



# NRLN Review



## NRLN Review, Summary for April 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.

### **Social Security is hurtling toward a fiscal cliff**

The first article begins with: Social Security is hurtling toward a fiscal cliff. The retirement trust fund faces a shortfall as soon as 2032. If Congress does nothing, research suggests, retirees will see a 28% in monthly benefits. There's no shortage of ideas for fixing Social Security. The other article points to the fact that Social Security is facing a major funding shortfall is not a surprise to lawmakers. The program's Trustees have been sounding warnings about potential benefit cuts for years. 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.

#### [Tax hikes or benefit cuts? 8 ways to fix Social Security](#)

*USA TODAY – April 25*

#### [Social Security has a \\$25 trillion deficit - here's what Congress is doing about it](#)

*FinanceBuzz Money – April 15*

### **AI Inserted Between Doctor and Patient**

In the first article, When Matthew Crooks, MD, interventional pain specialist in Phoenix, first heard about Medicare's new prior authorization (PA) program, he was optimistic about its goal of reducing unnecessary care and controlling costs. But nearly 3 months in, the reality is much different. Medicare has denied payment for any epidural steroid injections since the rollout, even for procedures with valid authorization numbers, Crooks said. "This system is completely nonfunctional and unsustainable, and we have been given no guidance to navigate it." In the other article, Iris Smith, 80, retired from a career in the health care industry, sees it coming between her and her doctor's recommendations. "I don't think a corporation ... should be telling people what they can and can't do." "My doctors know me. I know my doctors. The six-state (AZ, NJ, OH, OK, TX, WA), six-year traditional Medicare trial has U.S. Rep. Lois Frankel, (FL-22), sounding the alarm that this pilot could be a Trojan horse that starts downgrading Medicare because it will replace patients' and doctors' medical determinations with an Artificial Intelligence (AI) prior authorization process managed by for-profit corporations. The third article reports that Washington Senator Maria Cantwell has called for an overhaul the

AI-driven prior authorization program The **NRLN has opposed the trial** by the Centers for Medicare and Medicaid Services (CMS)

['Unsustainable': Physicians, Lawsuit Challenge Medicare's WISeR Prior Auth Experiment](#)

*MedPage – April 6*

[Medicare dollars are running out and feds are turning to AI to slow it](#)

*USA TODAY – April 10*

[Medicare Update: Warning Over AI Delays Issued by Democrat](#)

*Newsweek – April 29*

## **Quash Default Medicare Advantage Enrollment**

This article reports that Trump administration officials say they are exploring whether to automatically enroll seniors into Medicare Advantage plans, instead of traditional Medicare, if they don't actively choose a coverage option. The **NRLN issued an Action Alert** on April 8 asking members to send a letter to tell President Trump he should quash exploring default Medicare Advantage enrollment.

[Trump officials consider auto-enrolling seniors in Medicare Advantage — what it could mean for your health care costs](#)

*MoneyWise – April 2*

## **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 April 13 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.1517/S.2225, Prevent Interruptions in Physical Therapy Act of 2025.** For many senior Medicare patients, physical therapy services can help restore mobility and patient's ability to function and live independently with a higher quality of life. But too often, services can be interrupted if a practitioner is not available, leaving seniors without care. This bill builds on previous legislation passed into law in the 21<sup>st</sup> Century Cures Act that enables physical therapists in rural, medically underserved, and health professional shortage areas to ensure their patients continue to receive quality care during a temporary absence. This bill would extend the same flexibility to all physical therapists and patients nationwide.

**H.R.2538/S.3145, Comprehensive Alternative Response for Emergencies (CARE) Act of 2025.** In recent years, around 22% of 911 calls to EMS involved medical conditions that would not require transport to a hospital, including after a fall or for minor medical emergencies. However, Medicare does not currently reimburse EMS for services provided unless the patient is transported to the hospital via ambulance. As a result, EMS providers are obligated to respond and deliver vital services on-scene without reimbursement. This bill would amend title XVII of the Social Security Act to provide Medicare reimbursement for care provided by EMS when no transportation to the hospital is provided. The bill will benefit Medicare seniors who rely on EMS by aligning the reimbursement model with the services performed.

**H.R.6280/S.3607, Access to Genetic Counselor Services Act of 2025** Genetic counselors have extensive training in identifying which tests are most appropriate for a particular patient, and how to interpret test results to best identify the patient's plan for care. With a wide variety of tests available on the market, leveraging the knowledge and experience of a genetic counselor can save both patients and the taxpayer money by avoiding unnecessary testing and allowing physicians to focus their time on what they do best – treating patients. This bill would allow Medicare to reimburse licensed genetic counselors for services that would otherwise be reimbursable if provided by a physician.

**H.R.6735/S.3439, Connecting Caregivers to Medicare Act of 2025 Sponsor.** There are 63 million family caregivers in the United States who assist their older parents, spouses, siblings, grandparents, adult children, and other loved ones so they can live independently in their homes. Caregivers provide an estimated \$600 billion in unpaid labor each year, saving taxpayers billions of dollars. This bill would help inform people about Medicare's voluntary option for Medicare beneficiaries to allow family caregivers to access their health information through 1-800-MEDICARE.

**H.R.5278/S.2756, Affordable Inhalers and Nebulizers Act of 2025 Sponsor:** Research shows that the high cost of medicines is a top barrier for treatment of Americans with asthma and Chronic Obstructive Pulmonary Disease (COPD). This bill would allow Americans and their families to be able to afford vital medications by reducing the price of asthma medications and therapies used to treat asthma and other lung disorders.

On April 13, 2026, NRLN President Bill Kadereit sent letters to Committee on Energy and Commerce Chairman Brett Guthrie (KY-02) and Ranking Member Frank Pallone (NJ-06); Committee on Ways and Means Chairman Jason Smith (MO-08) and Richard Neal (MA-01) requesting Committee vote on **H.R.1517, H.R.2538, H.R.6280, H.R.6735, and H.R.5278**. In addition, letters were sent to Education and Workforce Chairman Tim Walberg (MI-05) and Ranking Member Bobby Scott (VA-03) requesting a committee vote on **H.R.5278**.

A Thank You email was sent to each bill sponsor with a copy of the NRLN's letter requesting a vote on his/her bill to: Representative Gus Bilirakis (FL-12) H.R.1517; Representative Mike Carey (OH-15) H.R.2538 and H.R.6735; Representative Kweisi Mfume (MD-07) H.R.5278; Representative Adrian Smith (NE-03) H.R.6280, and Representative Rudy Yakym (IN-02) H.R.6509.

On April 13, 2026, NRLN President Bill Kadereit sent letters to Committee on Finance Chairman Mike Crapo (ID) and Ranking Member Ron Wyden (OR) requesting Committee vote on **S.2225, S.3145, S.3607, S.3439 and S.2756**.

A Thank You email was sent to each bill sponsor with a copy of the NRLN's letter requesting a vote on his/her bill to: Senator Ben Ray Lujan (NM) S.2225; Senator Susan Collins (ME) S.3145; Senator Angela Alsobrooks (MD) S.2756; Senator John Barrasso (WY) S.3607, and Senator Thom Tillis (NC) S.3439.

**H.R.6509/S.3794, SAFE Drugs Act of 2025.** "FDA approved" is the global gold standard for drug safety. Yet many Americans are being exposed to mass compounded drugs, which bypass FDA's approval process and, as the FDA warns, "pose a higher risk" to patients. While compounding serves important individualized medical needs, some entities are exploiting it to illegally manufacture and sell untested, unapproved drugs. These products endanger patients, undermine trust in FDA-approved medicines. This bill would protect patients from untested, unapproved, and potentially dangerous mass compounded drugs by requiring regular inspections of compounding facilities, enhancing transparency through stronger reporting requirements, and ensuring the FDA has the resources it needs to safeguard consumers.

On April 13, 2026, NRLN President Bill Kadereit sent letters to Committee on Energy and Commerce Chairman Brett Guthrie (KY-02) and Ranking Member Frank Pallone (NJ-06). requesting Committee vote on **H.R.6509**.

On April 13, 2026, 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 Committee vote on **S.3794**

**Key News Articles Posted in April**

During April 47 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 Update: Warning Over AI Delays Issued by Democrat](#) – April 29

[A New Social Security Proposal Could Fast-Track Seniors Paying Off Mortgages in Retirement](#) – April 28

[Medicare Advantage plans limit cancer care access, experts warn](#) – April 28

[Social Security could increase for millions under new bill](#) – April 28

[Medicare Advantage faces slower growth and tighter rules in 2026](#) – April 27

[Medicare Advantage could change for millions under new bill](#) – April 27

[New Report Forecasts Medicare Premiums Will Double In 10 Years](#) – April 25

[GLP-1 weight-loss drugs will still be cheap with Medicare, but there's a catch](#) – April 24

[New Report Sounds the Alarm About the 'Catastrophic' Effects of Social Security Cuts](#) – April 24

[Democrat Social Security Report Issues Warning About 'Catastrophic' Cuts](#) – April 23

[Is Medicare Advantage under pressure? Why insurers could face a major shakeup in 2027](#) – April 22

[Policy Expert Believes CMS is Taking "Adversarial Posture" to Medicare Advantage](#) – April 22

[Social Security and Medicare rule shifts reshape retiree planning](#) – April 22

[Medicare will pay cost of GLP-1 coverage after insurer pushback](#) – April 22

[AOC presses RFK Jr. over \\$13B Medicare Advantage payout](#) – April 22

[Social Security offices are closed in 12 states: What to know](#) – April 21

[Health insurers raise questions about Medicare program that will offer GLP-1s to seniors for \\$50](#) – April 21

[4 recent Social Security changes that impact millions of retirees](#) – April 20

[Why more Americans are claiming Social Security at 62 — even when it pays less](#) – April 17

[Medicare Benefits Would Change for Millions Under New Senate Bill](#) – April 17

[Officer of Inspector General Warns of New Social Security Scam](#) – April 16

[Medicare Payments Would Change Under New Bill](#) – April 15

[White House Highlights 'No Tax On Social Security' For 51 Million Seniors](#) – April 14

[Trump Administration Weighs Default Medicare Advantage Plans For Seniors](#) – April 13

[Six steps retirees should take now with their Social Security benefits](#) – April 12

[Congress Reveals a Huge Problem Leading to Higher Medicare Premiums](#) – April 11

[Medicare dollars are running out and feds are turning to AI to slow it](#) – April 10

[The next generation of senators has a ticking time bomb in its lap: Social Security's impending insolvency and no plan for the national debt](#) – April 10

[New Social Security rule could mean thousands more for widows and divorced spouses — are you eligible?](#) – April 10

[Opinion: The Truth About Medicare Advantage](#) – April 10

[CMS Dumps Marketing and Other Rules for Medicare Advantage Plans, Pleasing Industry](#) – April 9

[The revived Medicare generics push](#) – April 8

[Medicare to allow hemp for seniors. Lawsuit filed to stop it](#) – April 8

[Most Americans think Social Security is going broke. Is it?](#) – April 7

[What Really Happens at a Medicare Wellness Visit? An Expert Explains](#) – April 7

[Immigrant seniors lose Medicare coverage despite paying for it](#) – April 7

[Medicare insurer payments to rise 2.48% in 2027, causing stocks to surge](#) – April 6, 2026

[Insurers Get 2.5% Medicare Advantage Rate Increase Bigger Than Earlier Flat Proposal](#) – April 6

[Social Security Issues Major Warning to Retirees](#) – April 4

[What new Trump budget says about Social Security, Medicare and VA benefits](#) – April 3

[Oregon U.S. senator urges federal officials to protect Social Security information despite Trump voting order](#) – April 3

[Trump officials consider auto-enrolling seniors in Medicare Advantage — what it could mean for your health care costs](#) – April 2

[Senate Democrats call on CMS to rein in Medicare Advantage abuses](#) – April 2

[Trump Says He May Stop Federal Medicare, Medicaid & Daycare Funding](#) – April 2

[Social Security postpones rollout of nationwide systems to manage its workload](#) – April 2

[Switching From Landline To Cellphone Can Create A Medicare Catch-22](#) – April 1

[Opinion: Seniors can't afford Washington's stealth Medicare cuts](#) – April 1  
[Medicare Advantage changes 2026: What's no longer covered](#) – April 1

**About the NRLN**

*Based in Washington, D.C., the National Retiree Legislative Network ([www.nrln.org](http://www.nrln.org)) is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees. Formed in 2002, the NRLN's endeavors to secure federal legislation to protect retirees' employer-sponsored pensions and benefits in addition to keeping Social Security and Medicare strong. The NRLN is a non-partisan, grassroots advocacy coalition of retiree associations, chapters and individual members from 300 corporations and public entities who live in all 50 states and practically all Congressional districts. The NRLN represents more than 2 million retired men and women seeking to preserve the retirement benefits they earned during their many years of employment.*