



NRLN Review



NRLN Review, Summary for March 2024

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

NRLN Members Experienced Social Security Overpayment Clawback

Twenty-three NRLN members know that Social Security overpayment clawback can happen to anyone – because it happened to them.

On March 11, 2024, the NRLN sent an email to all members requesting that anyone who has had to payback money to Social Security participate in the NRLN's brief survey. The purpose of the survey was to support the NRLN's efforts to change the Social Security Administration's (SSA) regulation on overpayment clawback.

Go to www.nrln.org to read in the center column NRLN President Bill Kadereit's report on the survey. Click on the link in the last paragraph of the report to access the summary of survey results.

The Week of March 18-22 Was a Very Good Week for the NRLN – a Winner

Sometimes the NRLN's wins are small and they don't always affect "me" but in our NRLN world, we appreciate every one of them. While this year Social Security and Medicare are at risk and while we have a battle to win protecting annuitized pensions with our de-risking reinsurance proposal, we should also celebrate small steps forward.

The NRLN sent a letter to Martin O'Malley, Social Security Commissioner, pointing out that Congress included an NRLN proposal the Secure 2.0 Act at the end of 2022 that limited the pension recoupment lookback period to three years instead of indefinitely. It also restricted the amount that can be recouped from monthly checks to 10% and extended the payback period instead of demanding it all in short periods of time.

On March 20, CBS published an article noting that the Social Security Commissioner ordered the payback period be extended and that monthly deductions be capped at 10%. The NRLN gave kudos to the Commissioner, confirmed in December, for his quick reaction to address the overpayment clawback problem.

[Click here to Read Bill Kadereit's NRLN President's Forum message.](#)

GAO Staff Receives Input from NRLN

U.S. General Accounting Office staff members who are responsible for doing research and preparing reports for members of Congress and Congressional committees plus testifying at Congressional hearings held a one-hour Zoom call with the NRLN on March 7, 2024.

Five GAO staff members requested input from the NRLN on Medicare and Medicare Advantage. Bill Kadereit, NRLN President, Alyson Parker, NRLN Executive Director, and Ed Beltram, NRLN VP-Communications provided comments.

The main focus of the NRLN's input was that the chronic healthcare subsidized benefits that 31 million Medicare Advantage enrollees receive are denied to the 27 million original Medicare Parts A and B participants. The NRLN believes this denial of benefits to those on Medicare who are, on average, older and more chronically ill must be corrected. There was also discussion about Medicare Advantage plans not being cost competitive with original Medicare.

NRLN Action Alert – Fiscal Commission Provides Political Cover

There are bills in the House (H.R. 5779, Fiscal Commission Act) and the Senate (S. 3262, Fiscal Stability Act) that the NRLN believes are intended to provide political cover for members of Congress to cut government spending, including possibly placing Social Security and Medicare on the chopping block.

Congress should not pawn off to a 16-member commission – 12 appointed by House and Senate Leaders and 4 nonvoting “outside experts” – who would meet behind closed doors to develop their spending cut recommendations and their proposals would be fast-tracked in Congress, no amendments and only yes or no vote.

An NRLN Action Alert on March 6, 2024, asked NRLN members to tell their Representative and Senators that instead of having a fiscal commission, current Congressional committees and their members should step up and be held accountable for reduced spending recommendations. Go to the Action Alert at: <https://nrln.org/action-alert/#/home>.

NRLN Legislative Committees' Work

The NRLN's Legislative Advisory Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrisett, Joe Mazzei and Al Duscher prioritizes retirement-related bills it reviews during its twice-a-month conference calls. The LAC submitted the following bills for the Legislative Action Priorities Committee (LAPC) to consider for action.

The LAPC, which includes Bill Kadereit, Chairman, Judy Stenberg, Alyson Parker, Martha Deahl and Ed Beltram, took the actions below on the bills during its March 4 conference call.

The bills have been posted on the NRLN website at: <https://nrln.org/legislative-action-network/#/bills>. The posted bills feed the NRLN Report Card. For instructions on how to access the Report Card go to www.nrln.org. Click on the Grassroots tab and select Congressional Report Card in the dropdown menu. Letters sent to Washington, DC are posted at: <https://nrln.org/letters-to-washington-2/>. The work of the LAC and the LAPC provides the cornerstone for much of the dealings with members of Congress and their staff members.

H.R.5779/S.3262, Fiscal Commission Act of 2023. The 16-member commission would hold at least six hearings, including “field hearings” throughout the country and hearings to solicit testimony from the Executive Branch and members of Congress. (The Biden Administration views these commissions as “death panels” for Social Security and Medicare.) The commission's deliberations would be behind closed doors to develop recommendations on how to reduce government spending. Recommendations would be “fast tracked” meaning no amendments in the House or Senate – only yes or no votes.

-- The NRLN issued an Action Alert on March 6, 2024, asking NRLN members to tell their Representative and Senators that instead of having a fiscal commission, current Congressional committees and their members should step up and be held accountable for reduced spending recommendations.

H.R.6860, Restore Protections for Dialysis Patients Act. Roughly 37 million Americans live with chronic kidney disease (CKD), and of those 37 million, more than 800,000 have seen their condition progress to end-stage renal disease (ESRD), also known as kidney failure.

H.R. 6860 would restore the Medicare Secondary Payer Act (MSPA) protections for ESRD patients by ensuring that private health plans do not discriminate against such patients or adversely classify dialysis as compared to other covered medical services.

The bill aims to ensure that individuals with ESRD continue to have equitable access to private healthcare and to provide protection of the Medicare Trust Fund. The legislation follows a 2022 Supreme Court ruling that has allowed private health plans to prematurely force ESRD patients onto Medicare, creating disruption in coverage for patients and their families and shifting a significant financial burden onto taxpayers.

-- On March 6, NRLN President Bill Kadereit sent letters to House Committee on Ways and Means Chairman Jason Smith (MO08) and Ranking Member Richard Neal (MA01) and House Committee on Energy and Commerce Chair Cathy McMorris Rodgers (WA05) and Ranking Member Frank Pallone (NJ06) requesting votes in the Committees for **H.R.6860**.

-- On March 6, NRLN President Bill Kadereit sent a letter to Representative Mike Kelly (PA16) to thank him for introducing **H.R.6860** and requesting that if he has not already done so to reach out to a Senator to request the introduction of a companion bill.

H.R.6961/S.3010, Nutrition CARE (Counseling Aiding Recovery for Eating Disorders) Act of 2023/2024, would expand access to care for Medicare beneficiaries with eating disorders by including coverage of outpatient medical nutrition therapy through Medicare Part B. Medical nutrition therapy (MNT) is the process of providing treatment and recovery around food and nutrition from a registered dietitian to address the complex nature of eating disorders. However, MNT is not currently covered for eating disorders under Medicare Part B. This lack of coverage leaves the full scope of treatment out of reach for seniors and people with disabilities with eating disorders.

-- On March 6, NRLN President Bill Kadereit sent letters to House Committee on Ways and Means Chairman Jason Smith (MO08) and Ranking Member Richard Neal (MA01) and House Committee on Energy and Commerce Chair Cathy McMorris Rodgers (WA05) and Ranking Member Frank Pallone (NJ06) requesting votes in the Committees for **H.R.6961**.

-- On March 6, NRLN President Bill Kadereit sent letters to Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Mike Crapo (ID) requesting a vote in Committee on **S.3010**.

S.3109, Alleviating Barriers for Caregivers (ABC) Act would require the Centers for Medicare and Medicaid Services (CMS), Social Security Administration (SSA), and Children's Health Insurance Program (CHIP) to review their eligibility, processes, procedures, forms, and communications to reduce the administrative burden on family caregivers. The legislation would then annually require CMS, SSA and CHIP to report to Congress about any issues they are facing and any next steps they are taking to support family caregivers.

-- On March 6, NRLN President Bill Kadereit sent letters to Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Mike Crapo (ID) requesting a vote in Committee on **S.3109**.

The LAPC accepted the LAC's recommendation to table and monitor the following bills:

- H.R.710/S.743, Sustainable Budget Act of 2023
- H.R.6683 -- Preserving Seniors' Access to Physicians Act of 2023

Key News Articles Posted in March

During March, 77 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.

[Opinion: Pharmacy middlemen are driving up costs for respiratory medicines — it's time to act](#) – March 3

[More On Raising The Social Security Retirement Age](#) – March 31

[Opinion: The Truth Behind Medicare \(Dis\)Advantage's Disinformation Campaign](#) – March 29

[Social Security slashes amount of overpayments beneficiaries must pay back](#) – March 29

[Social Security Cuts Are In The News Again, But Still Wrong Way To Go](#) – March 28

[U.S. pension risk transfer transactions reached all-time high in 2023 — LIMRA](#) – March 28

[Column: Social Security is again in the crosshairs of a GOP budget, even though a long-term fix would be simple](#) – March 27

[Medicare Advantage plans face potential instability, warns Representative Murphy](#) – March 26, 2024

[Why Raising Retirement Age For Social Security Means Cutting Benefits](#) – March 26

[Opinion: Fix Social Security Now. Waiting Will Cost Us.](#) – March 26

[Biden, Trump keep it vague on looming Social Security insolvency crisis](#) – March 25

[House Republicans undermine Trump with call for \\$2.7 trillion in Social Security and Medicare cuts](#) – March 23

[Medicare Advantage chaos is making life more difficult for hospitals, insurers — and seniors](#) – March 23

[House Republicans want to raise the Social Security age. It could hurt those who 'work their whole lives and die sooner,' the agency's head says.](#) – March 22

[Biden 'doesn't have a plan' on Social Security solvency, Treasury secretary says](#) – March 22

[Medicare Will Cover Weight Loss Drug Wegovy For Eligible Members](#) – March 21

[Probe finds Social Security levied fines on some poor, disabled prematurely](#) – March 21

[Social Security Chief Testifies in Senate About Plans to Stop 'Clawback Cruelty'](#) – March 21

[Trump vs Biden: How do they plan to save Social Security as the program faces a \\$22 trillion funding shortfall?](#) – March 21

[Social Security head warns against raising retirement age after GOP proposal](#) – March 21

[Medicare Advantage Is Under Fire. What It Means for Your Health—and Wallet.](#) – March 20

[CMS launches model to increase primary care investment in Medicare](#) – March 20

[Growth in Medicare Advantage will increase risks of lower revenue, Moody's says](#) – March 20

[Congressman: 'Day of reckoning' nears for Medicare Advantage](#) – March 20

[Patients Ask Biden To Save Them from Medicare Advantage](#) – March 20

[Social Security clawed back overpayments by docking 100% of benefits. Now it's capping it at 10%.](#) – March 20

[Sen. Gillibrand announces legislation that would give Social Security boost for seniors](#) – March 20

[House's largest conservative caucus calls for increase in retirement age](#) – March 20

[What's Happening With the Medicare Drug-Price Negotiation Lawsuits?](#) – March 19

['Struggling to survive': Pennsylvania retiree slapped with lifetime penalty for delaying Medicare sign-up when she was 'too poor to afford insurance' — how you can avoid this costly mistake](#) – March 19

[Americans love pensions. Where did they go? Will they ever return?](#) – March 19

[Biden's New Budget Proposal for Medicare Part D](#) – March 18

[AstraZeneca follows rival, will cap inhaler prices at \\$35 per month amid scrutiny](#) – March 18

[Finding a doctor who specializes in senior care is hard. Here's why.](#) – March 17

[The Complete History of Social Security, From Inception to Today](#) – March 16

[U.S. Senator Marshall, colleagues urge Senate Leadership to act to reduce prescription drug prices](#) – March 16

[Retiree association outraged over Verizon pension buyout](#) – March 15

[Trump clarifies he will 'never do anything' to 'jeopardize' Social Security and Medicare](#) – March 14

[HHS Sec. Xavier Becerra tells Senate that Biden's FY25 budget request would strengthen Medicare "beyond our lifetime."](#) – March 14

[Exclusive: Social Security Chief Vows to Fix 'Cruel-Hearted' Overpayment Clawbacks](#) – March 13

[Biden pounces as Trump eyes cuts to Social Security and Medicare](#) – March 12

[Advocates and Lawmakers Call for Changes to Medicare's Coverage of Alzheimer's Treatments](#) – March 12
[Biden's Budget Rejects Any Cuts To Social Security and Medicare](#) – **March 11**
[Trump hints at changing his mind about 'cutting' Social Security and Medicare](#) – March 11
[Trump vs. Biden: Where 2024 presidential candidates stand on Social Security, Medicare](#) – **March 11**
[How Big Pharma is fighting Biden's program to lower seniors' drug costs](#) – March 11
[Biden vows to protect Social Security, Medicare and 'make the wealthy pay their fair share,' in State of the Union](#) – **March 8**
[PhRMA seeks to revive Medicare price negotiations lawsuit, blasts Biden's request for IRA expansion](#) – March 8, 2024
[Biden said 'working people' pay more into Social Security than millionaires and billionaires — do you?](#) – **March 8**
[What Would Raising Social Security's Retirement Age Mean For Retirees?](#) – March 8
[Most Americans Worry About Retirement, Say Congress Should Act on Social Security Funding](#) – **March 8**
[Biden says Medicare should negotiate prices for at least 50 drugs each year, up from a target of 20](#) – March 6
[Social Security: Millionaires Set To Hit Their Payroll Tax Limit in March 2024](#) – **March 6**
[New House GOP Budget Includes Fiscal Commission to Mull Social Security Cuts](#) – March 6
[Warren urges crackdown on private Medicare Advantage insurers](#) – **March 5**
[All drugmakers send in counteroffers in Medicare price negotiations](#) – March 4
[Rep. Mike Levin introduces new bill to cap Medicare-related premium hikes](#) – March 4
[Walgreens to accept Medicare Advantage supplemental benefits online](#) – March 2
[Judge denies AstraZeneca's lawsuit against Medicare negotiation](#) – **March 1**
[Home Health Disparities: Medicare Advantage Patients Receive Fewer Visits, Worse Outcomes](#) – March 1
[Social Security overpayment errors of \\$11 billion in 2022 leave millions of recipients with massive debts](#) – **March 1**