



## **NRLN Review, Summary for July 2025**

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

### **Action Alert for Arizona Chapters Members in 1st Congressional District**

On July 29, Martha Deahl, President, Arizona Chapter sent an Action Alert to members in Arizona's 1st Congressional District asking them to tell Representative David Schweikert he should withdraw his bill that would force older Americans into a private insurance Medicare Advantage (MA) plan.

His bill, H.R.3467, would automatically put people 65 and older into the lowest-cost MA plan in their area starting in 2028. Those enrollees would be unable to change to any other plan for three years unless they take their own action to opt out for traditional Medicare.

The bill doesn't require the providers of MA plans to keep the same network or cost structure over the three years. This means seniors could be locked into a network that becomes more expensive over time.

MA costs the government - and taxpayers - more than traditional Medicare. Congress' commission, MedPAC, reported the average cost for each enrollee in MA in 2025 is 120% of the cost of traditional Medicare fee-for-service enrollees.

### **NRLN Legislative Committees' Work**

The NRLN's Legislative Advisory Committee (LAC) prioritizes retirement-related bills it reviews during its twice-a-month conference calls. The LAC submitted the following bills for the Legislative Action Priorities Committee (LAPC) to consider for action. The LAPC took the actions below on the bills during its July 14 conference call.

The work of the LAC and the LAPC provides the cornerstone for much of the dealings with members of Congress and their staff.

**H.R.1616/S.1805, Promoting Access to Diabetic Shoes Act**, would improve care for patients with diabetes by allowing nurse practitioners and physician associates/physician assistants—who often act as sole primary care providers for many patients with diabetes—to prescribe therapeutic shoes. Managing the disease through physical activity, diet, and medication, diabetic patients often benefit from the use of therapeutic shoes, which

are an important preventive measure to mitigate complications that can necessitate the amputation of toes, feet, and legs.

**H.R.3501/S.1799 Concentrating on High-Value Alzheimer's Needs to get to an End (CHANGE) Act**, would promote early detection and diagnosis of Alzheimer's disease and related dementias. It directs the Centers for Medicare & Medicaid Services to identify cognitive impairment detection tools to help clinicians more effectively detect, refer and diagnose Alzheimer's and related dementias in their earliest stages when intervention can be most impactful. It is estimated that 6.9 million Americans are living with Alzheimer's disease. About one in eleven Americans age 65 and older has Alzheimer's. It is the fifth-leading cause of death in our nation among Americans aged 65 and older.

**H.R.3514/S.1816 Improving Seniors' Timely Access to Care Act of 2025**, would improve access to care for seniors enrolled in Medicare Advantage (MA) plans at no cost to American taxpayers. The legislation focuses on streamlining the often cumbersome and time-consuming prior authorization process, ultimately allowing healthcare providers to spend more time on patient care rather than administrative burdens.

**H.R.3826/S.1925 Expanding Access to Diabetes Self-Management Training Act of 2025**, would expand Medicare coverage for diabetes self-management training (DSMT) sessions, where diabetes educators help train Medicare patients on how to manage their glucose, maintain a healthy weight, eat healthy foods, manage their insulin levels and improve general care for their diabetes. DSMT is associated with a reduction in risk for diabetes-related death and heart attack and leads to improved self-care behavior and wellness, which greatly reduces hospital care costs. In America, 38.4 million live with diabetes and 1 in 3 adults have prediabetes, a condition that is known to progress to diabetes without early intervention.

On July 14, 2025, NRLN President Bill Kadereit sent letters to House Committee on Energy and Commerce Chairman Brett Guthrie (KY-02) and Ranking Member Frank Pallone (NJ-08) and House Committee on Ways and Means Chairman Jason Smith (MO-08) and Ranking Member Richard Neal (MA-01) requesting Committee votes on **H.R.1616**, **H.R.3501**, **H.R.3514**, and **H.R.3826**. Copy of the letters to the Committee Chairmen were sent to Representative Darin LaHood (IL-16) sponsor of **H.R.1616**; Representative Linda Sanchez (CA-38) sponsor of **H.R.3501**; Representative Mike Kelly (PA16) sponsor of **H.R.3514**, and Representative Kim Schrier (WA-08) sponsor of **H.R.3826**.

On July 14, 2025, NRLN President Bill Kadereit sent letters to Senate Committee on Finance Chairman Mike Crapo (ID) and Ranking Member Ron Wyden (OR) requesting Committee votes on **S.1805**, **S.1799**, **S.1816**, and **S.1925**. Copy of the letter to the Chairman was sent to Senator Shelley Moore Capito (WV) sponsor of **S.1799**; Senator Susan Collins (ME) sponsor of **S.1805**; Senator Roger Marshall (KS) **S.1816**, and Senator Jeanne Shaheen (NH) **S.1925**.

**H.R.3821, ADINA Act**. The *Allergen Disclosure in Non-Food Articles (ADINA) Act*, would require pharmaceutical companies to clearly label common allergens present in medications. It requires clear labeling of the top nine allergens and gluten in medications, bringing greater transparency and protecting patient safety. The *ADINA Act* is named after Minnesota's Third District constituent Adina, who suffered a severe allergy attack due to an unlabeled allergen in an antibiotic. Adina, who recovered and is now entering high school and is a fierce advocate for allergy safety.

On July 14, 2025, NRLN President Bill Kadereit sent letters to House Committee on Energy and Commerce Chairman Brett Guthrie (KY-02) and Ranking Member Frank Pallone (NJ-08) requesting Committee vote on **H.R. 3821**. Copy of the letter to the Chairman was sent to Representative Kelly Morrison (MN-03) sponsor of **H.R.3821**.

**Key News Articles Posted in July**

During July 75 links to news articles related to retirement issues were researched and posted 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](http://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 some of the headline links.

[AOC, Dems voice concerns with CMMI model adding prior auth requirements in Medicare](#) – July 31

[White House insists Trump newborn accounts won't 'substitute' Social Security](#) – July 31

[Bessent says new Trump child savings accounts are 'back door for privatizing Social Security'](#) – July 30

[Has Humana turned the corner? Stock jumps as outlook raised, Medicare business improves](#) – July 30

[What Older Adults Need To Know About Trump's Changes To Medicare](#) – July 30

[Seniors face higher Medicare drug plan premiums in 2026](#) – July 30

[UnitedHealthcare dropping some Medicare Advantage plans, impacting 600,000](#) – July 29

[Social Security is making it harder for seniors to do routine tasks by phone in latest anti-fraud effort](#) – July 29

[US Rep. Veronica Escobar seeks answers on Social Security access, staffing cuts](#) – July 29

[Warren wants answers from Social Security chief on phone wait times](#) – July 28

[Higher Social Security Payments? The CPI-E Could Make it Happen](#) – July 28

[Social Security issues 'emergency message' — here's what beneficiaries it says were overpaid can soon expect](#) – July 28

[Medicare Part D Drug Plan Premiums Set to Rise](#) – July 28

[DOJ's UnitedHealth investigation likely biggest Medicare Advantage fraud probe yet](#) – July 28

[Experts call for investigation into \\$86 billion in Medicare Advantage 'ghost benefits'](#) – July 28

[In 15 years, 20% of Social Security's purchasing power has been lost, and another crisis is approaching](#) – July 26

[Trump's Big Beautiful Bill: What It Really Means for Social Security Taxes](#) – July 25

[Congress explores reforms in Medicare program at center of DOJ probe into UnitedHealth](#) – July 25

[Social Security backs away from plan to eliminate paper checks](#) – July 24

[Sen. Bill Cassidy Explains His Plan to Fix 'Mostly Dead' Social Security. Plus, the Big, Beautiful Bill and RFK Jr.](#) – July 24

[Opinion: A Risky Plan for Social Security](#) – July 24

[UnitedHealth acknowledges DOJ investigation into Medicare billing](#) – July 24

[Humana to Cut Prior Authorizations for Medicare Advantage Plans by 2026](#) – July 24

[Social Security issues update on changes impacting recipients](#) – July 23

[Bipartisan bill aims to ensure parity between reimbursement in MA, traditional Medicare](#) – July 23

[Medicare Advantage in the hot seat](#) – July 22

[How Federal Debts Can Lead To Social Security Garnishments In 2025](#) – July 22

[AHA calls for expanded audits, penalties in Medicare Advantage](#) – July 22

[You will be auto-enrolled in Medicare Advantage and locked in for three years under this new bill in Congress](#) – July 21

[What Does the 2025 Reconciliation Law \(H.R. 1\) Mean for Older Adults and People with Disabilities on Medicare?](#) – July 21

[Get a call about changes to your Medicare card? It's a scam](#) – July 21

[Humana renews challenge to downgrade of US Medicare 'star' ratings](#) – July 21

[Senators' \\$1.5 Trillion Plan Promises To Save Social Security Without Cutting A Single Benefit — But Will It Really Work?](#) – July 20

[Humana loses bid to challenge downgrade to US Medicare 'star' ratings](#) – July 18

[Health System Ownership Of Medicare Advantage Plans Has Increased Over Time](#) – July 18

[Social Security update: Major change for benefit recipients](#) – July 17

[No more paper checks: Social Security moving to 100% electronic payments this fall](#) – July 17

[What Caregivers Should Know About Medicare](#) – July 16

[Opinion: Medicaid Cuts? Yes. But the GOP Is Quietly Cutting Medicare, Too.](#) – July 16

[Most Medicare Advantage markets controlled by few insurers: KFF](#) – July 15

[Medicare Part B premium hike could wipe out some recipients' Social Security increases](#) – July 15

[Social Security alert issued about big change coming this fall](#) – July 14

[Medicare Inflation Rebates Show Limited Impact on Drug Price Trends](#) – July 14

[CMS proposes 2026 Medicare rule: 6 notes – July 14](#)  
[DOGE's reckless SSA cuts may have created a problem too big to fix – July 13](#)  
[When does One Big Beautiful Bill start for Medicare, taxes, and Social Security? – July 13](#)  
[The Trump Administration Is Planning to Use AI to Deny Medicare Authorizations – July 12](#)  
[How Trump's immigration policies could threaten Social Security – July 10](#)  
[Social Security warning issued as agency moves 1,000 staffers – July 10](#)  
['Entitlement or not': Rand Paul wants to slash Social Security and Medicare – July 10](#)  
[New plan proposed to save Social Security – July 9](#)  
[Prosecutors Question Doctors About UnitedHealth's Medicare Billing Practices – July 9](#)  
[Paygo will indeed cut Medicare thanks to the One Big Beautiful Bill – July 8](#)  
[Social Security hits major milestone for millions – July 8](#)  
[Social Security Email About 'Big Beautiful Bill' Tax Changes Sparks Confusion – July 7](#)  
[Prior Authorization Coming to Traditional Medicare Starting in 2026 – July 7](#)  
[Retired workers to see shocking change to Medicare in 2026t – July 7](#)  
[Most Americans think Medicare covers long-term care. Are they right? – July 7](#)  
[Medicare Advantage prescription cost tools show no savings for seniors in major study – July 7](#)  
[Column: The Truth About the One Big Beautiful Bill Act's Cuts to Medicaid and Medicare – July 7](#)  
[Trump's Social Security Tax U-Turn — What Retirees Need To Know Now – July 5](#)  
[Five major policies to know from the One Big Beautiful Bill Act – July 4](#)  
[Trump Claims Bill 'Eliminates' Taxes On Social Security — Here's Why That's False – July 4](#)  
[Social Security letter on taxes sends confusing message, some experts say – July 4](#)  
[These Seniors Are Left Out of The Big Beautiful Bill's Big Tax Break – July 3](#)  
[Medicaid reductions will affect seniors despite no cuts to Medicare – July 3](#)  
[Congress passes one-year increase to Medicare physician payment in budget bill](#)  
[American Academy of Dermatology – July 3](#)  
[Trump keeps saying the GOP mega bill will eliminate taxes on Social Security. It does not – July 2](#)  
[Bipartisan bill to ease 3-day stay rule for Medicare coverage introduced – July 2](#)  
[Social Security insolvency could speed up with illegal immigration crackdown – July 1](#)  
[88% of Seniors Won't Pay Taxes on Social Security If One Big, Beautiful Bill Passes, Analysis Finds – July 1](#)  
[CMS launches prior authorization pilot for Original Medicare – July 1](#)  
[100,000 Americans to get new Medicare numbers after data incident – July 1](#)  
[100,000 Americans to get new Medicare numbers after data incident – July 1](#)

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