



# NRLN Review



## **NRLN Review, Summary for June 2024**

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

### **NRLN Action Alert – Patients Should Not Have to Fight Cancer and Medicare Advantage**

On June 18, an NRLN Action Alert was based on a letter that NRLN President Bill Kadereit sent to Xavier Becerra, Secretary Health and Human Services. The letter had an opinion piece attached with the headline, ***My father-in-law is fighting for his life with cancer. He shouldn't have to fight insurance companies, too.***

The writer of the opinion piece, a medical doctor, wrote about Dan Lispi, her father-in-law, hospitalized with stage 4 cancer who was being rejected by his Anthem Medicare Advantage plan for an MRI, chemotherapy and physical therapy.

Mr. Kadereit's letter noted that stories similar to Dan's are occurring way too often with Medicare Advantage, but the companies still receive 1 to 5 Star ratings and billions of dollars in taxpayer rebates. Anthem's 3.6 stars earn 50% rebates.

MedPAC repeatedly warns Congress that MA Quality Bonus Plan (QBP) standards are mythical and unprofessionally administered. The Health and Human Services (HHS) Inspector General has disapproved these payments, calling them "Wrong or Improper Payments."

MA rebate payments were \$76 billion (\$2572/yr./enrollee) in 2023. Rebates were 16.4% of CMS payments to MA plans in 2023. Payments to MA insurers are both higher and growing faster than spending on traditional Medicare. In 2024, MedPAC estimates that the Medicare program will spend 22% more per Medicare Advantage enrollee (\$83 billion) than for similar beneficiaries in traditional Medicare.

The Action Alert urged NRLN members to read the letter to Secretary Becerra and the opinion piece about Dan Lispi on the NRLN's website at: <https://bit.ly/3RtIVPF>. Then send the NRLN's Action Alert letter to their U.S. Representative and Senators requesting legislation to stop Medicare Advantage from receiving taxpayer rebates and requiring patients to receive prior approval.

### **NRLN President's Forum – Authors Conclude Medicare Advantage Should be Abolished**

An NRLN President's Forum message on June 14 shared with NRLN members an [analysis](#) in the JAMA (Journal of the American Medical Association) Internal Medicine on June 10 that concluded: "We think the time has come to declare MA [Medicare Advantage] a failed experiment and abolish it. That would allow

redeploying the \$88 billion taxpayers will overpay MA this year to upgrade benefits for all Medicare beneficiaries.”

The conclusion by the three doctors who did the analysis was based on the high cost of MA compared to traditional Medicare. For example:

Medicare Payment Advisory Commission (MedPAC), the nonpartisan agency reporting to Congress, recently estimated that MA overpayments added \$82 billion to taxpayers’ costs for Medicare in 2023 and \$612 billion between 2007 and 2024. Two insurer strategies drive MA overpayments: diagnosis upcoding and avoiding enrollees who are ill and do not contribute to profits.

Only 2% of Fee-for-Service (FFS) Medicare expenditures go for overhead. But MA insurers incur extra expenses for television advertisements, health care network management, benefit design, executive salaries, health care utilization review, prior authorization, and shareholder profits, driving their overhead up to 14%.

The authors closed their analysis stating, “A smarter, thriftier way to expand benefits and lower out-of-pocket costs is possible for all Medicare beneficiaries, but first, we must eliminate MA and double down on traditional Medicare, covering all enrollees in an expanded and improved Medicare program. That would be a good deal for patients and taxpayers.”

### **Key News Articles Posted in June**

During June, 60 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](http://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, Trump accuse each other of ruining Social Security, Medicare in first presidential debate\*](#) - June 28

[\*\*Medicare Changes In 2024 And 2025 Affect Prescriptions, Vaccines And More – June 28\*\*](#)

[\*Prescription drug prices rose nearly 40% over last decade, surpassing inflation rate, tracker shows\*](#) - June 28

[\*\*House committee passes bill that would allow Medicare to cover weight loss drugs - June 27\*\*](#)

[\*Social Security in line for half-billion dollar cut in House GOP funding bill\*](#) – June 27

[\*\*HHS lowers 64 prescription drug prices under Medicare rebate program – June 26\*\*](#)

[\*CMS Proposes Over 4% Cut To Home Health Medicare Payments In 2025\*](#) – June 26

[\*\*Senate slams Social Security service – June 26\*\*](#)

[\*The Biden administration is lowering the price of 64 prescription drugs with inflation rebates\*](#) – June 26

[\*\*Bipartisan lawmakers call for increased AI oversight in Medicare Advantage coverage decisions – June 25\*\*](#)

[\*What to know about Medicare and hospital at home programs\*](#) – June 24

[\*\*Bill Would Help Medicare Patients Access Care Faster – June 24\*\*](#)

[\*Medicare Advantage Plans Provide No Substantial Cost Savings Over Traditional Medicare\*](#) – June 24

[\*\*Social Security to drop obsolete jobs used to deny disability benefits – June 24\*\*](#)

[\*Social Security Warning Issued by Economists\*](#) – June 24

[\*\*Social Security Warning Issued by Democrat – June 21\*\*](#)

[\*Have You Had Trouble Getting Your Medication? We Want to Hear From You\*](#) – June 21

[\*\*Overpaying for Medicine – June 21\*\*](#)

[\*Medicare Advantage to Change for Millions Under New Plan\*](#) – June 20

[\*\*Medicaid and Medicare Skilled Nursing Coverage – June 20\*\*](#)

[\*Older voters want candidates who will protect Social Security, poll finds. Yet parties are tied for their support.\*](#)  
– June 20

[\*\*Alzheimer’s disease and dementia care: 5 Medicare benefits consumers should know – June 19\*\*](#)

[\*Amazon Widens RxPass Eligibility To Include Prime Members With Medicare\*](#) – June 18

[\*\*Project 2025 leader The Heritage Foundation calls for Social Security cuts – June 15\*\*](#)

[\*Lawmakers promise to stop kicking the can on Medicare solvency\*](#) – June 14

**[Medicare Will Recalculate Quality Ratings of Medicare Advantage Plans](#)** – June 13

*[\\$2,000 Cap On Out-Of-Pocket Drug Costs To Help Millions Of Medicare Beneficiaries](#)* – June 13

**[MedPAC disappoints with lacking skilled nursing commentary, no action on Medicare Advantage prior authorization process](#)** – June 13

*[Prioritize patients over paperwork: Legislation would speed up Medicare authorization for care](#)* – June 13

**[Bipartisan prior authorization legislation introduced](#)** – June 12

*[Traditional Medicare or Medicare Advantage? Some retirees aren't allowed to choose](#)* – June 12

**[Biden plan to lower Medicare drug costs risks empty shelves, pharmacists say](#)** – June 11

*[Social Security's 75-year deficit is not surprising](#)* – June 11

**[Social Security Taxes May Increase for Millions of America](#)** – June 11

*[Biden Administration Advances Plan To Remove Medical Debt From Credit Scores](#)* – June 11

**[A \\$600 Billion Swindle: Study Makes Case to 'Abolish' Medicare Advantage](#)** – June 10

*[New Bill Gives More Time to Respond to Social Security Clawback Notices](#)* – June 10

**[Opinion: Social Security reform is coming \(really\) and will bring political rewards](#)** – June 7

*[Florida has paid vendor \\$50 million so far for stalled plan to import Canadian drugs](#)* – June 7

**[The average retired American faces these new Medicare changes in 2025](#)** – June 6

*[How to Appeal a Denied Medicare Claim](#)* – June 6,

**['What the Health?': Nursing home staffing rules prompt pushback](#)** – June 6

*[End of pandemic internet subsidies threatens a health care lifeline for rural America](#)* – June 6

**[Budget chief says immigration surge could add \\$1 trillion to Social Security coffers](#)** – June 4

*[Concierge medicine is gaining popularity among older adults—but don't count on Medicare to pay for its biggest fees](#)* – June 3

**[Bill to Cap Out-of-Pocket Medicare Costs Returns](#)** – June 3

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