



***NRLN Review*, Summary for October 2019**

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

What You Need to Know about Medicare Open Enrollment

The Medicare Open Enrollment began October 15 and ends December 7. The NRLN has created video and slide presentations to help you understand your options.

Click here www.nrln.org to watch the video presentation on the NRLN website home page. Click here www.facebook.com/nrln1 to watch the video on the NRLN Facebook page. Start or pause the video by clicking the symbols on left side of the lower taskbar and use volume, enlarge / reduce and full screen buttons on the right side of the taskbar. A slide can be view in the Facebook page banner.

NOTE: The premiums, deductible, copays, coinsurance and out-of-pocket dollar shown in presentations are representative of 2019 information. Treat this information as examples only. You should substitute 2020 information that you find. Also (Click here www.nrln.org to read media articles on Medicare.)

Four Messages Emailed to NRLN Members

On October 8, an email to NRLN members announced the NRLN's presentation on what seniors need to know about their Medicare, Medigap and Medicare Advantage options during the Medicare Open Enrollment October 15 to December 7. The NRLN's presentation provides information for seniors to think about for their health care plan for the coming year.

On October 10, an email to NRLN members reported the Social Security Administration announcement on a 1.6% cost-of-living adjustment for 2020, meaning the average retiree will get \$24 more each month. In 2019, the COLA was 2.8%, an increase of about \$40 a month for retirees. The NRLN is lobbying for passage of the Social Security 2100 Act that would ensure the solvency of the program for the next 75 years. Enactment would also change the annual COLA from the current CPI-W index pegged to urban wage earners' living expenses to CPI-E (Elderly) based on older Americans' spending patterns, including high medical costs. Click here <https://www.nrln.org/SE.html#/> to respond to the NRLN's Action Alert supporting the Social Security 2100 Act. Scroll down to the third Action Alert listed.

On October 22, an NRLN President's Forum message was emailed to NRLN members. The message featured an investigative journalism report by ProPublica that found more than 600,000 doctors received payments from drugmakers and medical device companies in any given year 2014 - 2018. More than 2,500 physicians have received at least half a million dollars apiece in the past five years alone. More than 700 of those doctors

received at least \$1 million in the same period. Click here <https://projects.propublica.org/docdollars/> to learn whether your doctor has received money from drugmakers and medical device companies.

On October 28, an NRLN President's Forum message was emailed to NRLN members. The message reported the Pharmaceutical Research and Manufacturers of America (PhRMA), the trade group representing brand-name drug companies, spent \$6.2 million on lobbying in the third quarter of 2019, lobbying against legislation in Congress to reign in skyrocketing drug prices. The July through the end of September spending was \$240,000 above what PhRMA spent in the same three-period in 2018. Click here <https://www.nrln.org/Pharma%20Contributions%20to%20Congress%202019-20%2010-16-19.htm> to access the NRLN website to learn whether your U.S. Representative and Senators are receiving contributions from the pharmaceutical and health products industry in the current 2019-20 campaign cycle and click tab at the bottom for recent election campaigns.

NRLN Legislative Committees' Work – Action Alert and Letters

The NRLN's Legislative Affairs Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrisett, Joe Mazzei, Al Duscher and Bob Martina submitted the following bills for the Legislative Action Planning Committee (LAPC) to consider for action during its October 14 conference call.

- H.R.2374/S.1224 -- Stop Significant and Time-Wasting Abuse Limiting Legitimate Innovation of New Generics (STALLING) Act
- S.2543 -- Prescription Drug Pricing Reduction Act of 2019

The LAC also reviewed and then tabled and will monitor the following bills:

- H.R.987 -- Strengthening Health Care and Lowering Prescription Drug Costs Act
- H.R.4035 -- Pension and Budget Integrity Act of 2019

The LAPC composed of Bill Kadereit, Chairman, Alyson Parker, Judy Stenberg, Bob Martina and Ed Beltram made the following decisions on its October 14 conference call.

- On October 15, an Action Alert was issued requesting that NRLN Grassroots Advocates email the NRLN's sample letter to their Representative and Senators to ask them to support H.R. 2374 and S.1224, Stop STALLING Act, and urge House Speaker Nancy Pelosi and Senate Majority Leader Mitch McConnell to have a floor vote on H.R. 2374 and S.1224. In addition, NRLN President Bill Kadereit sent letters to Speaker Pelosi to Senate Majority Leader Mitch McConnell requesting a floor vote on H.R. 2374 and S.1224.
- A letter from NRLN President Bill Kadereit to Senate Majority Leader Mitch McConnell requested a floor vote on S. 2543, Prescription Drug Pricing Act of 2019 was emailed on October 15 to Senator McConnell's Legislative Director.

If you have not responded to the Action Alert on the Stop STALLING Act, click here to access <https://www.nrln.org/SE.html#/> the Action Alert and click on the TAKE ACTION button.

The NRLN President's letters are posted on the NRLN website in "Letters to Washington". <https://www.nrln.org/archives2.html#ltrswash> See whether your Representative and Senators are a cosponsor of these bills. Click on your state in the "Legislative Action Network" Directory. <https://www.nrln.org/SE.html/congresslegs.html#/legislators/> When the names and photos of your state's Congressional delegation appears, click on the "EXCEL DOWNLOAD" button near the top of the webpage.

New Postings on NRLN Chapter Webpages

New postings during October on NRLN Chapter webpages included:

NRLN Villages Chapter - The Medicare Open Enrollment began October 15 and ends December 7. The NRLN video presentation to help chapter members understand their options during Medicare Open Enrollment period October 15 and ends December 7.

NRLN Lucent / Nokia Retirees Chapter - As a result of its well-funded pension plan, Nokia has announced its decision to transfer up to \$89 million of the excess pension assets to pay for Group Life coverage for eligible retirees for the years ending December 31, 2019 and December 31, 2020. The NRLN has been lobbying for Congress to pass an amendment that would make it possible for Nokia, and other companies, with pension plans funded at 110% or more to use surplus funds to sustain benefits on an on-going basis.

NRLN Washington, Oregon and Utah Chapters plus Pacific – Mountain West Region – Report by Judy Stenberg, NRLN Region Vice President, on her experiences in meeting with senior staff members for Senators and Representatives during the fall NRLN Fly-In to Washington, DC.

To visit NRLN Chapters' webpages, click here www.nrln.org to access the NRLN website and click on the NRLN Chapter tab and select the chapter in the dropdown menu.

Links to Key News Articles Posted in October

During October, **105** links to news articles related to retirement issues were researched and posted daily IN THE NEWS on the NRLN website home page. Click here www.nrln.org to read the articles listed below and other articles. Here are examples of the headlines:

Trump and Pelosi aides talk drug costs despite impeachment – Oct. 1

What Trump's Executive Order Means for Healthcare – Oct. 3

Medicare Shopping Season Is Almost Here – Oct. 4

Is Congress Too Afraid to Fight Big Pharma? – Oct. 4

Common Retiree Scams, and How to Avoid or Respond to Them – Oct. 5

4 reasons the corporate pension is on its deathbed – Oct. 7

Drug price hikes cost US billions, report finds – Oct. 8

Shopping For Medicare? What To Know About The New Plan Finder – Oct. 9

Social Security's 2020 Cost-of-Living Bump: 1.6% - Oct. 10

Already in trouble, corporate pension plans are doomed by low interest rates – Oct. 10

CBO: Pelosi bill to lower drug prices saves Medicare \$345 billion – Oct. 11

There's a New Tax Form for Seniors. Here's How to Use It – Oct. 12

Congress Takes Aim at a Social Security Benefit Killer – Oct. 14

Report: Prescription Drug Prices Climb Nearly 26% in 3 Years – Oct. 15

Senate Democrats turn up pressure for multiemployer reform – Oct. 16

How to reform Social Security for future generations of Americans – Oct. 17

Medigap Plan F Will Soon End. Here's How That Changes Retirees' Costs – Oct. 18

7 Changes to Social Security in 2020 – Oct. 20

Medicare's Denial Of Coverage To Kidney Patients Could Be Just The Beginning – Oct. 22

Drug companies spend millions on lobbying as Congress tries to rein in high drug prices – Oct. 22

FDA Approves Record Number of Generic Drugs, But Do They Help Lower Drug Prices – Oct. 23

Opinion: The Key Decision In Medicare Open Enrollment Season – Oct. 25

Opinion: Another Chinese threat to our national security: Prescription drugs – Oct. 28

Analysis / Opinion: Getting skyrocketing drug prices back down to earth – Oct. 29

Congress doesn't need to pause, it needs to act and strengthen Social Security – Oct. 30

Medicare open enrollment 2020: Skipping this step, or rushing through, could cost you – Oct. 31

