



NRLN Review



NRLN Review, Summary for May 2024

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

Survey Will Determine Whether There Was an Injustice to AT&T Retirees

On May 30, Bill Kadereit, President, NRLN, Mary Foley, President, AASBCR and Jane Banfield, President, TelCo Retirees Association, sent an email announcement to all AT&T retirees in the NRLN database to encourage them to participate in a survey that will determine whether there was an injustice to retirees due to AT&T's healthcare plan changes.

Starting January 2021, AT&T began offering a group Medicare Advantage (MA) plan with UnitedHealthcare (UHC) to AT&T retirees (other than grandfathered retirees). Those who signed up for the plan no longer received contributions to their HRA (Health Reimbursement Account). Effective January 2024 AT&T discontinued contributing to an HRA for all retirees and offered a choice of two MA plans with UHC.

Responses to the survey questions will tell us if AT&T informed retirees of their "Guaranteed Issue Rights" (GIR) when it dropped the HRA and provided a choice of two MA plans. It will also tell us if a Supplemental Enrollment Period (SEP) to shop for a Medicare Supplement (Medigap) plan (required by law) was offered to you by UHC or AT&T.

It is important for AT&T retirees to take the survey as other retirees from the Tennessee Valley Authority (TVA) and IBM have. Knowing AT&T retirees' prior and present healthcare plan coverage and premium data will allow the NRLN to show how much premium savings might be possible if a GIR and SEP are approved.

NRLN President Speaks at NCRO Breakfast

NRLN President Bill Kadereit was the guest speaker on May 15 at a breakfast in Troy, MI for members of the National Chrysler Retirement Organization (NCRO). His presentation included:

- NRLN's efforts to gain legislation to protect pension plan participants when their plan sponsor does a Pension Risk Transfer (De-risking) that switches their pension to annuity payments.
- NRLN's position on Social Security funding and overpayment recoupment that includes a recent SSA policy change that includes an NRLN proposal that recoupment cannot exceed 10% of a monthly payment and an increase in the number of months allowed to pay back an overpayment.
- Efforts by some members of Congress to privatize Medicare through rebate payments to Medicare Advantage plans.

[Click here to view the presentation's PowerPoint slides.](#)

Key News Articles Posted in May

During May, 56 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.

[Biden's Inflation Reduction Act Unravels Medicare Part D](#) – May 31

[Opinion: Medicare drug premiums are going up — 'dramatically' — just in time for open enrollment this fall](#) – May 31

[Opinion: If Sen. Tuberville believes 'most people' won't get Social Security, where is effort to address it?](#) – May 31

[Social Security is a mess — this one change could fix two-thirds of it](#) – May 31

[Medicare Advantage's \\$64 Billion Supplemental Benefits Slush Fund](#) – May 30

[Medicare drug plans are slashing drug coverage — and it's going to impact everyone](#) – May 29

['The Patient Pays The Price': Home Health Stakeholders Slam Medicare Advantage Plans As CMS Comment Period Closes](#) – May 29

[10% of Medicare beneficiaries have a claim denied. Here's how to appeal a decision](#) – May 29

[Most people would rather pay more tax now than lose Medicare](#) – May 28

[Social Security Taxable Earnings Cap Penalizes Low-Income Earners](#) – May 28

[New help for dealing with aggression in people with dementia](#) – May 28

[How Joe Biden Can Win on Social Security](#) – May 25

[Stranded in the ER, seniors await hospital care and suffer avoidable harm](#) – May 24

[Medicare is negotiating drug prices. Here's why that matters](#) – May 24

[Seniors Paid \\$50.7 Billion in Income Taxes on Social Security in 2023. Could They Cost You in 2024?](#) – May 24

[Stranded in the ER, seniors await hospital care and suffer avoidable harm](#) – May 24

[More Than 600,000 California Seniors Living in Poverty](#) – May 24

[Trump vs. Biden: How do they plan to save Social Security as the program faces a \\$22 trillion funding shortfall?](#) – May 23

[Majority of Americans Age 50+ Lack Confidence in Government's Ability to Solve Social Security Challenges](#) – May 22

[Congress evaluates how to lower prescription prices by increasing competition](#) – May 22

[Social Security chief Martin O'Malley races to rebuild troubled agency](#) – May 21

[The Future Prescription Coverage: 2025 Medicare Part D Plans](#) – May 20

[Senate Finance Committee tackles Medicare physician pay reform](#) – May 20

[Prescription drug ads should soon start looking noticeably different](#) – May 20

[Opinion: No, Social Security cuts aren't inevitable. Raise the income cutoff.](#) – May 18

[Medicare Part D In 2024: A Costly Prescription For Retirees?](#) – May 17

[The Medicare Bubble Has Burst](#) – May 17

[Social Security trustees want to steal from the disabled to stave off retirement program's insolvency](#) – May 17

[Opinion: Social Security's annual report is terrible news for seniors](#) – May 17

[Make Ends Meet: More than 50% of retirees rely on Social Security](#) – May 16

[How scammers trick you into thinking someone is using your Social Security number illegally](#) – May 16

[CVS risks losing up to 10% in Medicare memberships next year](#) – May 14

[Millions of Medicare Enrollees Get Free Vaccines](#) – May 14

[Opinion: Protecting Social Security Will Pave the Way to the White House](#) – May 14

[Americans struggling to afford retirement](#) – May 13

[Commentary: Social Security is America's contract with working people](#) – May 12

[Work Longer, Die Sooner! America's Dire Need to Expand Social Security and Medicare](#) – May 10

[5 myths about Social Security as the program faces a funding crisis](#) – May 10

[The Worsening Prescription Drug Shortage and How to Cope With It](#) – May 10

[Saving Social Security and Medicare requires reform](#) – May 9

[The 25 Most Popular Drugs by U.S. Spending](#) – May 9

[Senators propose new Medicare program that would offer incentive payments to combat drug shortages](#) – May 8

[Pre-approval Plan Proposed for Medicare Advantage Insurers](#) – May 8

[Medicare Trustees warn of low physician payment](#) – May 8

[Drugmakers in Medicare negotiations spent more on shareholder payments and marketing than R&D last year: Report](#) – May 8

[The Biggest Problem With Social Security Is Congress](#) – May 8

[If Medicare Covers Cataract Surgery, Why Are There Bills?](#) – May 7

[Medicare Advantage pluses could be cut in 2025](#) – May 7

[AHIP shares how enrollment in Medicare Supplement coverage has evolved](#) – May 7

[Better news for Social Security and Medicare doesn't mean their problems have gone away](#) – May 7

[Medicare Program Suddenly Ending Leaves Seniors in Limbo](#) – May 7

[Inflation Reduction Act's Dirty Little Secret: Largest Premium Increase Ever for Medicare Drug Benefit](#) – May 2

[Choose Medicare Act would move us a step closer to universal healthcare](#) – May 2

[CVS Health chops 2024 forecast as cost struggles with Medicare Advantage persist](#) – May 1

[Millions of Americans May Get Their Medicare Advantage Benefits Cut](#) – May 1

[Amazon, CVS, Walgreens And Walmart Push To Let Pharmacists Prescribe Drugs](#) – May 1

Key News Articles Posted in May

During May, 50 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.

[**Saving Social Security and Medicare requires reform**](#) *Times News – May 9, 2024*

[**The 25 Most Popular Drugs by U.S. Spending**](#) *By Rachel Nania, AARP – May 9, 2024*

[**Senators propose new Medicare program that would offer incentive payments to combat drug shortages**](#)
By Zoey Becker, Fierce Pharma – May 8, 2024

[**Pre-approval Plan Proposed for Medicare Advantage Insurers**](#) *By Joyce Frieden, MedPage Today – May 8, 2024*

[**Medicare Trustees warn of low physician payment**](#) *By Susan Morse, Healthcare Finance – May 8, 2024*

[**Drugmakers in Medicare negotiations spent more on shareholder payments and marketing than R&D last year: Report**](#) *By Joseph Choi, The Hill Newspaper – May 8, 2024*

[**The Biggest Problem With Social Security Is Congress**](#) *By Brenton Smith, Barron's – May 8, 2024*

[**If Medicare Covers Cataract Surgery, Why Are There Bills?**](#) *By Diane Omdahl, Forbes – May 7, 2024*

[**Medicare Advantage pluses could be cut in 2025**](#) *By Gary Guthrie, Consumer Affairs – May 7, 2024*

[**AHIP shares how enrollment in Medicare Supplement coverage has evolved**](#) *By Victoria Bailey, HealthPayer.Com – May 7, 2024*

[**Better news for Social Security and Medicare doesn't mean their problems have gone away**](#) *By Paul Brandus, MarketWatch – May 7, 2024*

[**Medicare Program Suddenly Ending Leaves Seniors in Limbo**](#) *By Suzanne Blake, Newsweek – May 7, 2024*

[**Inflation Reduction Act's Dirty Little Secret: Largest Premium Increase Ever for Medicare Drug Benefit**](#)
By Joe White, Townhall – May 2, 2024

[**Choose Medicare Act would move us a step closer to universal healthcare**](#)

By Chris Graham, Augusta Free Press – May 2, 2024

[**CVS Health chops 2024 forecast as cost struggles with Medicare Advantage persist**](#) *By Tom Murphy, Associated Press – May 1, 2024*

[**Millions of Americans May Get Their Medicare Advantage Benefits Cut**](#) *By Suzanne Blake, Newsweek – May 1, 2024*

[**Amazon, CVS, Walgreens And Walmart Push To Let Pharmacists Prescribe Drugs**](#) *By Bruce Japsen, Forbes – May 1, 2024*

