



NRLN Focus



Volume 16, Issue 2

Summer 2019

The NRLN Clarion Call...What the NRLN Has Been Doing This Year

By Bill Kadereit, NRLN President



This summer NRLN FOCUS newsletter presents an opportunity to summarize some of the NRLN actions that have taken place during a little more than the first half of 2019.

We began the new year preparing for the NRLN's meeting in Washington, DC on February 27-25. During the Monday morning Board meeting in our nation's capital, teams were appointed to expand NRLN membership recruiting. The teams included, Retiree and Professional Associations; Retirees and Professional Chapters; Retirement Communities and Chapters; Grassroots Team; At -Large Team, and Internal Associations / Chapters. Recruiting is a time-consuming process. It takes more than a few phone calls. A relationship has to be built with the leaders of the targeted groups. We are optimistic that some associations, chapters and individuals will be added to the NRLN's membership later this year.

Monday afternoon was devoted to presentations on the issues that would be lobbied on Capitol Hill the next two days that included:

- Supporting bills to reduce the price of prescription drugs.
- Opposing using taxpayer subsidies to private insurance companies for Medicare Advantage plans being used as a Trojan horse to move toward the privatization of Medicare.
- Proposing legislation to protect retirees when a pension plan sponsor does "de-risking", the purchase of an insurance company annuity to replace the pension.
- Proposing legislation to indemnify retirees from pension recoupment, the collecting of overpayments and reducing pension benefit due to error in pension calculation.
- Proposing legislation to allow employers with generously overfunded pension plans to use a portion of the plan's surplus to fund health care and life insurance benefits.

During Tuesday and Wednesday, 70 meetings were held with Representatives, Senators and/or members of their staffs during. In addition, a number of the folders with NRLN legislative proposals were dropped off at offices for staff members who could not be schedule for meetings

Two Whitepapers Revised

Two NRLN whitepapers have been updated. I made extensive revisions to the Medicare Advantage whitepaper. Ed Beltram, NRLN VP – Communications, revised the prescription drug prices whitepaper. (Read the whitepapers at www.nrln.org. Click on the "Legislative Agenda" tab near the top of the home page and select "NRLN Whitepapers.")

NRLN Legislative Committees' Work

From January through June, the NRLN's **Legislative Affairs Committee (LAC)** has identified 251 U.S. House and Senate retirees-related bills. The LAC is composed of Judy Stenberg, Chairwoman, Deb Morrissett, Joe Mazzei, Al Duscher and Bob Martina. The LAC referred 60 of the bills to the NRLN's **Legislative Action Planning Committee (LAPC)** for consideration. The LAPC members are Alyson Parker, Judy Stenberg, Bob Martina, Ed Beltram and I serve as Chairman. The LAPC has elected to support 51 of the bills. Six of the bills were considered low priority for the NRLN, or have been superseded by another bill of higher relationship to the NRLN's legislative agenda.

The bills can be accessed at www.nrln.org/SE.html/congresslegs.html#bills. The list of bills feeds data for the NRLN's report card that shows whether members of a state's Congressional delegation are cosponsors of bills supported by the NRLN. To see the report card for your state, go to: www.nrln.org/SE.html/congresslegs.htm#/legislators. Click on your state on the USA map. When the webpage showing your state's U.S. Senators and Representatives appears, click on "EXCEL DOWNLOAD". After downloading, click

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 on "Enable Editing" in the upper right of the EXCEL window to view the information correctly.

Action Alerts Issued on Seven Bills

Seven of the bills resulted in Action Alerts, asking NRLN members to send the NRLN sample letters to your U.S. Senators and Representatives. The February 6, 2019 Action Alert, Congress **Must Act to Reduce Price of Prescription Drugs**, identified five prescription drug bills that the NRLN supports. The Action Alert issued on June 5, 2019 asked NRLN members to **Urge Congress to Pass Improving HOPE for Alzheimer's Act**. The July 5, 2019 Action Alert advocated, **Congress Should Waive [Social Security Disability] Waiting Period for Metastatic Breast Patients**.

If you have not responded to these Action Alerts, go to: www.nrln.org/SE.html#/. On the Action Alert webpage, click on "TAKE ACTION" and enter your street address and zip to access the letters to your U.S. Senators and Representative.

NRLN Letters to Congressional Leaders

Bills supported by the LAPC also resulted in my sending, as of July 8, 2019, 71 letters to members of Congress voicing the NRLN's support for bills. Most of the letters were to Chairs and Ranking Members of Committees to request votes on bills the NRLN supports. Other letters were sent to Senators and Representatives to thank them for introducing a bill the NRLN supports. All of letters can be read at: www.nrln.org/archives2.html#ltrswash.

Three prescription drug price reduction bills advocated in the NRLN's letters were passed by the U.S. House of Representatives on May 16, 2019 and sent to the U.S. Senate. No action has been taken in the Senate on the three bills. The bills included: **H.R. 1499, Protecting Consumer Access to Generic Drugs Act of 2019; H.R. 965, CREATES Act (Creating and Restoring Equal Access to Equivalent Samples Act), and H.R. 938, BLOCKING Act of 2019 (Bringing Low-Cost Options and Competition while Keeping Incentives for New Generics Act of 2019)**.

NRLN President's Forum Messages

Thirteen NRLN President's Forum messages have been issued this year. The messages are emailed to everyone in the NRLN database, posted on the NRLN website home page at www.nrln.org and on the NRLN's Facebook page at www.facebook.com/nrln1. The Forum messages are in the NRLN website archives at www.nrln.org/archives.htm#pres.

Reaching More Seniors with Facebook

Action Alerts, Forum messages and other messages are posted on the NRLN's Facebook page. Our Facebook page had 5,663 "Followers" as of July 10, 2019. Sometimes, we "Boost" a Facebook message. This means we pay a fee to Facebook to distribute the message for a certain number of days (usually about a week) to Facebook users age 50 and older across the nation. Here are three examples of the number of seniors reached:

- January 8, 2019, NRLN message – Fix the Social Security Tax Burden: Reached 77,059 seniors and had 11,181 "Engagements". (Engagements are when people perform actions, such as, "Like" a post, click on a link or write a comment.)
- May 4, 2019, NRLN President's Forum – Social Security and Medicare Funds Rapidly Depleting: Reached 149,699 seniors and had 6,756 "Engagements".
- June 5, 2019, NRLN Action Alert – Urge Congress to Pass Improving HOPE for Alzheimer's Act: Reached 41,851 seniors and had 5,128 "Engagements".

We suspect that a number of the NRLN's "Followers" plus some of the individuals we have reached with a "Boost" have gone to the NRLN website and signed up to receive NRLN emails. A number may have made individual contributions to the NRLN.

New Life in NRLN Villages Chapter

I accepted an invitation to make a presentation to The Villages (FL) Democrats Club on January 12, 2019. My presentation was on the NRLN whitepaper *Medicare Advantage Plans – Speeding Toward Privatization*. On May 23, 2019 when I hosted the NRLN Villages Chapter quarterly meeting, I re-connected with some of the people I met at the Democrats Club meeting. That has led to a 10-member NRLN Villages Chapter Advisory Committee formed in June.

Committee Member Heather Rabinowitz has worked with NRLN webmaster Joe Sciulli to redesign the NRLN Villages Chapter webpage. Democrats Club President Chris Stanley is now forwarding NRLN emails to Club members. I'm holding a twice a month conference call with Committee members to create a Speakers Bureau that will offer clubs in The Villages speakers on issues such as health care, Medicare, Social Security, pensions

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NRLN Is Nonpartisan

Although Committee members at the present time are from the Democrats Club, as a nonpartisan organization, the NRLN is available to work with other political groups in The Villages to provide access to information on issues the NRLN is advocating with Congress and the Administration. Contact the NRLN with email to contact@nrln.org or call toll free 866-360-7197.

Looking Ahead to Fall Fly-In

There is a separate article in this issue on the September 23 – 25, 2019 date for our fall Fly-In to Washington, DC. Soon a great deal of the NRLN's efforts will be directed to developing the materials and presentations to prepare NRLN members to advocate our most pressing retirement issues on Capitol Hill.

I hope this column gives you a better understanding of the work that the NRLN staff and volunteers have been doing on your behalf this year.



A View From Washington

by Alyson Parker , NRLN Executive Director

Time to Put Pressure on Congress to Fix Social Security Now

It is not news to you that the Social Security (SS) program is in serious trouble. The projected insolvency of the SS program has been in the headlines for years. Different proposals have been offered by various members of Congress and Administrations on both sides of the aisle, but an agreement has never been reached because there is not an easy solution and any fix could have severe political consequences.

Currently, Social Security is funded through a dedicated payroll tax of 12.4% evenly divided between the employers and employees on earnings up to \$132,900. Historically, the program has operated with a surplus and finished 2018 with a \$2.89 trillion surplus. The surplus, however, is projected to evaporate as 10,000 new baby boomers claim SS benefits every day and there are fewer workers to pay taxes in the system.

Social Security Dips into Surplus

In 2018, for the first time since 1982, the SS Administration had to dip into the surplus to cover claims. The surplus is expected to be depleted by 2034 unless steps are taken. Without action, benefits will be reduced, which would be catastrophic because two third of retirees rely on SS benefits as their only source of income.

NRLN Proposes "Grand Bargain"

At our Fly-In in the fall of 2017, we met and discussed the NRLN's solution to fixing the deficits in the Social Security and Medicare programs. We coined our proposal the "Grand Bargain" and met with all of the relevant committees and Speaker's Pelosi's office regarding our proposal. The NRLN's Grand Bargain proposal would address the projected deficit by applying 12.4% rate on earnings over \$250,000 and taxing all earnings once current tax maximum reaches \$250,000. Additionally, there would be no benefit credit for earnings taxed over \$250,000. Further, 40% of the trust fund would be invested in equities.



Social Security 2100 Act

We are pleased that Rep. John Larson (CT-01), Chairman of the Social Security Subcommittee, and Sen. Richard Blumenthal (CT) introduced the "Social Security 2100 Act." This legislative proposal is very similar to the Grand Bargain. The Social Security 2100 Act would apply the payroll tax to wages above \$400,000 and gradually increase the payroll tax so by 2043 workers and employers would pay 7.4%. The bill also proposes increasing benefits by 2% of the average benefits, protecting against inflation by using the CPI-E (Consumer Price Index – Elderly) formula, raising the new minimum benefit to above 25% above the poverty line and doubling the threshold when SS benefits will be taxed.

As promising as this bill sounds, it most likely will not gain traction with the current political landscape. Republicans and moderate Democrats are hesitant to raise taxes especially on workers. Additionally, unions and other industry groups representing the worker historically will not support any proposals that call for workers to pay more.

Time to Put Pressure on Congress

Thus, it is time for the voter, taxpayer, retiree and the soon to be retired to step up and put pressure on Congress to stop kicking the can down the road and address this issue. The longer Congress fails to act, the

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harder it will be to fix. Delay could result in benefit cuts and the employee having to pay even more in taxes than currently proposed. For most retirees currently receiving benefits, they will not be affected by this problem, but if it is not addressed soon, the Social Security program as we know it, will not be around for their children and grandchildren.

We need you to talk about the urgency to address the insolvency of the SS program with your family, friends, neighbors, politicians and everyone that will listen. In August, Bill Kadereit and I plan to meet with different groups regarding this issue to propose that we come together to pressure members of Congress to do their job and fix the Social Security program now so it is there for our kids and grandkids. We will also address the Social Security funding issue during the NRLN's September Fly-In to Washington, DC.

Fall Fly-In to Washington, DC Set for September 23-25, 2019

Members of Congress and their staffs will again hear important retirement issues advocated by retirees during the NRLN fall Fly-In set for September 23-25, 2019. The Holiday Inn Capitol Hotel, 550 C Street, SW, Washington, DC, will again be the host hotel with a room rate of \$279 per day plus tax and fees.

The meeting will begin at 10:00 a.m. Monday, September 23, with a meeting of the NRLN Board of Directors. At 1:00 p.m. presentations will begin on NRLN issues and lobbying priorities on retirement issues. An invitation to a guest speaker is being considered. Attendees will spend the entire day of Tuesday and part of Wednesday, September 23 and 24, meeting with their Representatives, Senators and members of their staffs to advocate key NRLN legislative issues.

The fall Fly-In is open to any NRLN grassroots advocate. Advocates who are affiliated with a retiree association or chapter should notify the president of their organization if they are interested in attending.

Presidents of retiree associations and chapters affiliated with the NRLN are encouraged to solicit as many of their Grassroots State and Congressional District leaders as possible to attend the conference. The sooner the NRLN is notified of intentions to attend the meetings the better it will be for the NRLN to make plans for the meeting. Email your intentions to attend and/or questions to contact@nrln.org.

The NRLN meeting for 2020 in Washington, DC is scheduled for February 24-26 at the Holiday Inn Capitol Hotel. The NRLN Board has decided not have a fall Fly-In to Washington, DC in 2020 because it is uncertain when Representatives and Senators will be on Capitol Hill because of campaigning for all 435 House seats, 34 of the 100 Senate seats and for President leading up to the November 5 election day.

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Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount is appreciated)

payable to: NRLN, Inc., PO Box 69051, Baltimore, MD 21264-9051. Or, make a contribution with your credit card on the NRLN website at www.nrln.org. Click on the red flashing "**Contribute to the NRLN**" icon and use the credit card form.