



NRLN Focus



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The NRLN Clarion Call...Engaging the Popularity of Podcasts to Deliver Retirement Information

By Bill Kadereit, NRLN President



Podcasts have become popular because they offer on-demand, flexible viewing or listening that lets hosts speak freely with an audience without strict time limits. With this in mind, the NRLN launched its 2026 podcast series, **Creating a Better Life for Seniors**, on July 31, 2026. The current NRLN podcast is posted on www.nrln.org. Earlier podcasts can be accessed at www.nrln.org by clicking on the Podcast tab and selecting the Podcast Video Library or the Podcast Audio Library.

Releases are on the first and third Tuesdays of each month on www.nrln.org, www.facebook.com/nrln1, <https://open.spotify.com/show/033WhohHmz8LIF3BqrbIPu>, <https://podcasts.apple.com/us/podcast/creating-a-better-life-for-seniors/id6794893612>, <https://www.buzzsprout.com/2632439/episodes>, www.YouTube.com (search for National Retiree Legislative Network).

My cohost for all episodes is Mike Roth, a retiree in The Villages, Florida who has a studio for the production of podcasts.

Our first episode at the end of July introduced the NRLN and the AREF as our organizations. We represent retirees/seniors only and those 55 and above. If you're getting ready for retirement, we're there for you. If you're already retired, we're working as hard as we can for you.

August Podcasts

In the second podcast, on August 11, we talked about Social Security and the fact that it was weakened significantly because there's been no effort to increase funding except for Congress' decision in 1983 to increase the full retirement benefit age to 67 beginning in 2026 for individuals born in 1960 or later.

In the August 25 podcast we talked about Medicare enrollment – a very key issue here this fall and one that will be the same key issue in 2027. The key, of course, is to plan for any healthcare plan changes for



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the October 15 – December 7 enrollment period so that you can make the right personal decisions.

If you shop every year on www.medicare.gov using the plan finder, no matter how good you think your current policies are, you may find replacements that have high-quality ratings with a lower premium.

September Podcasts

We next talked (September 8 episode) about Guaranteed Issue Right (GIR) and Special Enrollment Period (SEP) if your Medicare supplement (Medigap) plan, Medicare Advantage plan and/or Medicare Part D prescription drug plan is terminated for 2027.

If you're in a Medicare Advantage plan, we know that United Healthcare is terminating over one million people's plans for 2027. Humana is dropping 600,000 people who have a Medicare Advantage plan.

It's not unusual if an insurer is unable to make money with a plan, they can just cancel the plan and walk away from you. With a GIR, you have the right to buy another plan of your choice, and you can't be charged more than anybody else would be charged for your age and health condition. They cannot refuse you insurance.

In the September 22 episode we talked about prescription drug plans. Hopefully everyone has had a chance to review their drug plan for next year and figured out whether it's going to be at the best plan for them or they should change to a different plan.

Again, use the www.medicare.gov plan finder, no matter how good you think your current policies are, you may find replacements that have high-quality ratings with lower premiums. Create a My Medicare Account, upload your prescription information to get a list of plans sorted from lowest to highest premiums. You might save enough to make a switch. You're just shopping and can walk away smarter!

October Podcasts

Our October 4 episode covered the History of Medicare 1965 – 2000. Medicare was created in 1965 and in 1972 insurance companies convinced Congress to have a privatized Medicare program. Today Medicare Advantage (MA) plans have 55% market share. MA insurance companies promised to reduce costs. That has not happened. They're not competitive with original Medicare's Fee-for-Service. The NRLN has been strongly appealing to Congress to do something about the cost of healthcare for seniors.

The podcast episode to be released on October 20 explains what the Inspector General's office called wrong and improper payments became, through Congressional action, legal rebates. Medicare rebate payments were \$88.7 billion last year, and this year they are expected to be well over \$94 billion. From 2014 through 2025 the federal government paid \$400 billion in rebates to MA insurance companies. Insurers markup and pass rising healthcare costs to seniors. Get prepared for higher premiums, deductibles, copays and total out-of-pocket costs annually, whether you are in an MA plan or in original Medicare with a Medigap plan.

November Podcasts

In the November 10 podcast we will be talking about what you need to know on what's happening with Social Security. Poll results will cite how much retirees rely on Social Security for their total income. A sizeable percentage of older retirees have a pension to go along with Social Security, but few pensions exist for younger retirees and today's private sector workers.

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The episode references actions that some members of Congress are proposing to address Social Security's funding crisis.

The Thanksgiving episode on November 24 will recap the previous 2026 podcasts.

December Podcasts

The December 8 episode will focus on the NRLN's advocacy efforts with Congress to protect Defined-Benefit Pensions (DB) in Pension Risk Transfers (PRTs). The action is also known as De-risking. A DB Pension is an employer-sponsored retirement plan where a beneficiary receives a guaranteed, predetermined monthly payout during retirement.

Between 2020 and the end of 2025, U.S. corporate pension plans executed approximately 3,300 PRTs, transferring over \$260 billion in pension liabilities and covering three million plan participants whose plan was switched to an insurance company annuity.

Foremost among the protections the NRLN is proposing is that only a group annuity contract that requires independent, third-party reinsurance by a highly rated insurance company can reliably replace the Pension Benefit Guaranty Corporation's guarantee to protect pension plan participants.

The December 22 Holiday episode will thank those who have watched or listened to the 2026 podcasts. It also encourages you to go to www.medicare.gov and start an account. You don't realize how easy it is to then compare Medicare supplement plans (Medigap), Medicare Advantage plans and/or Medicare Part D prescription drug plans.

In addition, there is information about the NRLN's requests to Robert F. Kennedy, Jr., Secretary, Health and Human Services, about Medicare Advantage rebates and Guaranteed Issue Rights.

Early 2027 Podcast Subjects

Looking ahead to early 2027 podcasts will include:

- Prescription Drug Update
- Medicare Advantage Rebates 2010 – 2018
- Affordable Care Organizations (ACOs)
- Original Medicare Fee-for-Service vs. ACO Privatization

Give Us Your Comments

If you have comments about the 2026 podcasts or suggestions for 2027 podcasts, send an email to nrlnmessage@msn.com.



A View from Washington, DC Expect to See a Flurry of Activity After the Election

By Alyson Parker, NRLN Executive Director

It is a busy time in the nation's capital with elections right around the corner and with control of the House and Senate up in the air. Expect to see a flurry of activity after the election especially if the Democrats take control of both the House and Senate or just one of the chambers. There are quite a few issues that impact NRLN members that may be addressed.

First, Senators Tom Cole and Tom Suozzi have introduced the "Bipartisan Social Security Commission Act" which would create a 13-member bipartisan independent commission to address preventing cuts to Social Security's benefits. The commission would be composed of bipartisan appointments by the President, Congressional leaders from both parties, plus at least two non-elected, outside experts from each party.

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Any solution to the Social Security funding shortfall will have to be bipartisan, especially if they consider cutting benefits. The commission would have one year to produce recommendations that would be fast tracked through the legislative process. This approach is receiving bipartisan support from the Hill as it will give both sides of the aisle political cover for a solution that will be sure to draw the ire of voters.

Another issue that will impact our members is starting October 22, 2026, personal prescription drug importation into the U.S. will be curtailed due to new federal rules that end duty free entry for international shipments (including Canada) that have personal prescriptions. The NRLN opposes rules that deny or delay prescription drug savings that importation makes possible. While the new rules do not ban overseas prescription drugs, they require extensive paperwork to gain entry, which may cause delays in entry. If seniors cannot rely on getting their prescriptions in a timely manner, they will have to fill them domestically.

Finally, we continue to meet with relevant pension staff about the possibility of a Secure Act 3 in the next Congress. As I have said before, there is interest on both sides of the aisle to have another retirement bill. Unless we can get the Susan Muffley Act passed by December 31, 2026, Secure Act 3 will be a good opportunity to get pension relief for the Delphi salaried employees who lost benefits during the 2009 bankruptcy and to pass our de-risking proposal, which would require parties wishing to annuitize the pensions, to reinsure the group annuities through an accredited third-party insurer.

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