NRLN Review

NRLN
NATIONAL RETIREE LEGISLATIVE NETWORK

NRLN Review, Summary for October 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.

CMS Withheld Information on Corrective Action Demands

This article reports that the Centers for Medicare and Medicaid (CMS) which runs [traditional] Medicare's experimental AI prior authorization program sent corrective action demands to four of its six contracted AI vendors within the first three months of operation — and disclosed none of it publicly, even as officials defended the program against growing congressional opposition. For the 6.4 million [traditional] Medicare beneficiaries in six states (Arizona, New Jersey, Ohio, Oklahoma, Texas, and Washington) whose access to covered procedures now runs through these AI systems, the documents released Tuesday represent the most comprehensive picture yet of what went wrong — and what the agency knew and did not say. The NRLN has opposed the prior authorization trial for traditional Medicare since before it was launched on January 1, 2026.
Medicare AI prior auth: CMS penalized four vendors in secret as delays harmed seniors
Tech Times – October 28

Medicare Open Enrollment Period October 15 to December 7

The CNN article reports that nearly 3.2 million Medicare Advantage enrollees, or almost 11%, will have to shop for new policies for 2027 because their insurers are no longer offering their plans, according to Jared Strock, founder of Medicare Market Insights, a weekly newsletter for the Medicare industry leaders. The article by KFF, the independent source for health policy research, polling, and news, reports that the annual Medicare open enrollment period runs from October 15 to December 7, 2026. During this time, people with Medicare can review features of Medicare plans offered in their area and make changes to their Medicare coverage, which go into effect on January 1, 2027. These changes include switching from traditional Medicare to a Medicare Advantage plan (or vice versa), switching between Medicare Advantage plans, and electing or switching between Medicare Part D prescription drug plans.

If your traditional Medicare plan, Medicare Advantage Plan and/or Medicare Part D plan will not be renewed for 2027, the NRLN alerts beneficiaries they are intitled, under federal law, to receive from their insurer a notice of Guaranteed Issue Right and Special Enrollment Period. GIR prohibits insurance companies from denying coverage or overcharging an applicant for a traditional Medicare supplement (Medigap) plan, MA plan, or Part D plan, regardless of pre-existing health conditions. SEP provides a period of up to 63 days to shop for the best deal possible for an MA, Medigap or Part D replacement plan.

More than 3 million Medicare Advantage enrollees need to find new plans for 2027 in third year of turmoil
CNN – October 15
Medicare Open Enrollment and Coverage Options: Key Questions and Answers
KFF – October 13

Social Security COLA for 2027 Will Be 3.6%

This article reports that more than 75 million Americans will get a 3.6% boost to their monthly Social Security benefits next year, due to a cost-of-living adjustment (COLA) announced Wednesday [October 14] by the Social Security Administration. The NRLN Presidents Forum covers kept points of the announcement at: https://nrln.org/nrln-presidents-forum-social-security-announces-3-6-cola-increase-for-2027/
Social Security recipients to get 3.6% COLA raise in 2027
USA TODAY – October 14

NRLN Advocates CPI-E for COLA Calculation

This article reports that proposals to change how the annual Social Security cost-of-living adjustment (COLA) is calculated could deliver larger adjustments in future years. As it stands, the COLA uses the Consumer Price Index for Urban Wage Earners and Clerical Workers, known as CPI-W. COLAs for Seniors Act would use either CPI-W or the Consumer Price Index for Elderly Consumers, known as CPI-E, whichever produces the higher adjustment. The NRLN has long advocated that the COLA calculation be changed to Consumer Price Index for Elderly (CPI-E) based on older Americans' spending patterns, including high medical costs. Usually, the CPI-E would provide seniors with a slightly larger COLA.
Social Security COLA Could Be Higher Under Proposed Changes
Newsweek – October 14

NRLN Action Alert Requested Don't Block Prescription Drugs from Canada

The first article reports that The Canadian prescription drug lifeline for thousands of Americans may be in jeopardy. New US Customs and Border Protection regulations starting October 22 will disrupt or even halt mail-order prescription deliveries from Canada and elsewhere to U.S. patients, patient advocates say. The NRLN issued an Action Alert on October 12 asking NRLN members to send a letter to President Trump to express their outrage that a new U.S. Customs and Border Protection regulations starting October 22 will halt mail-order prescription deliveries to Americans from Canada and elsewhere. On October 14 the U.S. Customs and Border Protection announced (second article) the extension of the compliance date to January 20, 2027.
US To Crack Down t Mail-Order Canadian Drug Imports: What You Need To Know
Medscape – October 8
International Mail Entry Type 13 mandatory implementation date extended to Jan. 20, 2027
U.S. Customs and Border Protection – October 14

NRLN Legislative Committee

The Legislative Action Priorities Committee did not have a phone call in October to review bills in Congress because the U.S. House Representatives and U.S. Senate were in recess until after the November 3 midterm elections.

Key News Articles Posted in October

During October 92 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.

Profit growth over enrollment growth: Health insurers are dropping Medicare Advantage plans — many older Americans will be affected – October 31
The Average Monthly Premium for Medicare Part D Stand-Alone Plans Is Projected to Increase by 50% From $34 to $51 in 2027 Unless Enrollees Switch to Lower-Cost Plans – October 30
The little-known Medicare program that could help about 63 million caregivers – *October 31*
Lifting the $184,500 payroll tax cap is the Social Security fix gaining traction. Here's who pays for it – October 30
Medicare Drug Plans Are Hiking Premiums While Trump Claims Victory on Prices – October 30
Medicare Plan Pullbacks, Cost Changes Complicate Open Enrollment for Millions – October 30
The Social Security Trustees Have Sounded a Dire Warning. Will Congress Wake Up? – October 29
Is it curtains for COLA? Saving Social Security could mean changing the cost-of-living adjustment. – October 29
10 Medicare changes coming in 2027 everyone over 65 should know about – October 29
Opinion: Dr. Oz's new Medicare proposal would be bad news for rural seniors – October 29
More Than 4 Million Medicare Beneficiaries Will Have Their Part D Stand-Alone Prescription Drug Plan or Medicare Advantage Plan with Prescription Drug Coverage Terminated at the End of 2026 – October 27
Why Are Medicare Beneficiaries Using Prescription Drug Discount Websites? – October 27
Review Your Medicare Plan Now As Costs Rise And Benefits Shrink – October 26
Fake Social Security statement email hides a scam – October 25
3 signs you need a new Medicare Part D plan – October 24
5 major mistakes to avoid during Medicare open enrollment – October 24
As Congress balks on Social Security, Americans know better | Opinion – October 24
President Donald Trump Pledged Not to Touch Social Security, but He's Indirectly Dug a $169 Billion Hole for America's Top Retirement Program – October 24
Minnesota seniors navigating 'incredibly complex' system for Medicare Advantage – October 23
Social Security Administration pushes yet another Trump-centric message as elections approach - October 23
600,000 Humana Medicare Advantage members are losing their plans – here's what to do if you're one of them – October 23
It just got harder to qualify for Social Security. Here's why – October 22
Blue Cross Blue Shield of Texas to drop all Medicare Advantage plans for 2027 – October 21
3 Social Security changes coming in 2027 that could hit retirees where it hurts – October 21
If Your Social Security Number Is Stolen, a New Federal Law Can Help – October 21
Here's the latest estimate on how much more Medicare will cost in 2027 – October 20
A GOP-backed plan to fix Social Security could put retirement age up for debate – October 20
The Social Security Administration corrected millions of records, and says there's more to fix – October 20
Medicare Advantage plans are quietly dropping popular senior benefits in 2027 – October 19
About to Lose Your Medicare Advantage Plan? Avoid This Costly Mistake – October 19
A major Republican just said Social Security tax hikes are no longer off the table – here's what to know – October 19
This 2027 Social Security Rule Change Is a Small Victory for Some Working Beneficiaries – October 19
Medicare scam calls spike as Open Enrollment begins – October 18
Medicare open enrollment: Why premiums could increase for some enrollees – October 17
Seniors Face a 14% Medicare Drug-Cost Increase in 2027 — Nearly 4 Times Their Social Security Raise – October 18
4 Social Security scams to watch for after the 2027 COLA announcement – October 17
There's a change to Social Security's payroll tax cap and it could hit your paycheck – October 16
Medicare Update: Leading Democrat Releases Plans for Major Changes – October 16
Trump Bought Millions in Drug Stocks Before Medicare Change—Democrat Report – October 16
Most Seniors Don't Bother Researching Their Medicare Options, Poll Finds – October 16
The bipartisan Social Security plan gaining ground before the midterms – here's what's at stake – October 15

Elizabeth Warren slams Social Security's $75 COLA raise, says it barely covers a tank of gas, as Bernie Sanders pushes to expand benefits – October 15
More than 3 million Medicare Advantage enrollees need to find new plans for 2027 in third year of turmoil – October 15
Medicare open enrollment: Common mistakes to avoid for 2027 coverage
The Atlanta Journal-Constitution – October 15
Open enrollment is underway, but switching from Medicare Advantage to Medicare can be difficult – October 15
Social Security COLA Could Be Higher Under Proposed Changes – October 14
Social Security recipients to get 3.6% COLA raise in 2027 – October 14
Social Security announces cost-of-living increase for 2027 – October 14
The COLA wars are coming for Social Security – October 14
These unpopular solutions could rescue Social Security's finances. Here's who could pay the most. - October 14
Two-thirds of Americans want government help with surging health care costs — but 'Medicare for All' isn't it – October 14
Buyer beware: The risks of using AI for Medicare enrollment advice – October 14
Medicare Open Enrollment and Coverage Options: Key Questions and Answers – October 13
Is your county on the list? 193 counties will have no Medicare Advantage plans in 2027 – October 13
FTC warns Medicare scammers are buying their way into search results – October 12
Medicare Drug Price Negotiations Yield Uneven Out-of-Pocket Savings – October 12
Medicare Advantage is quietly cutting one of its most popular perks for seniors – October 12
Trump finalizes Medicare drug-price plan with a key compromise – October 12
Social Security chief: Program will last 'another 90 years' – October 12
Even a 5% Social Security Cut Could Threaten Recipients' Financial Security – October 12
2 Medicare numbers for 2027 are already locked in – here's what you'll pay – October 11
Senior poverty just hit a 5-year high – and proposed Social Security cuts could make it worse – October 11
The Social Security reality baby boomers were never fully told – October 11
Medicare open enrollment starts next week. Why it's really important to shop this year. – October 10
4 numbers Social Security retirees must know – October 10
6 prescription drugs Medicare Part D could stop covering in 2027 – check your plan now – October 9
Your Medicare Part D premium could go up in 2027 – here's why and what every enrollee should do – October 9
This One Retirement Move Could Help You Hold on to More of Your Social Security Check – October 9
US To Crack Down On Mail-Order Canadian Drug Imports: What You Need To Know – October 8
Medicare for all is back. Now comes the hard part. – October 8
The Most Expensive Medicare Decision May Be Doing Nothing – October 8
Trump Signs Laws On Social Security Identity-Theft Cases And Over-Budget Projects – October 8
Pharma lobby sues Trump administration over Medicare drug price cuts – October 7
Bond Yields Are Back Above 5%. "Tax-Free" Municipal Bond Interest Can Still Make More of Social Security Taxable – October 7
4 Social Security mistakes people make constantly, according to a bank teller – October 7
Most Americans support switch to Medicare for all health insurance – October 6
Her Rural Internet Can't Hold a Video Visit. Medicare Will Still Cover Some Appointments by Phone Through 2027 – October 6
Conservatives Rip Boomers for Backing Tax Hike to Protect Social Security – October 6
The Fight Over Who Should Pay To Save Social Security – October 5
Trump is sending ACA and Medicare checks. Are they enough to cover rising healthcare costs? – October 5
Major insurers are cutting Medicare Advantage plans for 2027 – October 5
6 Things to Know Before Medicare Open Enrollment: Expert Q&A – October 5
4 big Social Security changes that could happen in 2027 (aside from a COLA) – October 5
Two Social Security Notices Can Arrive Around Year-End. One Gives You the 2027 Raise. The Other Prices Medicare on Money You Made in 2025 and Can Take Part of It Back – October 4
Don't let rising Medicare costs eat your Social Security check – October 3

UnitedHealth and Humana cutting Medicare Advantage plans in 2027 – October 2
Trump's Tax Law Costs Social Security $168.6 Billion. How Congress Can Make It Up – October 2
Social Security claiming ages may soon get new names. What retirees need to know – October 1
More than 10 million older adults are now living in poverty as Social Security cuts loom: 'I don't know how anyone is making it' – October 1
The Social Security Tax Cap That Lets Million-Dollar Earners Stop Paying by March – October 1
UnitedHealthcare rolls out 2027 Medicare plans with $0 premiums, drug copays and broader benefits – October 1
Mostly, Health Insurers Maintain Medicare Advantage Markets For 2027 – October 1
Insurers say their 2027 Medicare Advantage offerings preserve benefits. The data tells a different story – October 1
Blue Cross and other insurers eliminate Medicare plans for 320K Minnesotans – October 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.