



# NRLN Review



## NRLN Review, Summary for February 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](http://www.nrln.org) homepage during the month are also included at the end of this Review.

### Medicare Advantage Plans Dropped Nearly 3 Million Enrollees

The article below reports that nearly 3 million people with Medicare Advantage plans - or about 10% of all enrollees in the privately managed program - had to find alternative coverage for 2026, as health insurers exited markets and scaled back plan options. This is why it was important that the Centers for Medicare and Medicaid (CMS) adopted the NRLN proposal and issued a letter to insurance companies, corporations and unions who provide 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. 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."** This means that the individual is entitled to Guaranteed Issue Right and a Special Enrollment Period. 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.

[Millions of US Medicare Advantage enrollees forced to switch plans, study finds](#)

*Reuters – February 18*

### NRLN Continues to Oppose Original Medicare Prior Authorization

The articles below reports that CMS has introduced a new system that will use AI and machine learning to approve or deny some Medicare claims for original Medicare enrollees in Texas, New Jersey, Oklahoma, Ohio, Washington and Arizona. NRLN continues to oppose the prior authorization trial with original Medicare scheduled to continue through the end of 2031.

[Could AI Reject Your Medicare Claims? What You Need To Know About The New System](#)

*Investopedia – February 19*

[Medicare Is Experimenting With Having Artificial Intelligence Review Claims – But There Are Risks](#)

*U.S. News & World Report – February 10*

### NRLN Joins Opposition to Bill on ERISA

The NRLN joined with five other organizations in signing a letter sent on February 10 to the Chairman and Ranking Member of the House Committee on Education and the Workforce opposing **H.R.6084, The ERISA Litigation Reform Act**. The letter pointed out that 50 years ago ERISA was passed overwhelmingly by a bi-

partisan Congress that understood the need for participants to be able to protect the retirement income they earned over years of hard work This bill would undermine this objective.

## **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 February 9 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.5509/S.2903, Safe Step Act.** 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. While intended to reduce unnecessary utilization, these protocols too often force a trial-and-error approach that can jeopardize patient health, increase administrative burdens, and undermine continuity of care. The Safe Step Act requires group health plans to offer a clear, timely exceptions process when step therapy is not in a patient's best interest. This bill would ensure patients can safely and efficiently access the best treatment available by improving step therapy protocols.

On February 10, 2026, an NRLN Action Alert was issued requesting that NRLN members tell their members of Congress to pass the Safe Step Act to place limits on the use of step therapy. Respond to the Action Alert at: <https://nrln.org/action-alert/#/home/>.

**H.R.2757/S.1996, Medicare Audiology Access Improvement Act of 2025** would expand seniors' access to audiology and hearing services. Under current Medicare rules, seniors are unable to access the full range of services that independent audiologists provide. This bill would allow independent audiologists to directly bill Medicare for services that are already covered under the law and within their existing scope of practice. The bill also makes technical changes to remove the pre-treatment order requirement, which does not exist with any other federal or commercial payer, and further clarifies that audiologists can provide these services at Rural Health Centers and Federally Qualified Health Centers.

On February 9, 2026, 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 House Committee on Ways and Means Chairman Jason Smith (MO-08) and Richard Neal (MA-01) and Senate Committee on Finance Chairman Mike Crapo (ID) and Ranking Member Ron Wyden (OR), requesting the Committees vote on **H.R.2757** and **S.1996**. A copy of the letters to Committee Chairmen were sent to sponsors the bills Representative Gus Billirakis (FL-12) and Senator Elizabeth Warren (MA).

**H.R.5671/S.2949, Colorectal Cancer Payment Fairness Act** would hold Medicare to the same standard of coverage as private health insurance companies by eliminating the coinsurance payment for colorectal cancer screening tests. Patients with colorectal cancer have the highest chances of survival if it is detected and treated early. Unfortunately, current Medicare rules may leave people with colorectal cancer with unexpected bills after receiving preventative screenings, discouraging life-saving care. This bill closes a dangerous gap in coverage that discourages prevention, delays treatment, and costs lives.

On February 9, 2026, NRLN President Bill Kadereit sent emails to the Legislative Directors of all members of the House Committee on Energy and Commerce and House Committee on Ways and Means and Senate Committee on Environment and Public Works requesting the Committees vote on **H.R.5671** and **S.2949**. A copy of the letters to the Committees were sent to the sponsors of the bills, Representative Bonnie Watson Coleman (NJ-12) and Senator Cory Booker.

**H.R.5325, Unclaimed Retirement Rescue Act.** Millions of Americans lose track of their retirement

savings due to job changes or employers going out of business which leads to 29 million retirement accounts being left behind totaling around \$1.65 trillion of value. This would help Americans recover lost retirement benefits by using state unclaimed property programs. The Act would allow plan administrators to voluntarily transfer unclaimed retirement distributions up to \$5000 to state unclaimed property programs. These transfers would be facilitated by using the States Unclaimed Retirement Clearing House (SURCH) initiative which is already being used by many states. The National Association of State Treasurers supports the passage of **H.R.5325**.

On February 9, 2026, NRLN President Bill Kadereit sent letters to House Committee on Education and Workforce Chairman Tim Walberg (MI-05) and Ranking Member Bobby Scott (VA-03) and House Committee on Ways and Means Chairman Jason Smith (MO-08) and Richard Neal (MA-01) requesting the Committees vote on **H.R.5325**. A copy of the letters to Committee Chairmen were sent to the sponsor of the bill, Representative Seth Magaziner (RI-02).

## Key News Articles Posted in February

During February 55 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.

[Medicare Premium Growth Often Exceeds Inflation](#) – February 28

[Medicare rule causes unnecessary use of hospital resources, Brown study finds](#) – February 27

[Less-Efficient ACOs Entering Medicare Shared Savings Program More Likely to Earn Bonuses](#) – February 26

[Insurance groups say proposed flat Medicare Advantage rates fail to meet the moment](#) – February 26

[Medicare will start paying for weight loss drugs soon -- but there's a catch](#) – February 26

[Social Security scams are on the rise. Here's how officials say you can stay safe](#) – February 26

[Medicare Advantage forced disenrollments rise as insurers exit markets: study](#) – February 25

[Medicare chief Dr. Oz sees big gains in Trump's drug pricing, transparency agenda](#) – February 25

[Social Security Lifts More People Above the Poverty Line Than Any Other Program](#) – February 25

[Social Security Just Got More Complicated For All Retirees](#) – February 25

[There's a vital difference in how Medicare and Medicare Advantage prevent and treat strokes. What you should know](#) – February 24

[A Medicare prescription payment plan can help seniors afford their medications, but few know about it, say Philly researchers](#) – February 24

[In less than a year, Trump erased 12 years of solvency for the trust fund that pays for Medicare Part A](#) – February 23

[The government is trying to rein in Medicare Advantage costs. Will it work?](#) – February 23

[JD Vance says he opposes cutting Social Security – here's what that means](#) – February 23

[Some Social Security recipients won't get checks for 3 months this year: Here's why](#) – February 23

[Medicare Advantage's once-blistering growth dropped in 2026. Here's what that means.](#) – February 22

[Exposed database was storing more than 1 billion Social Security numbers](#) – February 22

[Social Security Fairness Act: Unfair taxes and the bill that aims to fix it](#) – February 20

[United Healthcare reins in access to specialty care in Medicare Advantage](#) – February 19

[Could AI Reject Your Medicare Claims? What You Need To Know About The New System](#) – February 19

[Millions of US Medicare Advantage enrollees forced to switch plans, study finds](#) – February 18

[Opinion: 'Massive uptick' in Medicare Advantage plan exits forced substantial disenrollments](#) – February 18

[The one word that could cost you \\$200 \(or more\) at your next Medicare checkup](#) – February 18

[March 7 Brings a Social Security Shake-Up Most Americans Will Miss](#) – February 18

[SSA commissioner says Trump is 'keeping his promise on Social Security,' but experts question the claims. Here's what beneficiaries need to know](#) – February 17

[Sen. Scott introduces bill to ease Medicare plan comparisons](#) – February 16

[First Look At Potential Changes To Medicare Advantage Plans In 2027](#) – February 15

[The US government's secret tax that will lower your Social Security checks in 2026 \(and beyond\).](#)

[Prepare for it now – February 15](#)

[Why is the Medicare Advantage raise only 0.09%? Explained – February 14](#)

[Health systems to expand telehealth after 2-year Medicare extension – February 13](#)

[Black Medicare patients disproportionately admitted to lower-quality hospitals: Johns Hopkins study – February 13](#)

[How Social Security Fairness Act payments may affect beneficiaries this tax season – February 11](#)

[Medicare spending expected to double in next decade, CBO says – February 12](#)

[New bill aims to fix 'unfair' tax on Social Security back-pay for millions of retirees – February 11](#)

[This Social Security Tax Rule Is Costing Retirees More Each Year – February 11](#)

[Opinion: The Trouble With MedPACI – February 10](#)

[Medicare Is Experimenting With Having Artificial Intelligence Review Claims – But There Are Risks – February 10](#)

[Stolen Medicare card in 2026? These are your fastest replacement options – February 10](#)

[Limits on care denials in Medicare stall in Congress again – February 9](#)

[Plan for tiny Medicare payment hike would hurt seniors, some warn - February 7](#)

[Wait Times For Calls To Social Security Have Been A Problem. A Change Could Make Them Better—Or Worse – February 6](#)

[Selling your home after 63 can be a punishing Medicare mistake. Why it could cost you thousands in added premiums – February 6](#)

[CMS estimates 14.3M Medicare beneficiaries are enrolled in an ACO for 2026 – February 5](#)

[Medicare caregiver support program yields better outcomes than Alzheimer's medication alone, study finds – February 5](#)

[How Social Security taxes work and who pays— February 4](#)

[Congress Extends Medicare Telehealth Coverage For Two Years – February 3](#)

[Social Security overpayment collections could target families after a beneficiary's death – February 3](#)

[Medicare Advantage Insurers Are Experiencing Unprecedented Headwinds – February 3](#)

[CMS Takes Aim at Medicare Advantage Fraud – February 3](#)

[PBM Reforms Signed Into Law, Reshaping Medicare Part D Drug Pricing Transparency – February 3](#)

[Trump's Flat Medicare Advantage Rate May Harm Seniors' Choices – February 2](#)

[Opinion: The Medicare Advantage Ambush – January 1](#)

[Senior tax guide: How seniors can claim the new \\$6,000 deduction while managing Social Security and Medicare benefits – February 1](#)

[Your retirement is at risk: The government has resumed taking Social Security benefits to pay for old student loans – February 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.*