



# NRLN Review

**NRLN**  
NATIONAL RETIREE  
LEGISLATIVE NETWORK

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

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

### **Calling Your Attention to Important Article**

Beginning with this issue of the Review the NRLN will endeavor to call your attention to what it believes to be the month's most important articles for retirees, plus our comments, in the following format. Headline links to articles posted on the [www.nrln.org](http://www.nrln.org) homepage during the month will continue to be included at the end of the Review.

### **NRLN Member's Letter to the Editor Opposed Auto-Enrollment in Medicare Advantage**

On August 19, an NRLN member's Letter to the Editor was published in the Scottsdale Independent a major newspaper in the Arizona-01 District of Congressman David Schweikert. The letter opposed Rep. Schweikert's H.R.3467 bill which would automatically enroll older Americans in the lowest cost Medicare Advantage plan in their area starting in 2028. They would be locked into the plan for three years unless they take action to opt for traditional Medicare. The Letter to the Editor followed a July 30 NRLN Action Alert issued by Martha Deahl, President, Arizona Chapter, to Rep. Schweikert's constituents asking them to send a letter to their Congressman requesting that he withdraw his ill-conceived bill.

#### **[Congress Considers Three-Year Auto-Enrollment in Medicare Advantage](#)**

*The Heartland Institute – August 27*

### **Future Cuts to Medicare**

The following articles report on the Congressional Budget Office's analysis that Medicare will receive step cuts in the coming years as a result of the passage of the "Bib Beautiful Bill". During the NRLN's Fly-In to Washington, DC September 15 – 17, attendees will tell members of Congress and their staffs that Congress must take action before the end of 2025 to block implementation of the cuts to Medicare by dumping Medicare Advantage rebates. Rebates are expected to cost taxpayers \$89 billion 2025.

#### **[Trump tax law could trigger about \\$500B in Medicare cuts over decade without fix: CBO](#)**

*The Hill Newspaper – August 15*

#### **[Trump tax law could cause Medicare cuts if Congress doesn't act, CBO says](#)**

*The Associated Press – August 15*

### **The High Cost of Medicare Advantage**

An NRLN position paper was sent on June 23, 2025, to Dr. Mehrnet Oz, Administrator of the Centers for Medicare and Medicaid pointing out that the 2025 Medicare Trustee report projects Medicare Advantage plan rebates expected to be \$240 billion by 2034, equal to 24.2% of MA plan bids and 10.26% of total Medicare spending. The rebate cost over 10 years, 2025 to 2034, is projected to increase the federal deficit by over \$1.5 trillion. This \$1.5 subsidy increase is 44% of the total deficit increase of \$3.4 trillion! It is unfair that Congress denied these benefits for 27 million retirees in original Medicare.

### [Unveiling the Cost Dynamics of Medicare Advantage Plans](#)

*MSN – August 14*

### [Why Medicare Advantage Costs More Than Traditional Medicare](#)

*Explicame – August 10*

## **Insurance Companies to Drop Medicare Advantage Enrollees**

The first article below reports that UnitedHealthcare intends to drop 600,000 enrollees in its Medicare Advantage plans on January 1, 2026. The other article reports that at the first of next year Human expects a loss of 500,000 participants in its MA plans. During the NRLN's Fly-In to Washington, DC September 15 – 17, attendees will tell members of Congress and their staffs that Congress must require enforcement of the federal law that enrollees in a Traditional Medicare supplement (Medigap) plan or Medicare Advantage plan must be informed of their Medicare Guaranteed Issue Right (GIR) and Special Enrollment Period (SEP) when their plan is ceased or terminated. A GIR prohibits insurance companies from denying coverage or overcharging an applicant for a Medigap or MA policy, regardless of pre-existing health conditions. A SEP allows one to shop for the best deal possible for a Medigap or MA plan.

### [Medicare Advantage plans are scaling back](#)

*AOL – August 7, 2025*

### [The Medicare Pullback Is Here](#)

*The Wall Street Journal – August 5*

## **Prior Authorization Trial for Traditional Medicare**

The Centers for Medicare and Medicaid has announced a 2026 trial in six states that will require prior authorization for Traditional Medicare. The six states are Arizona, New Jersey, Ohio, Oklahoma, Texas and Washington. The NRLN is concerned that after the trial prior authorization will be required for Traditional Medicare in all states. An NRLN Action Alert was issued on August 20 asking members to tell their U.S. Representative and Senators to prevent the trial. During the NRLN's Fly-In to Washington, DC September 15 – 17, attendees will tell members of Congress and their staffs that Traditional Medicare should not be turned into a Medicare Advantage prior authorization program where insurance companies can deny or delay medical services for millions of older Americans.

### [Medicare's New Prior Approval Pilot, Explained](#)

*Time – August 29*

### [WiSeR: What is the CMS plan to Reduce Medicare Waste about?](#)

*MSN – August 26*

### [Goodlander urges federal Medicare officials to abandon prior authorization expansion](#)

*New Hampshire Bulletin – August 5*

## **Kodak's Retirement Income Plan**

Many companies, including Kodak, are planning to eliminate their pension plan responsibilities by purchasing annuities from insurance companies. This transfers responsibility for execution of the pension payments to an insurance company and retirees lose the protection of ERISA and PBGC. Records show that 1,778 pension plan terminations affected 2.5 million participants in 2024. During the NRLN's Fly-In to Washington, DC September 15 – 17, attendees will continue to lobby for its proposal that

foremost would require group annuity contracts to include the purchase of reinsurance that provides equal value from a third-party independent insurer or through the PBGC.

[What will happen to Kodak employees' pensions? Here's what's at stake](#)

*Rochester Democrat and Chronicle – August 13*

[Kodak Seeks Pension Reversion Proceeds to Pay Down Debt, Avoid Insolvency](#)

*Chief Investment Officer – August 12*

## Opinion Piece Cites Bills NRLN Supported with Action Alert

The author of the following link to the opinion piece is joining advocates and families across the country in urging Congress to pass **H.R.842 [also S.339] Nancy Grace Sewell Medicare Multi-Cancer Early Detection Screen Coverage Act**. He wrote, “This bipartisan legislation would modernize Medicare’s coverage framework so that older adults and other vulnerable populations can benefit from this [blood test] innovation, potentially catching deadly cancers earlier when they’re most treatable.” On April 16, 2025, the NRLN issued an Action Alert in support of H.R.842 and S.339. The Action Alert also included support for **H.R.2048, Metastatic Breast Cancer Access**. The title of the Action Alert was Two Cancer Bills That Congress Should Pass.

[Opinion: For families like mine, Medicare must fund early cancer screening](#)

*Times of San Diego – August 21*

## 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 August 18 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.1406, Lung Cancer Screening and Prevention Act of 2025**, would expedite the approval process of new lung cancer screening tests approved by the Food and Drug Administration. Under current law, lung cancer screening tests must be approved by both the FDA and the United States Preventive Services Task Force (USPSTF) which can add layers of unnecessary red tape before the Center for Medicare and Medicaid Services (CMS) may consider the tests for coverage. The current USPSTF review process is also cumbersome and can take up to five years, preventing new and potentially life-saving screenings from expeditiously coming to the market.

The immense burden of lung cancer mortality in the U.S. is due in large part to the fact most of these cancers — 81 percent — are diagnosed at a late stage, when treatment options are limited, and only 20 percent of patients are expected to live only five years. Lung cancer can be highly treatable if detected at an early stage and before it has spread.

**H.R.1667, Acupuncture for Our Seniors Act of 2025**, would ensure that seniors have access to all available treatment options for conditions like chronic pain. This bill would increase access to acupuncture in our healthcare system by ensuring that licensed acupuncturists can participate as providers in Medicare so that seniors have this effective treatment option available to them.

Federal research has concluded that acupuncture can be an effective treatment and a safe non-drug alternative for the millions of Americans experiencing chronic pain and recovery from substance abuse. Medicare has acknowledged the value of acupuncture by issuing a National Coverage Determination for chronic lower back pain. However, licensed acupuncturists are still prohibited from being Medicare providers.

**H.R.3955/S.2062, Rolling Active Pharmaceutical Ingredient and Drug (RAPID) Reserve Act**, would help reduce drug shortages, enhance preparedness, and mitigate national security threats from U.S. overreliance on China for critical medications and their key ingredients. Drug shortages are lasting longer and continue to impact patients, hospitals, and healthcare providers, increasing the risk of medication errors, rationing, and delays in patient care. Passage of the RAPID Reserve Act would help increase supply chain resiliency for critical generic drugs and their key ingredients by bolstering supply reserves and domestic production capacity through federal contracts.

On August 18, 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-06) requesting Committee votes on **H.R.1406**, **H.R.1667** and **H.R.3955**. Also on August 18, 2025, NRLN President Bill Kadereit sent letters to House Committee on Ways and Means Chairman Jason Smith (MO-08) and Richard Neal (MA-01) requesting Committee votes on **H.R.1406** and **H.R.1667**. A copy of the letters to the Committee Chairmen were sent to the sponsors of the bills: Representative Vern Buchanan (FL-16) **H.R.1406**; Representative Judy Chu (CA-28) **H.R.1667** and Representative Angie Craig (MN-02) **H.R.3955**.

On August 18, 2025, NRLN President Bill Kadereit sent letters to Committee on Health, Education, Labor, and Pensions Chairman Bill Cassidy (LA) and Ranking Member Bernie Sanders (VT) requesting a committee vote on **S.2062**. A copy of the letter to Chairman Cassidy was sent to the sponsor of **S.2026**, Senator Gary Peters (MI).

The above bills have been posted on the NRLN website Bills webpage at: <https://nrln.org/2020/12/legislative-action-network/#/bills> which feeds the NRLN Report Card.

The letters noted above have been posted in Letters to Washington in the Archives at: <https://nrln.org/2021/05/letters-to-washington-2/>.

### **Key News Articles Posted in August**

During August 58 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.

[How your Social Security, VA benefits are paid may be changing: What to know](#) – August 31

[Social Security's chief data officer resigns, cites 'culture of panic and dread'](#) – August 29

[Medicare's New Prior Approval Pilot, Explained](#) – August 29

[Death panels? New Medicare pilot under Trump would require Obamacare-like authorization that GOP demonized](#) – August 28

[Medicare Advantage plans frequently deny post-acute care for nursing homes, survey finds](#) – August 28

[Social Security shares update on accessing benefits](#) – August 27

[Trump pledges to protect Social Security amid possible cost cutting](#) – August 27

[Congress Considers Three-Year Auto-Enrollment in Medicare Advantage](#) – August 27

[Medicare Advantage brokers could now focus more on making money and on commercials than on your healthcare](#) – August 27

[Medicare Advantage plans pay physicians less than original Medicare](#) – August 27

[Medicare Advantage unused benefit reminder letters delayed until 2026](#) – August 27

[DOGE Uploaded All Social Security Numbers To Risky Cloud Server, Top SSA Official Says](#) – August 26

[Need to Call Social Security? Be Ready to Hold](#) – August 26  
[Medicare update: Major change sparks alarm from lawmakers](#) – August 26  
[WiSeR: What is the CMS plan to Reduce Medicare Waste about?](#) – August 26  
[Retirees Beware: Medicare Won't Cover Inpatient Hospital Costs Forever](#) – August 25  
[4 Things You Must Do If You're a Retiree Living in a State That Taxes Social Security Benefits](#) – August 24  
[Social Security update: Trump official hypes major changes](#) – August 22  
[Opinion: For families like mine, Medicare must fund early cancer screening](#) – August 21  
[Trump's New Tax Deduction: A Boon for Seniors or a Threat to Social Security?](#) – August 20  
[CVS Caremark ordered to pay \\$290M after Medicare fraud scheme exposed by former Aetna whistleblower](#) – August 20  
[New Medicare program offers much-needed relief for caregivers of dementia patients](#) – August 19  
[Social Security Fairness Act may trigger IRMAA in 2026 or 2027: How to avoid it](#) – August 18  
[Is Medicare Advantage Really Worth the Extra Cost?](#) – August 18  
[Medicare Advantage is broken. UnitedHealthcare's probe is just a symptom | Column](#) – August 18  
[Three years later, Inflation Reduction Act blamed for higher Medicare costs](#) – August 18  
[CBO report warns of nearly \\$500B in potential Medicare cuts](#) – August 18  
[Study: Specialized nursing home physicians cut emergency visits for Medicare dementia residents](#) – August 16  
[Trump tax law could cause Medicare cuts if Congress doesn't act, CBO says](#) – August 15  
[Trump tax law could trigger about \\$500B in Medicare cuts over decade without fix: CBO](#) – August 15  
[Trump celebrates Social Security's 90th anniversary, claims he's strengthening it](#) – August 14  
[Unveiling the Cost Dynamics of Medicare Advantage Plans](#) – August 14  
[Brace for Higher Health Costs in 2026: A Look at Projected Medicare Premiums](#) – August 14  
[As Social Security turns 90, Congress faces deadline to fix financial problems](#) – August 13  
[Americans may live longer than Social Security trustees expect. What it means for future benefits.](#) – August 13  
[Medicare Part D premiums are likely to go up next year. Here's why.](#) – August 13  
[Kodak Seeks Pension Reversion Proceeds to Pay Down Debt, Avoid Insolvency](#) – August 12  
[Trump admin claims Social Security, Medicare at risk if tariffs blocked](#) – August 11  
[HHS pilot program raises Democratic concerns over Medicare red tape](#) – August 11  
[Why Medicare Advantage Costs More Than Traditional Medicare](#) – August 10  
[Seven Medicare Changes Coming in 2026](#) – August 8  
[Medicare will test using AI to help decide whether patients get coverage — which could delay or deny care, critics warn](#) – August 8  
[DOJ Allows UnitedHealth to Expand Its Conglomerate by Buying Up Competitor](#) – August 8  
[Social Security predicted to run out of money sooner due to Trump bill](#) – August 7  
['Billions' in Medicare waste? Read the fine print.](#) – August 7  
[Medicare Advantage plans are scaling back](#) – August 7  
[2 more cases challenging Medicare negotiation rejected in federal courts](#) – August 7  
[Social Security update: New plan to benefit recipients proposed in Congress](#) – August 6  
[Trump's megabill could deplete Social Security's trust funds faster: Analysis](#) – August 6  
[Appeals court upholds dismissal of US Chamber challenge to Medicare negotiation](#) – August 6  
[Goodlander urges federal Medicare officials to abandon prior authorization expansion](#) – August 5  
[Medicare Part D for low-income retirees, the program that few know about](#) – August 5  
[Your call to a local Social Security office may be picked up by someone who can't help](#) – August 5  
[Social Security Commissioner Bisignano Pushes Back on AI Criticism: SSA Is Improving](#) – August 5  
[Social Security: The 3 exceptions where you'll keep getting your paper checks](#) – August 5  
[Why Medicare's New Drug Cost Limits Are Transforming Cancer Care for Seniors](#) – August 4  
[Plan for Higher Health Care Costs in 2026: Projected Medicare Part B and Part D Premiums](#) – August 3  
[Burcum Column: Is there finally momentum to curb Medicare Advantage waste and abuse?](#) – August 3  
[Social Security is making it harder for seniors to do routine tasks by phone in latest anti-fraud effort](#) – August 1  
[Medicare update: Trump admin launching pilot program to cover Ozempic](#) – August 1

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