To: NRLN Grassroots Network Members

From: NRLN President Bill Kadereit

Subject: NRLN Action Alert: Senate Health Care Bill Needs To Help Retirees

You have probably read or heard news reports that on Saturday night (11/7/09) the U.S. House of Representatives passed its health care bill (Affordable Health Care for America Act – H.R. 3962) by a vote of 220 to 215. The bill includes some provisions the NRLN has been lobbying for in Congress. These include:

- A Maintenance of Cost Payment (MCP)-type proposal that prohibits employers from canceling or reducing retiree health benefits. It also gives employers a financial incentive to retain and pay for health care coverage for retirees by purchasing coverage through new state-administered insurance exchanges that greatly limit the ability of insurers to charge higher premiums based on age.
- A $10 billion reinsurance program for retirees under which former employers that continue to provide and pay for insurance coverage for pre-Medicare-eligible retirees age 55 to 65 can be reimbursed for 80 percent of the cost of claims between $15,000 to $90,000.
- Reduces the Medicare Part D prescription drug "donut hole" by $500, beginning in 2011, and gradually reduces the out-of-pocket amount each year after that.
- Allows the federal government to negotiate Medicare drug prices directly with companies.
- Generally lowers health insurance costs for older workers and retirees by instituting insurance regulations that guarantee coverage, prohibits exclusions for pre-existing conditions, and places a fairly strict limit on the ability of insurers to charge higher premiums based on age.

However, a number of provisions of critical importance to retirees and older Americans in general that the NRLN lobbied for were not included in the House bill. These are identified in the NRLN's sample letter that I'm asking you to immediately send to your U.S. Senators to encourage them to add the provisions in the Senate bill that can still be amended.

Please go to http://capwiz.com/abtr/home/ to access the NRLN Action Alert. Look for the Action Alert headline: SENATE HEALTH CARE BILL NEEDS TO HELP RETIREES. Click on the "Take Action" button. On the next screen, type in your zip code and click "GO" to identify your Senators and access the sample letter. Be sure to personalize the letter with your own comments. If you have a problem accessing the Action Alert with the above link, go to www.nrln.org and click on the "Take Action Now" headline at the top of the NRLN website's home page. Send your email today.

It would also help to call the Washington, DC or state offices of your Senators. Use the information in the sample letter to make your request on what is needed in the Senate health care reform bill to help retirees. Phone numbers can be found through the NRLN's Capwiz website at http://capwiz.com/abtr/dbq/officials/ . The more constituents who write and call their Senators, the better chance there is in gaining their attention on retirement issues. Ask your friends to also contact their Senators.

The NRLN has added a webpage at www.nrln.org/maps/congress.html to present state-by-state reports on NRLN Grassroots Network Members' personal contacts with their U.S. Representatives and Senators. In addition, the names and email addresses of Grassroots Network State and Congressional District Leaders are listed on each state to promote communications among Grassroots Network leaders and members. We want to add your personal contacts with your members of Congress. Please provide brief reports on face-to-face meetings, telephone calls or personal letters in support of NRLN retiree issues. Send your brief reports to nrlnmessage@msn.com . Include your name, the name of the member of Congress, state, Congressional district number if it is a Representative, date of the contact, summary of what was discussed and any response from the Representative or Senator.

Bill Kadereit, President
National Retiree Legislative Network