



NRLN Review, Summary for June 2020

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

New NRLN Whitepaper on Medicare Advantage

On June 9 NRLN President Bill Kadereit issued a Forum message to announce that he had completed a new NRLN whitepaper on Medicare Advantage (MA). Click here to access the whitepaper.

<https://www.nrln.org/flyin%20whthprs/WP%20Medicare%20Advantage%20Quality%20Bonus%20Plan%20Is%20a%20H%20ouse%20of%20Cards%20Final%20v2%20060520.pdf> He encouraged NRLN members to read the entire 18 pages or at least take the time to read the 3-page Executive Summary which includes one page of the NRLN's proposals to Congress on MA plans and original Medicare.

The NRLN's primary concern has always been for its members and all seniors who see the TV commercials about MA plans and good deals that are "FREE." But taxpayer dollars are subsidizing private insurance companies in the form of rebates and bonuses that fund reduced deductibles and copays, pay for drug plans and new "chronic" benefits to the 26 million MA enrollees that are denied to the 44 million original Medicare beneficiaries. The NRLN is advocating this is unfair and discriminatory.

The NRLN fully supports competition from private healthcare plans and understands the financial challenges ahead for Medicare and the federal budget. However, the NRLN lobbies against legislated subsidies and restrictions placed on original Medicare Fee-for-Service (FFS) just to preserve the notion that MA private insurance plans are more effective. Sooner or later these subsidies could dry up, causing insurers to abandon MA plans.

Letters and Whitepaper Sent to Members of Congress

During the week of June 8, NRLN Board members emailed letters and the NRLN Medicare Advantage (MA) whitepaper to their Senators and Representatives. A letter signed by all NRLN Board members was emailed along with the MA whitepaper to Senators: Majority Leader Mitch McConnell (KY); Chairman Chuck Grassley (IA) and Ranking Member Ron Wyden (OR) Committee on Finance; Chairman Lamar Alexander (TN) and Ranking Patty Murray (WA) Committee on Health, Education, Labor and Pensions. Representatives: Speaker Nancy Pelosi (CA-12); Chairman Frank Pallone (NJ-06) and Ranking Member Greg Walden (OR-02) Committee on Energy and Commerce; Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) Committee on Ways and Means.

Alyson Parker, NRLN Executive Director, sent the MA whitepaper to the staff directors for the Senate Committee on Finance and the Committee on Health, Education, Labor and Pensions; House Committee on Ways and Means; She also sent the MA whitepaper to Representatives Lloyd Doggett (TX-35) and Katie Porter (CA-45) who have launched an inquiry into whether the Department of Health and Human Services misdirected billions of dollars in coronavirus stimulus money to healthcare providers.

NRLN Action Alert – Improve Prior Authorization for Medicare Advantage

An NRLN Action Alert was issued on June 3 on improving prior authorization for Medicare Advantage plans. Many, if not most, of the 26 million seniors enrolled in Medicare Advantage (MA) plans are not aware that prior authorization for medical treatments is used by insurers to reduce their spending and increase their profits.

According to the authors of **H.R. 3107, Improving Seniors' Timely Access to Care Act**, each of the private insurance companies providing MA plans has a unique way of handling its requirement for prior authorization. This often requires faxing of a patient's medical information or phone calls by clinicians, which takes precious time away from patient care and can potentially lead to a delay of needed medical intervention. A delay in authorization could have life affecting immediate care.

When MA plan participants need critical medical care, doctors and support staff should be spending their time working with patients instead of having to haggle with insurance companies over whether they can do their jobs.

Passage of H.R. 3107 would improve the delivery of medical care for seniors in MA plans by streamlining and standardizing prior authorization while also providing much-needed oversight and transparency of health insurance companies.

6,800 Responses to NRLN 2020 Survey

The NRLN 2020 Survey closed on June 20 with 6,800 responses. Overall results (no individual responses) will be published in the summer edition of the NRLN FOCUS newsletter to be posted on our website. NRLN members will be notified by email when the FOCUS newsletter is posted on the NRLN website.

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 June 1 conference call.

-- H.R. 3107, Improving Seniors' Timely Access to Care Act

Each of the private insurance companies providing Medicare Advantage (MA) plans has a unique way of handling its requirement for prior authorization. This often requires faxing of a patient's medical information or phone calls by clinicians, which takes precious time away from patient care and potentially lead to a delay of needed medical intervention.

Passage of **H.R. 3107** would improve the delivery of medical care for seniors in MA plans by standardizing prior authorization while also providing much needed oversight and transparency of health insurance companies.

-- H.R. 3911 / S. 2842 Increasing Access to Quality Cardiac Rehabilitation Care Act

Currently, only physicians are authorized to order and supervise cardiac or pulmonary rehabilitation for Medicare patients. This restriction can create unnecessary obstacles, delays, and paperwork before patients can receive the rehabilitation services that are needed on a timely basis and make it challenging for programs to operate in rural and underserved areas where physicians are scarce.

H.R. 3911 would amend the Bipartisan Budget Act of 2018 to expand and expedite patient access to cardiac and pulmonary rehabilitation services by authorizing physician assistants, nurse practitioners, and

clinical nurse specialists to order patients to cardiac and pulmonary rehabilitation under Medicare, beginning January 1, 2021 rather than 2024.

The LAPC composed of Bill Kadereit, Chairman, Alyson Parker, Judy Stenberg, Bob Martina and Ed Beltram made the following decisions on its June 1 conference call.

-- **H.R. 3107, Improving Seniors' Timely Access to Care Act.** Action Alert issued on June 3, 2020. The Action Alert can be accessed by clicking on the flashing Action Alert icon on www.nrln.org.

-- **HR. 3107** along with **H.R. 3911**. Letters from NRLN President Bill Kadereit were emailed on June 3, 2020 requesting support for passage of the bills to Chairman Frank Pallone (NJ-06) and Ranking Member Greg Walden (OR-02) House Committee on Energy and Commerce plus Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08).

-- **S. 2842**, Increasing Access to Quality Cardiac Rehabilitation Care Act of 2019, Ranked #3. Letters from NRLN President Bill Kadereit were emailed on June 2, 2020 requesting support for passage of the bill to Chairman Chuck Grassley (IA) and Ron Wyden (OR) Senate Committee on Finance.

Click her to access the bills posted on the NRLN website.

<https://www.nrln.org/SE.html/congresslegs.html#/bills> . Click here to read the letters posted on the NRLN website in Letters to Washington. <https://www.nrln.org/ARCHIVES-W.HTML>

LAPC acknowledged the LAC's decision to Table and Monitor:

-- H.R.1215 -- Social Security and Medicare Lock-Box Act

-- The LAC also agreed to table and monitor the following COVID-19 bills -- H.R.6263, H.R.6379, H.R.6640, H.R.6698, H.R.6727, H.R.6800, H.R.6837, H.R.6906, S.3517, S.3544, S.3564, S.3644, S.3750, and S.3790. The LAC believes that the COVID-19 bills are receiving a lot of visibility and are expected to be handled swiftly, merged into other bills or dropped if not approved in a timely manner.

Links to Key News Articles Posted in June

During June, 66 links to news articles related to retirement issues were researched and posted daily IN THE NEWS on the NRLN website home. Read the articles listed below and other articles on www.nrln.org.

Here are examples of the headlines:

Opinion: The real reason Social Security is in crisis – June 1

BCBS sues CVS over inflated drug prices – June 2

How to plan for a smaller Social Security check – June 3

When A Doctor No Longer Accepts Medicare, Patients Left Holding The Bag – June 9

FBI warns hackers are targeting mobile banking apps – June 10

U.S. states accuse 26 drugmakers of generic drug price fixing in sweeping lawsuit – June 10

DOL Throws 401k Investors To The Wolves – June 13

As insurance companies take over pension plans, are your payments at risk? – June 14

A 'Medigap' policy picks up some costs that Medicare won't. Here are tips for choosing one – June 15

HHS Doled Out \$50 Billion to Firms Accused of Medicare Fraud – June 16

Court strikes down Trump rule that drugmakers disclose price – June 17

J.D. Power gives Medicare Advantage plans bad marks on communicating with members – June 18

President Trump is reducing healthcare costs for Americans with diabetes – June 19

U.S. hospitals lose legal challenge to Trump price transparency rule – June 23

Sad But True: The Real Solution to Social Security's Looming Financial Crisis – June 27

US 'likely' to see shortage of pharmaceutical drugs if coronavirus outbreak continues, intelligence report finds – June 28

Social Security is under pressure, senior citizens are battling a health crisis — it's not easy aging in America – June 30

House Passes Bill To Expand ACA But Republican Senate Unlikely To Follow – June 30.

More than 300 organizations, physician groups push Congress to take action on telehealth policies – June 30

This one change could undermine the retirement security of millions of Americans – June 30