



# NRLN Review

**NRLN**  
NATIONAL RETIREE  
LEGISLATIVE NETWORK

## NRLN Review, Summary for January 2022

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

### Wall Street Is Moving to Takeover Medicare

NRLN announced on January 7 the release of Series 2, Episode 1 of a video podcast that focuses on Wall Street moving to takeover Medicare. The presentation is on the NRLN website at [www.nrln.org](http://www.nrln.org).

“The video was created to sound the alarm that the Centers for Medicare and Medicaid Services has produced Direct Contracting and Direct Contracting Entities, the latest major threat to Medicare,” said Bill Kadereit, NRLN President.

Kadereit is the host for the video podcast which includes dialogue with **Diane Archer**, founder and President of Just Care USA and a health policy expert; **Jim Bodenner**, President of the NRLN Villages Chapter, and **Ed Beltram**, NRLN Vice President – Communications.

Kadereit cited a 2018 quote from American business magnate Warren Buffett, “The ballooning costs of health care acts as a hungry tapeworm on the American Economy.”

“That tapeworm has morphed into a piranha called privatization of Medicare,” Kadereit said. “Medicare Advantage has not reduced health care costs and Direct Contracting may be an even bigger disaster.”

### NRLN Requested Information on DCEs from NRLN Members

On January 12, NRLN President Bill Kadereit sent an email to all NRLN members in Arizona, Florida, Ohio and Texas informing them that the NRLN was interested in learning if anyone had been notified that they were enrolled in a Direct Contract Entity (DCE). The request resulted in two NRLN members providing a letter each had received.

The first letter received was from an NRLN member in Florida. The first paragraph stated that her doctor was now “part of Humana Care Solutions, a Medicare Direct Contracting Entity (DCE) participating in a program within Medicare.”

The other letter, also from an NRLN member in Florida, did not directly state that it was from a DCE. The first sentence of the letter stated: “**Your Provider** is participating in **Orlando Health Collaborative Care**, an Accountable Care Organization (ACO).”

After reviewing the letter, Kadereit sent an email to the NRLN member stating in part: “I would say yes and speculate they, the ACO, applied to become a DCE and was accepted as a DCE for the 2022 program. The key is on the second page in these words ‘You can learn more in the Voluntary Alignment Beneficiary Fact

Sheet.’ The DCE process includes using the word “alignment” to describe what happens to an original Medicare enrollee when his/her doctor signs up to join a DCE.” The enrollee is automatically aligned with that DCE that then manages the enrollee’s healthcare decisions.

## Members Respond to Question from NRLN

An email was sent to all NRLN members on January 12 in the form of a graphic asking: **Have You Switched From Medicare Advantage To Original Medicare? If So, Why?**

Several responses were sent to [contact@nrln.org](mailto:contact@nrln.org). Here are a few of the responses:

“My Medicare Advantage plan, Network Health Wisconsin, was denying medical care and telling me what I could do and not do for certain conditions. I switched to Original Medicare to be able to get the care/procedures my doctor and I agreed were necessary.”

“I tried [Medicare] Advantage for one year and switched back to Medicare Plan F supplement. I need to choose my own doctors. Also found it complicated to see my specialists.”

“My husband, now 79, switched away from an Advantage plan to Original Medicare with a supplement several years ago. The primary reasons for the switch were:

1. The limited network of providers;
2. The need for extra appointments with a “gateway” primary doctor required for referrals, as well as the associated delays created;
3. The complications and delays in actually getting the services and tests ordered by a physician while waiting for authorization;
4. The actual cost of services as well as amounts paid by Medicare (taxpayers) to the plan were hidden— nothing was transparent, especially how much money was being paid to the plan compared to what was actually paid to providers for medical services;
5. The “upselling” in which certain providers (dentist, in particular) engaged, making this “perk” virtually worthless;
6. The lack of good value in some of the other “perks” that were offered; for example, low quality brands of OTC [over-the-counter] products that were assigned a high value to quickly absorb the quarterly allotment of “free” OTC items offered with the plan.”

“I changed from Medicare Advantage two years ago to get a supplemental option [Medigap] from Anthem. Advantage was fine while I was healthy, but when I was diagnosed with breast cancer, I enrolled in a clinical trial. Advantage as a rule does not cover clinical trials, and said so in communications with me, but I also saw somewhere that they had to cover what original Medicare would cover. It was difficult to find out the true nature of their policy, so I spent a few weeks in a panic. I did have 3 sessions under Advantage, and - I can't remember exactly - they covered all or very nearly all costs. But I was not sure what would happen. I nearly dropped out of the trial because of the uncertainty. After the first 3 sessions, it was (hooray) January, and the remaining 9 were covered under [Original] Medicare and Anthem. I am so glad I was able to participate in the trial.”

## Two White Papers Updated

The AREF/NRLN white paper on Medicare Advantage was updated on January 3 with the title: **2022 - Time to End Taxpayer Rebates to the Private Healthcare Insurance Industry**. Click here to access the document. <https://www.nrln.org/wp-content/uploads/2022/01/WP-2022-Medicare-WHITE-PAPER-Updated-Final-010322.pdf>

The AREF/NRLN white paper on the need to reduce the cost of prescription drugs was updated on January 13 with the title: **Congress Continues ‘Much Ado About Nothing’ on Reducing Prescription Drug Prices**. Click here to access the document. <https://www.nrln.org/wp-content/uploads/2022/01/Prescription-Drugs-Update-January-2022-Final.pdf>

## NRLN Legislative Committee's Work

The NRLN's Legislative Advisory Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrissett, Joe Mazzei, Al Duscher and Bob Martina had conference calls on January 11 and 25 to review bills in Congress. The bills were not submitted to the Legislative Action Planning Committee (LAPC) to consider for action in January. The bills will be considered during the LAPC's February conference call. The LAPC includes Bill Kadereit, Chairman, Judy Stenberg, Alyson Parker, Bob Martina and Ed Beltram.

### Key News Articles Posted in January

During January 37 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 headlines.

[Established pension plans aren't dying – they're thriving, one study says](#) ~ Jan 03

[Prices Jump 5% For 2022 On More Than 450 Prescription Drugs](#) ~ Jan 04

[Opinion: Why Social Security Will Survive](#) ~ Jan 05

[Hospitals Recruit International Nurses to Fill Pandemic Shortages](#) ~ Jan 07

[Biden pursues Trump plan that creates big profits by denying health care](#) – Jan 8

[Opinion: Social Security And Medicare Benefit Changes For 2022 And Beyond](#) ~ Jan 10

[Home COVID tests to be covered by insurers starting Saturday](#) ~ Jan 10

[2021 was the 'most challenging year' for taxpayers. 2022 could be worse.](#) ~ Jan 12

[Opinion: Aging in place can be a nightmare if you're not properly prepared](#) ~ Jan 15

[The Drug Industry Might Have Dodged A Build Back Better Bullet But Remains In Congressional Crosshairs](#) ~ Jan 17

[Supreme Court declines to take up case of Delphi retirees over lost pensions](#) ~ Jan 18

[Mark Cuban opens his own online pharmacy](#) ~ Jan 20

[IRS to require taxpayers to submit selfies to access website](#) ~ Jan 21

[Why Medicare Doesn't Pay for Rapid At-Home Covid Tests](#) ~ Jan 24

[Opinion: Social Security has quietly crossed yet another financial Rubicon of systemic decay](#) ~ Jan 25

[Government watchdog says HHS at 'high risk' of bungling public health crises](#) ~ Jan 27

[Lack of Medicare coverage for at-home coronavirus tests sparks outcry](#) – Jan 28

[Congress in jeopardy of missing shutdown deadline](#) – Jan 30