NRLN Review

NRLN
NATIONAL RETIREE
LEGISLATIVE NETWORK

NRLN Review, Summary for July 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.

Senate Votes Down Resolution to Stop Prior Authorization Trial

The article below reports that the Senate voted on July 16 to reject a Democratic-led resolution that would overturn a Centers for Medicare & Medicaid Services (CMS) pilot program that uses artificial intelligence (AI) in reviewing certain Medicare treatment requests. The vote was along party lines, with 46 Democrats in favor of disbanding the CMS AI pilot and 50 Republican votes blocking the repeal. The article shows the names and state of the Senators who voted against stopping the traditional Medicare prior authorization trial in the states of Arizona, New Jersey, Ohio, Oklahoma, Texas and Washington. The Senate vote will most likely cause the House to take up its resolution to end the trial. The other article notes private contractors earn a percentage of savings from non-affirmed claims, pointing their financial incentive toward denying already-covered, medically established procedures. The NRLN issued an Action Alert on July 13 asking NRLN members to send a letter to their members of Congress to urge them to vote for resolutions to stop the prior authorization trial. NRLN members sent 3,236 letters to their Senators and Representatives

Medicare update: List of senators voting against repeal of major AI change
Newsweek – July 16
Medicare's New AI Screening Program Is Denying Claims in 6 States. Here's What Procedures It Targets.
Wall Street 24/7 – July 29

UHC and Human Announces Expected MA Plan Terminations

The first article reports that between now and September 30, Medicare Advantage plan participants will receive their Annual Notice of Change. The largest insurers have already told Wall Street what pressures will shape those letters. UnitedHealth expects full-year Medicare Advantage enrollment to shrink by approximately 1.1 million. The other article provides a more in dept report on Humana which will exit plans impacingt roughly 600,000 seniors - about 8% of its 7.2 million members in MA. Humana expects to bring back about 40% of the affected members, or about 240,000 people. The NRLN will be urging the Centers for Medicare and Medicaid to be sure that UnitedHealth, Human and other insurers provide notices of Guaranteed Issue Right and Special Enrollment Period when a healthcare plan is terminated.
Medicare Advantage Insurers Are Redrawing the Map for 2027. Members Find Out by Letter This Fall.
AOL – July 31

Humana to exit more Medicare Advantage plans in 2027
*HEALTHCARE**DIVE** – July 29*

NRLN Advocates Shorter Social Security Clawback Period

This article reports that some retirees have been hit with surprise Social Security bills totaling tens of thousands of dollars, sometimes for mistakes made decades ago. A new bipartisan proposal in Congress aims to change that by limiting how far back the government can go in recovering overpayments. The Social Security Overpayment Relief Act (S. 1023), introduced by Ruben Gallego (AZ) and Bill Cassidy (LA), would only allow SSA to recover overpayments made within the past 10 years. Any overpayments older than that would no longer be subject to collection.

The NRLN advocates that the current Social Security Code of Federal Regulations be replaced with statutory language similar to the NRLN's proposal on pension recoupment that was enacted in the SECURE 2.0 Act of 2022. Prior to the 2022 law, a company could "recoup" or recover pension overpayments made to a retiree when it discovered them, no matter how long it had been. With the 2022 law, the Company doesn't have a fiduciary obligation to recoup; but if it does recoup it must be done within three years of initial overpayment and may not recoup more than 10% of overpayment per year. The same rules should apply to Social Security overpayment recovery.
New bill would bar Social Security from clawing back overpayments it made over 10 years ago
FinanceBuzz Money – July 13

NRLN Supports Tighter Oversight on Medicare Advantage

This article reports that the Save MEDICARE Act of 2026 (H.R. 9544), introduced by Lloyd Doggett (TX-37), is looking to tighten oversight of Medicare Advantage plans and overhaul payment formulas while increasing audits and recovering MA overpayments. The NRLN supports the concept of tighter oversite of Medicare Advantage which often delays or denies patient's needs for medical care. The NRLN also supports better oversight of MA insurance companies and the recovery of MA overpayment to save taxpayers' dollars.
Medicare update: List of lawmakers pushing for major changes via new bill
Newsweek – July 7

Subsides for Medicare Prescription Drug Plans to End in 2027

This article reports that the Trump administration will end a subsidy program meant to keep premiums stable for Medicare prescription drug plans, after 2026. "We are stabilizing the market so this bailout is no longer needed. Premiums will go up by less than $10 for most Medicare recipients, with many even seeing lower premiums," CMS Administrator Dr. Mehmet Oz said in a post on X.
Trump administration to end Medicare premium subsidy program
Reuters – July 28

NRLN Legislative Committee

The Legislative Action Priorities Committee did not have a phone call in July to review bills in Congress because the House and Senate were in recess during the first two weeks of the month and will be in recess for the month of August.

Key News Articles Posted in June

During July 62 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.

Medicare Advantage Insurers Are Redrawing the Map for 2027. Members Find Out by Letter This Fall. – July 31
Social Security just changed how you repay money you owe – July 30
Social Security update: Top Republican warns of double-digit benefit cuts – July 30
Humana to exit more Medicare Advantage plans in 2027 – July 29
Medicare's New AI Screening Program Is Denying Claims in 6 States. Here's What Procedures It Targets.– July 29
Medicare changes could shape upcoming midterm elections – July 29
What the Social Security COLA means for your benefits – July 29
Trump administration to end Medicare premium subsidy program – July 28
25 Health Systems Have Dropped Medicare Advantage in 2026. Here's What Enrollees Should Do Now. – July 28
Calls for major Social Security update from GOP have Democrats alarmed – July 28
The rule that decides your Social Security payment date – here's what you need to know – July 28
10 Medicare Costs That Catch Retirees Off Guard And Add Up Fast – July 27
The Promise Act would push Congress to vote on Social Security reform before 2032's projected 22% benefit cut for retirees – July 26
Medicare Will Split Your $2,100 Drug Bill Into Monthly Installments. You Have to Ask First. – July 25
You Can Go Decades on Original Medicare and Never Get a Covered Pair of Glasses. Here's the One Loophole. – July 24
Missouri woman, 70, landed in the ER after her insurer refused to cover crucial $8K drug — and she's not alone. Is Medicare Advantage a disadvantage? – July 23
Trump's Medicare drug rule could save patients $1.1 billion – but hospitals say there's a catch – July 23
Got a New Medicare Card in the Mail? How to Spot the Real One From a Scam – July 22
Does Medicare Cover GLP-1s For Weight Loss? What To Know In 2026 – July 21
Democrats claim Social Security email included "misleading information" – July 22
New Social Security change aims to help millions – July 22
The Social Security Fairness Act promised bigger checks – here's why some haven't seen them – July 22
How Many Americans Wait for Full Retirement Age to Claim Social Security and the Impact on Income – July 21
Live Near a 5-Star Medicare Plan and You Don't Have to Wait for Open Enrollment to Switch – July 20
Check these 3 things before Medicare open enrollment starts – July 20
Social Security Was Built to Favor Lower Earners. A Widening Longevity Gap Quietly Hands the Edge Back to the Wealthy. – July 19
George Will issues stark warning about looming Social Security crisis – July 19
Medicare open enrollment is 3 months away: 3 key moves to make now to preparel – July 17
Medicare update: List of senators voting against repeal of major AI change – July 16
Can You Live on 78% of Your Social Security Check? You Might Have To – July 16
The Average Social Security Benefit at 62 Vs 70 May Surprise You – July 16
Bipartisan bill would force vote before Social Security cuts hit – July 15
Medicare Supplement Insurance Became A Victim Of Its Own Success – July 15
Senators press UnitedHealthcare and other Medicare Advantage giants over payment denials – July 15
Social Security gets bad news from retirees – July 14
Bipartisan group of senators propose Social Security reform process ahead of funding shortfall – July 14
CMS proposes major Medicare physician payment overhaul to boost primary care – July 14
New bill would bar Social Security from clawing back overpayments it made over 10 years ago – July 13
Social Security's quiet June policy change will put retirees at risk of missing benefits – July 13
Medicare update: Proposed change could save recipients hundreds of dollars – July 13
Medicare Continues to Be Hit with Changes – July 13
Americans are having Social Security numbers sold—now some can stop it – July 13
Can Social Security be saved without everyone making sacrifices? Here's why experts say no – July 12
How many retirees rely on Social Security for nearly all their income? – July 10

Economists say Trump's policies are accelerating a Social Security crisis – July 10
Long-term care can drain your retirement — and Medicare won't help – July 10
Medicare's new money-saving idea could land patients in the ER – July 10
Social Security update: Two big changes to benefit recipients announced – July 9
AARP study exposes inaccurate assumption about Social Security funds running out – July 7
Former Social Security commissioner says this is the only way to save your benefits – July 7
Medicare update: List of lawmakers pushing for major changes via new bill – July 7
6 Social Security changes on the table in Congress – here's what each one would cost retirees – July 6
Democratic socialists give new life to Medicare for all – July 6
Social Security changes could raise full retirement age to 70 — here's why it's possible – July 5
Bill could eliminate federal taxes on Social Security benefits – July 4
What House Speaker Mike Johnson just said about Social Security has retirees on edge – July 3
Mark Cuban has a blunt message for anyone counting on Social Security in retirement – July 2
Medicare patients could save $1.1 billion under new Trump rule – July 2
Medicare Was Billed $10.6B For Medical Supplies. DOJ Says 1M Americans' Data Was Used – July 2
This Social Security rule change has to happen to avoid more retirees losing benefits each year – July 1
Social Security issues "Freedom 250" cards for newborns – July 1
Medicare will start covering weight-loss drugs on July 1 for the first time. Here's what you need to know – July 1
Healthy returns: Walmart, CVS step in to help seniors navigate Medicare coverage of obesity drugs – July 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.