



NRLN Review, Summary for November 2023

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

Bill Kadereit Quoted in Article on IBM Retiree's Lawsuit

A November 19, 2023 article in [The Register](#) reported that George Adomavicius, who worked for IBM for 42 years before retiring in October 2020, has personally filed a lawsuit against his former employer claiming its recent healthcare benefit changes represents age discrimination.

Adomavicius chose to sue on his own rather than hiring an expensive lawyer, "To correct a wrong."

The alleged wrong is the employee benefits transition that IBM [announced](#) on September 14, 2022. The corporation shifted medical coverage for Medicare-eligible IBM retirees to a new IBM-sponsored Medicare Advantage program run by UnitedHealthcare, as of January 1, 2023.

As *The Register* previously [reported](#), IBM's health benefits transition angered some retirees because it withheld Health Reimbursement Arrangement/Account (HRA) subsidies – credited to retirees during their time at the company – from anyone who refused to select one of the two new Medicare Advantage plans and preferred to retain their traditional Medicare supplement plan.

Steve Bergeron, another former IBM employee, started [a petition](#) to convince the company to let retirees choose their healthcare plans without forcing the issue by denying HRA funds. He managed to collect more than 3,500 signatures though ultimately gave up, according to *The Register* article.

NRLN President Bill Kadereit told *The Register* that the NRLN has been involved in a similar health benefits transition with Tennessee Valley Authority retirees. After trying to convince the State of Tennessee and the Centers for Medicare and Medicaid Services (CMS), which administers Medicare, to intervene, the NRLN is seeking a statutory remedy with Congress.

The article reported that Kadereit argued this state of affairs is being allowed to happen by Congress to avoid tough decisions about how to deal with spiraling healthcare costs. And business accounts departments like it because there's profit to be made.

"What Congress was trying to do is privatize Medicare. And the way they do that is to subsidize the insurance companies to put them in a market advantage, thus cannibalizing their own plan Medicare.

"And now Medicare Advantage plans have a 54 percent market share and their incurred cost per enrollee is nine percent higher than the old fee for service costs. So what Congress is doing is avoiding having to talk about taxes because it affects electability."

[Click here to read the article in The Register.](#)

NRLN President Issues Annual Thanksgiving Message

NRLN President Bill Kadereit issued his annual Thanksgiving message to NRLN members on November 15. He wrote that he came across a bit of information that was new to him.

As the story goes, it was a daunting task to settle in Plymouth during the winter of 1620 – 1621. The Pilgrims were ill-equipped. The legend is that during this first winter things were so bad that the Pilgrims had to ration their food supply. Often their meal for the day was only five kernels of corn per person.

After the harvest of crops in the fall of 1621, the Pilgrims celebrated the first Thanksgiving, beginning their feast by serving each person five kernels of corn as a reminder of what they had been through.

He noted that many of us have been through tough times either financially or with our health. The “five kernels of corn” is a lesson to be thankful this holiday for what we have or be thankful that we can hope for better times.

In our Thanksgiving prayer, let’s pray for our family members and friends who are ill. Let’s pray for peace in the world. Let’s ask for blessings for Americans in uniform – military, peace officers and first responders who work to protect us. And let’s be thankful for our military veterans present and past who served under the Stars and Stripes and those who gave full measure with their lives.

On a lighter note, let’s pray also that someday soon our members of Congress gain a kernel of knowledge.

Bill received a number of positive responses to his message. Several agreed that Congress needed to gain a kernel of knowledge. One responder wrote, “I would just add to your blessing for Congress, gain a kernel of knowledge and courage!”

Key News Articles Posted in November

During November 70 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.

[Insulin users beware: your Medicare drug plan may drop your insulin. What it means for you](#) -

November 30

[Why Drugs Are Disappearing From Your Insurance Coverage](#) – November 29

[Medicare Advantage Increasingly Popular With Seniors — But Not Hospitals and Doctors](#) – November 29

[Medicare Advantage: A not-so-advantageous deal for beneficiaries and providers](#) – November 29

[Social Security Asked You For Money Back — Now What?](#) – November 29

[Opinion: Doctors lobbying for Medicare for All should be careful what they wish for](#) – November 28

[Pros and Cons of Cutting Social Security’s Windfall Elimination Provision](#) – November 28

[Man told he owes \\$84,000 back to Social Security, later told he would lose Social Security entirely](#) – November 28

[House GOP-Led Hearing Is a Trojan Horse for Social Security Cuts, Critics Warn](#) – November 28

[Inflation Reduction Act is causing ‘dramatic’ rise in Medicare premiums, experts say](#) – November 27

[Congress Furious Over Medicare Advantage Authorization Abuses](#) – November 25

[Health systems’ next Medicare Advantage move](#) – November 20

[Ex-IBM sales veteran sues for access to health benefits](#) – November 19

[Opinion: Medicare Advantage is giving away billions to corporate insurers. It’s time we put a stop to it.](#) – November 17

[Opinion: Scams targeting seniors are climbing. AI will only make it worse.](#) – November 18

[Medicare’s hidden costs: Older Americans struggle to keep up](#) – November 17

[New Social Security Report Shows Growing Overpayment Problem Tops \\$23B](#) – November 17

[New Rules to Protect Workers’ Retirement Savings from Conflicted Advice](#) – November 17

[Congress approves temporary funding and pushes the fight over the federal budget into the new year](#) – November 16

[4 senators introduce legislation to improve Medicare Advantage transparency](#) – November 16

[The Least Productive Congress Since The Great Depression](#) – November 15

[Don't Assume Your Doctor Still Accepts Medicare Advantage—Some Are Dropping the Program](#) – November 15

[Medicare covered device helping spinal cord injury patients walk again](#) – November 15

[Opinion: Affordable prescription drugs exist — why can't more patients access them?](#) – November 15

[Opinion: Biden turns 'Godfather' on prescription drugs](#) – November 15

[Dying Broke: A New Jointly Reported Series on America's Long-Term Care Crisis from KFF Health News and The New York Times](#) – November 15

[Senate subcommittee examines making Medicare telehealth coverage permanent](#) – November 14

[Facing Financial Ruin as Costs Soar for Elder Care](#) – November 14

[Medicare cuts are 'relentless,' AMA president says](#) – November 13

[Public workers may receive reduced Social Security benefits. There's growing support in Congress to change that.](#) – November 12

[Departure season descends on Congress](#) – November 10

[Medicare Advantage Patients Attempting To Utilize Home Health Care Are Hitting More Roadblocks](#) – November 10

[Republicans divided over financial crisis in Medicare](#) – November 8

[Social Security Is Running Out of Money. GOP Candidates Are Split on Retirement Age.](#) – November 9, 2

[Social Security's trust funds may run out in 2034. These changes may help](#) – November 8

[Medicare wants to crack down on payments to insurance brokers](#) – November 7

[Scammers using AI to target Medicare subscribers](#) – November 7

[Will Mike Johnson try to cut Social Security or Medicare? Where the new speaker stands](#) – November 7

[How CMS' Goal To Enroll All Medicare Beneficiaries In ACOs Could Impact Home-Based Care Providers](#) – November 7

[The Social Security crisis is a bipartisan outrage — and it's way worse than Lehman Brothers](#) – November 7

[US Congress is on track to be the most polarized ever, data shows](#) – November 6

[Biden administration tackles 'anti-competitive' behavior with Medicare Advantage plans](#) – November 6

[Social Security income is central to growing number of retirement plans: survey](#) – November 6

[4 Social Security benefit changes may help people who can't work until full retirement age, report finds](#) – November 3

[Supporting Family Caregivers of Medicare Beneficiaries: Actions the Administration Can Take Now](#) – November 2

[U.S. Senator Chuck Grassley says Centers for Medicare and Medicaid \(CMS\) must uphold its commitment to keep rural pharmacies open](#) – November 2

[Huge majority favors changes to save Social Security and Medicare: Poll](#) – November 1

[Physician groups decry finalized Medicare payment cuts for 2024 as expenses rise](#) – November 1

[Opinion: Social Security Is Nearing A Crisis](#) – November 1

[Congress Should Pass a Fair Correction to Social Security's Windfall Elimination Provision and Government Pension Offset](#) – November 1