



NRLN Review, Summary for January 2026

The NRLN Review provides a monthly report on National Retiree Legislative Network actions, events in Congress and important retirement news. The Review calls your attention to what the NRLN believes to be the month's very important articles for retirees, plus our comments. Headline links to articles posted on the www.nrln.org homepage during the month are also included at the end of this Review.

Trump Administration Changes Course for Funding MA Insurers

In the first article below from The Wall Street Journal, the Trump administration announced on January 26 it is proposing that payments from the Centers for Medicare and Medicaid Services to private Medicare plans, known as Medicare Advantage (MA), would increase an estimated .09% on average in 2027. This falls well short of Wall Street's expectations. Analysts had predicted that CMS would propose a 2027 rate increase roughly in the range of 4% to 6%. The article did not report that in April 2025, the Trump administration finalized a 5.06% rate increase for MA plans for the 2026 calendar year, which was higher than the 2.23% increase initially proposed by the Biden administration. The link to the second story from The Wall Street article reports that Wall Street is discovering that the Republican party's longstanding romance with Medicare Advantage has entered a more complicated chapter. The third article assumes that for 35 million individuals enrolled in MA plans nothing is changing right now, but speculates come 2027, all bets are off.

[Trump administration proposes keeping steady the rates Medicare pays insurers](#)

The Wall Street Journal – January 26

[Investors assumed Medicare Advantage was safe under the GOP. They were wrong.](#)

The Wall Street Journal – January 29

[Medicare Advantage payments are under fire: What it means for your coverage](#)

TheStreet – January 29

Social Security Will Be There In Some Form

In the article below Stephen Nuñez, director of stratification economics at the Roosevelt Institute, writes in new research titled, *Will Social Security run out?* "There is no bankruptcy or collapse in the cards, it is the wrong question." Nuñez told CNBC.com, Americans can assume that Social Security will be there for them in some form. The NRLN Advocates that Social Security's funding gap should be closed, but not by cutting benefits or raising the eligibility age for full benefits. The NRLN supports closing the funding gap through a modest increase (possibly between 0.5% and 1.5%) in the current payroll tax rate of 6.2% for employees and 6.2% for employers and eliminating the 2026 wage cap of \$184,500. Reduce the tax when funding is sufficient for the 75-year period.

[Social Security has 'no bankruptcy or collapse in the cards,' economist says but benefits may change](#)

CNBC – January 23

Congress Passes Two-Year Extension of Medicare Telehealth

The article below reports that on January 22, the U.S. House of Representatives passed legislation that would extend Medicare telehealth reimbursement for providers through Dec. 31, 2027. The two-year extension of Medicare telehealth flexibilities was included in the funding legislation that passed the U.S. Senate on January 30. On October 29, 2025, NRLN President Bill Kadereit sent a letter to the members of two House committees and a Senate committee stating, "I ask you not to forget that many seniors will be affected by Congress's inaction on telehealth."

[Congress Nears Renewal Of Medicare Telehealth Coverage](#)

Forbes – January 22

Be Alert for Social Security and Medicare Scams

The NRLN is posting the links to the articles below to alert you to the fact that fraudsters have made Social Security and Medicare scams their full-time business. Scams are as old as time, and they've survived by evolving. New rules and other changes for Medicare and Social Security can leave people confused, which creates an opening for fraudsters.

[Social Security 'clawbacks' and Medicare caps: new scams targeting seniors in 2026](#)

Money Talks News – January 15

[This New Medicare Scam Has Hit Thousands – Are You Next?](#)

Yahoo News – January 22

Medicare Advantage's High Cost to Taxpayers

The first paragraph in the article below states: the federal government will pay an estimated \$76 billion more to cover Medicare Advantage (MA) seniors this year than it would if those same seniors were in traditional Medicare. This is according to new estimates from MedPAC the agency that advises Congress on Medicare. The 2026 NRLN Legislative Agenda notes the average cost for each of 35.5 million enrollees in Medicare Advantage (MA) in 2025 was 120% of the cost of traditional Medicare Fee-for-Service (FFS) enrollees. MA plans hold a 51% share of the Medicare market but fail to deliver better quality or service, and insurers have delayed, withheld and denied Medicare payments, and are repeatedly cited for upcoding and risk adjustment payment practices. Congress had no intention of funding chronic benefits for those in traditional Medicare who were beyond 65 years old and in need of such benefits. Instead, Congress wrote the 2018 Balanced Budget Act to mandate that only MA plan enrollees would be eligible for these paid benefits. The NRLN believes this was a colossal mistake!

[Medicare Advantage overpayments will total \\$76B this year: MedPAC](#)

Healthcare Dive – January 16

Medicare Advantage 4.1 Million Full or Partial Denials

KFF, the independent source for health policy research, reports in the study linked below that 99% of enrollees in Medicare Advantage (MA) are required to obtain prior authorization for higher cost services. This contrasts with traditional Medicare, where only a limited set of services has in the past required prior authorization. In KFF's "Key Takeaways" nearly 53 million prior authorization requests were submitted to MA insurers on behalf of MA enrollees in 2024 (latest data available). MA insurers fully or partially denied 4.1 million prior authorization requests. (One of the authors of the KFF study was a guest speaker at the NRLN's September 2025 Fly-In to Washington, D.C.) The required prior authorization and the 4.1 million full or partial denials by MA insurers is why the NRLN has opposed the six-year, six-states (Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington) trial for prior authorization for traditional Medicare which began January 1, 2026. An NRLN Action Alert on August 20 urged members of Congress to prevent the trial. The latest Action Alert opposing the trial is noted in the following item on the NRLN Legislative Committee's Work.

[Medicare Advantage Insurers Made Nearly 53 Million Prior Authorization Determinations in 2024](#)

KFF – January 28

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 January 12 LAPC meeting, there was a decision to ask NRLN members to respond to an Action Alert to President Trump issued on January 20 requesting that he instruct the Centers for Medicare and Medicaid Services' (CMS) to stop the AI prior authorization trial for traditional Medicare. Prior authorization has been a disaster for many Medicare Advantage (MA) enrollees. The six-year "Wasteful and Inappropriate Service Reduction" (WiSeR) trial, in the states of Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington, which began January 1 would turn traditional Medicare Fee-for-Service (FFS) into a prior authorization / poor service program.

If you have not responded to the Action Alert, access it at: <https://nrln.org/action-alert/#/home/> .

Key News Articles Posted in January

During January 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 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.

[Americans continue to struggle with Social Security a year after job cuts were announced. How to deal with a slow-down in services](#) – January 31

[Here's what happens to your HSA when you go on Medicare — and how to keep up the tax savings](#) – January 31

[Investors assumed Medicare Advantage was safe under the GOP. They were wrong.](#) - January 29

[Medicare Advantage payments are under fire: What it means for your coverage](#) – January 29

[Historic New Deal Social Security Murals Face Possible Erasure](#) – January 29

[Medicare Advantage Insurers Made Nearly 53 Million Prior Authorization Determinations in 2024](#) – January 28

[In 2026, RMDs are still costing retirees a fortune and it needs to stop.](#) – January 28

[Trump administration announces 15 new drugs for Medicare price negotiation program](#) – January 28

[You May See Big Tax Savings This Year—But It's Coming Out of Your Social Security](#) – January 28

[Social Security has changed drastically under Trump's new term](#) – January 28

[Social Security Taxes: How Much Do Recipients Really Pay?](#) – January 27

[Trump administration proposes keeping steady the rates Medicare pays insurers](#) – January 26

[Opinion: The 'Medicare-For-All' Delusion](#) – January 26

[House backs 2-year ambulance Medicare relief extension](#) – January 23

[Social Security has 'no bankruptcy or collapse in the cards,' economist says but benefits may change](#) – January 23

[Social Security Change Could Disrupt Service For Millions Of Americans](#) – January 23

[Mark Cuban says 'I would love to see the bill of materials and direct overhead' from hospitals claiming they lose money on Medicare patients](#) – January 22

[Congress Nears Renewal Of Medicare Telehealth Coverage](#) – January 22

[This New Medicare Scam Has Hit Thousands – Are You Next?](#) – January 22

[Younger Americans don't think Social Security will exist when they retire and they're not willing to give up more of their hard-earned cash to save it](#) – January 22

[Medicare Advantage nursing home denial practices shredded by appeals contractor research](#) – January 21

[Medicare in 2026: The real cost of a hospital stay for enrollees](#) – January 21

[CMS paying more for Medicare Advantage patients compared to traditional enrollees](#) – January 20

[Trump administration admits DOGE accessed personal Social Security data](#) – January 20

[Spreading drug costs over the year may ease financial burden for Medicare cancer patients](#) – January 19

[Medicare coverage of telehealth: Study could inform Congressional decision](#) – January 19

[Social Security reveals big move in how Americans access benefits](#) – January 16

[Medicare Advantage overpayments will total \\$76B this year: MedPAC](#) – January 16

[Social Security ‘clawbacks’ and Medicare caps: new scams targeting seniors in 2026](#) – January 15

[3 surprise Medicare expenses that could wipe out your nest egg in 2026](#) – January 15

[Federal job cuts leave seniors struggling to access Social Security help](#) – January 14

[Reasons your Social Security payment is late \(and what to do when that happens\)](#) – January 14

[Medicare Advantage Popularity Grows, Causing ‘Friction’ for Hospitals](#) – January 14

[Medicare recipients to lose access to service at end of the month](#) – January 14

[Medicare alert: Millions could face higher lab test costs as Jan. 31 deadline looms](#) – January 14

[Kaiser Permanente Settles Medicare Fraud Claims for \\$556 Million](#) – January 14

[Retirement income sources that won’t trigger higher Medicare premiums](#) – January 13

[UnitedHealth used aggressive tactics to boost Medicare payments, Senate report finds](#) – January 12

[As Rivals Retreat, Alignment Healthcare’s Medicare Advantage Enrollment Jumps](#) – January 12

[Social Security could lose billions sooner than expected – what that means for you](#) – January 12

[New poll reveals major Social Security gap advisors can’t ignore](#) – January 11

[The IRMAA appeal process: How a life-changing event can lower your Medicare premiums](#) – January 11

[The Next Class of Senators Won’t Be Able to Dodge the Social Security Crunch](#) – January 9

[Lawmakers Aim to Block Expansion of Prior Auth in Traditional Medicare](#) – January 9

[Drugmakers recalibrate pricing strategies for Medicare](#) – January 9

[Dr. Oz, head of Medicaid and Medicare, talks health in Palm Beach](#) – January 9

[What Medicare’s New TEAM Hospital Payment Model Will Mean For Seniors](#) – January 8

[Social Security Paper Checks Aren’t Ending – So Why Did Everyone Think They Were?](#) – January 7

[11 costly Medicare mistakes you should avoid making](#) – January 6

[What does Medicare not cover? Eight things you should know](#) – January 6

[Social Security’s retirement age resets in 2026, what changes for you](#) – January 5

[These 7 Medicare mistakes can follow you for the rest of your life](#) – January 5

[Social Security under Trump: What actually changed](#) – January 4

[Medicare Part A premium jumps to \\$565: Who gets hit?](#) – January 4

[Medicare scam calls have jumped 40%, and fraudsters now use dark-web personal data to fool seniors.](#)

[How to protect the coverage you depend on](#) – January 3

[Opinion: UnitedHealth boots 1M seniors in a Medicare shakeup not seen in 20y](#) – January 2

[Medicare won’t pay for this huge expense most seniors still face](#) – January 2

[Opinion: Medicare Is Spending Lots More On Rx Drugs: Why That’s A Good Thing](#) – January 2

[First negotiated Medicare drug prices go into effect Jan. 1](#) – January 1

[11 Medicare changes in 2026 everyone over 65 should know about](#) – January 1

Important - Please read before forwarding: If you are going to forward this email to others, please highlight and delete the "Unsubscribe" link at the bottom of this email before forwarding this message. If another person would happen to click on the "Unsubscribe" link it will "Unsubscribe" your email address from receiving future NRLN or its Associations and Chapters emails.