



NRLN Review, Summary for November 2025

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

The article below reports on the Centers for Medicare and Medicaid Services (CMS) November 25 announcement on lower prices on 15 costly prescription drugs under Medicare. The price cuts to be effective in 2027 come through the Medicare drug price negotiation program created under the 2022 Inflation Reduction Act. Click on the headline line to see the list of the 15 drugs

[Medicare announces price cuts for 15 prescription drugs, including Ozempic](#)

NBC News – November 25

The article below reports on two bills on Social Security the Boosting Benefits and COLAs for Seniors Act, H.R.5841/S.3059, would overhaul the way annual adjustments are calculated. The Social Security Emergency Inflation Relief Act, s.3078, would temporarily add \$200 per month to Social Security payments until July 2026. As the article notes, currently, Social Security Cost of Living Adjustment (COLA) benefits are adjusted based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). This measure reflects the spending habits of younger, urban workers rather than those of retirees, whose costs often look very different. The new legislation proposes switching to the Consumer Price Index for the Elderly (CPI-E), which tracks expenses like health care, prescription drugs, and housing—areas that tend to hit older Americans hardest. For several years the NRLN has advocated in its annual Legislative Agenda and at its Fly-Ins to Washington, D.C. that the COLA calculations be based on CPI-E.

[Is it time for Congress to change the Social Security COLA?](#)

Newsweek – November 25

As the article below reports, major insurers including, UnitedHealthcare, Humana, Aetna CVS Health and Blue Cross Blue Shield, are reducing their 2026 Medicare Advantage offerings. Based on an NRLN proposal, on September 22, 2025, Centers for Medicare and Medicaid (CMS) issued a letter to insurance companies, corporations and unions who provide healthcare plans that they must provide a Guaranteed Issue Rights (GIR) and Special Enrollment Period (SEP) notice to each of its affected enrollees at least 90 days before the end of the current contract period. The NRLN will issue an invitation to participate in a survey about healthcare insurance coverage after the Medicare enrollment period ends on December 7.

[Insurers Are Cutting Medicare Advantage in 2026: How Hard Is Your County Being Hit?](#)

Investopedia – November 4

The article below reports that government documents obtained by KFF Health News show that CMS, the agency responsible for overseeing Medicare Advantage, does little to enforce long-standing rules intended to

ensure that 35 million plan members can see doctors in the first place. In response to KFF Health News' Freedom of Information Act, CMS produced letters it sent to only five insurers from 2016 to 2022 after seven of their plans failed to meet provider network adequacy requirements – lapses that could, in some cases, harm patient care. The NRLN has a working relationship with KFF, the independent source for health policy research, polling, and news. The KFF's Associate Director, Program for Medicare Policy, was a guest speaker at the NRLN Fly-In to Washington, D.C. briefing session in 2023 and 2025.

[**Despite complaints of gaps in Medicare Advantage networks, enforcement is rare**](#)

CBS News – November 20

In the opinion piece below U.S. Senator Mike Crapo stated, “the U.S. House Ways and Means Committee’s recent advancement of the Medicare Multi-Cancer Early Detection (MCED) Screening Coverage Act by a 43-0 vote is encouraging momentum in the effort to get this legislation across the finish line and to President Trump’s desk.” On April 16, 2025, the NRLN issued an action alert urging Representatives and Senators to pass H.R.842, and S.339, Nancy Gardner Sewell Medicare Multi-Cancer Early Detection Screening Coverage Act which would allow for Multi-Cancer Early Detection (MCED) tests to be covered by Medicare in a timely manner upon approval by the Food and Drug Administration (FDA). Senator Crapo introduced S.339 in the Senate which still needs to pass the bill.

[**Opinion: Momentum on improving Medicare coverage for cancer detection**](#)

The Highland County Press – November 24

The opinion piece below by a gerontologist states, “new legislation before Congress, H.R.3467, should alarm anyone who cares about protecting older Americans’ health and autonomy. The bill, sponsored by Rep. David Schweikert (R-Ariz.) and introduced in May, would automatically enroll new Medicare beneficiaries into the lowest-premium Medicare Advantage plan available in their ZIP code unless they actively opt out. Even more troubling, it would lock them into that plan for three full years limiting their ability to switch back to traditional Medicare or select a new plan except under narrowly defined hardship circumstances.” On July 30, Martha Deahl, President, Arizona Chapter and NRLN VP Grassroots sent an email to Rep. Schweikert’s constituents asking them to send an email to their Representative to tell him he should withdraw his bill that would force Medicare beneficiaries into a Medicare Advantage plan. Rep. Schweikert’s District office is in Scottsdale, AZ. Mike Hausar, President, Delphi Chapter President, who lives in Scottsdale had a letter to the editor published urging Rep. Schweikert to withdraw his bill.

[**Opinion: Congress’ Medicare ‘auto-enrollment’ bill is a trap**](#)

The Hill Newspaper – November 23

The article below covers in detail that the CMS Innovation is launching a significant new prior authorization trial for original Medicare in six states beginning January 1, 2026. The NRLN agrees with the statement on the KFF website by Dr. Drew Altman, KFF President and CEO, “A proposal to eliminate prior authorization altogether could be the single most tangible and popular health reform idea a candidate could make...” An NRLN Action Alert was issued on August 20 resulting in more than 5,000 letters being sent Representative and Senators asking them to prevent the trial. During the NRLN's Fly-In to Washington, DC September 15 - 17, attendees told members of Congress and their staffs that original Medicare should not be turned into a Medicare Advantage prior authorization program where insurance companies can deny or delay medical services.

[**Medicare Launches Prior Authorization Pilot for Select Services in Six States: What Hospitals Need to Know**](#)

National Law Review – November 19

The two articles below report on the high cost of Medicare Advantage to our nations taxpayers. Research by NRLN President Bill Kadereit shows that over the ten-year budget period 2025-2034, Medicare Advantage (MA) plan rebates will add over \$1.5 trillion to the deficit. Examples: \$89 billion 2025, \$111 billion 2027, \$155 billion 2030 and \$240 billion 2034.

[**Medicare Advantage freebies cost taxpayers up to \\$86 billion a year**](#)

The Daily Overview – November 18

[Are taxpayers wasting \\$86 billion on SilverSneakers and Medicare Advantage goodies they don't use?](#)

MarketWatch – November 5

The article below reports that in the legislation to end the federal government shutdown, telehealth was extended until January 30, 2026. NRLN President Bill Kadereit sent an email on October 29 to members of the Senate Committee on Finance, Senate Special Committee on Aging, House Committee on Energy and Commerce and House Committee on Ways and Means asking them to extend Telehealth access

[Telehealth flexibilities reinstated as government shutdown ends](#)

Healthcare Dive – November 13

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 November 10 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.

During the LAPC November 10 conference the federal government was still in shutdown since October 1. It was decided to table **H.R. 5509/S.2903 Safe Step Act** until the December 8 meeting with the hope that that all members of Congress would be back in their offices by the next LAPC meeting date.. Step therapy is a prior-authorization policy that requires patients to try and fail on one or more insurer-preferred treatments before coverage is granted for the medication originally prescribed by their clinician.

President Trump signed the legislation to end the 2025 government shutdown on November 12. The bill funded the government through January 30, 2026, and ended a record 43-day shutdown.

Key News Articles Posted in November

During November 53 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.

[If You've Signed Up for Medicare Advantage, You Need to Read these Suze Orman Tips](#) – November 30

[Newly released facts from Social Security demolish Elon Musk's fraud claims — again](#) – November 28

[CMS proposes overhauling Medicare Advantage star ratings](#) – November 26

[Centerwell, UnitedHealthcare reach deal for The Villages Health Medicare plans](#) – November 26

[Is it time for Congress to change the Social Security COLA?](#) – November 25

[Medicare Open Enrollment Ends Soon. 3 Moves to Make Before It's Over](#) – November 24

[Medicare premiums set for second-largest increase in its history](#) – November 24

[Opinion: Momentum on improving Medicare coverage for cancer detection](#) – November 24

[Opinion: Congress' Medicare 'auto-enrollment' bill is a trap](#) – November 23

[Social Security's Upgrades: Major Improvements in Payments, Wait Times, and Online Access](#) – November 22

[This Medicare premium just crossed \\$200 for the first time. Here's why.](#) – November 22

[The New Reality of Retirement: Work Doesn't End When You Claim Social Security](#) – November 21

[Despite complaints of gaps in Medicare Advantage networks, enforcement is rare](#) – November 20

[Release next round of Medicare-negotiated drug prices, senators tell president](#) – November 20

[Report Details How 'Half-Baked' GOP Healthcare Scheme Would Further Enrich Insurance Giants](#) –

November 19

[Will Your Social Security Benefits Be Taxed in 2026? – November 19](#)
[Social Security not planning major disability overhaul amid criticism – November 19](#)
[Medicare Launches Prior Authorization Pilot for Select Services in Six States: What Hospitals Need to Know – November 19](#)
[Does Medicare Cover Long-Term Care? Costs, Coverage and Planning Tips – November 19](#)
[Medicare Advantage freebies cost taxpayers up to \\$86 billion a year – November 18](#)
[How a change to Social Security could impact retirement in 2026 – November 18](#)
[6 Most Confusing Medicare Facts That Can Lead To Delay In Care – November 18](#)
[It's official. Medicare Part B 2026 premium will eat a big chunk of Social Security COLA – November 17](#)
[A simple Medicare.gov step that can cut your 2026 drug spending – November 17](#)
[These 5 Social Security Proposals Have Retirees Furious \(And for Good Reason\) – November 16](#)
[List of situations that increase Medicare Advantage costs – November 15](#)
[Medicare Premiums 2026: IRMAA Brackets and Surcharges for Parts B and D – November 15](#)
[Trumps Social Security Tax Break: Fact-Checking the "One Big Beautiful Bill Act" – November 14](#)
[Social security issues new scam warning – November 13](#)
[Medicare's telehealth services will be extended until Jan. 30 – November 12](#)
[Why Medicare patients have difficulties accessing wheelchairs through insurance – November 12](#)
[The Shutdown Deal: Kicking the Can Down the Road – November 11](#)
[Democrats introduce bill to repeal Medicare prior authorization pilot – November 10](#)
[New bill would increase Social Security payments: full list of cosponsors – November 10](#)
[Medicare Crisis: Medigap Costs Expose Inflation in Health Care – November 10](#)
[Government shutdown fix features retroactive Medicare telehealth pay: Report – November 10](#)
[Slower Hospital Discharge of Medicare Advantage Patients Shapes SNF Admissions Practices – November 10](#)
[Opinion: Medicare's Paltry Doctor Payments Are Price Controls In Disguise – November 10](#)
[Trump unveils deal to lower prices for breakthrough weight-loss drugs – November 6](#)
[Telehealth groups urge Congress to adopt long-term virtual care fix – November 6](#)
[Seniors Are Leaving Medicare Advantage in Droves; Here's Why Many Say Medigap Is Worth the Higher Cost – November 6](#)
[Humana will lose 425,000 members in its individual Medicare Advantage plans – November 6](#)
[Those millions of dead people supposedly claiming Social Security? It's obvious now that they were bogus. – November 5](#)
['My mom always comes first': Caregivers strain under Medicare changes – November 5](#)
[Are taxpayers wasting \\$86 billion on SilverSneakers and Medicare Advantage goodies they don't use? – November 5](#)
[Insurers Are Cutting Medicare Advantage in 2026: How Hard Is Your County Being Hit? – November 4](#)
[The Ultimate Guide to Locking Your Social Security Number and Protecting Your Identity – November 4](#)
[The subtle privatization of Medicare – November 4](#)
[8.8 Million Medicare Beneficiaries Will See These 10 Drugs Discounted in 2026 – November 4](#)
[UnitedHealthcare and Fairview strike a deal for Medicare Advantage patients – November 4](#)
[Demand for Trump's Social Security chief to resign after \\$30 billion implosion – November 3](#)
[Trump Team Vows to Protect Social Security, Even as It Proposes Cuts to Parts of the Program – November 3](#)
[Medicare finalizes policy to cut doctor pay for specialty services – November 3](#)
[The 3 Most Critical Changes to Social Security in 2026 \(Beyond the 2.8% Raise\) – November 2](#)
[10 Medicare Costs That Catch Retirees Off Guard \(And Add Up Fast\) – November 2](#)
[17 Medical Treatments That May Be Harder To Get On Medicare in 2026 – November 2](#)
[Why Seniors Shouldn't Ignore Medicare's '8-Minute Rule' – November 1](#)

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