



NRLN Review



NRLN Review, Summary for September 2022

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

Medicare Part B Premium Reduction in 2023

The Centers for Medicare and Medicaid Services announced on September 27 that the 2023 Medicare Part B premium would drop 3%, or \$5.20, per month. The premium will go from \$170.10 a month to \$164.90. The program's annual deductible will also fall by \$7.00, from \$233 to \$226.

NRLN Action Alert Supporting Delphi Salaried Retirees

An NRLN Action Alert was issued on September 26 to urge U.S. Senators to pass the **Susan Muffley Act of 2022** to fully restore pensions of Delphi salaried retirees. When the federal government steps in and takes unjustified action, Congress has an obligation to rectify the situation. The House passed the bill on July 27.

This is the situation that happened to many Delphi salaried retirees. In 2009, the Auto Team operating under the U.S. Treasury directed General Motors through its swift 45-day bankruptcy. The Auto Team insisted that Delphi, GM's largest supplier at the time, must rapidly emerge from its own Chapter 11 before the Auto Team became a principal investor in the "New GM". The PBGC involuntarily terminated Delphi's union and salaried pension plans.

However, Auto Team gave GM additional taxpayer money to "top up" the pension plan for Delphi union represented retirees because of their plan's termination, but not for the Delphi salaried retirees. The federal government made Delphi union retirees the winner and salaried retirees the loser. Many Delphi salaried retirees continue to have up to 70% of their earned pension benefits withheld.

Taxpayer dollars will not be used to "top up" the pension benefits for Delphi salaried retirees. The "pay-for" will be achieved by moving up the date of premium payments to the PGGC for single employer plans. The Congressional Budget Office estimates that the increased revenue from interest accrued on these earlier payments will fully cover the cost.

NRLN President's Forum – Discussion with Senator's Medicare Staff Member

In a September 8, NRLN President's Forum message Bill Kadereit wrote that the NRLN regularly has discussions with Congressional staff members to advise Representatives and Senators on Medicare and Medicare Advantage (MA) issues. Such was the case on September 2 when Alyson Parker, NRLN Executive Director, and I had a conference call with the Medicare policy expert for a chairman of a Senate Committee.

We brought to the attention of the staffer the NRLN's position that the Centers for Medicare and Medicaid (CMS) should provide on its website a list of the insurers and the premium prices they charge for each Medicare supplemental plan (Medigap) they sell by zip code. This would allow original Medicare beneficiaries and potential original Medicare new enrollees to shop for the best Medigap plan that addresses their healthcare needs and their financial affordability. We explained that providing this information puts more information into the hands of the consumer allowing them to make an informed choice, but also will increase competition between the plans which is a win for seniors.

Click here to read entire Forum message.

<https://nrln.org/presidents-forum-138-discussion-with-senators-medical-staff-member/>

Bob Martina Was a Pillar of the NRLN

On September 19, NRLN President Bill Kadereit sent an email to all NRLN members to share his tribute to Bob Martina, NRLN Vice President – Grassroot, who died in a traffic crash on September 12, near his home in Shreveport LA. Kadereit drove from his home in Heath, TX (Dallas area) to attend Martina's memorial service on September 20.

Dependable, Dedicated and Passionate about supporting retirees were the words Kadereit said that came to mind to describe Martina's 14 years of service to the NRLN.

The NRLN's Grassroots leadership structure was developed by Martina with 12 Region Vice Presidents, a leader in all 50 states and 80% of the 435 Congressional districts. He held bi-weekly conference calls with the NRLN Grassroots Committee members to gain their thoughts on NRLN's plans and actions and to engage them to carry out NRLN lobbying efforts through state and Congressional district leaders. He also served as a member of the Legislative Advisory Committee which presents bills from the House and Senate for the Legislative Action Priorities Committee to consider for Action Alerts or letters to Chairs and Ranking Members of Committees where bills are pending.

Martina created the NRLN Report Card which shows whether Senators and Representatives cosponsor bills supported or opposed by the NRLN. (<https://nrln.org/congressional-report-card/>.) Bob also implemented the posting on the NRLN's website homepage the amounts of political contributions the pharmaceutical and healthcare industry give in an effort to influence members of Congress and candidates. (www.nrln.org)

Kadereit said it will be with heavy hearts we will try to do what Bob would have expected of us – find someone to follow in his footsteps as NRLN Vice President – Grassroots.

NRLN Legislative Committees' Work

The NRLN's Legislative Advisory 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 September 12 conference call. The LAPC includes Bill Kadereit, Chairman, Judy Stenberg, Alyson Parker, Bob Martina and Ed Beltram. The LAPC's actions included:

H.R.432/S.828, Mental Health Access Improvement Act of 2021, would allow America's seniors access to marriage and family therapists (MFTs) and licensed mental health counselors (LMHCs) through Medicare. This will increase access to existing mental health professionals and allow them to treat more seniors.

-- Letters were emailed on September 12, 2022, to House Subcommittee on Health Chairwoman Anna Eshoo (CA-18) and Ranking Member Brett Guthrie (KY-02) requesting a Subcommittee vote on **H.R.432**. Letters were emailed on September 12, 2022, to Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Michael Crapo (ID), requesting Committee vote on **S.828**.

H.R.3733, Essential Caregivers Act of 2021, would protect the rights of residents in long-term care facilities by allowing them to access up to two designated essential caregivers during a public health emergency. It will ensure that any individual who relies on the care and support of a loved one is not left alone in isolation during an emergency situation.

-- The LAPC considered H.R.3733 a low priority and was posted on the NRLN Report Card noting that the bill is superseded by other bills of higher relationship to the NRLN legislative agenda.

H.R.4114/S.701, Allergy Testing Access Act of 2021. More than 50 million Americans suffer from allergies each year, and the symptoms range from mild to life-threatening. Without proper diagnosis, patients are likely to receive suboptimal care which can lead to serious asthma attacks or even anaphylactic shock. This legislation will remove barriers inhibiting patient coverage and access to safe and accurate allergy tests, by requiring equal coverage of two types of allergy tests under Medicare and Medicaid.

-- Letters were emailed on September 12, 2022, to House Subcommittee on Health Chairwoman Anna Eshoo (CA-18) and Ranking Member Brett Guthrie (KY-02) requesting a Subcommittee vote on **H.R.4114**. Letters were emailed on September 12, 2022, to Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Michael Crapo (ID), requesting Committee vote on **S.701**.

H.R.4870/S.800, Promoting Access to Diabetic Shoes Act. Diabetic patients often benefit from the use of therapeutic shoes, which are intended to prevent complications like foot ulcers, calluses, or amputations that can result from diabetes. Under current law, such requirements may be satisfied only by a physician. This forces patients to endure a time-consuming process to obtain the therapeutic shoes. This bill would allow a nurse practitioner or physician assistant to fulfill documentation requirements for coverage, under Medicare, of special shoes for diabetic individuals.

-- Letters were emailed on September 12, 2022, to House Subcommittee on Health Chairwoman Anna Eshoo (CA-18) and Ranking Member Brett Guthrie (KY-02) requesting a Subcommittee vote on **H.R.4870**. Letters were emailed on September 12, 2022, to Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Michael Crapo (ID), requesting Committee vote on **S.800**.

H.R.7995, GOLD CARD Act of 2022. Prior authorizations for Medicare Advantage patients too often result in unnecessary administrative delays in care, which are detrimental to patients and frustrating for providers. Since most medical services are ultimately approved, the GOLD CARD Act is a commonsense approach to addressing the unnecessary burdens caused by the widespread use of prior authorization. The bill would exempt providers from requiring prior authorization for a Medicare Advantage plan year if the provider had at least 90% of prior authorization requests approved the preceding year. This allows Medicare Advantage patients to receive quality care in a timely manner by streamlining the prior authorization process for physicians.

-- Letters were emailed on September 12, 2022, to House Committee on Energy and Commerce, Chairman Frank Pallone (NJ-06) and Ranking Member Cathy McMorris Rodgers (WA-05); House Committee on Ways and Means, Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) requesting a vote on H.R. 7995.

H.R.8594/S.4750, Restore Protections for Dialysis Patients Act. In 1981, Congress amended the Medicare Secondary Payer Act (MSPA) to add language to protect against private health insurers from designing benefit plans to push individuals with End Stage Renal Disease (ESRD) onto Medicare prematurely. For decades, health plans have abided by the principles of MSPA, benefitting both beneficiaries and taxpayers. In June 2022, the Supreme Court ruled that health plans *can* effectively push ESRD patients onto Medicare. This prompts a need for the House to pass **H.R.8594** to clarify MSPA and protect ESRD patients from being kicked off of their private health plans and onto Medicare, causing more expense to Medicare.

-- Letters were emailed on September 12, 2022, to House Committee on Energy and Commerce, Chairman Frank Pallone (NJ-06) and Ranking Member Cathy McMorris Rodgers (WA-05); House Committee on Ways and Means, Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) requesting a vote on

H.R. 8594. Letters were emailed on September 12, 2022, to Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Michael Crapo (ID), requesting Committee vote on **S.4750**.

Table and Monitor

- **S.4353, Retirement Improvement and Savings Enhancement to Supplement Health Improvements for the Nest Egg Act (The Rise and Shine Act)**. NRLN's three pension proposals are in the bill. The NRLN's Executive Director and Legislative Advisor are keeping in touch with staff director for the Senate Committee on Health, Education, Labor and Pensions, as negotiations are taking place on S.453 and **S.1770, Retirement Security and Savings Act of 2021**, the bill in the Senate Committee on Finance. The bill has two of the NRLN's pension proposals.
- **H.R.5877/S.3746, Pension Risk Transfer Accountability Act of 2021**

All of the bills listed above have been posted on the NRLN Bills webpage that feeds the NRLN Report Card at: <https://nrln.org/legislative-action-network/#/bills>

The NRLN webmaster has posted all of the letters noted above in Letters to Washington in the NRLN Archives at: <https://nrln.org/letters-to-washington-2/>

Key News Articles Posted in September

During September 41 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 links to the articles. Or, read the articles at www.nrln.org under IN THE NEWS in the right column. Scroll down the right column and click on the headline to access the article you want to read. Below are some of the headline links.

[Higher Medicare Advantage premiums not linked to better quality, says RAND](#) ~ Sept 01

[Healthcare Costs Expected To Rise To Match Inflation — 6 Ways To Compensate](#) ~ Sept 01

[Biden administration asks Congress to include more than \\$26B for COVID, monkeypox in FY23 budget stopgap](#) ~ Sept 02

[Social Security Is Our Best Hope To Protect Worker Security—Let's Expand It, Not Cut It.](#) ~ Sept 05

[Reducing Access To Home Healthcare Services Will Raise Costs And Worsen Outcomes](#) ~ Sept 06

[CVS Makes \\$8 Billion Bet on the Return of the House Call](#) ~ Sept 05

[Assisted Living Will Become Financially Out of Reach for Many Middle-Class Americans](#) ~ Sept 07

[Doctors Step Up Lobbying Against Looming Medicare Payment Cuts](#) ~ Sept 07

[Social Security Will Hit a Breaking Point. What It Means for Younger Workers.](#) ~ Sept 09

[While Inflation Takes a Toll on Seniors, Billions of Dollars in Benefits Go Unused](#) ~ Sept 12

[Most Americans Think Health Care System Is A Failure](#) ~ Sept 12

[Explainer: How the U.S. drug pricing law affects Medicare and its members](#) ~ Sept 13

[This is what the Social Security crisis looks like](#) ~ Sept 15

[Legal fights and loopholes could blunt Medicare's new power to control drug prices](#) ~ Sept 15

[House Passes Medicare Advantage Reform Bill; It Now Heads To Senate](#) ~ Sept 15

[How Rough Of A Flu Season Is Coming? Bad, With A Chance Of Severe](#) ~ Sept 16

[Social Security's Cost-of-Living Increase Will Be Largest in Four Decades, an Estimate Says \(8.7% COLA is subject to change.\)](#) ~ Sept 17

[Ways and Means to take up Social Security benefits bill](#) ~ Sept 19

[The Inflation Reduction Act aims to lower drug costs — but here's how Big Pharma could get around it](#) ~ Sept 20

[What to Expect From the New Bivalent COVID Booster Shot](#) ~ Sept 21

[How Health Care Costs Eat Into The Incomes Of Older Adults](#) ~ Sept 22

[Ohio lawmakers continue to fight to restore Delphi retirees' pensions](#) ~ Sept 22

[Coming Soon: More Moderna Boosters, More Monoclonal Antibody Treatments](#) ~ Sept 27

[Millions of Americans will save on Medicare fees next year](#) ~ Sept 27