

NRLN Review, Summary for August 2021

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

Medicare Out-of-Pocket Cap Survey Results

On August 25 the NRLN closed its survey which opened on July 13. The purpose of the survey was to collect information on what NRLN members over age 55 pay for healthcare under the coverages of their various insurance plan types; how healthcare costs affect their economic stability, and to assess their interest in adding an out-of-pocket cap to original Medicare – would it help them meet financial obligations.

There were 3,312 survey participants. Their responses to questions showed they mainly rely on original Medicare and a private supplement plan (Medigap) or a Medicare Advantage plan for healthcare, but costs are eating way their fixed income.

The participants in the survey were from all 50 states. They retired from 161 companies or public entities. Ages of responders ranged from 55 to over 85 with and the average age of 78.

Click here to read a narrative of the survey results.

https://www.nrln.org/documents/Medicare%20Out-of-
Pocket%20Cap%20Survey%20Results%20Narrative%20082621.pdf

NRLN Action Alert - Do Not Believe PhRMA's Scare Tactic

The NRLN issued an Action Alert on August 20 to request that Senators and Representative not believe the scare tactic that Pharmaceutical Research and Manufacturers of America (PhRMA) is pushing in a TV commercial blitz that says allowing Medicare to negotiate drug prices would take medicines away from seniors.

The letters to members of Congress stated: "Americans, especially retirees on a fixed income, should not have to decide between buying food and paying for prescription drugs which have the highest prices anywhere in the world. Seniors I know are fed up with PhRAM's phony alibies and a Congress that promises year after year to lower prescription drug prices but has failed to take legitimate steps to pass legislation."

Responders to the Action Alert asked their Senators and Representatives to support passing legislation to eliminate the "noninterference clause," which prevents Medicare from negotiating prescription drug prices. The NRLN believes that "negotiating" drug prices should take the business model form of "competitive bidding" directly with manufacturers.

NRLN Action Alert - Florida Senator Rick Scott Is Overly Restricting Constituents' Messages

An Action Alert issued on August 17 to NRLN Florida grassroots advocates requesting they tell Senator Rick Scott that he is "overly restricting constituents by only accepting emails of 500 characters and spaces, or less! It appears to me that you are not interested in learning what I think about you representing me in the Senate. Legislative issues are too complex to effectively provide you my opinion in such a short message. Please tell me you will return to receiving emails of 1,800 characters and spaces."

Senator Scott is the only member of Congress who has taken action to throttled down his acceptance of an emails from constituents to such a brief message.

NRLN Legislative Committees' Work

The NRLN's Legislative Advisory Committee (LAC) composed of Judy Stenberg, Chairwoman, Deb Morrissett, Joe Mazzei, Al Duscher and Bob Martina submitted the following bills for the Legislative Action Planning Committee (LAPC) to consider for action during its August 2 conference call. The LAPC includes Bill Kadereit, Chairman, Judy Stenberg, Alyson Parker, Bob Martina and Ed Beltram.

- H.R.2575/S.1295, Time to Rescue United States Trusts (TRUST) Act of 2021, would create "rescue committees" for Social Security and Medicare that would operate outside of the regular order of Congress, behind closed doors, and the committees' recommendations would be fast-tracked for votes without amendments on a take-it-or-leave-it basis.
- -- Because the NRLN had issued an Action Alert on February 13, 2021, opposing the TRUST Act being in the COVID-19 Economic Stimulus legislation the LAPC decided to table and monitor **H.R.2575/S.1295**.
- **H.R.2517/S.1125, Comprehensive Care for Alzheimer's Act Sponsor,** would help the 95% of individuals with dementia that have one or more other chronic conditions, such as hypertension, heart disease and diabetes. This bipartisan bill reduces medical complications for these patients by creating a new way to fund dementia care through Medicare. This new model of managing care can help reduce hospitalizations and emergency department visits and delay nursing home placement, which improves the quality of life for patients and makes treatment more affordable.
- H.R.3517/S.1943, Increasing Access to Osteoporosis Testing for Medicare Beneficiaries Act of 2021, would restore access to the DXA bone density test which Medicare began reimbursement cuts in 2007, resulting in fewer seniors being screened and treated and more patients suffering debilitating and unnecessary fractures. Restoring access to DXA testing will dramatically reduce fracture rates and generate substantial savings.
- **H.R.3630/S.1315**, **Lymphedema Treatment Act**, would provide for Medicare coverage of certain lymphedema compression treatment items as durable medical equipment. This would help an estimated 3 to 5 million men, women and children with chronic lymphatic system failure. Two-thirds of all cases are the result of cancer treatments that remove lymph nodes or damage the lymphatic system. Untreated or undertreated lymphedema results in increased complications, hospitalizations and disabilities. There is no cure, but it can be effectively managed with the help of compression treatment items.
- H.R.3650/S.2048, Improving Access to Medicare Coverage Act of 2021, would fix an arbitrary Medicare rule that patients who receive hospital care on "observation status" do not qualify for the benefit of skilled nursing care, even if their hospital stay lasts longer than three days and even if their care team prescribes it. Under current Medicare policy, a beneficiary must have an "inpatient" hospital stay of at least three days for Medicare to cover skilled nursing care. Patients on "observation status" are either forced to return home without the treatment they have been prescribed, or, as often happens, they believed they were an "inpatient" and are unexpectedly billed astronomical amounts after their stays in a skilled nursing facility.
- -- NRLN letters were emailed on August 2, 2021, to the House Committee Energy and Commerce Chairman Frank Pallone (NJ-06) and Ranking Member Cathy McMorris Rodgers (WA-05) plus House Committee Ways and Means Chairman Richard Neal (MA-01) and Ranking Member Kevin Brady (TX-08) requesting they support committee votes on H.R.2517, H.R.3517, H.R.3630 and H.R.3650.

- -- NRLN Letters were emailed on August 2, 2021, to the Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Michael Crapo (ID) requesting they support committee votes on **S.1125**, **S.1943**, **S.1315** and **S.2048**.
- **S.1272, SIMPLE Plan Modernization Act,** would encourage more small business employers to offer a retirement savings benefit to their employees and allow small business employees to save even more each year on a tax-deferred basis. The contribution limit for SIMPLE savings plans for businesses with 100 or fewer employees would rise from \$13,500 to \$16,500. For businesses with 1 to 25 employees, the bill would increase in the limit from \$3,000 to \$4,750.
- -- NRLN letters were emailed on August 2, 2021, to the Senate Committee on Finance Chairman Ron Wyden (OR) and Ranking Member Michael Crapo (ID) requesting they support committee votes on **S.1272**.
- **H.R.2891, Preserve Access to Affordable Generics and Biosimilars**, would authorize the Federal Trade Commission to initiate proceedings against parties to any agreement resolving or settling a patent infringement claim in connection with the sale of a drug or biological product. Such an agreement is presumed to have anticompetitive effects and is a violation of this bill if the filer of the generic drug or biosimilar application receives anything of value and agrees to limit or forego research, development, manufacturing, marketing, or sales of the generic drug or biosimilar.
- -- Prior to H.R.2891 being presented to the LAPC the companion bill S.1428, Preserve Access to Affordable Generics and Biosimilars, was included on July 19, 2021, in the NRLN Action Alert Pass Bills to Lower Drugs Prices. An NRLN letter was emailed to House Committee on Judiciary Chairman Jerry Nadler to thank him for reintroducing Preserve Access to Affordable Generics and Biosimilars. The letter noted: "For many years the NRLN has lobbied Congress to end pay-for-delay and other brand name drug makers' anticompetitive tactics that keep generics off the market. Also, we continue to advocate for legislation to reduce the price of prescription drugs by allowing Medicare to do competitive bidding and support importation of less expensive drugs that meet FDA safety standards."

All of the bills listed above are have been posted on the NRLN website Bills webpage at: https://www.nrln.org/SE.html/congresslegs.html#/bills

The NRLN webmaster has post all of the letters in Letters to Washington in the NRLN website Archives at: https://www.nrln.org/ARCHIVES-W.HTML

Key News Articles Posted in August

During August, 77 links to news articles related to retirement issues were researched and posted daily IN THE NEWS on the NRLN website home page. The headlines below are links to the articles. Or, read the articles at www.nrln.org under IN THE NEWS in the right column. Scroll down the right column and click on the headline to access the article you want to read. Below are examples of the headlines.

Pension Smoothing Extension Included in Infrastructure Deal - Aug. 2

Elders Vote 200% More Than The Youth Do, Beware - Aug. 2

<u>Retirement security 'is shakier than ever' and 'Americans are not saving enough' for old age</u> - Aug. 3

<u>Lawmakers want to make it easier to have guaranteed income in retirement</u> - Aug. 6

Pension plans drew short straw in PPA - Aug. 9

<u>Medicare expansion and a lower eligibility age are included in Democrats' \$3.5 trillion budget plan</u> - Aug. 9 Framework for \$3.5T Senate package seeks to close Medicaid gap, add new Medicare benefits and tackle drug prices - Aug. 9

Skilled Nursing Facilities And The Medicare Three-Day Rule: What You Need To Know - Aug. 10

Social Security Benefits Poised For Largest Jump In Decades - Aug 11

Why Doesn't Medicare Cover Services So Many Seniors Need? - Aug 11

Biden calls on Congress to act on 'outrageously' high drug prices - Aug 12

New Bill Creates Medicare Part E, Open to All - Aug 13

Opinion: Happy 86th birthday, Social Security — it's time to expand benefits - Aug 14

Pelosi faces infrastructure squeeze between moderates and progressives - Aug 16

Biden Administration Will Recommend Covid Booster Shot After 8 Months - Aug 17

61% of Americans paid no federal income taxes in 2020, Tax Policy Center says - Aug 18

What side effects can you expect from the COVID-19 vaccine booster shots? - Aug 19

Democrats want billions to pay for elder care. Republicans say the price tag is too high. - Aug 20

Republicans call Democratic John Lewis voting rights bill a 'partisan power grab' - Aug 23

House Democrats Advance Biden Agenda in Key Vote After Delays, Party Divisions - Aug 24

New CDC studies point to waning immunity from vaccines - Aug 24

House passes John Lewis voting rights bill that's set to stall in Senate - Aug 24

<u>Here's what happens next as Democrats try to pass Biden's multitrillion-dollar economic plans</u> - Aug 25

Pelosi prescription drug bill faces centrist resistance - Aug 26

Opinion: It's time for Congress to act before slow mail turns into no mail - Aug 28

The White House says Biden isn't pushing Congress to renew federal jobless aid because the economy is rebounding - Aug 30

Dems dig in on debt as painful September looms - Aug 30

AFL-CIO pressures Manchin and Sinema on filibuster - Aug 31