> Author: Senator Ed Price	
Description: Provides a minimum benefit increase for certain retirees, beneficiaries, and survivors of the Teachers' Retirement System of Louisiana, Louisiana State Employees' Retirement System, Louisiana School Employees' Retirement System, and State Police Retirement System.	
LRTA Position: Support	TRSL Position: Support
Status: Signed by the Governor – Act 37	

# \$ WHY IS BUDGET AND TAX REFORM IMPORTANT TO RETIREES?

In 2017, LRTA Executive Director Rodney Watson evaluated the impact budget and tax reform could have on retirees. At the time, a bipartisan task force, the Task Force on Structural Changes on Budget and Tax policy made several recommendations for tax reform that ultimately did not come to fruition. The tax reform recommendations would not have direct impact on retirees since retirees do not pay state income tax on their retirement benefits. However, the recommendations would have simplified tax collections, making Louisiana competitive with others states and providing budget stability over the short and long term. When the state faces budget shortfalls, oftentimes legislators target retirement as they look for ways to reduce spending.

During the 2021 Regular Session, the legislature passed tax reform measures that will now go before voters in the upcoming election. There are several constitutional amendments on the ballot. A couple pertaining to tax reform include:

- *[Constitutional Amendment No. 1]: Do you support an amendment to authorize the legislature to provide for the streamlined electronic filing, electronic remittance, and the collection of sales and use taxes levied within the state by the State and Local Streamlined Sales and Use Tax Commission and to provide for the funding, duties, and responsibilities of the commission?* This would start the process to centralize sales tax collections through a commission.
- *[Constitutional Amendment No. 2]: Do you support an amendment to lower the maximum allowable rate of individual income tax and to authorize the legislature to provide by law for a deduction for federal income taxes paid?* This would remove the personal income and corporate tax deductions for federal income taxes paid in exchange for lowering the state's overall income tax rates. In exchange, Louisiana's individual income tax rates would be bracketed. This combined affect would be revenue neutral.

This legislation is similar to the recommendations from 2017 and would benefit the state and may prevent the frequency of attacks on state retirement. Therefore, LRTA supports these amendments. These amendments would not affect retirement benefits as retired teachers are exempt from state income tax on their retirement benefits. For more information on these and other constitutional amendments, check out the PAR Guide on PAR's website: <http://parlouisiana.org/publications-by-date/guide-to-the-constitutional-amendments/>



## DON'T FORGET TO VOTE!

**Due to Hurricane Ida, the election to be held on October 9 will now take place on November 13.**

For more information regarding the election such as polling locations and hours, visit the Secretary of State's website at <https://voterportal.sos.la.gov/>



## FUTURE SESSION DATES

### 2022 Regular Legislative Session

To convene at noon on Monday, March 14, 2022.

Final adjournment no later than 6:00 p.m. on Monday June 6, 2022.

### 2023 Regular Legislative Session

To convene at noon on Monday, April 10, 2023.

Final adjournment no later than 6:00 p.m. on Thursday June 8, 2023.

# COST-OF-LIVING ADJUSTMENTS (COLAS) 101

Information provided by The Teachers' Retirement System of Louisiana (TRSL)

## What factors determine when TRSL pays a COLA?

► **Legislative Approval** - TRSL and Louisiana's three other state retirement systems (for state employees, school employees, and state police) provide ad hoc COLAs—referred to as permanent benefit increases (PBIs)—which must be approved by the Legislature.

► **Available Funding** - the overriding factor on whether an ad hoc PBI can be granted in any given year is whether there is enough money in each retirement system's Experience Account to fund the benefit increase. Experience Accounts are accounts created by the Legislature and designated solely for holding funds to pay PBIs. TRSL's Experience Account is funded by a portion of the System's excess investment earnings. Excess investment earnings occur when TRSL earns more investment dollars than needed to fund regular retirement benefits. The Experience Account is credited **only after** the first \$249.6 million in excess earnings is used to pay down the unfunded accrued liability (UAL), which is debt the state owes TRSL. After that, 50% of excess earnings above the \$249.6 million hurdle, if any, would be credited to the Experience Account. Pension reforms the Legislature has put in place have prioritized the financial position of the System. Still, the creation of the hurdle and its capacity to grow as System assets grow has limited the amount of money that can be credited to the Experience Account for payment of PBIs. Currently, TRSL's Experience Account balance is \$97.7 million, and the projected cost to fully fund a 1.5% PBI is \$263 million. The projected cost of a 2.0% PBI is \$350 million.

► **Granting Mechanism** - the amount and frequency of a PBI is determined by TRSL's funding level and the Consumer Price Index for All Urban Consumers (CPI-U), an inflation indicator. A PBI will not be given if there is no increase in the CPI-U or when the balance in the Experience Account is not sufficient to fund a PBI. See Table 1 for more information.

## Ongoing work toward regular permanent benefit increases

In the 2020 Legislative Session, the lawmakers passed Senate Resolution 15 and House Resolution 21. These identical resolutions directed the four state retirement systems to report on alternative methods for providing “meaningful benefit increases on a regularly scheduled basis, designed to preserve the purchasing power of the recipients.”

At joint House and Senate retirement committee meeting last December where TRSL, along with the Louisiana State Employees' Retirement System (LASERS), the Louisiana School Employees' Retirement System (LSERS), the Louisiana State Police Retirement System (LSPRS), provided legislators with different concepts for funding future PBIs to their retirees. This information may guide legislators as they consider what approach the state will take toward funding and granting more regular PBIs. TRSL and the other state retirement systems continue to hold discussions with legislators on any and all future legislative initiatives that will protect the purchasing power of retirees.

### COLA Checklist

- Approval from the Legislature
- Enough funds available in the Experience Account
- TRSL funding level and CPI-U increases



The following information was provided by the Teachers' Retirement System of Louisiana (TRSL).

TABLE 1: PBI Granting Mechanism				
<i>For example: Assuming there are sufficient funds in the Experience Account, if TRSL's funding level were 81%, a PBI of up to 3.0% could be granted if the System's actuarial rate of return were at least 8.25%; a PBI of up to 2.0% could be granted if the System's actuarial rate were at least 7.45%.</i>				
TRSL Funding Level	Last PBI Granted	System earns actuarial rate of return that is:		
		At least 8.25%	Equal to or greater than AVR*, but not 8.25%	Less than AVR
Less than 55%	N/A	None	None	None
At least 55%, but less than 65%	None in preceding FY	Lesser of 1.5% or CPI-U	Lesser of 1.5% or CPI-U	None
At least 65%, but less than 75%	None in preceding FY	Lesser of 2% or CPI-U	Lesser of 2% or CPI-U	None
At least 75%, but less than 80%	None in preceding FY	Lesser of 2.5% or CPI-U	Lesser of 2% or CPI-U	None
At least 80%, but less than 85%	None in preceding FY	Lesser of 3% or CPI-U	Lesser of 2% or CPI-U	Lesser of 2% or CPI-U
85% or greater	N/A	Lesser of 3% or CPI-U	Lesser of 2% or CPI-U	Lesser of 2% or CPI-U

*\*Board-approved actuarial valuation rate (AVR). The AVR for TRSL is 7.45% for FY 2021.*

TABLE 2: PBI Recipient Eligibility Criteria: The following requirements must be met on or before July 1 of the year the PBI is effective.	
Recipient Type	Criteria
Regular retiree	Must have received a benefit for at least one year and be 60 years of age
Disability retiree	Must have been retired at least one year regardless of age
Beneficiary of retiree	Retiree or beneficiary (or both combined) must have received a benefit for at least one year, and the deceased retiree would have been 60 years of age at the time the PBI is payable
Survivor (non-retiree beneficiary)	Must have received a benefit for at least one year and the benefits must have originated from the service of a deceased member who would have been 60 years of age at the time the PBI is payable

Remember: the adjustment applies to the first x dollars of the retiree's benefit. In 2016, the 1.5% COLA applied to the first \$60,000 of the qualified retiree's benefit. This amount is subject to change and is always specified in the bill.

TABLE 3: PBIs granted from 2010-2020						
Year	Average Annual Benefit	COLA/PBI Type	Amount (%) of Increase	Number of Recipients	Average PBI Monthly Increase	Actuarial Cost of PBI
2010	\$23,477	None	--	--	--	--
2011	\$23,863	None	--	--	--	--
2012	\$24,300	None	--	--	--	--
2013	\$24,522	None	--	--	--	--
2014	\$25,218	Regular	1.50%	64,411	\$28.72	\$200.8 M
2015	\$25,787	None	--	--	--	--
2016	\$26,341	Regular	1.50%	69,095	\$29.50	\$226.4 M
2017	\$26,548	None	--	--	--	--
2018	\$26,757	None	--	--	--	--
2019	\$26,966	None	--	--	--	--
2020	\$27,160	None	--	--	--	--

# LRTA Legislative Survey

Candidates running for Senate District 27 for the Louisiana Legislature were asked the following:

**Q1: LRTA opposes any legislation that would alter the defined benefit structure of the Teachers' Retirement System of Louisiana (TRSL). During previous legislative sessions, several bills were created to switch the current defined benefit plan provided by TRSL to a hybrid plan. LRTA continues to oppose these bills, such as SB 14 (2018) and HB 28 (2019). If similar bills appeared in future legislative sessions, would you oppose or veto these bills?**

**Q2: LRTA supports Permanent Benefit Increases (PBIs) when the criteria to grant one is met. TRSL benefit recipients have not received a PBI since 2016. Would you support legislation to grant a PBI should TRSL meet the criteria to grant one?**

**Q3: LRTA opposes constitutional conventions that would remove budgetary protections for education and retirement. If constitutional convention is proposed in a future legislative session, would you oppose or veto these bills?**

**Q4: LRTA supports the repeal of the Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP). The GPO and the WEP are Social Security federal provisions that reduce retired public employee's individual Social Security and survivor benefits. Retired teachers in Louisiana are subject to the GPO and WEP. Given the opportunity, would you support the repeal of the GPO and WEP?**

**Q5: LRTA supports teacher and support staff pay raises and adequately funding education through the Minimum Foundation Program (MFP). Do you support teacher pay raises and adequately funding education through the MFP?**

LRTA's position on all survey questions is "Yes." Candidates who answer "No" are in opposition of that priority.

## Applicable to Calcasieu parish only.

Candidate Name	Party	LRTA District	Q1: Hybrid Plans	Q2: COLAs	Q3: Constitutional Convention	Q4: GPO/WEP	Q5: Education
Dustin Granger	Democrat	6					
Jacob "Jake" Shaheen	Republican	6	Yes	Yes	Yes	Yes	Yes
Jeremy Stine	Republican	6					

Please note: LRTA has reached out to the candidates running for state legislative seats in the Louisiana House of Representatives and Senate. These are the survey results as of the time of this publication. For the most updated results, please visit the survey results page on the LRTA website at: <https://lrta.net/2021-october-election>

# FAIR Rx PRICES NOW

*AARP Advocacy Campaign*



# AARP IS WORKING TO BRING RX PRICES DOWN

- There is no reason why Americans should continue paying the highest prices in the world for prescription drugs.
- A recent AARP survey found that 70% of Americans over 50 believe finding solutions to lower drug prices this year is very important.
- The same survey found that 58% are concerned they will not be able to afford prescription drugs over the next few years for themselves or their families, and that cost was the most common reason why individuals did not fill a prescription in the past.



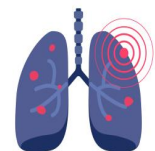
## IMPACTS OF HIGH RX PRICES TO U.S. RESIDENTS



**26,616,925** U.S. residents  
diagnosed with cancer



**22,779,074** U.S. residents  
have diabetes



**23,457,031** U.S. residents  
have asthma & or COPD\*

Source & Note:

AARP Public Policy Institute DataExplorer, 2018-2019 Behavioral Risk Factor Surveillance System.

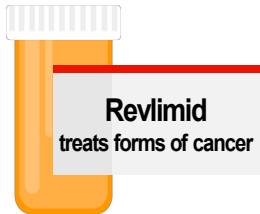
\* Chronic obstructive pulmonary disease (COPD)

Real Possibilities



# IMPACTS OF HIGH RX PRICES TO U.S. RESIDENTS (CONT.)

Between 2015 and 2020,  
the price of these name brand drugs increased:



from \$185,574/yr  
to \$267,583/yr



from \$7,936/yr  
to \$11,300/yr



from \$3,886/yr  
to \$5,289/yr  
time to act is now.

Source: Stephen W. Schondelmeyer and Leigh Purvis. Rx Price Watch Reports.  
Washington, DC: AARP Public Policy Institute, 2021

## AARP IS WORKING TO BRING RX PRICES DOWN – FEDERAL

- AARP supports three key solutions that will lower drug prices and costs for older Americans:
  - Allow Medicare to negotiate for the price of prescription drugs. This reform is overwhelmingly supported by older Americans, with 87% saying the support allowing Medicare to negotiate.
  - Cap out-of-pocket costs in Medicare Part D. Older Americans taking expensive drugs can face out-of-pocket costs that exceed \$10,000 per year.
  - Penalize companies that increase drug prices faster than inflation. In 2020 alone, drug prices increased at twice the rate of inflation.
- Lowering drug prices would reduce out-of-pocket costs for millions of patients that cannot afford needed medications. It would save billions for Medicare, which could then be re-invested to expand Medicare coverage for critical services like dental, hearing, and vision.
- We're urging Congress and President Biden to take action this year to lower drug prices. The



# AARP IS WORKING TO BRING RX PRICES DOWN – STATE

1. State importation from other countries
2. Bulk Purchasing of Rx
3. Price gouging laws with State Attorney General Authority
4. Transparency behind dramatic price increases in Rx Costs
5. Setting caps on out-of-pocket costs
6. Prescription drug affordability boards
7. International reference pricing





## Congressional Bills – Tracking with positions

House
<b>HR 82</b> Author: Rep. Rodney Davis IL-13
Description: Full repeal (removal) of the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).
LRTA Position: Support
Status: Referred to the House Committee on Ways and Means. All La. U.S. Reps have co-sponsored.
<b>HR 2337</b> Author: Rep. Richard Neal MA-01
Description: Partial repeal of the Windfall Elimination Provision (WEP) only. Current beneficiaries (and those turning 62 before 2023) who are affected by the WEP due to their own public service work would receive an extra \$150 a month. Future retirees (those turning 62 in 2023 and later) would be eligible for a new benefit formula, called the Public Servant Protection (PSP) formula.
LRTA Position: Support
Status: Referred to the House Committee on Ways and Means. None of La. U.S. Reps have co-sponsored.
Senate
<b>S. 1302</b> Author: Senator Sherrod Brown OH
Description: Full repeal (removal) of the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP).
LRTA Position: Support
Status: Read twice and referred to the Committee on Finance. All La. U.S. Senators have co-sponsored.



# VOTERVOICE USER GUIDE AND FAQ

VoterVoice is a grassroots advocacy software system that helps members send messages to their elected officials. Now, sending a message to your legislators can be as easy as one click of a button! When an issue arises, LRTA will send an email with a link to the VoterVoice tool. You will be automatically matched with your legislator based on the information you have already provided to LRTA. Then, all you will need to do is click the button to send the messages.

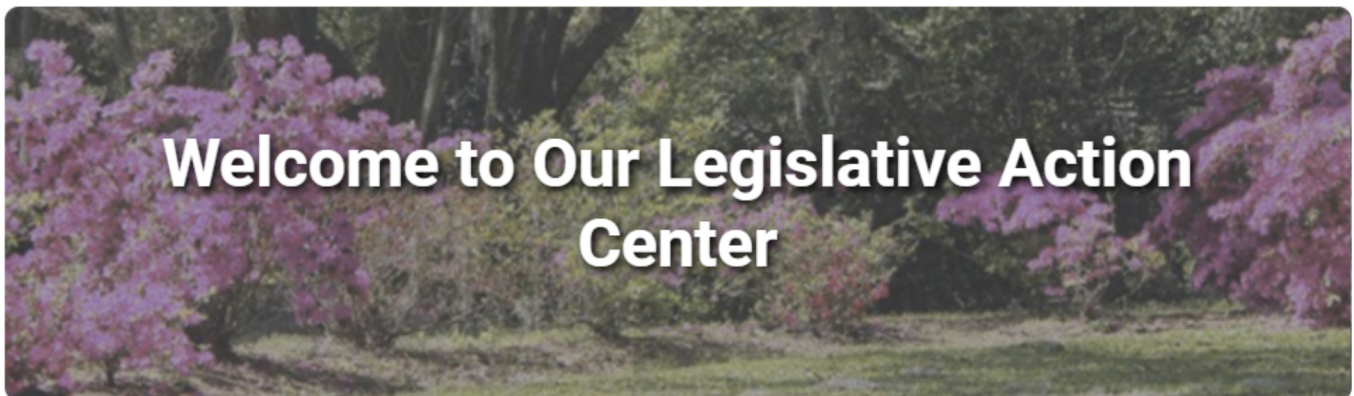
LRTA has put together a step-by-step guide for using the VoterVoice tool. You can also access our instructional video on the LRTA YouTube channel. At the end of this guide, you will also find a list of Frequently Asked Questions to help you understand VoterVoice and how it works.

## How do you use VoterVoice?

VoterVoice helps members send messages and call their legislators. Let's let's discuss how to send messages first.

### How to Use the VoterVoice Message Feature:

1. Go to the VoterVoice tool located in the Advocacy Center of our website, [www.lrta.net/advocacycenter](http://www.lrta.net/advocacycenter). Under the heading "NEW! Legislative Action Center," click on the bolded text "here." You will be redirected to the Action Center where you will see any active campaigns from LRTA. Titles may include "Oppose HB 00" or "Support HB 00." LRTA will also send direct links to the Action Center in our Legislative Alert Email Blasts.



#### Welcome to Our Legislative Action Center

Thanks for stopping by the LRTA Legislative Action Center! This is your "one-stop-shop" for advocacy tools, legislative alerts, and resources. This is our new grassroots advocacy software. See how it works today! Input your information, verify that it's correct, press the...

#### Blog Posts

---

January 21, 2021

[Welcome to Our New Legislative Action Center!](#)

#### Sign Up for Alerts

---

Enter your information below to sign up.



Campaign Box - click on a campaign box to access the VoterVoice tool

2. After you click on the campaign box or link in the Email Blast, you will access the VoterVoice tool. You will see a description of the call to action and options to email or call your legislators regarding the issue. Scroll to the bottom of the page until you see "Enter Profile" or "Review Profile."

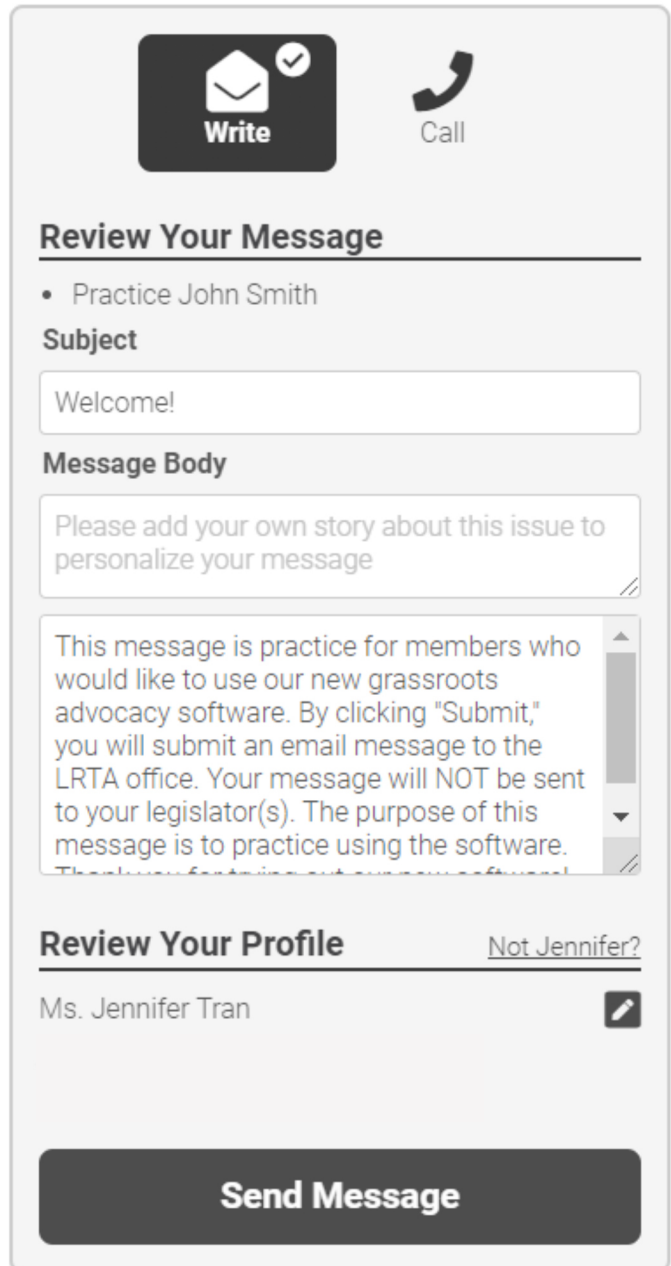
Thanks for stopping by the LRTA Legislative Action Center! This is your "one-stop-shop" for advocacy tools, legislative alerts, and resources.

This is our new grassroots advocacy software. **See how it works today!** Input your information, verify that it's correct, press the button and go! You may opt out of text alerts if you wish. After you submit the message, you will receive a confirmation email to show who you have sent messages to. Please note this is for practice purposes only. All messages will be submitted to the LRTA office, not your legislator.

We hope you take the time to try out our new grassroots advocacy software before the upcoming Regular Session, which begins April 12, 2021.



Description of the Call to Action



The screenshot shows a web interface for reviewing a message. At the top, there are two buttons: "Write" (with an envelope icon and a checkmark) and "Call" (with a telephone handset icon). Below these is a section titled "Review Your Message" with a horizontal line underneath. It contains a bullet point: "Practice John Smith". Under the heading "Subject", there is a text input field containing "Welcome!". Under "Message Body", there is a larger text area with the placeholder text "Please add your own story about this issue to personalize your message". Below that is a scrollable text box containing a disclaimer: "This message is practice for members who would like to use our new grassroots advocacy software. By clicking 'Submit,' you will submit an email message to the LRTA office. Your message will NOT be sent to your legislator(s). The purpose of this message is to practice using the software." At the bottom of the form is a section titled "Review Your Profile" with a link "Not Jennifer?". Below this, the name "Ms. Jennifer Tran" is displayed next to a pencil icon. At the very bottom of the interface is a large, dark grey button labeled "Send Message".



VoterVoice Tool

3. If the fields are blank, input your information so the VoterVoice tool can match you to your representative or senator. If the fields are pre-filled, double-check that the information is correct. Members accessing the VoterVoice tool through the email blast may have their information pre-filled. VoterVoice is using information you provided to LRTA when you joined the Email Club.
4. Once you input or confirm your information, scroll back up to the top of the page to review the “Message Body.” You may want to consider including a personal message or story.
5. Once you are happy with your message, just press the “Send Message” button at the bottom. Your message will go to your representatives or senators or the Committee Members we need you to contact. With the click of one button, you can send a message to multiple legislators.

### Enter Your Info

---

#### Your Information

Prefix *	First Name *	Last Name *
----------	--------------	-------------

Send me text alerts

Please enter the parish you currently reside in.

#### Home Information

ZIP Code *	Enter Zip for <b>City</b> and <b>State</b>
------------	--

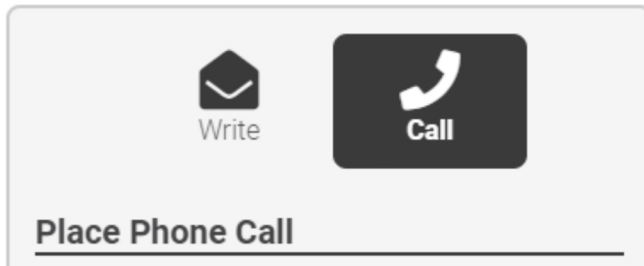
Send me email alerts

Remember me

**Send Message**

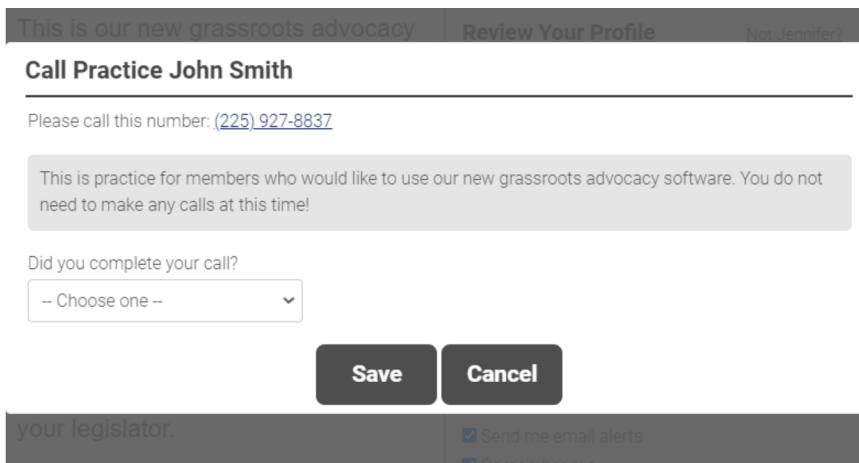
## How to Use the VoterVoice Call Feature:

1. See the steps from How to Use the VoterVoice Message Feature for inputting or verifying your information.
2. At the top of the page, click on the “Call” button or phone icon. Clicking on this button will not actually call the person.



← Call Button

3. You will see the names and numbers of the legislators you need to call along with talking points to help guide your conversation.



← Suggested Talking Points

4. Once you are complete, you may select which action you took (Yes, I spoke with someone; Yes, I left a message; No, I did not speak with anyone) though it is not necessary.

## *Frequently Asked Questions*

### ***How does VoterVoice know my information?***

If you are accessing the VoterVoice tool from an email blast sent by LRTA, your information may be pre-filled in the tool. VoterVoice uses the information you provided to LRTA when you signed up for the Email Club. If you moved or your information has changed since you signed up for the Email Club, double check that the information in the VoterVoice tool is correct.

Your information may not be pre-filled if you are accessing the tool through the Action Center on the LRTA website. However, you can check the “Remember Me” box so VoterVoice can save your information. That way, you do not have to input your information each time you complete a call to action.

### ***Why does it need my street address?***

VoterVoice uses your street address to match you exactly with your representative or senator. This ensures that you are emailing the legislators in your districts who represent you.

### ***What if my information is incorrect?***

If you notice any of your information is incorrect in the VoterVoice tool, click on the pencil icon next to your name under “Review Profile” (toward the bottom of the page). You will be able to edit the fields after you click on the icon.

You can edit your name, email, street address and zip code with VoterVoice. You do not need to edit your city or state. Once you edit your street address and zip code, VoterVoice will automatically correct the city and state.

### ***How do I know my message went through?***

VoterVoice will send a confirmation email after you send your messages. The confirmation email may arrive a few minutes after you completed the action. The email will confirm you contacted your legislators and give you a list of whom you contacted.

### ***Do I have to use VoterVoice to complete calls to action?***

LRTA is offering VoterVoice to our members as a convenient option for contacting their legislators or members of Congress. LRTA will always encourage members to write letters and emails and make phone calls and will provide resources for members to use in our emails.

VoterVoice allows members to quickly and easily complete calls to action and contact their legislators.