



NRLN Review, Summary for October 2020

The NRLN Review provides a monthly report on National Retiree Legislative Network actions, events in Congress and important retirement news.

NRLN President's Forum – Steps to Better Medicare Choices

The availability of Episodes #4 and #5 in the NRLN's video/podcast series, ***Steps to Better Medicare Choice***, were announced by an NRLN President's Forum message emailed to NRLN members on October 23.

If you have not viewed the videos or listened to the podcasts dealing with the October 15 to December 7 Medicare Enrollment period, go to www.nrln.org and click on the videos/podcast artwork in the center column.

The videos/podcasts focus on:

- Finding Relevant Medicare Resources
- Developing a Personal Healthcare Inventory
- Comparing and Contrasting Original Medicare with a Medigap Plan G with Medicare Advantage
- Collecting and Analyzing Alternatives
- Conclusions and Suggestions

To assist you in collecting and analyzing Medicare and Medicare Advantage alternatives, posted in the center column on the NRLN website home page at www.nrln.org are the steps to follow to gain information from www.medicare.gov to view, download and print information on premiums, deductibles, copays and coinsurance for plans available in your state and area.

If you have not seen or listened to NRLN's Videos/Podcast Episodes #2 and #3, view or listen to them to gain greater insights into Medicare and Medicare Advantage. Go to www.nrln.org ; click on the videos/podcast artwork to access the Episodes Library.

NRLN Action Alert - Medicare Funds Should Not Be Used for \$200 Rx Cards

President Trump's administration is working on delivering on a promise President Donald Trump made to seniors to provide them with \$200 prescription drug cash cards before Election Day. The cards would be financed with \$8 billion from the Medicare trust fund which had \$194 billion in assets at the beginning of the year. It is projected that the trust fund will be depleted by 2026. Paying for the Rx cards will strangle Medicare's ability to make future payments for healthcare needs.

An NRLN Action Alert was issued on October 17 requesting NRLN members to email the NRLN's sample letter to President Trump to tell him it is a terrible idea to use \$8 billion from the Medicare Trust Fund to provide seniors with \$200 prescription drug cash cards.

Fall 2020 NRLN FOCUS Newsletter

On October 13 an email was sent to NRLN members to invite them to read the fall 2020 NRLN FOCUS newsletter.

The 4-page newsletter includes:

- NRLN President Bill Kadereit's column on 2020 has been a very tumultuous year
- NRLN Executive Director Alyson Parker's column on what the 2020 elections could mean for NRLN
- Article: On Capitol Hill Talk Is Cheap - Drugs Are Not

Click here to read the fall 2020 edition of the NRLN FOCUS Newsletter.

https://www.nrln.org/focus%20newsletter_files/NRLN%20FOCUS%20-%20current.pdf

NRLN Email - It Is Important to Vote

NRLN President Bill Kadereit emailed a message to NRLN members on October 27 to encourage them to vote. In addition to the presidential election on November 3, voters will select their U.S. Representative. There are 33 U.S. Senate seats to be decided of which 12 are currently held by Democrats and 23 held by Republicans. Eleven states and two U.S. territories will elect a governor.

Social Security's 1.3 Percent Increase for 2021

An NRLN email notified members on October 14 that Social Security and Supplemental Security Income (SSI) benefits for Americans will increase 1.3 percent in 2021.

The 1.3 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2021. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2020. (Some people receive both Social Security and SSI benefits).

The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

CMS Priorities for Telehealth and COVID-19 Vaccine

An email on October 16 notified NRLN members that the Centers for Medicare & Medicaid Services (CMS) has added 11 new services to Medicare telehealth that Original Medicare Fee-For-Service will pay for during the COVID-19 pandemic. The additions mean that Medicare will pay for a total of 144 telehealth services. Your physician should have CMS approved codes for telehealth services.

Also reported in the email were statements by CMS Administrator Seema Verma that CMS will make sure that a COVID-19 vaccine will be made available to seniors at no cost once a vaccine is approved. She said while it is important that seniors don't have any barriers to getting the vaccine.

Pharma Campaign Contributions Updated

Bob Martina, NRLN VP – Grassroots, updated the NRLN website on October 20 with information on contributions from the pharmaceutical / health products industry to politicians during the 2019-2020 election cycle. Click here to view the data from OpenSecrets.Org, Center for Responsible Politics.

<https://www.nrln.org/Pharma%20Contributions%20to%20Congress%202019-20%2010-16-20.htm>

NRLN Letter to HHS Secretary

On October 20, NRLN President Bill Kadereit sent a letter to Alex Azar, Secretary, Health and Human Services (HHS), with a copy to Seema Verma, Administrator, Centers of Medicare and Medicaid (CMS). The letter began by noting the HHS and CMS actions in 2020 have been beneficial to retirees.

The second half of the letter cited two issues that concern the NRLN. (1) It is a terrible idea to use nearly \$8 billion from the Medicare Trust Fund to provide seniors with \$200 prescription drug cash cards. Paying nearly \$8 billion for the prescription drug cards will harm Medicare's ability to make future payments for seniors' healthcare needs. (2) CMS is spending \$38 billion this year in a Congress-authorized general fund giveaway to healthcare insurance companies to subsidize corporate overhead and profits for no gain in the health of America's seniors. Insurers have received \$400 billion in so-called rebates since 1997 and Congress authorized more despite insurers having never reduced healthcare costs. Last year insurers were paid 4 percent more per enrollee in Medicare Advantage than CMS spent per enrollee in Original Medicare Fee-for-Service.

NRLN Legislative Committees' Work

The NRLN's Legislative Affairs Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrissett, Joe Mazzei, Al Duscher and Bob Martina submitted the following bills for the Legislative Action Planning Committee (LAPC) to consider for action during its October 5 conference call.

- **H.R.3654**, Chiropractic Medicare Coverage Modernization Act of 2019
- **H.R.5676**, Retirement Plan Modernization Act
- **H.R.7663**, Protecting Access to Post-COVID-19 Telehealth Act of 2020
- **H.R.8171**, Save Our Social Security Act Now

LAC Deferred the following to the LAPC:

- **S.3234**, Social Security Solvency and Sustainability Act
- Table and Monitor:
- **S. 4537**, RECOVERY Act

The LAC also agreed to table and monitor the following COVID-19 bills -- H.R.8322 and S.4469

The LAPC composed of Bill Kadereit, Chairman, Alyson Parker, Judy Stenberg, Bob Martina and Ed Beltram made the following decisions on its October 5 conference call.

- **H.R.7663, Protecting Access to Post-COVID-19 Telehealth Act of 2020**, would expand the use of telehealth for seniors on Medicare. Letters were emailed on October 5, 2020 to Chairman Frank Pallone (NJ-06) and Ranking Member Greg Walden (OR-02) requesting vote in House Committee on Energy and Commerce on H.R. 7663.
- **H.R.8171, Save Our Social Security Act Now**, would overturn President Trump's executive order to defer through December 31, 2020 the collection of payroll tax for the funding of Social Security. Letters were emailed on October 5, 2020 to Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) requesting vote in the House Committee on Ways and Means on H.R. 8171.
- **S.3234, Social Security Solvency and Sustainability Act**, would change the early retirement age and full retirement age to at least 67 and 70 by 2037. Letters were emailed on October 6 2020 to Chairman Chuck Grassley (IA) and Ranking Member Ron Wyden (OR) to inform them the NRLN opposes S. 3234.
- **H.R.3654, Chiropractic Medicare Coverage Modernization Act of 2019**, would allow chiropractors to bill Medicare for the full scope of chiropractic services. The LAPC tabled this bill.
- **H.R.5676, Retirement Plan Modernization Act**, would increase the current accrued benefit of \$5,000 which can be distributed due to an employee separation to \$8,000. The LAPC tabled this bill.

The LAPC agreed with the LAC's recommendation to table and monitor:

- **S. 4537, RECOVERY Act**

-- H.R.8322 and S.4469 - COVID-19 bills.

H.R. 7663 and H.R. 8171 have been posted on the NRLN's Bills webpage at:

<https://www.nrln.org/SE.html/congresslegs.html#/bills> . This webpage feeds the NRLN's Report Card. The letters have been sent to the NRLN webmaster to post on the NRLN's Letters to Washington webpage at: <https://www.nrln.org/ARCHIVES-W.HTML>

Key News Articles Posted in October

During October, 84 links to news articles related to retirement issues were researched and posted daily IN THE NEWS on the NRLN website home page. The headlines below are text and not links to the articles. To read the articles go to www.nrln.org and under IN THE NEWS in the right column scroll down and click on the headline to access the article you want to read. Below are examples of the headlines.

Care At The Counter: Technology And Policy Are Empowering Pharmacists – Oct. 1

Old Drug Turned 'Cash Cow' as Company Pumped Price to \$40K a Vial, Emails Show – Oct. 2

Your guide to the tricky tax rules of retirement – Oct. 5

Opinion: Your Medicare Plan's Annual Notice Of Changes: Have You Read It? – Oct. 6

Opinion: Double-dippers drive up drug costs – Oct. 7

Healthcare rates for 2021 stable, but 2022 may bring challenges – Oct. 8

Opinion: Will There Be Social Security In The Future? – Oct. 9

Opinion: The biggest risk to Social Security is inaction for 4 more years on the looming funding crisis – Oct. 9

Dementia Care for a Parent Can Be Costlier Than You'd Think. For Women, Especially – Oct. 11

Social Security cost-of-living adjustment will be 1.3% in 2021 – Oct. 13

Opinion: If You're On Medicare, Here's What You Should Know About The Flu Shot – Oct. 13

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CMS: Seniors Will Get COVID Vaccine For Free – Oct. 15

7 Changes to Social Security in 2021- Oct. 18

If You're A Diabetic Medicare Beneficiary, Here's What You Should Know About \$35 Insulin – Oct. 20

Opinion: New Labor Department rule puts 401(k)s at greater risk – Oct. 22

Opinion: Six Ways Tax Rates Go Up For Retirees – Oct. 25

Social Security Seemed Like a Future Problem. The Virus Changed That – Oct. 28

McConnell says Congress will take up stimulus package at start of 2021 – Oct 30