



# NRLN Review

**NRLN**  
NATIONAL RETIREE  
LEGISLATIVE NETWORK

## ***NRLN Review*, Summary for February 2020**

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

### **NRLN's Washington, DC Meeting Focuses on Medicare, Prescription Drugs and Pensions**

The focus of the lobbying efforts in Washington, DC during the NRLN Annual Leadership Conference, February 24 – 26, 2020, were opposing Medicare privatization, legislation to reduce the cost of prescription drugs and protecting retirees' pensions.

**Medicare Privatization:** NRLN President Bill Kadereit presentation was titled, *Medicare Privatization – A Bait and Switch Failure and Government Scandal*. It focused on how the Centers for Medicare and Medicaid (CMS) is giving taxpayer subsidies to private insurance companies for Medicare Advantage (MA) plans as a move toward the privatization of Medicare. The NRLN oppose the use of MA plans to privatize Medicare. After years of healthcare insurers taking more than \$300 billion in taxpayer subsidies, Medicare Advantage plans have not shown they can be cost-competitive with original Medicare A & B Fee-For-Service. Congress has funded 19 new special benefits in 2020 for Medicare Advantage plans that cover 22 million enrollees, but the special benefits are denied to 42 million participants in original Medicare.

**Reduce Prescription Drug Prices:** Congress should remove the prohibition on Medicare negotiating drug prices and replace it with a competitive bidding model used by businesses. Legislation is needed to end pay-for-delay and other brand name drugmakers' tactics that obstruct generic drugs from coming to market. Americans should be allowed to import of safe and less expensive drugs from Canada. The NRLN lobbied for bills that would achieve these objectives.

**Pension De-risking:** Many employers are converting their pension plans to third-party insurance company annuities. The steady decline in traditional defined-benefit pension plans through "de-risking" will continue, according to the findings of a recent survey by MetLife. When "de-risking" occurs with the purchase of an insurance annuity pension plan participants lose the protection of PBGC and ERISA. NRLN's proposals for legislation would protect pension plan participants.

**Mergers, Acquisition and Spin-offs** – The NRLN urges Congress to introduce and pass legislation to provide specific protections for pension plan participants when there are corporate mergers, acquisitions and spin-offs. Our proposal includes legislative language

Visit [www.nrln.org](http://www.nrln.org) to view a video on the Washington, DC meetings.

Click here <https://www.nrln.org/220photos.html> to view photos from Capitol Hill appointments.

### **Two Videos Posted on Medicare Advantage Privatization**

For more than three years NRLN President Bill Kadereit has been doing research and writing about Medicare and Medicare Advantage. His video, "*What Caused the Medicare Financial Crisis*" was posted on February 8 on the NRLN website home page. It was part of a series on Medicare privatization that is intended to inform you and members of Congress on this looming crisis.

Click here <https://www.nrln.org/ARCHIVES-V.HTML> to view the video in NRLN archives.

The currently posted video, posted on February 17, at [www.nrln.org](http://www.nrln.org) and [www.facebook.com/nrln1](https://www.facebook.com/nrln1) is on *Medicare Privatization, A Bait and Switch Failure!* Taxpayer rebates (the Bait) are being used to subsidize insurance company benefits that tempt those turning age 65 and current original Medicare enrollees to buy Medicare Advantage (MA) plans. Members of Congress know that eventually all costs will have to be absorbed by these new plans thus switching costs off the federal budget to those over age 65 (the Switch).

The NRLN supports private insurance competition for Medicare's insurance business, but without public tax dollars being used to subsidize insurance companies. After years of insurers taking over \$300 billion in taxpayer subsidies, Medicare Advantage plans, offering new special benefits, have not shown they can be competitive with original Medicare A & B Fee-For-Service (FFS) without government subsidies.

Nineteen new benefits in 2020 apply only to Medicare Advantage plans that cover over 20 million enrollees but are denied to over 40 million in original Medicare A & B who may need the same benefit to stay alive. The reaction from many members of Congress in both parties to the coming Medicare financial crisis is to privatize Medicare. They are doling out our tax dollars to finance healthcare insurers' profits.

### **NRLN Legislative Committees' Work**

The NRLN's Legislative Affairs Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrissett, Joe Mazzei, Al Duscher and Bob Martina submitted the following bills for the Legislative Action Planning Committee (LAPC) to consider for action during its January 31 conference call.

- **HR4649 -- Capping Drug Costs for Seniors Act of 2019**
- **HR4650 -- Medicare Dental Act of 2019**
- **HR5306/S2989 -- Know Your Social Security Act**

The LAPC composed of Bill Kadereit, Chairman, Alyson Parker, Judy Stenberg, Bob Martina and Ed Beltram made the following decisions on its February 3 conference call.

Letters were sent on February 3 from NRLN President Bill Kadereit to Chairman Frank Pallone (NJ-06) and Ranking Member Greg Walden (OR-02) requesting a vote in the Committee on Energy and Commerce on **H.R. 4649, Capping Drug Costs for Seniors Act of 2019.**

Letters were sent on February 3 from NRLN President Bill Kadereit to Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) requesting a vote in the Committee on Ways and Means on **H.R. 4649, Capping Drug Costs for Seniors Act of 2019.**

Letter was sent on February 3 from NRLN President Bill Kadereit to Speaker Nancy Pelosi (CA-12) requesting a House vote on **H.R. 5306, Know Your Social Security Act**, that was approved by the House Ways and Means Committee on December 5, 2019.

Letter was sent on February 3, 2020 from NRLN President Bill Kadereit to Chairman Chuck Grassley (IA) requesting a vote in the Committee on Finance on **S. 2989, Know Your Social Security Act**. A copy of the letter was sent to Senator Ron Wyden (OR) who introduced the bill on December 5, 2019.

**H.R. 4650, Medicare Dental Coverage Act of 2019.** Due to dental coverage being included in the NRLN supported **H.R. 3, Elijah E. Cummings Lower Drug Costs Now Act**, the bill **H.R. 4650** was placed in the NRLN's Report Card header with other bills that the NRLN considers a lower priority.

### **NRLN Villages Chapter Meeting**

The NRLN Villages Chapter held its first quarterly meeting of 2020 on Wednesday, February 19. Jim Bodenner and Ray Pasternak spoke about the issues they would be advocating in Washington, DC during at the NRLN's Annual Leadership Conference, February 24-26. Bodenner and Pasternak had meetings on Capitol Hill with staff members for Congressman Daniel Webster (FL-11) and Florida Senators Marco Rubio and Rick Scott.

Doris Branson presented her Villages Chapter Speakers Bureau talk on ***The Empowered Patient – How To Be Your Own Healthcare Advocate***. Bill Kadereit, NRLN President, gave an overview of the NRLN's lobbying efforts in Congress.

### **Links to Key News Articles Posted in January**

During February, 67 links to news articles related to retirement issues were researched and posted daily IN THE NEWS on the NRLN website home page. Click here <https://www.nrln.org/> to read the articles listed below and other articles. Here are examples of the headlines:

#### **Senior Discounts, It Turns Out, Aren't as Lucrative as We've Been Led to Believe – Feb 2**

*Who's Really Paying for Your Social Security Benefits? Some are worried that their money will run out. Here's the real answer. – Feb 3*

#### **Why Home Health Care Is Suddenly Harder to Come By For Medicare Patients – Feb 3**

*This word describes Social Security — but not everyone wants to hear it – Feb. 4*

#### **Trump's push to reduce drug prices in State of the Union boosts hope for action this year - Feb 6**

*Opinion: The best way to fix Social Security – Feb 7*

#### **Opinion: Proposed Changes to Social Security Disability Insurance Could Undermine Your Retirement Security, Even If You're Not Currently Disabled – Feb 9**

*Trump's proposed \$4.8 trillion budget will seek cuts to Medicare, Medicaid – Feb 9*

#### **White House Budget Director Doubles Down: Trump's 2021 Budget Won't Cut 'Social Security And Medicare' – Feb 10**

*Trump Eyes Drug-Price Cuts After His Health-Care Record Is Attacked – Feb 10*

#### **Half-Truths and Medicare Advantage Commercials – Feb 11**

*Analysis/Opinion: AARP, United Healthcare and CVS keep prescription drug prices higher for seniors – Feb 11*

#### **Social Security: Here's what Trump's proposed budget could mean for your benefits – Feb 13**

*Why a Medicare payment change is causing home health agencies to cease services – Feb 17*

#### **Study: People skip Parkinson's, Alzheimer's meds as prices rise – Feb 19**

*Medicare's Private Option Is Gaining Popularity, and Critics – Feb 21*

#### **FDA approves drug that lowers cholesterol in a new way – Feb 22**

*Here's how to appeal higher Medicare premiums – Feb 25*

#### **Americans Deserve to Retire with Dignity. Here's How We'd Help Them Do It. – Feb 25**

*Democrats seize on health care to woo seniors in 2020 – Feb 28*

#### **Opinion: When You're Told Your Pension Will Be Cut, Take Action – Feb 29**