



NRLN Review

NRLN
NATIONAL RETIREE
LEGISLATIVE NETWORK

NRLN Review, Summary for August 2020

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

NRLN Action Alert – Seniors Also Need Pre-existing Conditions Protection

At an August 7 news conference, President Trump said, “Over the next two weeks I’ll be pursuing a major executive order requiring health insurance companies to cover all pre-existing conditions for all customers.”

The Affordable Care Act provides pre-existing condition protection only for Americans under the age of 65. Seniors age 65 and older on original Medicare and Medicare Advantage do not have pre-existing conditions protection.

The NRLN issued an Action Alert on August 11 requesting that NRLN Members tell President Trump that his executive order should provide pre-existing conditions protection for all Medicare program beneficiaries to switch across and among all Medicare and Medigap plans at the initial and at each annual enrollment period.

NRLN President’s Forum Message

The funding of Social Security has emerged an issue in the 2020 presidential campaigns. The NRLN President’s Forum message issued on August 21 addressed President Trump’s action on the Social Security payroll tax and Joe Biden’s record on Social Security when he was a Senator.

On August 8th President Trump issued a COVID-19 economic stimulus executive order that included the deferral September 1 through December 31, 2020 of employees’ portion of the payroll tax that contributes to the funding of Social Security. The President has said if he is reelected he would terminate the payroll tax and fund Social Security from the General Fund.

President Trump cited his authority to defer collection of the by reason of a presidentially-declared disaster due to the Coronavirus pandemic. Congress has the responsibility for tax legislation so it is unclear how President Trump could terminate the payroll tax if he is reelected.

As Senator Biden, in 1973, he supported a 7% increase in monthly Social Security benefits. However, in 1984, Senator Biden – during budget negotiations -- co-sponsored a spending freeze plan that included the Social Security cost-of-living adjustments for the year. In 1995, Senator Biden supported an amendment to prevent Social Security cuts from being in any balanced budget legislation. A year later, he suggested raising the retirement age by one year and reducing the cost-of-living adjustment by 1% as a way to prevent the future insolvency of Social Security.

Read the entire President’s Forum message at www.nrln.org.

NRLN Villages Chapter News Release

The NRLN worked with the Villages Chapter on its Concern Over Social Security Payroll Tax Deferral news release it issued on August 26.

The Villages Chapter of the National Retiree Legislative Network (NRLN) is concerned executive orders to defer from September 1 through December 31 the payroll tax will deplete the Social Security retirement trust fund by 2023, and its disability insurance funding by the middle of 2021.

According to Jim Bodenner "If the Social Security Trust is drained and there is a subsequent recession, then General Tax Revenues will dry up which will create a crisis for a large portion of the 65 million Social Security beneficiaries, destroying Social Security for our children and grandchildren. Bodenner is a member of the Villages Chapter leadership team.

Click here to read the entire news release on the NRLN Villages Chapter webpage.

<https://www.nrln.org/CHAPTERS/VILLAGES/villchapter.html>

Pharma Campaign Contributions Updated

Bob Martina, NRLN VP – Grassroots, updated the NRLN website on August 22 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%2008-21-20.htm>

Healthcare Scams During COVID-19 Pandemic

An NRLN message shared information from the Federal Trade Commission (FTC) on a number of scams operating during the COVID-19 pandemic and how to avoid becoming a victim of the scams. The message is posted on the NRLN website home page at www.nrln.org.

NRLN Legislative Committees' Work

The NRLN's Legislative Affairs Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrisett, Joe Mazzei, Al Duscher and Bob Martina submitted the following bills for the Legislative Action Planning Committee (LAPC) to consider for action during its August 3 conference call.

The LAC reviewed the following bills:

- **H.R. 2878 / S. 3261** -- Homecare for Seniors Act
- H.R. 6813 / S. 3703 -- Promoting Alzheimer's Awareness to Prevent Elder Abuse Act
- H.R. 7370 / S. 4089 --The Protecting Employees and Retirees in Business Bankruptcy Act
- S.4199 -- Prescription Drug Pricing Reduction Act of 2020

The LAC also agreed to table and monitor the following COVID-19 bills -- **H.R.7113, H.R.7292, H.R.7338, H.R.7759, S.4216, and S.4318**. It is believed 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.

The LAPC composed of Bill Kadereit, Chairman, Alyson Parker, Judy Stenberg, Bob Martina and Ed Beltram made the following decisions on its August 3 conference call.

- **H.R. 2878**, Homecare for Seniors Act. Letters were emailed on August 3, 2020 to Chairman Richard Neil (MA-01) and Ranking Member Kevin Brady (TX-08) on the House Committee on Ways and Means requesting a Committee vote on H.R. 2878.

-- **H.R. 6813**, Promoting Alzheimer's Awareness to Prevent Elder Abuse Act. Letters were emailed on August 3, 2020 to Chairman Jerry Nadler (NY-10) and Ranking Member Jim Jordan (OH-04) on the House Committee on Judiciary requesting a Committee vote on H.R. 6813.

-- **S. 3261**, Homecare for Seniors Act, and **S.3703**, Promoting Alzheimer's Awareness to Prevent Elder Abuse Act. Letters were email on August 3, 2020 to Chairman Chuck Grassley (IA) and Ranking Member Ron Wyden (OR) on Senate Committee on Finance requesting Committee votes on S. 3261 and S. 3703.

S.4199, Prescription Drug Pricing Reduction Act of 2020. Letters were email on August 4, 2020 to Chairman Chuck Grassley (IA) and Ranking Member Ron Wyden (OR) on Senate Committee on Finance requesting Committee vote on S. 4199.

H.R. 7370 / S. 4089, The Protecting Employees and Retirees in Business Bankruptcy. LAPC requested that Alyson Parker, NRLN Executive Director, ask Michael Calabrese, Legislative Advisor who wrote the NRLN's whitepaper on Bankruptcy Reform, to review this bill and prepare a letter for NRLN President Bill Kadereit to send to Senator Dick Durbin (IL) who authored **S. 4089** and had introduced the Bankruptcy bill in 2018 and 2015.

The LAPC agreed with the LAC decision to table and monitor the following COVID-19 bills -- **H.R.7113**, **H.R.7292**, **H.R.7338**, **H.R.7759**, **S.4216**, and **S.4318**.

-- **H.R. 2878 / S. 3261**; **H.R. 6813 / S. 3703**; **H.R. 7370 / S. 4089**, and **S. 4199** have been posted on the NRLN Bills webpage. <https://www.nrln.org/SE.html/congresslegs.html#/bills> Copies of the letters have been posted on the Letters to Washington webpage. <https://www.nrln.org/ARCHIVES-W.HTML>

Click here to access the NRLN Report Card to learn whether your Representative and Senators are cosponsors of these bills. <https://www.nrln.org/SE.html/congresslegs.html#/legislators/> Select your state on the USA map and when your state's Congressional delegation appears, click on the EXCEL DOWNLOAD link. After the download is completed, click on "Enable Editing" in the upper right of the EXCEL page to view titles of the bills. If you wish, once the report is downloaded, details on each bill can be accessed by clicking on the bill's title.

Key News Articles Posted in August

During August, 104 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.

This Social Security Rule Should Have the Rich Jumping for Joy in 2021 – August 2

Trump and Big Pharma tussle over drug price proposal with 3 months until election – August 3

Opinion: This latest estimate on health care costs in retirement may make you sick – August 4

Trump signs order expanding use of virtual doctors – August 4

Why some retirees could face reduced Social Security benefits unless Congress acts – August 5

Klobuchar Asks GAO To Examine Prescription Drug Rebate Traps – August 5

Major U.S. Health Insurers Report Big Profits, Benefiting From the Pandemic – August 5

5 Possible Social Security Changes in 2021 – August 6

Coronavirus has already dealt a blow to Social Security's finances. Trump's payroll tax holiday could make it worse – August 7

4 Most Promising Ways To Save Social Security Now – August 11

Social Security's safe with us, Mnuchin says – August 12

CMS Tests Alternative Payment Model For Rural Medicare Providers – August 12

Healthcare scams surface during COVID-19 crisis – August 13

How can Wall Street be so healthy when Main Street isn't? – August 18

Opinion: Social Security is squandering billions of dollars through a hidden weakness in how it invests its funds – August 18

Scam Alert: Things a COVID Contact Tracer Wouldn't Say – August 20

Social Security's 2021 COLA: It's a Good News/Bad News Scenario – August 22

Trump seeks health care victory on prescription drugs – August 22

Opinion: Social Security Cuts Are a Major Issue in the 2020 Election, Data Reveals – August 24

Opinion: How Tax Code Changes Can Affect Retirees – August 25

U.S. to charge Teva in generic drugs price-fixing probe: source – August 25

Opinion: Medicare open enrollment is coming up. Three steps to save money this fall – August 26

Opinion: Social Security Ending In 2023? No. But What Really Happens When The Trust Fund Is Emptied? – August 27

Under CARES Act, tax-sheltered HSAs are even more useful now—how to make the most of them – August 28.

FDA Chief Open To Fast-Tracking A Vaccine Before Trials Wrap Up – August 31