



***NRLN Review*, Summary for November 2019**

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

Deadline is December 7 for Medicare Open Enrollment

The deadline is December 7 to use the video or slide presentations that the NRLN created and posted on its website and Facebook page to help you understand your options during the Medicare Open Enrollment which began October 15 and ends December 7.

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.)

Fall NRLN FOCUS Newsletter Published in November

An email was sent on November 4 to all NRLN grassroots advocates to inform them that the fall NRLN FOCUS newsletter was available to read on the NRLN website. The newsletter was sent in the U.S. Mail on November 6 to NRLN members who make a contribution to the NRLN and do not have an email address.

The 8-page newsletter includes:

- NRLN President Bill Kadereit's column on the result of undue influence over Congress and the executive branch by the healthcare industry, including healthcare insurers.
- Report and photos on NRLN Fall Fly-In to Washington, DC
- NRLN Executive Director Alyson Parker's column on will impeachment block progress on important legislative issues?
- NRLN Board Elects Two New Members

Click here if you have not read the fall NRLN FOCUS Newsletter https://www.nrln.org/focus%20newsletter_files/NRLN%20FOCUS%202019%20Fall.pdf If you have a problem with this link, click here go to the NRLN website <https://www.nrln.org> and click on the link to the newsletter posted in the center column of the NRLN website home page. (Adobe® Reader® is required to view the newsletter. Click here if you do not have this software on your computer, <http://get.adobe.com/reader/?promoid=BUIGO> to download it free.)

NRLN President Issued Two Messages

On November 11, Bill Kadereit emailed NRLN President's Forum message to grassroots advocates and posted the message on the NRLN website and Facebook page with the subject: *2020 Medicare Part B Premiums Will Eat Into Social Security COLA.*

The Centers for Medicare and Medicaid Services (CMS) announced on November 8 that the standard monthly premium for Medicare Part B will be \$144.60 for 2020, an increase of \$9.10 from \$135.50 in 2019. This is a 7% increase for next year compared to the 1.6% Social Security Cost-of-Living Adjustment (COLA) for 2020 announced on October 10. The average increase for Social Security will be about \$24 more each month.

CMS said the increase in the Part B premiums and deductible is largely due to rising spending on physician-administered drugs.

On November 18, Kadereit emailed his annual Thanksgiving message to grassroots advocates. The message closed with: "As we celebrate Thanksgiving with family and/or friends or spend the holiday quietly on our own, let us be thankful for our men and women in the uniforms of our military and first responders. May our Thanksgiving prayers seek to heal the division in our nation. Pray for the Americans who have recently lost their homes to wildfires in California and other states and to the floods, tornadoes, and hurricanes earlier this year. Have a great Thanksgiving."

NRLN Legislative Committees' Work

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 November 4 conference call.

H.R.945/S.286 -- Mental Health Access Improvement Act of 2019

H.R.1788 -- Medicare Part B Fairness Act

H.R.2771 -- Protecting Home Oxygen and Medical Equipment (HOME) Act of 2019

H.R.4117 -- IRA Preservation Act of 2019

H.R.4676 -- Protecting Medicare Beneficiaries with Pre-Existing Conditions Act

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

H.R.3502 -- Protecting People from Surprise Medical Bills Act

S.2370 -- Automatic IRA 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 November 4 conference call.

-- On November 5, a letter from NRLN President Bill Kadereit was sent to Representative Mike Thompson (CA-5) to thank him for introducing **H.R. 945, Mental Health Improvement Act of 2019.**

-- On November 5, a letter from NRLN President Bill Kadereit was sent to Senator John Barrasso (WY) to thank him for introducing **S. 286, Mental Health Improvement Act of 2019.**

-- On November 5, a letter from NRLN President Bill Kadereit was sent to Rep. Ron Kind (WI-3) to thank him for introducing **H.R. 4117, IRA Preservation Act of 2019.**

-- On November 5, letters from NRLN President Bill Kadereit were sent to Chairman Frank Pallone (NJ-06) and Ranking Member Greg Walden (OR-02) on House Energy and Commerce Committee and Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) on House Ways and Means Committee requesting committees' vote on **H.R. 2771, Protecting HOME Act of 2019.**

H.R. 4676, Protecting Medicare Beneficiaries with Pre-Existing Conditions was placed "on hold". While the NRLN has supported eliminating pre-existing conditions for Medicare, just as it has been eliminated for

individuals under age 65, Alyson Parker, NRLN Executive Director, was asked to seek additional information on **H.R. 4676**.

The LAPC accepted the LAC's decision to able and monitor:
H.R.3502 -- Protecting People from Surprise Medical Bills Act
S.2370 -- Automatic IRA Act of 2019

Click here to review the above NRLN supported bills posted on the Bills webpage.
<https://www.nrln.org/congresslegs.html#/bills> Click here to read letters posted in Letters to Washington.
<https://www.nrln.org/archives2.html#ltrswash>

NRLN President's Meetings in The Villages

NRLN President Bill Kadereit traveled to The Villages (Florida) for a series of meeting. His first meeting on November 12 was with the president The Villages Property Owners Association and with the president of The Villages Democrats Club to discuss broader exposure of the NRLN in The Villages.

The next day Kadereit met with members of the NRLN Villages Leadership Team to discuss actions by the Chapter during the rest of 2019 and early 2020.

On November 14, Kadereit spoke at the NRLN Villages Chapter quarterly about NRLN lobbying for retirees the Report Card, on the Chapter website's homepage which shows Senate and House companion bills in Congress that the NRLN supports or opposes and whether Representative Daniel Webster (FL-11), Florida Senators Marco Rubio and Rick Scott are cosponsors of the bills.

Jim Bodenner, a member of the NRLN Villages Chapter Leadership Team and administrator of the NRLN Villages Speakers Bureau, delivered a presentation on the Chapter's Speaker Bureau. The Speakers Bureau feature talks prepared by subject matter experts that explain, in layman's terms, the working knowledge necessary to do things such as getting through the task of enrolling in Medicare, recognizing signs and what to do about caregiving for Dementia and Alzheimer's patients, etc. and who to call and/or where Villagers can go for assistance for personal services.

New Postings on NRLN Chapter Webpages

New postings during November on NRLN Chapter webpages included:

General Motors Retirees Chapter: Chapter President Larry Hice's column in the fall GMRC newsletter. Click here to access the newsletter and recent articles about General Motors.

<https://www.nrln.org/CHAPTERS/GMRC/gmrc.html>

Idaho, Montana, Oregon, Utah and Washington Chapters: Message from Judy Stenberg, NRLN Vice President – Pacific / Mountain West Region, for pre-1991 CenturyLink retirees about a UnitedHealthcare plan CenturyLink is offering to them for 2020. Click here to access the NRLN website; click on the NRLN Chapters tab and select the link to one of these chapters. Idaho and Montana Chapters are in the link for the Pacific / Mountain West Region. <https://www.nrln.org>

Pacific Mountain West Region: Message from Judy Stenberg that provides a link to a form to help make decisions on Medicare. Click here to access the Region webpage. Scroll down the right column to find the message. <https://www.nrln.org/CHAPTERS/PACMTN/pacmtnchapter.html>

Arizona and New Mexico Chapters: Message from Martha Deahl, President, NRLN Arizona Chapter and NRLN Vice President – Desert Southwest Region provided links to websites and phone numbers for State Health Insurance Assistance Program (SHIP) that provides free help to Medicare beneficiaries who have questions or issues with their health insurance. Click here to access the Arizona Chapter webpage.
<https://www.nrln.org/CHAPTERS/AZ/azchapter.html> Click here to access the New Mexico Chapter webpage.

Links to Key News Articles Posted in October

During November, 108 links to news articles related to retirement issues were researched and posted daily IN THE NEWS on the NRLN website home page. Click here to read the articles listed below and other articles.

Here are examples of the headlines: <https://www.nrln.org>

Don't Let Medicare's Complexity Scare You Off From Updating Your Coverage. Here Are Some Tips To Navigate System – Nov. 1

Opinion: Innovative Drugs Save Lives Only if People Can Afford Them – Nov. 2

Sell a house? Cash in an IRA? You may be hit with a surcharge on Medicare premiums – Nov. 2

1 in 2 seriously ill Medicare enrollees struggles with bills – Nov. 4

White House and Pelosi part ways on relief for drug prices – Nov. 5

Will The Maximum Social Security Benefit Increase In 2020? – Nov. 5

Prescription Drug Costs A Main Culprit In Medicare Beneficiaries' Financial Hardships, Report Finds – Nov. 5

Here are your new income tax brackets for 2020 – Nov. 6

Latest Senate attempt to move on SECURE Act fails – Nov. 7

Medicare's outpatient 'Part B' premium going up to \$144.60 – Nov. 8

White House says Pelosi plan to lower drug prices 'unworkable' – Nov. 8

Déjà vu all over again: Health-care spending back on the rise – Nov 10

Voters Say Congress Needs To Curb Drug Prices, But Are Lawmakers Listening? – Nov. 11

Rising Medicare prices will shrink Social Security inflation adjustment next year – Nov. 12

Poll: 1 in 5 US adults report trouble affording prescription drugs – Nov. 12

Pelosi aide hopeful White House will support drug-pricing bill despite criticism – Nov. 13

Schumer blocks drug pricing measure during Senate fight, seeking larger action – Nov. 13

Congress can either vote with the people or with the pharmaceutical corporations – Nov. 13

Trump Wants To Demand U.S. Pays Lowest Price For Drugs Out Of Developed Countries, Azar Says – Nov. 14

White House Unveils Finalized Health Care Price Transparency Rule – Nov. 15

How To Lower Taxes When Tapping Retirement Funds – Nov. 15

Surgery for Blocked Arteries Is Often Unwarranted, Researchers Find – Nov. 16

White House urgently ramps up push for drug cost legislation – Nov. 17

White House Puts Heft Behind Bipartisan Compromise Drug Bill In Senate – Nov. 18

Opinion: Will Your Retirement Income Stand Up to the Rising Cost of Long-Term Care? – Nov. 20

Senate GOP proposes multiemployer reform bill – Nov. 20

FDA nominee commits to addressing drug prices, shortages – Nov. 20

Trump says drug importation plan coming 'soon' – Nov. 22

Trump draws ire after retreat on drug prices pledge – Nov. 24

How the Democrats Hope to Fix Social Security – Nov. 25

Pharma execs: Thirst for profit drives high drug prices – Nov 25

The Shocking Rise of Prescription Drug Prices – Nov. 26

Money Matters: Social Security – Nov. 28

A Change in Medicare Has Therapists Alarmed – Nov. 29

Central States Pension Fund recipients would see 19% benefit cuts – Nov 30

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