



NRLN Focus



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Fall 2025

The NRLN Clarion Call...Fly-In Took Retirees' Issues to Congress

By Bill Kadereit, NRLN President



The 2025 NRLN Fly-In to Washington, DC began on Monday morning, September 15 with a Board of Directors meeting. During the meeting I announced the 2025 recipients of the Bob Martina Spirit Award. The award is a memorial for the late Bob Martina, NRLN Vice President – Grassroots. Accepting the Awards during a phone call were Martha Deahl and Joe Mazzei.

Martha, a USWest/Qwest retiree, is as an NRLN Board Member; NRLN Vice President – Grassroots and President, Arizona Chapter. She has also served as Vice President – Desert Southwest Region. Joe, a Lucent/Nokia retiree, has for years checked every bill introduced in Congress on issues important to retirees. He provides the bills to the NRLN's Legislative Advisory Committee (LAC) for review.

As usual the afternoon was devoted to briefing attendees on the issues they would be addressing with members of Congress and their staffs during their

Capitol Hill appointments on Tuesday and Wednesday, September 16 and 17.

During the briefing session, guest speaker Jeannie Fuglesten Biniek, KFF Associate Director on Medicare Policy. (KFF is leading health policy organization). She spoke about traditional Medicare, Medicare Advantage, Accountable Care Organizations (ACOs) and CMS' trial scheduled to begin in 2026 in six states to require prior authorization for traditional Medicare beneficiaries. (See NRLN Action Alert at:



Vern Larson, President, Avaya Retirees Chapter, meets with Sen. Deb Fischer (NE) during the Nebraska Congressional Breakfast.



(Continued from page 1) **The NRLN Clarion Call ... Fly-In Took Retirees' Issues to Congress**



Jim Odle (center) President, DuPont Retirees Chapter, and Jane Banfield, President, TelCo Retirees Association, advocate NRLN issues with staff members for Sen. Mark Warner (VA).

<https://nrln.org/2022/12/action-alert/#/home/>

During the Fly-In the attendees' 48 appointments in Congressional offices to advocate the following issues.

Protect Retirees in Pension Derisking – Many companies are converting their pension plans to third-party insurance annuities. When derisking (Pension Risk Transfer) occurs with the purchase of an insurance

annuity, plan participants lose the protection of PBGC and ERISA. Foremost in the NRLN's proposal to protect retirees when derisking happens is to require group annuity contracts to include the purchase of reinsurance that provides equal value from a third-party independent insurer or through the PBGC.

Fund Social Security to Keep America's Promise - Social Security's funding gap should be closed – but not by cutting its benefits. The Social Security Old-Age and Survivors Insurance (OASI) Trust Fund will only be able to pay 100% of total scheduled benefits until



Jay Kuhnle (left), NRLN VP Legislative Affairs, President, NCRO, and Bill Kadereit, NRLN President, discuss with a staff member for Sen. Jon Husted the importance of restoring pension benefits for Delphi salaried retirees.



Rich Brown, (center) Chrysler retiree, Cynthia Persitz, and Cheryl Van Vilet (right) Detroit Edison retirees, meet with legislative director for Rep. Debbie Dingell (MI-06).

2033, according to the 2025 Trustees report. At that time, reserves will be depleted, and income will only be sufficient to pay 77% of benefits. We support closing the funding gap through a modest increase in the current payroll tax rate for employees and employers and making all wages subject to the payroll tax by removing the cap which in 2025 is \$176,100. The Social Security Administration's (SSA) Office of the Chief Actuary calculated that completely eliminating the taxable maximum would close about 70% of the shortfall and extend the trust fund's life to about 2060.

Reduce the Pain of Overpayment Clawback – Currently when Social Security discovers an overpayment that begun possibly many years ago, 50% of each month's check is withheld. We proposed making Social Security overpayment recoupment the same as the NRLN's pension recoupment proposal adopted in 2022 SECURE 2.0 Act. That would require Social Security, when it does recoup, to be done within three years of initial overpayment and may not recoup more than



Judy Senberg, NRLN VP Research, discusses NRLN retirees' issues with a staff member for Sen. Mike Crapo (ID).

(Continued on page 3)



(Continued from page 2) **The NRLN Clarion Call ... Fly-In Took Retirees' Issues to Congress**



Kathleen Neal (left) Chrysler retiree, and Janet Seefried, President, Detroit Edison Alliance of Retirees (DEAR), meet with staff member for Sen. Ashley Moody (FL).

10% of overpayment per year. Surviving beneficiaries would be exempt.

Protect Medicare the Lifeline for Older Americans – It is up to Congress to keep Medicare strong. The Hospital Insurance (HI) Trust will be depleted in 2033, and income will only be sufficient to pay 89% of benefits. The CBO has reported that H.R.1, the budget bill passed by reconciliation, will trigger sequestration (PAYCO) and cause cuts to Medicare of \$535

billion 2026 through 2034. We urged Congress to take action before the end of 2025 to block implementation of the cuts to Medicare. The NRLN proposed dumping Medicare Advantage rebates. Rebates are expected to cost taxpayers \$89 billion 2025.

Congress Should Prevent Prior Authorization Trial –

CMS has announced a 2026 trial in six states that will require prior authorization for traditional Medicare enrollees. The six states are Arizona, New Jersey, Ohio, Oklahoma, Texas and Washington. Fly-In attendees expressed concern that after the prior authorization trial will lead to requiring prior authorization for traditional Medicare in all states. We advocated that traditional Medicare should not be turned into a Medicare Advantage prior authorization program where insurance companies can and do deny or delay medical services.



Janet Seefried (right) and Cynthia Persitz, DEAR leaders, and Rich Brown, Chrysler retiree, after a meeting with a staff member for Rep. Haley Stevens (MI-11).

Watch for NRLN email messages and check www.nrln.org for important information during the annual Medicare Enrollment Period – October 15 to December 7, 2025.

Enforce Medicare GIR and SEP –



(right to left) Bill Kaderett, President, NRLN; Alyson Parker, Executive Director, NRLN, and Jay Kuhnle, President, NCRO, meet with staff member for Rep. Mike Turner (OH-10).

When a traditional Medicare supplement (Medigap) plan or Medicare Advantage plan is ceased or terminated such as a company-sponsored benefit or by a healthcare insurance company, the federal law must be enforced that requires plan participants to be informed of their Medicare Guaranteed Issue Right (GIR) and Special Enrollment Period (SEP). We explained that a GIR prohibits insurance companies from denying coverage or overcharging an applicant for a Medigap or MA policy, regardless of pre-existing

(Continued on page 4)

National Retiree Legislative Network, Inc.

601 Pennsylvania Avenue N.W.

Suite 900, South Building

Washington, DC 20004-2601

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page 4

Fall 2025

(Continued from page 3) **The NRLN Clarion Call ... Fly-In Took Retirees' Issues to Congress**

health conditions. A SEP allows one to shop for the best deal possible for a Medigap or MA plan. We already know that UnitedHealthcare intends to drop 600,000 enrollees in its Medicare Advantage plans for January 1, 2026. Human expects a loss of 500,000 participants in its MA plans. Several other healthcare insurers are expected to drop MA enrollees. Watch for any letters or emails you receive from your health insurance provider during the coming days.

We Supported Delphi Salaried Retirees – We urged Congress restore lost pension benefits to Delphi salaried retirees by passing existing bills or any or any other means that would rectify the harm to Delphi salaried retirees' pensions when the Federal Auto Team intervened in the GM and Delphi 2009 bankruptcies. The Delphi salaried retirees pension plan was terminated and taken over by the Pension Benefits Guarantee Corp (PBGC).

Please remember to open emails from the NRLN and when an Action Alert is issued send your letters to your members of Congress.



Vern Larson, President, Avaya Retirees Chapter with Rep. Don Bacon (NE-02).

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