



NRLN Review, Summary for May 2020

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

NRLN 2020 Survey Deadline Extended

The NRLN 2020 survey that opened on May 15 has extended the deadline to participate in the survey until June 15. Click here to access the survey. <https://www.surveymonkey.com/r/nrln20> If you have a problem with this link go to www.nrln.org and click on the link to the survey.

We need your responses. The survey only takes 15-20 minutes to finish.

Overall results (no individual responses) will be published in the summer edition of the NRLN FOCUS newsletter to be posted on our website. You will be notified of the posting by email.

Payroll Tax Is Vital to Social Security and Medicare

President Trump has repeatedly called for Congress to suspend the payroll tax for the rest of 2020 as an economic stimulus due to the coronavirus pandemic. Bill Kadereit, President, National Retiree Legislative Network (NRLN), sent letters to six Congressional leaders on May 5 to urge them to oppose President Trump's request because of the damage it would do to the funding for Social Security and Medicare. The letters emphasized that the payroll tax is vital to Social Security and Medicare! The letters were sent to:

Chairman Chuck Grassley (IA), Senate Finance Committee
Ranking Member Ron Wyden (OR), Senate Finance Committee
Chairman Frank Pallone (NJ-06), House Energy and Commerce Committee
Ranking Member Greg Walden (OR-02), House Energy and Commerce Committee
Chairman Richard Neal (MA-01), House Ways and Means Committee
Ranking Member Kevin Brady (TX-08), House Ways and Means Committee

Click here to read the letters in Letters to Washington on the NRLN website.
<https://www.nrln.org/ARCHIVES-W.HTML>

Bill Kadereit shared this information on May 8 in his NRLN President's Forum message that was emailed to all NRLN members, posted on www.nrln.org, www.facebook.com/nrln1, www.instagram.com/photosnrlnorg and tweeted on www.twitter.com/nrln3.

Social Security Has Lost Buying Power

Bill Kadereit stated in his May 21 NRLN President's Forum message, if you feel your Social Security check isn't going as far as it once did to cover your expenses, you are right. It was reported on May 12 that Social Security benefits have lost 30% of their buying power since 2000.

The cost-of-living adjustment (COLA) was 1.6% for 2020 which is less than the 2.8% COLA Social Security participants received in 2019. Although the COLA for 2021 will not be announced until October, some are predicting that the Social Security COLA for 2021 will be zero.

COLA is calculated using the Bureau of Labor Statistics (BLS) Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). The NRLN advocate a change to CPI-E (Consumer Price Index for the Elderly) which has a better grasp of seniors' spending priorities for healthcare, housing, and consumer goods.

The NRLN supports **H.R. 860 / S. 269, the Social Security 2100 Act** which would change the CPI-W to CPI-E and ensure the solvency of the program for the next 75 years.

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 May 4 conference call.

-- **H.R. 4056 / S. 2446, Medicare Audiologist Access and Services Act of 2019.** Letters were emailed on May 6, 2020 to Chairman Frank Pallone and Ranking Member Greg Walden requesting they urge the House Committee on Energy and Commerce's Subcommittee on Health to support **H.R. 4056** which has been in the Subcommittee since July 26, 2019. Letters were emailed May 6, 2020 to Chairman Richard Neal and Ranking Member Kevin Brady requesting they urge the House Committee on Ways and Means' Subcommittee on Health to support **H.R. 4056** which has been in the Subcommittee since July 26, 2019. Letters were emailed on May 6, 2020 to Chairman Chuck Grassley and Ranking Member Ron Wyden requesting a vote in the Senate Committee on Finance on S. 2446 which has been in Committee since September 8, 2019.

Passage of **H.R. 4056 / S. 2446** is important because it would significantly enhance benefits for hearing health by providing the 42 million original Medicare beneficiaries with critical direct access to both diagnostic and therapeutic services of audiologists. Many of the 22 million seniors in Medicare Advantage plans that receive taxpayer subsidies already have hearing benefits and many other special benefits not available in original Medicare.

Medicare Part B requires a physician's order for patients to see an audiologist and only covers diagnostic services without allowing for follow-up treatment or helping with the cost of a hearing aid. **H.R. 4056 / S. 2446** would remove the barriers to hearing health under original Medicare, allowing patients to receive appropriate and cost-effective audiologic services.

The NRLN believes it is unfair and discriminates against original Medicare beneficiaries to not have access to the audiology services that are provided by a number of Medicare Advantage plans.

-- LAPC acknowledged the LAC's review of **H.R. 4334, Supporting Older Americans Act of 2020** which was passed by the House and Senate and was signed by President Trump to become Public Law No: 116-131 on March 25, 2020.

-- **H. R. 6356, Emergency Social Security Benefits Improvement Act.** LAPC accepted the LAC's recommendation to Table and Monitor the bill.

-- **S. 3528,** A bill to amend the Internal Revenue Code of 1968 to suspend the inclusion in gross income of Social Security benefits. LAPC accepted the LAC's recommendation to Table the bill.

To read the letters, go to www.nrln.com and click on the link to Letters to Washington

Looking Ahead to 2020 Elections

How are your Representatives and Senators doing in supporting bills the NRLN has endorsed? How much money are they taking from the pharmaceutical industry? Two reports the NRLN provides online provide important information as we approach the November elections.

- **State Congressional Delegation Report Cards** on co-sponsorships of bills we support
- **Pharma Campaign Contributions** to all sitting congressmen and candidates.

The State Report Card lists all bills the NRLN has taken a position on (for or against) and whether each member of the state delegation has co-sponsored it. We don't expect every bill we support to be endorsed but a percentage of roughly 35% would indicate a strong favorable rating; less than 15% unfavorable. **This is an exclusive report, specified and paid for by the NRLN** and is updated nightly. It can be accessed from our home page at www.nrln.org by clicking on the Legislative Action Network tab and then selecting your state. Or, Click here or and select your state. <https://www.nrln.org/SE.html/congresslegs.html#/legislators/> If you wish, once the report card is downloaded, details on each bill can be accessed by clicking on the bill's title.

Pharma Contributions to Congress shows the top 20 recipients and then all recipient Senators and Representatives by state, by amount. The pharmaceutical industry tries to play it both ways and donates to major presidential candidates of both parties, seemingly without regard to campaign positions. A longer time perspective can be provided by selecting past two-year campaign cycles. Also provided in the same webpage is campaign contributions data going back to 2012. Click here to access this report is updated monthly. <https://www.nrln.org/Pharma%20Contributions%20to%20Congress%202019-20%2005-21-20.htm>

You may want to write your member of Congress on the above. Click here to access the Elected Officials webpage with the USA map. Click on your state and then select your Senator or Representative. To send an email select the envelope icon. Or, use any of the other social media icons.

Feel free to share this information with your friends. The more who get involved the greater the potential to influence Congress for our agenda. They might even want to join the NRLN.

The Grassroots Committee and Congressional District Leaders completed sending position papers to the great majority of relevant Congressional Committees key staff members. Click here to see details in the April report. <https://www.nrln.org/REVIEW/NRLN%20Review.4.20%20.pdf>

Links to Key News Articles Posted in May

During May, 106 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. <https://www.nrln.org/>

Here are examples of the headlines:

How RMD Rule Changes In 2020 Might Affect Your Retirement – May 1

Opinion: Who's Ready for a 24% Cut to Social Security Benefits? – May 3

The Winners And Losers Of Trump's Payroll Tax Cut Proposal – May 4

Opinion: Can Social Security Be Fixed? – May 4

Opinion: Sen. Rand Paul: Reform health care by offering more choices – May 5

Opinion: Is There Really A "Retirement Crisis"? - May 6

Opinion: Safeguarding And Streamlining Pharma Supply Chain: Time For Mandating Certified Drugs – May 7

Opinion: 3 Potential Social Security Changes to Watch – May 8

Pension Plans Continue to Fade Away. Why That Brings New Worries – May 11

President Trump May Let Workers Take Social Security Early -- With a Catch – May 12

Tapping Social Security Would Be a Big Mistake – May 12

Opinion: Pension reform: Don't let inaction ruin the recovery – May 15

House passes plan for proxy voting, despite GOP objections – May 15

House passes \$3T coronavirus relief -- the most expensive bill in history – May 15

Opinion: Thanks to COVID-19, Social Security's day of reckoning may be even closer than we thought – May 16

Why Higher Medicare Costs Could Reduce Your Social Security Payment – May 16

Costs have skyrocketed for retirees. Here's why Social Security benefits aren't keeping up – May 18

Opinion: The Medicare Plan Finder: CMS Heard But Didn't Listen – May 19

Grassley says Trump pushing for drug pricing action after Senate lunch – May 20

Senators introduce bill to protect seniors from coronavirus scams – May 20

Americans take a dim view of raiding their Social Security to cover pandemic expenses, poll finds – May 22

Few Medicare Advantage plans cover social needs for chronically ill patients – May 22

Seniors, Be Wary of These Medicare Scams During COVID-19 – May 25

Most Medicare enrollees could get insulin for \$35 a month – May 26

Opinion: Why your Social Security could be cut next year – May 27

What Social Security and SSI beneficiaries need to know now about their \$1,200 stimulus checks – May 27

Social Security Is Worth More Than You Think, but Needs Your Help – May 29

Emergency health transport can carry surprise big bills – May 31