



# NRLN Focus



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Spring 2023

## ***The NRLN Clarion Call...Face-to-Face with Congressional Staff Members***

By Bill Kadereit, NRLN President



The National Retiree Legislative Network's meetings on Capitol Hill February 28 and March 1 prevents the old adage "out of sight, out of mind." The COVID pandemic paused the NRLN's Fly-ins to Washington, DC in 2021 and 2022. After our February 2020 meeting, we kept up contacts with conference calls with Congressional and Committee staff members.

But there is nothing like face-to-face communications to explain key issues in our 2023 Legislative Agenda, especially when the person is a constituent or an association or chapter that represents constituents. Our February 27 lobbying issues education session prepared 17 NRLN, Association and Chapter leaders to be well versed for their 40 appointments with Congressional and Committee staff members.

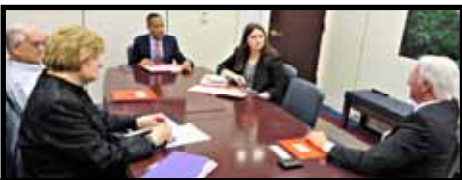
Represented at the Fly-in (trains for New York and Delaware participants) were: National Chrysler Retirement Organization, Detroit Edison Alliance of Retirees, CenturyLink Retirees Association, AT&T/Ameritech/SBC Retirees (AASBCR) Engineering Retirees Society (Boeing), DuPont Retirees Chapter, Lucent/Nokia Retirees Chapter, Villages (FL) Chapter and Washington State Chapter. NRLN leaders included Alyson Parker, Executive Director, Ed Beltram, VP - Communications and me.

**Meeting with staff members for Senators included:** Chris Coons (DE), Joe Manchin (WVA), Chuck Grassley (IA), Mike Braun (IN), Todd Young (IN), Senator Marco Rubio (FL), Senator Rick Scott (FL), Maria Cantwell (WA), Lisa Murkowski (AK), Mike Lee (UT), Tammy Duckworth (IL), Chuck Schumer (NY), Sherrod Brown (OH), Debbie Stabenow (MI), and Gary Peters (MI).



Jim Bodenner, President, Villages Chapter, (left) and NRLN President Bill Kadereit meet with Luis Hinojos, staff member for Senator Marco Rubio (FL).

**Meetings with staff members for Representatives included:** Susan DelBene (WA-01) Pramila Jayapal (WA-07), Kim Schrier (WA-08), Marie Perez (WA-03), Rick Larsen (WA-02), Cathy McMorris Rodgers (WA-05), Adam Smith (WA-09), Jerry Nadler (NY-12), Debbie Dingle (MI-06), Shri Thanedr (MI-13), Haley Stevens (MI-11), John James (MI-10).



Jay Kuhnle, President, National Chrysler Retirement Organization, (far right), Deborah Morrisett, Vice President NCRO and Bob Barrett, Treasurer, Detroit Edison Alliance of Retirees, meet with Senator Gary Peters' (MI) staff members: Victoria Houston and Nicholas Graham.

**Meetings with staff members of Committees included:** Senate Finance, Senate Health, Education, Labor and Pensions, House Energy and Commerce, and House Ways and Means.

Issues that were advocated in the above meetings included:

**Pension De-risking:** When pension "de-risking" occurs with the purchase of an insurance annuity, pension plan participants lose the protection of the Pension Benefit Guaranty Corporation (PBGC) and Employee Retiree Income Security Act (ERISA).

The first, and primary, of the NRLN's nine proposals for legislation is: Require reinsurance at the time of transfer of asset and liabilities: Group annuity contracts must require the purchase of



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reinsurance that is sufficient to provide a replacement annuity of equal value from a third-party insurer that is independent of the annuity provider and financially capable. The reinsurance must travel with the annuity if the initial annuitant sells the annuity to another insurance company.

**Prevent Privatization of Medicare:** We told Congressional staff members that Medicare Advantage (MA) is a Trojan Horse to help healthcare insurers privatize Medicare. Taxpayer rebate payments to MA plans were \$57 billion in 2022 and expected to be \$75 billion this year. That is \$205 million a day in subsidies! In



Jim Odle, President, DuPont Retirees Chapter, (left) and NRLN President Bill Kaderait discuss retirement issues with Audrey Smith, Senior Policy Advisor, for Senator Joe Manchin (WVA)

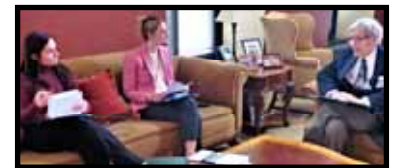


Mary Foley, President, AT&T/Ameritech/SBC Retirees – AASBCR, left, presents the NRLN's lobbying issues to Stephanie DeLuca and Will Shih, Legislative Assistants, for Senator Tammy Duckworth (IL).

2023, CMS will pay private insurance companies 4% more for MA plan enrollees than they will pay for original Medicare Fee-for-Service (FFS) beneficiaries. It is unfair that 29 million original Medicare seniors are being denied the subsidized benefits afforded those who choose an MA plan. We proposed a plan to stop rebates, grandfather existing benefits for current MA enrollees, and level the playing field with original Medicare by also adding Medicare E as a buy-in option to cover the 20% supplemental portion of Medicare A & B and to eliminate pre-existing condition requirements used to reject applicants or that result in excessive premiums.

We also told staff members that Congress' "wait and see" position is dangerous on the four-year trial of ACO Realizing Equity, Access, and Community Health (ACO REACH) which began January 1, 2023. This version of privatization which will be 25% controlled by non-provider investors, is a work in progress, NOT ready for a trial. ACO REACH is a marriage of demands from insurers, providers and investors but makes seniors and taxpayers the losers! Original Medicare and Medicare Advantage (MA) enrollees are being assigned to ACO REACH without their advanced agreement.

**Reduce Prescription Drug Prices:** The NRLN advocated Medicare use the competitive bidding model wherever: **two or more generic drugs, or two or more brand drugs, or a generic and brand drugs (upon patent expiration) that treat the same medical condition.** We lobbied for legislation to end pay-for-delay and other brand name



Herb Zydney, Lucent/Nokia Retirees Chapter, (right) discusses Medicare Advantage and pension de-risking issues with Grace Magaletta (left) and Jillian McGrath, staff members for Senate Majority Leader Chuck Schumer (NY).

drugmakers' tactics that obstruct



Chi Chukwuka, Legislative Director, (right) for Representative Shri Thanedar (MI-13) pauses for a photo with (left to right) Cheryl Van Vliet, DEAR Secretary, Rich Brown, NCRO, Chair Insurance Committee, Bob Barrette, Treasurer, DEAR, and Janet Seefried, President, DEAR.

generic drugs from the market. We said we want legislation to allow importation of safe and less expensive drugs from Canada and other countries that meet Federal Drug Administration (FDA) quality standards. We urged establishment of an emergency supply of key ingredients used in essential medicines and to incentivize domestic manufacturing of these ingredients to build a more resilient domestic supply chain. Currently, 90% of drug ingredients come from China and India.

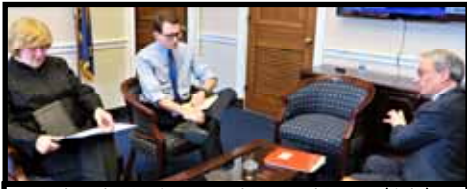
**Make HCTC Permanent:** For several years Congress passed year-to-year legislation to reauthorize the Health Coverage Tax Credit (HCTC) Act. However, Congress failed to do so in 2022 to

helps Americans ages 55-64 cover the cost of health insurance premiums if they are retired and their pensions have been taken over by the Pension Benefit Guaranty Corporation, or if their job was outsourced abroad and they qualify for Trade Adjustment Assistance. The NRLN lobbied for

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Deborah Morrisett and Howard Baron (right) makes a point on NRLN lobbying issues with Rex Dyer, Legislative Assistant, for Congresswoman Haley Stevens (MI).

legislation to make HCTC permanent to help ensure retirees get the relief they need in order to afford healthcare. We also urged the raising of the tax credit from 72.5% to 80%.

**Pass Susan Muffley Act:** The U.S. House of Representatives passed on July 27, 2022, the **Susan Muffley Act** to recover pensions for Delphi salaried retirees with strong support from Republicans and Democrats. However, the U.S. Senate failed to take up the legislation. The President said he would

sign it into law but the bill never made it to his desk. We lobbied for passage of **H.R. 735, Susan Muffley Act**, which would recover the pensions of Delphi salaried retirees who lost their benefits through no fault of their own during the General Motors and Delphi (GM's major parts supplier) bankruptcies. The federal government's Auto Team did not fund up the Delphi salaried retirees pension plan as it did for the GM and Delphi unions.



Dwight Rousu, Steering Board Chairman, Engineering Retirees Society, (center) meets with Jason Edwards and Maggie Sauerhage, staff members for Congresswoman Marie Gluesenkamp Perez (WA-03).

### Deborah Morrisett Presented First Bob Martina Spirit Award

Following the death of Bob Martina, NRLN Vice President – Grassroots in a traffic crash on September 12, 2022, the NRLN Board decided to honor Bob for his years of unflagging work and enthusiasm for the NRLN with an annual Bob Martina Spirit Award.

Deborah Morrisett was presented the first Award by NRLN President Bill Kadereit on February 27 in Washington, DC at the NRLN Fly-in.

Deb has served as member of the NRLN's Legislative Affairs Committee (LAC) for more than a decade and researches the hundreds of retirement-related bills introduced in each session of Congress. She prepares the documents that the LAC reviews during every-other-week conference calls. Deb's documents are presented to the Legislative Action Priorities Committee (LAPC) when the LAC endorses bills for the LAPC's consideration.

She is a Vice President of the National Chrysler Retirement Organizations and does substantial work for the NCRO.



### A View from Washington, DC NRLN Needs the Support of Its Members

By Alyson Parker, NRLN Executive Director

It was with the support and help of NRLN's members that we were successful in getting passed three important provisions for our members last year. Updating the AFN to make it timelier and more streamlined, extending Section 420 so companies can use excess funds in pension plans to pay for health and life benefits of its retirees and protecting retirees from recoupment of excess pension benefits. The NRLN continues to need your support this year for important issues that impact our members.

One of our main priorities this Congress is to address the unfortunate trend of de-risking, where

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companies transfer their pension assets and liabilities to insurance companies resulting in the retiree losing their protections provided by the Pension Benefit Guaranty Corporation (PBGC) and the Employee Retirement Income Securities Act (ERISA). This year alone, it is predicted that 27% of large pension funds will be transferred.

The NRLN started working on this issue years ago by authoring a whitepaper and legislative language. We proposed legislative language to address this problem to Congress last year with the other retirement provisions, but were unsuccessful in having it included with the other provisions. We have continued working with committee staff on this issue and this was one of our main issues for which we lobbied for during our Fly-in to Washington, DC at the end of February.

Other issues that were part of our lobbying blitz during the Fly-in were the impending insolvency of Medicare and Social Security. Both programs are expected to face benefit cuts within the next 10 years, if Congress does not act. We need your support to ensure that any fix to these two vital programs for retirees is not on the backs of current retirees. We also addressed prescription drug prices, the injustice to Delphi salaried retirees that had their benefits cut and the need for Congress to pass the Health Care Tax Credit (HCTC).

It is only with your continued participation that the NRLN can continue to be successful. You can support these efforts by responding to our Action Alerts, by sending your own letter to your Representative and Senators. It is easier than it sounds, I promise, and it does make a difference!

As always, we will continue to advocate for retirees.

### **NRLN MEMBERSHIP CONTRIBUTION**

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*The NRLN is a nonprofit organization. Because we lobby, contributions are not tax deductible.*

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*Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount is appreciated)*

**payable to: NRLN, Inc., PO Box 69051, Baltimore, MD 21264-9051.** Or, make a contribution with your credit card on the NRLN website at [www.nrln.org](http://www.nrln.org). Click on the red flashing "**Click on the Contribute**" tab and use the credit card form.