



NRLN Review



NRLN Review, Summary for May 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.

NRLN Applauds Effort to Stop Medicare Prior Authorization Trial

The article below reports that Democratic lawmakers have introduced resolutions in the House and Senate to overturn the Centers of Medicare and Medicaid Services' (CMS) AI-assisted prior authorization trial for traditional Medicare. The effort follows a May 12 determination from the Government Accountability Office that the six-year, six-state (AZ, NJ, OH, OK, TX, WA) trial qualifies as a rule subject to Congressional disapproval under the Congressional Review Act, opening a 60-day window for lawmakers to force votes on repealing the trial. The NRLN issued an Action Alert opposing the trial prior to its implementation on January 1, 2026.

[Democrats ramp up efforts to repeal Medicare prior authorization pilot](#)

Becker's Hospital Review – May 20

Considering Ways to Privatize Medicare

The first article below reports that the Trump administration has said it's considering auto-enrolling newly eligible beneficiaries into either Medicare Advantage (MA) plans or Accountable Care Organizations (ACOs). Should this policy go ahead, there are some things that could go wrong, including higher costs to the federal government and imposition of more care access restrictions on seniors and the disabled. The other article states that MA auto-enrollment is a stealth effort to privatize Medicare by making for-profit insurance the path of least resistance for millions of seniors who never asked for it. On April 8, 2026, the NRLN issued an Action Alert asking NRLN members to send a letter to President Trump to urge him to quash exploring default MA enrollments. ACOs are groups of doctors, hospitals, and other healthcare providers, who come together voluntarily to provide coordinated care to Medicare patients. The NRLN sees ACO as another way to privatize Medicare.

[Policy Of Auto-Enrolling Seniors In Medicare Advantage Could Backfire](#)

Forbes – May 9

[Auto-enrollment in Medicare Advantage isn't a nudge. It's a trap](#)

Fortune – May 7

NRLN Advocates Ways to Avoid Cuts to Social Security

The article below reports some economists got together in Washington, D.C. recently and agreed that, when it comes to Social Security, we're screwed. Taxes will have to rise and benefits will have to be "cut" — or, at least, the expected growth curtailed. The math doesn't lie. 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.

[To save Social Security, taxes will rise and benefits will be reined in. Deal with it.](#)

MarketWatch – May 9

NRLN Opposes Raising Full Retirement Age

This article points out that Social Security is looking at a revenue shortfall beginning in 2033, according to Medicare Trustees. Raising Social Security's full retirement age is one proposed solution to prevent benefit cuts. Full retirement age is when you're eligible for your monthly Social Security benefits without a reduction. Although Social Security benefits can be claimed as early as age 62, the full retirement age is currently 67 for people born in 1960 or later. Proposals are to raise the full retirement age as high as 70. The NRLN opposes raising the retirement age because it diminishes lifetime benefits. While some are willing and able 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 work.

[Opinion: Proposed solution to Social Security cuts has major problems](#)

FinanceBuzz Money – May 19

A Problematic COLA Formula Is Largely to Blame

This article reports that Social Security benefits have lost buying power through the years and contends that a problematic Cost-of-Living Adjustments (COLA) formula is largely to blame. Social Security COLAs are based on changes to the Consumer Price Index (CPI) for **Urban Wage Earners and Clerical Workers (CPI-W)**. But that index does not accurately reflect the expenses Social Security recipients tend to face — namely, because it tracks the spending patterns of workers, and specifically those in urban areas. The NRLN advocates that COLA calculations be changed to **Consumer Price Index for Elderly (CPI-E)** based on older American's spending patterns, including high medical costs. Usually, the CPI-E would provide seniors with a slightly larger COLA.

[How far Social Security checks went in 1980 compared to today](#)

FinanceBuzz Money – May 21

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 May 11 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.2891/S.3975, IRA Charitable Rollover Facilitation and Enhancement Act of 2026 This bill would modify the rules regarding charitable rollovers from IRAs. It would allow individuals to transfer funds directly from their IRA to donor advised funds without facing current restrictions. Under current law, individuals who make rollovers to donor advised funds cannot direct the rollover amount to specific charities. The bill would enable the donor to take tax benefits while still having the ability to recommend charitable grants from the donor advised funds at a later date.

On May 11, NRLN President Bill Kadereit sent a letter to **H.R.2891** sponsor Representative Adrian Smith (NE-03) to thank him for introducing the bill. Also, on May 11 NRLN President Bill Kadereit sent a letter to **S.3975** sponsor Senator Todd Young (IN) to thank him for introducing the bill.

H.R.8163, Provider Reimbursement Stability Act of 2026 would modernize and update the underlying mechanics of the Medicare Physician Fee Schedule (MPFS) to improve stability for physicians and their patients. Certain MPFS (Medicare Physician Fee Schedules) reimbursement provisions have not been updated since the fee schedule was established in 1992.

The Provider Reimbursement Stability Act includes:

- Increases the budget neutrality threshold from \$20 million to \$54.3 million and indexes the threshold to the cumulative percentage increase in the MEI (Medicare Economic Index) every five years.
- Provides for budget neutrality corrections related to the estimated utilization of codes.
- Provides updates to direct costs used to calculate practice expense relative value units (RVUs) not less often than every 5 years.
- Limits year-to-year variance in the conversion factor by 2.5%.

At the request of the LAPC, on May 11, NRLN President Bill Kadereit sent a letter to **H.R.8163** sponsor Representative Gregory Murphy. The letter asked for information from Representative Murphy or a staff member on how **H.R.8163** is different from the Physician Fee Schedule issued for 2026 by the Centers for Medicare and Medicaid Services.

Key News Articles Posted in May

During May 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.

- [Social Security's Special Minimum Benefit is Disappearing. Here's Who Still Qualifies in 2026](#) – May 31
- [Medicare's new pilot programs: A step towards affordable prescription drugs](#) – May 30
- [New bill would let retirees collect Social Security and work without penalty - here's who qualifies](#) – May 29
- [Social Security Retirees Face a Hidden Tax on Their 2026 COLA. Here's the Math](#) – May 29
- [Trump Claims Anti-Fraud Task Force Found Billions to Save Social Security](#) – May 28
- [What proof do banks require to protect Social Security funds?](#) – May 28
- [How many retirees depend mostly on Social Security for income?](#) – May 27
- [Americans split on how to save Social Security from insolvency as 2032 deadline looms, poll finds](#) – May 27
- [Bill proposes counting hospital observation stays toward Medicare eligibility for skilled nursing care](#) – May 27
- [Medicare Now Pays Docs To Train Family Caregivers, Why Don't They?](#) – May 26
- [11 income sources that won't reduce your Social Security benefits](#) – May 26
- [Congressional Joint Economic Committee Pegs Medicare Advantage Overpayments at \\$7 Billion Annually and Rising](#) – May 22
- [How far Social Security checks went in 1980 compared to today](#) – May 21
- [Medicare would change for millions under bill](#) – May 21
- [New commission proposed to make major Social Security changes](#) – May 21
- [Social Security vs. pension: Which one builds more retirement security now?](#) – May 20
- [Democrats ramp up efforts to repeal Medicare prior authorization pilot](#) – May 20
- [Opinion: Proposed solution to Social Security cuts has major problems](#) – May 19
- [Social Security, IRS have a hidden survivor's penalty for spouses](#) – May 19
- [Physician group wants Medicare Advantage reform](#) – May 19
- [A quiet Social Security rule shift is catching retirees off guard](#) – May 18
- [You Could Lose Your Social Security Benefits to the Trump Administration's Mistake](#) – May 18

[Supreme Court rejects Big Pharma appeals challenging negotiated drug prices in Medicare – May 18](#)
[Medicare Advantage brokers rake in \\$10 billion a year in commissions — but how many people are they helping? – May 18](#)

[Medicare’s GLP-1 program is 6 weeks out: What it means for health systems – May 15](#)

[Don’t fall for these five costly Medicare myths – May 14](#)

[What will lawmakers do to prevent Social Security cuts? – May 14](#)

[Trump Only Partly Delivered On Social Security’s ‘No Tax’ Promise – May 14](#)

[Amid fraud probe, Medicare pauses enrolling new hospice, home health providers – May 13](#)

[Why saving Social Security is everyone’s burden to share – May 11](#)

[Social Security Privatization Fears Spark Warning From Democratic Lawmaker – May 11](#)

[Policy Of Auto-Enrolling Seniors In Medicare Advantage Could Backfire – May 9](#)

[To save Social Security, taxes will rise and benefits will be reined in. Deal with it. – May 9](#)

[‘People drive 2.5 hours for help’: Why Social Security downsizing could hit retirees and disabled Americans hardest – May 9](#)

[Social Security could face major change under Trump plan—Ted Cruz – May 8](#)

[Auto-enrollment in Medicare Advantage isn’t a nudge. It’s a trap – May 7](#)

[New bill in Congress offers key reform affecting seniors’ Social Security payments – May 7](#)

[Changes to Social Security under Trump are raising questions – here’s why – May 7](#)

[Social Security’s trust funds: asset, accounting tool or debt? – May 7](#)

[RFK Jr. threatens to pull Medicare payments from hospitals serving Jell-O – May 6](#)

[Medigap premiums surge as 2026 costs reshape Medicare choices – May 6](#)

[10 expensive Medicare costs that catch retirees off guard – May 6](#)

[Tighter 2026 Medicare rules heighten skilled nursing coverage hurdles – May 6](#)

[No One Wants Social Security Cuts — But the Alternative Could Be Worse for Some Americans – May](#)

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[Social Security benefits could change for hundreds of thousands. Will this new bill protect your payments? – May 5](#)

[Medicare Isn’t Just Expensive — It’s Unpredictable. Here’s How to Plan for That. – May 4](#)

[Social Security benefit reduction worries are rattling workers and retirees – May 4](#)

[Medicare Advantage turmoil grows as networks shrink, costs rise – May 3](#)

[The Real Threat to Your Social Security If You’re Under 55 Might Surprise You – May 2](#)

[Trump tax law seen accelerating Social Security cuts to 2032 – May 3](#)

[Medicare to pilot limited GLP-1 coverage for weight loss in 2026 – May 2](#)

[Study uncovers a downside of Medicare Advantage plans for stroke patients – May 2](#)

[Trump says he wanted no part of Dr. Oz’s Medicare talk: ‘I don’t care... you work out the details’ – May](#)

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[Analysis – Medicare Advantage health plans may cut extra benefits in 2027 – May 1](#)

[How Medicare Blocks Access to Lifesaving Treatments – May 1](#)

[Medicare nightmares and how to avoid them – May 1](#)

[Docs’ Social Security numbers exposed in Medicare database – May 1](#)

[Medicare auto-enroll plan and Medicaid cuts raise senior care stakes – May 1](#)

About the NRLN

Based in Washington, D.C., the National Retiree Legislative Network (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.