



NRLN Review, Summary for August 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.

Don't Use Artificial Intelligence for Help During Medicare Open Enrollment

This article notes that using artificial-intelligence tools to help navigate Medicare's open-enrollment season might seem like an easy way to simplify what can be an overwhelming decision. But AI chatbots are more likely to suggest only certain insurers and may fail to give nuanced advice that suits an individual's healthcare needs, new research has found. Episode 3 of the NRLN's podcast series currently posted on www.nrln.org covers information about traditional Medicare and Medicare Advantage and where to find help for open enrollment, October 15 – December 7.

[AI wants to help you pick a Medicare plan. Should you let it?](#)

MarketWatch – August 28

One in 10 Medicare Advantage Enrollees Will Face Disenrollment This Year

The first article reports that one in 10 Medicare Advantage policyholders face forced disenrollment this year, according to an analysis by researchers at the Johns Hopkins Bloomberg School of Public Health. That's as many as [2.9 million Americans](#). The other article points out that as enrollment in these plans, which are administered by private insurance companies, has mushroomed, provider costs have also ballooned. As a result, insurers have been steadily shuttering plans, trimming some benefits, and increasing deductibles.

On August 7, NRLN President Bill Kadereit set an email to NRLN members to alert them to watch for their Annual Notice of Change (ANOC) letter from their insurance companies or company plan administrators notifying them of changes made to their 2026 healthcare insurance policies for plan year starting January 1, 2027. If you missed that message it is posted on the NRLN website at: <https://nrln.org/watch-for-your-annual-notice-of-change-anoc/>. Our NRLN Podcast Episode titled Guarantee Issue Rights Denied will provide more details. It will be posted on our www.nrln.org website on September 8 and then on September 22, our podcast titled Prescription Drugs, Part D, Canadian importation will be posted. We will announce both by email when they are posted.

['Profit growth over enrollment growth': Health insurers are dropping Medicare Advantage plans — many older Americans will be affected](#)

MoneyWise— August 17

[Why Medicare Advantage providers are cutting plans — and what to do if your coverage is affected](#)

Medicare Advantage Insurers denied 12% of Prior Authorization Requests

This article reports that a new analysis by KFF [the independent source for health policy research] shows that insurers denied between 12% and 18% of prior authorization requests last year for Americans enrolled in either privatized Medicare Advantage coverage for older adults, Medicaid coverage for poor Americans or individual coverage under the Affordable Care Act, also known as Obamacare. Medicare Advantage insurers denied 12% of standard prior authorization requests, Medicaid managed care insurers denied 14%, and ACA Marketplace insurers denied 18%," KFF said in its analysis of data. The Medicare Advantage denial rate is one of the reasons why the NRLN has opposed the prior authorization trial for traditional Medicare enrollees in Arizona, New Jersey, Ohio, Oklahoma, Texas and Washington.

[Insurer Denials High In Medicare Advantage, Medicaid And Obamacare, Report Says](#)

Forbes – August 13

NRLN Advocates Eliminating Payroll Tax Wage Cap

This article reports that the proposal of raising the Social Security payroll tax cap has rare bipartisan support, and it has the potential to only increase taxes on high earners. Even so, critics are poking holes in the idea, and Congress hasn't yet moved to enact the solution. The NRLN advocates that the 2026 payroll tax wage cap of \$184,500 should be eliminated. The Social Security Administration's (SSA) Office of the Chief Actuary calculated that eliminating the taxable maximum would close about 70% of the shortfall and extend the trust fund's life to about 2060.

[The bipartisan Social Security fix that wouldn't cost most Americans a dime](#)

FinanceBuzz Money – August 8

NRLN Legislative Committee

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

Key News Articles Posted in June

During August 81 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.

[The Stamp Album He Started in Fifth Grade Sold for \\$95,000 at 74. Two Years Later, Medicare Sent the Invoice.](#) – August 31

['Just really shocking': One of America's top Social Security advisors is unsettled by how many people are withdrawing early](#) – August 31

[Social Security Watchdog Finds \\$291 Million in Unpaid Disability Benefits](#) – August 31

[Leaving Medicare Advantage Takes One Phone Call. Getting the Medigap Policy That Makes Leaving Affordable Can Require Medical Underwriting.](#) – August 30

[Congress is finally talking about saving Social Security](#) – August 30

[Medicare to Pay Insurers \\$13 Billion More for Advantage Plans in 2027 — Will Your Coverage Actually Improve?](#) – August 29

[Social Security Update: 4 Proposals Could Change Benefits for Millions](#) – August 29

[The tax-free HSA trick to cover your Medicare premiums](#) – August 28

[AI wants to help you pick a Medicare plan. Should you let it?](#) – August 28

[The Social Security trust fund is running out, and yet it's not a top campaign issue](#) – August 28

[The Villages Health System agrees to \\$541.5 million over false Medicare Advantage claims](#) – August 27

[The Medicare Advantage hidden trap snowbirds often miss](#) – August 27

[The Social Security benefit cliff is here. Washington is struggling to wake up – August 27](#)
[Social Security's worker-to-retiree ratio just hit a record low - here's what that means for your check – August 27](#)
[What the most senior Republican in the Senate just said about Social Security's future has retirees on edge – August 27](#)
[A Hidden Disadvantage In Medicare Advantage Plans – August 26](#)
[Her Mother's Engagement Ring Was Appraised at \\$3,000. It Sold for \\$88,000, and Medicare Raised Her Premium Two Years Later. – August 26](#)
[Half of Americans Fear for Financial Survival if Social Security Cut – August 25](#)
[Merck, AZ lawsuits against Medicare price negotiations swatted down – August 24](#)
[30 health systems warn of MyChart 'Medicare Kit' scam – August 24](#)
[Why Social Security can't be the center of your retirement income plan – August 23](#)
[5 common Social Security myths that just won't die – August 22](#)
[Sicker Medicare Advantage Enrollees, Including in Nursing Homes, More Likely to Switch to Traditional Medicare – August 21](#)
[How seniors' Medicare Advantage benefits are changing: What to know – August 21](#)
[Medicare's 2027 Annual Enrollment Period Brings Major Shifts In Part D And Advantage Plans – August 21](#)
[SSA says scammers are now sending fake Social Security statement emails — here's the red flag – August 21](#)
[Trump admin taps former JPMorgan Chase exec Matt Zames to advise Social Security agency – August 21](#)
[CBO Analysis Suggests \\$1 Trillion in Medicare Advantage Overpayments – August 20](#)
[How Optum Health's CEO Is Reading Federal Signals on Future of Medicare – August 20](#)
[New Survey: Americans are Confident They Understand Medicare but the Data Suggests Otherwise – August 20](#)
[Dad's Memory Care Costs \\$7,000 a Month. The Family Learned in One Phone Call That Medicare's Share Is Zero. – August 20](#)
[His Medicare Advantage Trial Right Lasted 12 Months. At Month 14, Medigap Could Say No. – August 20](#)
[Fewer than half of Medicare Advantage members trust their plan – August 19](#)
[Medicare pays less for cataract surgery. Eye docs are turning to lucrative lasers – August 19](#)
[Why Social Security and RMDs could lead to higher retirement taxes – August 19](#)
[Spousal Social Security: 3 Key Things to Know – August 19](#)
[Costco sells vacations, gas and, soon, Medicare plans – August 18](#)
[Providence to end Medicare Advantage plans after deal with national insurer fails – August 18](#)
[How Social Security benefits get recalculated after retirement – August 17](#)
[What Percentage of Retirees Rely on Social Security for Almost All Their Retirement Income? – August 17](#)
['Profit growth over enrollment growth': Health insurers are dropping Medicare Advantage plans — many older Americans will be affected – August 17](#)
[She Paid Off Her House Years Ago. On Social Security, the Taxes and Upkeep Are Pricing Her Out Anyway. – August 16](#)
[Hakeem Jeffries Rejects Medicare for All, DSA Agenda – August 16](#)
[Medicare and Social Security scams: Warning signs and tips – August 15](#)
[Why Medicare Advantage providers are cutting plans — and what to do if your coverage is affected – August 15](#)
[There's another reason Social Security is running short – and it's often overlooked – August 14](#)
[Medicare open enrollment is 2 months away: 5 key moves to make now to prepare – August 14](#)
[No tax on Social Security? The facts about Trump's plan are here – and they could hurt US retirees the most – August 13](#)
[Insurer Denials High In Medicare Advantage, Medicaid And Obamacare, Report Says – August 13](#)
[Buried in the Medicare premium scare is a \\$2,100 cap that will continue to shield your wallet – August 13](#)
[Roth conversions can trigger Medicare IRMAA surcharge – August 13](#)
[Social Security adds 14 conditions to fast-track disability list – August 11](#)

[What is Medicare Extra Help and who qualifies for it now? – August 11](#)
[As Medicare pays less for cataract surgery, doctors turn to moneymaking lasers – August 11](#)
[New \\$6,000 senior deduction has a hidden Social Security consequence – August 10](#)
[How seniors' Medicare Advantage benefits are changing: What to know – August 10](#)
[Who qualifies for Medicare supplemental insurance? – August 10](#)
[Lawmakers are weighing these options to fix Social Security – August 9](#)
[Lawmakers Face Difficult Choices on Taxes, Retirement and Investment – August 9](#)
[Medicare Advantage benefits could look very different as new restrictions take hold – August 8](#)
[The bipartisan Social Security fix that wouldn't cost most Americans a dime – August 8](#)
[Trump and Biden, the two oldest US presidents, have watched Medicare costs skyrocket — soon it will cost more to fund than Social Security – August 7](#)
[3 signs Medicare Advantage might be the wrong choice for you – August 7](#)
[Upcoming Medicare Changes Could Raise Costs for Seniors Already Dissatisfied With Their Coverage – August 6](#)
[3 Competing Plans Could Reshape Social Security – Here's What Each Would Do – August 6](#)
[Big Medicine profits by denying care your doctor ordered. My father paid the price. – August 6](#)
[25 hospital systems just dropped Medicare Advantage – here's what to do if yours is next – August 6](#)
[Amazon Pharmacy offers weight-loss drugs for \\$50 a month through Medicare bridge program – August 6](#)
[U.S. lawmakers clash over ways to extend Social Security funding – August 5](#)
[Senate Democrats knock Republicans over 'assault' on Social Security – August 5](#)
[Medicare Part D premium shock: How seniors can prepare for the end of the subsidy – August 5](#)
[Older workers say Social Security is their retirement plan. Is that OK? – August 5](#)
[Sanders warns Democrats: Any effort to fast-track Social Security changes would undercut party trust – August 4](#)
[How Many Retirees Have No Savings Beyond Social Security? – August 4](#)
[Same Doctor, Same Office, New Owner: The Hospital 'Facility Fee' That Now Rides Along on a Medicare Visit – August 4](#)
[Half of Retirees Claim Social Security Before Full Retirement Age. Only 4% Wait for the Biggest Check. – August 3](#)
[How Trump's New Student Loan Rules Could Hurt Social Security Recipients – August 3](#)
[Thousands Of Seniors May Lose Medicare Advantage As Plan Exits Escalate – August 2](#)
[New Medicare rule forces insurers to decide faster – here's your new timeline – August 2](#)
[At 59, She's Never Had a 401\(k\). Washington Is About to Auto-Enroll Her in an IRA, and One Choice Decides Whether It Taxes Her Social Security. – August 2](#)
[Meta Is Paying Workers to Learn a Trade. For Someone Near 60, the Real Prize May Be Delaying Social Security. – August 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.