



NRLN Review, Summary for September 2025

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

NRLN Proposals Adopted – CMS Takes Action to Enforce GIR and SEP

Since August 2022 the NRLN has been advocating with the Centers for Medicare and Medicaid (CMS) and members of Congress that the federal statutes for Guaranteed Issue Rights (GIR) and Special Enrollment Period (SEP) must be enforced when a Medicare Advantage (MA), Medicare supplement (Medigap) and/or Part D prescription drug plan will not be renewed or reduced for the next year.

On September 22, 2025, CMS issued a letter to insurance companies, corporations and unions who provide these healthcare plans that they must provide notice to each of its affected enrollees at least 90 days before the end of the current contract period. As NRLN proposed, along with the notification letter, CMS provided sample letters to be used to inform enrollees to **“Keep this letter. It’s proof that you have a special right to buy a [type of policy] or join a Medicare plan.”**

The text above is in the the first two paragraphs that NRLN President Bill Kadereit emailed to NRLN members on September 24 to alert them to the CMS’s enforcement action and to look at their mail and email for any notice they may receive from their healthcare insurance company or from their former employer by October 2.

If you missed seeing the email click [here](#) to read the message on the NRLN website.

The CMS action is important given the information in the following two articles.

[Medicare Advantage enrollment projected to fall in 2026: CMS](#)

Healthcare Dive – September 29

[Medicare Advantage stands on wobbly legs](#)

Politico – September 29

Share NRLN Message with Senior Living Facility

After an NRLN member received the email, NRLN Proposals Adopted – CMS Takes Action to Enforce GIR and SEP, he shared it with the Health and Wellness Director at his local senior living facility. She thanked him for sharing the information because some residents at her facility may receive a notice from their healthcare insurance company and the NRLN’s message will be useful for explaining GIR and SEP. If you would like to have a PDF copy of the message, send a request to nrlnmessage@msn.com.

Have You Received Your ANOC?

Read these two articles if you have a Medicare Part D prescription-drug plan, a Medicare Advantage (MA) plan or both, odds are you will toss or ignore your September Annual Notice of Change. Big mistake! NRLN President Bill Kadereit issued a Forum message email on September 21 to alert members to watch for their ANOC. If you have not received your ANOC contact your MA insurance company and/or your Part D plan provider. The primary purpose of the ANOC is to provide you with a comparison between your current plan's benefits and those for next year. Information in your ANOC may cause you to change your MA plan and/or Part D coverage during the Medicare Annual Enrollment Period scheduled for October 15 – December 7.

[Don't ignore this upcoming Medicare update — it could be the most important message of the year](#)

MarketWatch – September 12, 2025

[Don't Miss the Most Important Medicare Message You'll See This Year](#)

Investopedia – September 25

The Social Security COLA for 2026 May be 2.7%

Although the official Cost-of-Living Adjustment (COLA) for Social Security in 2026 will not be announced until October 15, 2025, news articles are speculating that it will be 2.7%. That's up from the 2.5% increase retirees received in 2025, one of the lowest on record. This announcement will be made after the release of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) data for the third quarter of 2025 (July, August, and September) and comparing it to the average from the same months last year. Despite this anticipated increase, many retirees are likely to find that their benefits still fall short of meeting their financial needs. The CPI-W may not accurately reflect the spending patterns of retirees. The NRLN has advocated changing the CPI-W to Consumer Price Index for the Elderly (CPI-E) which more accurately reflects the spending of retirees, including high healthcare costs.

[How much will Social Security increase in 2026?](#)

CBS News – September 19

[Social Security's 2026 Cost-of-Living Adjustment \(COLA\) Was Just Updated. Here's Where It Stands.](#)

AOL – September 19

2026 Medicare Part B Premium Will Take Big Bite

The projected standard Medicare Part B premium for 2026 is \$206.50 per month, an increase of \$21.50 from the 2025 premium of \$185.00. A 2.7% COLA increase in 2026 would raise the average benefit check by about \$54, from \$2,008 per month in 2025 to \$2,062 in 2026.

[Your Medicare Costs Are Set to Soar: What to Expect Over the Next Decade](#)

Kiplinger – September 23

Watch for NRLN Messages

Leading up to and during the important Medicare Annual Enrollment Period, October 15 to December 7, the NRLN will email messages to members and place postings on www.nrln.org and www.facebook.com/nrln1 about how to make the most of your annual opportunity for gaining the best possible deal for your healthcare needs.

[Medicare update for seniors: open enrollment dates set for next month](#)

Newsweek – September 16

Ways to Save on Prescription Drugs

This article provides good information about saving money on your prescription drug. An additional aspect of saving money on your medications is the use of prescription discount cards and discount pharmacies. It is illegal to use a drug discount card in conjunction with your Medicare Part D coverage for the same

prescription. You must choose to use either your Medicare Part D plan or the discount card, not both simultaneously. Before filling your prescription, compare the price of the drug through your Part D plan with the price available through the discount card. Do a Google search for Best Prescription Discount Cards for Seniors and you can access information on several discount cards. There is no single cheapest pharmacy for everyone, but Costco, Walmart, and Amazon are often among the cheapest for prescriptions. Cost Plus Pharmacy founded by Mark Cuban has received extensive media attention.

[Medicare Part D: The Ultimate Guide to Saving Hundreds on Your Prescription Drugs Each Year](#)

Explicame – September 15

Raising the Social Security Full Retirement Age?

With hopes of avoiding Social Security insolvency, the Trump administration is reportedly evaluating all available options, including raising the retirement age. "I think everything's being considered, will be considered," Social Security Administration Commissioner Frank Bisignano said in an interview on Fox Business news on September 19. The next day, the Social Security Administration walked back his comments in a social media post. Oops! "Let me be clear: President Trump and I will always protect, and never cut, Social Security..." Bisignano said. Did Bisignano let the so called "cat out of the bag" in his interview that raising the current full retirement age of 67 is actually being considered? The NRLN contends that raising the retirement age diminishes lifetime benefits. While some are willing to work more years, individuals who have worked in physically demanding jobs and/or have health issues may not be capable of extended years of labor.

[Social Security chief walks back remark on raising retirement age](#)

The Hill Newspaper – September 19

[Trump administration considers raising retirement age to save Social Security from insolvency](#)

Fox Business – September 18

NRLN Fly-In Attendees Opposed Prior Authorization Trial

Starting January 1, 2026, in six states' trial, the Centers for Medicare & Medicaid Services (CMS) will impose prior authorization requirements on certain services within traditional Medicare. For years, such rules were largely confined to Medicare Advantage plans, leaving traditional Medicare comparatively flexible. During the NRLN's annual Fly-In to Washington, DC, members of Congress and their staffs were told traditional Medicare should not be turned into an MA prior authorization program where insurance companies can deny or delay medical services for millions of older Americans. Congress should take action to prevent the trial.

[Private health insurers use AI to approve or deny care. Soon Medicare will, too.](#)

NBC News – September 24

[New Medicare Approvals Change Access to Treatments](#)

Explicame – September 19

[Pilot program aims to cut waste in Medicare with AI, but critics fear it could delay care](#)

Yahoo News – September 15

[Opinion: Dr. Oz's plan to impose AI on Medicare patients is a recipe for disaster](#)

MSNBC – September 7

Committee Passes NRLN Supported Cancer Bill

The Nancy Gardner Sewell Medicare Multi-Cancer Early Detection (MCED) Screening Coverage Act, H.R.842, was passed unanimously by the House Committee on Ways and Means on September 17 and was referred to the full House for a vote. H.R.842 was one of two cancer bills supported in an NRLN Action Alert issued on April 16.

[Nancy Gardner Sewell Act passed by Ways and Means Committee](#)

Selma Times Journal – September 22

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 September 8 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.2495/S1971, Nutrition Care Act would expand access to medical care for Medicare beneficiaries with eating disorders by including coverage of outpatient medical nutrition therapy through Medicare Part B, which will provide patients with a more comprehensive, specialized approach to combating eating disorders than what is currently offered under Medicare. Physicians, registered dietitians, nutrition specialists, and mental health professionals would be allowed to provide medical nutrition therapy services to Medicare beneficiaries. Currently, Medicare beneficiaries who have an eating disorder can access psychiatric therapy and medical services.

H.R.3665, Medicare Economic Security Solutions Act. Many individuals are automatically enrolled in Medicare Part B when they turn 65 if they are already receiving Social Security benefits. However, as more people delay retirement and defer Social Security, they are often unaware they must actively enroll in Medicare. This lack of awareness can lead to costly enrollment mistakes, including lifetime late enrollment penalties and lapses in healthcare coverage. Currently, over 700,000 Medicare beneficiaries face these penalties, which can increase their monthly premiums by an average of 30%. This bill would address these issues by simplifying and improving the Medicare enrollment process. The legislation proposes capping the late enrollment penalty at 15% and limiting how long it can be applied. It also removes penalties for individuals who delay enrollment due to COBRA or VA coverage—groups previously penalized despite having legitimate health coverage.

On September 8, 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) and Committee on Ways and Means Chairman Jason Smith (MO-08) and Richard Neal (MA-01) requesting Committee votes in the Committees **H.R.2495 and H.R.3665**. A copy of the letters to the Committee Chairmen were sent to the sponsors of the bills: Representative Judy Chu (CA-28) H.R.2495 and Representative Nikema Williams (GA-05) H.R.3635. **Alyson Parker will check with Representative Williams' office to learn if there is an effort to have a champion bill for H.R.3665 introduced in the Senate.**

On September 8, 2025, NRLN President Bill Kadereit sent letters to Committee on Finance Chairman Mike Crapo (ID) and Ranking Member Ron Wyden (OR) requesting a Committee vote on **S.1971**.

H.R.610, Close the Medigap Act of 2025, would prohibit discriminatory pricing and coverage denials for patients seeking supplemental Medigap coverage. This bill (1) expands guaranteed issue rights with respect to Medigap policies (Medicare supplemental health insurance policies), (2) eliminates certain limitations on Medigap policies for newly eligible Medicare beneficiaries, and (3) modifies other provisions related to Medigap policies. (Guaranteed issue rights require that a policy be offered to any eligible applicant without regard to health status.

Representative Lloyd Doggett (TX-37) is the sponsor of H.R.610. Bill and Alyson plan to have a meeting with a member of Representative Doggett's staff during the NRLN 2025 Fly-In. The LAPC

decided to Table H.R.610 until after the meeting on Capitol Hill in case there would be more information to add in letters to Committee on Energy and Commerce Chairman Brett Guthrie (KY-02) and Ranking Member Frank Pallone (NJ-06) and Committee on Ways and Means Chairman Jason Smith (MO-08) and Richard Neal (MA-01) requesting Committee votes in the Committees H.R.610.

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 September

During September 68 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 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.

[Pfizer agrees to lower prescription drug costs for Medicaid in a deal with Trump](#) – September 30
[Social Security checks go paperless](#) – September 30
[Medicare Advantage enrollment projected to fall in 2026: CMS](#) – September 29
[Medicare Advantage stands on wobbly legs](#) – September 29
[10 Major Medicare Changes Coming in 2026: What to Expect with Premiums, Drug Prices, and Program Cuts](#) – September 28
[Medicare Telehealth May End This Month—What Older Americans Must Know Now](#) – September 26
[Why UnitedHealth's Medicare Advantage program is under attack](#) – September 26
[AstraZeneca asks Supreme Court to hear lawsuit challenging Medicare drug price negotiation](#) – September 25
[Don't Miss the Most Important Medicare Message You'll See This Year](#) – September 25
[How insurance industry 'stranglehold' blocked Medicare reform](#) – September 25
[Private health insurers use AI to approve or deny care. Soon Medicare will, too.](#) – September 24
[Seven Medicare Changes Coming in 2026](#) – September 23
[Seven Medicare Changes Coming in 2026](#) – September 23
[Your Medicare Costs Are Set to Soar: What to Expect Over the Next Decade](#) – September 23
[Nancy Gardner Sewell Act passed by Ways and Means Committee](#) – September 22
[Social Security Admin Provides Major Update For Beneficiaries](#) – September 22
[Social Security's 2026 COLA may break records, still fall short](#) – September 22
[Opinion: Putting patients first — Medicare coverage must keep pace with medical innovation](#) – September 22
[Opinion: A Medicare rule is undermining kidney care for our most vulnerable patients](#) – September 22
[Social Security's 2026 Cost-of-Living Adjustment \(COLA\) Was Just Updated. Here's Where It Stands.](#) – September 19
[5 big changes coming to Social Security in 2026 that may surprise retirees](#) – September 19
[New Medicare Approvals Change Access to Treatments](#) – September 19
[How much will Social Security increase in 2026?](#) – September 19
[Social Security chief walks back remark on raising retirement age](#) – September 19
[Trump administration considers raising retirement age to save Social Security from insolvency](#) – September 18
[Social Security could change eligibility rules for disability — blocking benefits for 750,000 disabled Americans](#) – September 18
[A double whammy awaits most Social Security beneficiaries in 2026](#) – September 18
[What Medicare Parts A,B,C and D Actually Cover Health Wise](#) – September 18
[This is the Projected Medicare Part B Premium Increase in 2026](#) – September 17
[Social Security director responds to whistleblower allegations](#) – September 17
[House committee to review Medicare cancer screening bill](#) – September 17

[Medicare cuts? Doctors push back on proposal for next year](#) - September 16
[Medicare update for seniors: open enrollment dates set for next month](#) – September 16
[Social Security cost-of-living adjustment expected to rise in 2026](#) – September 15
[Medicare Part D: The Ultimate Guide to Saving Hundreds on Your Prescription Drugs Each Year](#) – September 15
[Pilot program aims to cut waste in Medicare with AI, but critics fear it could delay care](#) – September 15
[How much will the Medicare Part D Premium increase in 2026? Millions will be affected](#) – September 14
[Before September 30th, You Could Receive Your Medicare ANOC](#) – September 12
[Medicare Part B premiums to exceed \\$200 a month in 2026](#) – September 12
[Don't ignore this upcoming Medicare update — it could be the most important message of the year](#) – September 12
[What is the 3-day rule for Medicare and how does it impact your coverage?](#) – September 11
[2026 Social Security COLA estimate at 2.8% but it may not cover expected Medicare increase](#) – September 11
[House Throws Wrench in Plan to Test Prior Auth in Traditional Medicare](#) – September 11
[House Throws Wrench in Plan to Test Prior Auth in Traditional Medicare](#) – September 10
[Medicare Advantage: Why Annual Enrollment is Key](#) – September 10
[Don't Toss It! Why Your Medicare Annual Notice of Change Matters](#) – September 10
[Push to continue Medicare expanded telehealth as expiration nears](#) – September 10
[Medicare home healthcare faces a funding cut. A new bill aims to halt that.](#) – September 10
[What October Means for Your Social Security COLA in 2026](#) – September 9
[Social Security chief shares update on plans for major changes](#) – September 9
[Medicare Part B Premium Expected to Top \\$200 a Month in 2026](#) – September 9
[Medicare Advantage Price Hike: 2026 to See the Biggest Impact](#) – September 9
[House Republicans Call for Greater Transparency of CMS National Coverage Determinations Following GAO Report](#) – September 9
[‘Story of a disposable pawn’: What really happened when Trumpworld invaded Social Security](#) – September 8
[Medicare update: Seniors face new coverage gap](#) – September 8
[Medicare Advantage beneficiaries experienced longer average hospital stays compared to traditional Medicare recipients, study finds](#) – September 8
[Medicare Open Enrollment Scams Seniors Often Fall Victim To](#) – September 7
[Opinion: Dr. Oz's plan to impose AI on Medicare patients is a recipe for disaster](#) – September 7
[Medicare Premiums 2026: Projected IRMAA Brackets and Surcharges for Parts B and D](#) – September 5
[For some, Medicare isn't covering the updated Covid vaccine yet](#) – September 5
[Social Security has rolled out a new chatbot – and the people are talking](#) – September 4
[Elevance stock dips with plans to exit standalone Part D, some Medicare Advantage markets](#) – September 4
[UCare terminates Medicare Advantage plans for next year and lays off more than 140](#) – September 4
[Social Security makes major change that could benefit tens of millions](#) – September 3
[10 Big Medicare Changes in 2026: Higher Premiums, Drug Price Drops, and Looming Program Cuts](#) – September 3
[UnitedHealthcare, Humana are gaming Medicare Advantage risk adjustment, analysis finds](#) – September 3
[The Worst Medicare Supplement Companies Have Two Things In Common](#) – September 3
[Medicare's New AI Approval Pilot Adds Another Step—Here's What It Means For You](#) – September 2
[Trump administration demands state voter data, including partial Social Security numbers](#) – September 1

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