



NRLN Review

NRLN
NATIONAL RETIREE
LEGISLATIVE NETWORK

NRLN Review, Summary for January 2023

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

NRLN President's Forum – Effort to Stop Lawmakers Signing Letters to CMS

NRLN President Bill Kadereit sent a message to NRLN members on January 30 that health insurers are again circulating letters among members of Congress to marshal support for Medicare Advantage (MA), a program where private companies covered seniors' healthcare with the help of \$53 billion in taxpayer rebates in 2022.

The lobbying effort to gain lawmakers' signatures on letters in support of MA is for the first time facing organized opposition. The NRLN has been pointing out to members of Congress for several years that MA plans have never been as cost effective as original Medicare. MA is a Trojan Horse to privatize Medicare.

A year ago, 339 U.S. Representatives (80% of House members) and 63 U.S. Senators (63% of Senate members) signed letters to the Centers for Medicare & Medicaid Services (CMS) supporting MA. What is unfortunate is that members of Congress will not pass legislation to provide original Medicare enrollees the same special benefits that MA plans provide, such as dental, vision, hearing and more.

The MedPAC's January 12 report reveals that 2023 rebates to buy more enhanced benefits and to pay more MA premiums will be 20% higher, from \$164 per month in 2022 to \$196 per month in 2023. It is outrageous that Congress would pay \$2,352 a year more for Medicare A & B benefits to insurance companies. These benefits are for 31.9 million in MA plans only but 29.4 million others in original Medicare are denied the same benefits that TV ads call "free". About 15% of rebate money is kept by insurers to cover overhead and profit.

This year, that \$196 will amount to over \$75 billion! That's over \$200 million a day from general revenue and part of every nickel we pay in federal income tax, weekly, monthly, quarterly or on April 15, that is handed over to insurance companies. MedPAC reported that MA plans will control 52% of the Medicare market in 2023.

NRLN President's Forum – New Congress, New NRLN Legislative Agenda

January 3, 2023, marked the beginning of the new 118th Congress (2023 & 2024). The NRLN has posted its 2023 Legislative Agenda on the NRLN website. Click here to access the document.

<https://nrln.org/wp-content/uploads/2022/12/NRLN-Legislative-Agenda-2023-Post1-12-19-22.pdf>

The NRLN Board identified protecting retirees from pension de-risking, converting a retirement plan to insurance company annuities, as one of its top 2023 legislative priorities with Congress in 2023. The NRLN also wants to convince members of Congress to save Delphi salaried retirees' pensions by reintroducing and

passing the Susan Muffley Act. Other top priorities for retiree income protection include Social Security Protection, Protection of Retirees in Mergers, Acquisitions and Spin-offs, Protecting Vested Pension Benefits from Plan Asset Transfers and Bankruptcy Reform.

With regard to retiree health benefits the top priorities are: End Taxpayer Rebates to Healthcare Insurance Industry, Stop ACO REACH from Destroying Medicare. Protect Medicare/Medigap/Advantage Benefits, Introduce and pass Health Coverage Tax Credits (HCTC) for 2022 and future years thus helping Delphi, Avaya and other NRLN members. Reduce the Cost of Prescription Drugs and Other Cost Reductions for Retirees.

Bills that were introduced in the 117th Congress died at the end of 2022. The Legislative Action Priorities Committee will be identifying the key bills the NRLN supported which did not pass. I will send letters to Representatives and Senators to ask them to reintroduce the bills.

NRLN Fly-in to Washington DC February 26 – March 1

Preparations began in January for the NRLN Fly-in to Washington, DC which resumes February 26 – March 1 after a two-year hiatus due to COVID. Sunday, February 26, is the day for airline flights for attendees who live too far away for a Monday morning flight to Washington, DC. The NRLN Board will meet from 10:00 a.m. to 12:00 noon on Monday at the YoTel Hotel near Capitol Hill. Attendees are welcome to view Board proceedings. At 1:00 p.m. presentations will begin on lobbying issues.

Tuesday and Wednesday (until time to depart of airport or train) will be devoted to advocating NRLN issues on Capitol Hill. All attendees are expected to make advance appointments with their Representative, Senators or members of their staffs. The Fly-in will be a very important way to communicate the NRLN's top 2023 Legislative Agenda priorities to lawmakers.

NRLN Prescription Drugs White Paper Updated

On January 10 the NRLN posted its updated white paper, *Congress Needs to Do More to Reduce Prescription Drug Prices*. The document acknowledges the August 2022 legislation that lowered some expenses for medicines, but Congress needs to do more.

Pharmaceutical companies began January 2023 as they usually do the first of every year by raising the prices on hundreds of prescription medicines. On average, drugmakers hiked list prices by 5%, according to analysts who track the industry. That figure is in line with increases taken in the past four years, but below the national consumer inflation rate 6.5% for the last 12 months. Companies typically make the bulk of their price adjustments at the beginning of each year, although some also bump up prices in July.

The white paper noted that NRLN will continue lobbying for:

1. Increase the number of drugs that Medicare will negotiate lower prices for seniors.
2. End pay-for-delay and other brand-name drugmakers' tactics that keep generic drugs off the market.
3. Allow individuals to import prescription drugs manufactured at FDA-inspected facilities from licensed Canadian sellers and import drugs from other countries that meet FDA safety standards.

NRLN Legislative Committees' Work

The NRLN's Legislative Advisory Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrissett, Joe Mazzei and Al Duscher did not submit bills to the Legislative Action Planning Committee (LAPC) to consider for action during January because the new 118th Congress was just beginning to introduce bills. The LAPC includes Bill Kadereit, Chairman, Judy Stenberg, Alyson Parker, Martha Deahl and Ed Beltram.

Key News Articles Posted in January

During January 94 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.

[6 Social Security Changes That Take Effect Today](#) – Jan 1

[Want a Clue on Health Care Costs in Advance? New Tools Take a Crack at It](#) – Jan 3

[The 6 challenges facing health care in 2023—and how to handle them](#) – Jan 4

[‘There’s never enough time’: A doctor’s perspective on aging](#) – Jan 6

[FDA Approves 2nd Alzheimer’s Drug, Despite Safety Concerns](#) – Jan 6

[Emergency Care Vs. Urgent Care: What’s the Difference?](#) – Jan 8

[FTC might ban noncompetes. What could this mean for healthcare?](#) – Jan 9

[Does being hospitalized with an infection increase your risk of dementia? What a new study suggests.](#) – Jan 11

[The 4 main reasons people hate drug ads](#) – Jan 12

[Column: Is our aging population a time bomb? An opportunity?](#) – Jan 12

[What’s the Difference Between Medicare and Medigap?](#) – Jan 13

[Biden-Harris Administration Takes Additional Steps to Strengthen Nursing Home Safety and Transparency](#) – Jan 18

[What Role Does Marketing Play in Medicare Decision-Making?](#) – Jan 19

[What you need to know about Moderna’s new RSV vaccine](#) – Jan 19

[As U.S. hits debt ceiling, here’s what it could mean for Social Security and Medicare](#) – Jan 19

[What’s Up with Medicare Advantage Ads?](#) – Jan 19

[CMS will begin auditing nursing homes that overprescribe antipsychotic medications](#) – Jan 20

[Amazon Launches a Subscription Prescription Drug Service](#) – Jan 23

[Inside FDA’s plan for annual COVID-19 boosters](#) – Jan 24

[10 nutrition myths, debunked](#) – Jan 24

[CDC Study: Updated COVID-19 Booster Shots Cut Risk of Symptomatic Infection From XBB.1.5](#) – Jan 25

[FDA panel votes to change US vaccine strategy](#) – Jan 27

[Medicare negotiating drug prices will likely save the U.S. billions, study says](#) – Jan 27

[Is Social Security income taxable by the IRS? Here’s what you might owe on your benefits](#) – Jan 28

[McCarthy optimistic about agreement with Biden on debt ceiling](#) – Jan 29, 2023

[6 tips to lower dementia risk](#) – Jan 30

[President Biden to End COVID-19 Emergencies on May 11](#) – Jan 30

[Medicare Will Save U.S. Billions Negotiating Drug Prices](#) – Jan 30

[Feds Expect to Collect \\$4.7B in Insurance Fraud Penalties](#) – Jan 30

[Social Security, Medicare should be ‘off the table’ in debt ceiling talks, McCarthy says](#) – Jan 30

[Building Resilience Into US Prescription Drug Supply](#) – Jan 30

[Why Every Generation Needs to Care About Medicare](#) – Jan 31