

September 26, 2010

To: NRLN Grassroots Network Members  
From: NRLN President Bill Kadereit  
Subject: Action Alert: Retirees Carved Out by Health Care Rulemaking

In recent days, the NRLN has received emails from some retirees saying they are being excluded from the new health care coverage benefit for young adults until age 26. This was a benefit they thought they would have under the provisions that took effect on Thursday, September 23, 2010 as part of the health care reform law enacted earlier this year.

The NRLN's Washington, DC staff has checked into this issue and learned that companies succeeded in lobbying the Obama Administration to carve out (eliminate) retiree health plans from many of the provisions in the Affordable Care Act through the federal government's rulemaking process. This means that all Americans in group health plans *except* for retirees are protected under the new law!

I want to encourage all NRLN Grassroots Network members—whether or not you have young adult dependents—to send an email to your Representative and Senators to tell them that the exclusion of retirees from the benefits of the Affordable Care Act is not right and must be immediately rectified.

If the Federal Agencies get away with carving retirees out of the Act, there is no telling what they may eliminate next for retirees as more provisions of the health care law take effect. Let's stop this appalling practice now!

Please go to <http://capwiz.com/abtr/home/> to access the NRLN Action Alert. Look for the Action Alert headline: RETIREES CARVED OUT BY HEALTH CARE RULEMAKING. Click on the "Take Action" button. On the next screen, type in your zip code and click "GO" to identify your elected representatives and access the sample letter. Be sure to personalize the letter with your own comments. If you have a problem accessing the Action Alert with the above link, go to [www.nrln.org](http://www.nrln.org) and click on the "Take Action Now" headline at the top of the NRLN website's home page. Send your email today.

Bill Kadereit, President, National Retiree Legislative Network

**Sample Letter to all Representatives and Senators:**

As a retiree who has experienced the broken promises by my former employer for health care benefits I earned as an active worker, I expected to be treated fairly under the implementation of the Affordable Care Act benefits passed by Congress and signed by President Obama. Now I am completely disheartened to learn that many of the benefits in the new law are being carved-out during the rulemaking process after steady lobbying from U.S. companies who don't want to provide these promised benefits to their retirees! One such benefit, coverage for dependents until age 26, affects many retirees, especially early retirees under age 65, who have such dependents at home and are not Medicare-eligible themselves.

Members of Congress and the Administration have been boldly claiming the credit for this dependent coverage while at the same time companies are telling retirees they are not eligible for it. Why? Why has the government targeted retirees for exclusion from this beneficial provision of the new health care reform law?

I'm not just disheartened, I'm angry. The rules implemented at the various agencies and the preceding process may be public, but they are indecipherable to the average citizen who thought the Act's requirements were in plain English. I thought the rhetoric I kept hearing from Washington was plain enough, too. Now I feel like it was all double-talk.

If it was not Congress' intent to create a new class of have-nots among America's non-union retirees, then Congress must act now to rectify the situation before they go home to campaign for the general election in November. America's retirees do not deserve to be treated this way and should not be bargained away by their government.

Sincerely,