

The Senior Scoop

OUR MISSION IS TO PROMOTE AND PROTECT THE HEALTH, INDEPENDENCE,
AND RIGHTS OF SENIORS THROUGH ADVOCACY AND EDUCATION.



A Word from Mark Gibbons- Ceo/President

August recess is almost upon us, and Congress still has much more to do. Now that reconciliation is complete. What are your thoughts? How does the bill impact you, if at all? Please let us know. Reach out to me at mark@retiredsafe.org. This fall we are please announce that we have started the **National Senior Advocacy Alliance**. This is comprised of members from over 30 states. We will begin meeting virtually and then have an in person meeting once a year. Hopefully with this alliance, we will be able to better advocate on your behalf at the state level and make our voice even stronger at the federal.

I would like to take this time to thank this year's summer interns for a job well done. Without their help, we cannot offer you educational webinars, and this newsletter.

What's New

A WORD FROM OUR
PRESIDENT

MEDICARE/MEDICAID

SOCIAL SECURITY

DRUG SHORTAGES

340B PROGRAM

MOST FAVORED NATION

PBMS

AGING IN PLACE

SURVERYS

ACTIVITES

Medicare/Medicaid

Haleema Al-Qudah

Beginning January 1, 2026, the Centers for Medicare & Medicaid Services (CMS) will implement the **Wasteful and Inappropriate Services Reduction** (WISeR) Model, a six-year initiative designed to reduce avoidable and non-evidence-based services in Original Medicare. While CMS touts WISeR as a forward-thinking effort to contain costs and safeguard taxpayer dollars, healthcare stakeholders are raising alarms about provider burden, oversight practices, and the model's broader implications.

Initially launching in six states—New Jersey, Ohio, Oklahoma, Texas, Arizona, and Washington—WISeR will apply prior authorization requirements to 17 select services considered high risk for waste, fraud, or abuse, including knee arthroscopy for osteoarthritis, skin and tissue substitutes, and nerve stimulator implants. Unlike the traditional Medicare structure that emphasized volume-based reimbursement with little preauthorization, WISeR represents a move toward prospective oversight that could reshape how providers deliver care.

The model will rely heavily on AI and machine learning tools, paired with human clinical review, to process authorization requests in near real-time. Contractors will use predictive technologies to identify potentially wasteful care and will be financially incentivized through shared savings arrangements, raising concerns about aggressive denials or delays in patient access.

Although CMS insists these changes will promote evidence-based care and protect beneficiaries from unnecessary treatments and associated harms, whether financial, physical, or psychological, the model introduces operational and legal risks. These include increased administrative burdens, the potential for inconsistent or opaque denial processes, and the lack of transparency around algorithmic decision-making. Providers, especially those delivering high volumes of targeted services, may also see payment reductions or require significant workflow changes to adapt.

If successful, WISeR could be expanded to include a broader range of services and providers. If not, it risks replicating past frustrations seen in other oversight programs. Stakeholders are urged to prepare now, monitor implementation closely, and advocate for transparency and fairness as this model rolls out.

To read more:

[HTTPS://NEWS.BLOOMBERGLAW.COM/HEALTH-LAW-AND-BUSINESS/BIG-BEAUTIFUL-BILL-THREATENS-MEDICARE-MEDICAID-ENROLLEES](https://news.bloomberglaw.com/health-law-and-business/big-beautiful-bill-threatens-medicare-medicaid-enrollees)



Social Security

Erick Miller

Retirees can make smarter decisions about claiming Social Security benefits by understanding a few key points. Did you know your benefits are based on your top 35 years of earnings? Waiting till the age of 70 can boost payments by up to 8% per year until then. It also covers how spousal and survivor benefits work, how taxes might apply, and recent changes like the repeal of the WEP and GPO rules. The piece emphasizes how crucial the timing of your claim is and how to get the most out of the program.

[HTTPS://WWW.KIPLINGER.COM/RETIREMENT/SOCIAL-SECURITY/601708/SOCIAL-SECURITY-BASICS-12-THINGS-YOU -MUST-KNOW-ABOUT-CLAIMING-AND](https://www.kiplinger.com/retirement/social-security/601708/social-security-basics-12-things-you-must-know-about-claiming-and)

Social Security's trust fund is projected to run low by 2033 or 2034, which could result in automatic benefit cuts. Without reforms, payments could drop to about 77-81% of what retirees are promised. Some solutions include raising payroll taxes, increasing the wage cap, or adjusting benefits based on income. Americans are divided on the best approach, but most agree that protecting benefits should be a priority. If no action is taken soon, future retirees could face serious financial shortfalls.

[HTTPS://WWW.MARKETWATCH.COM/STORY/HERES-WHAT-AMERICANS-ARE-WILLING-TO-SACRIFICE-TO-SAVE-SOCIAL -SECURITY-2D755BA7](https://www.marketwatch.com/story/heres-what-americans-are-willing-to-sacrifice-to-save-social-security-2d755ba7)

Drug Shortages

Nanthana Sureshkumar

As established, drug shortages are an issue that not only affects the health of vulnerable populations but also affects the availability of medications for said populations. Regarding this specific notion, the attached article provides detailed information on the incoming tariffs affecting the pharmaceutical industry and the actions being taken by AstraZeneca to address this issue. Due to the impending tariffs on pharmaceutical imports, AstraZeneca is preparing for potential drug shortages by increasing its manufacturing investment by \$50 billion. This was done to change locations for the manufacturing of weight management medications and metabolic drugs. To learn more about this measure, please read the article for further context.

[HTTPS://WWW.BIOSPACE.COM/BUSINESS/WITH-POTENTIAL-TARIFFS-WEEKS-AWAY-ASTRAZENECA-MAKES-50B-U-S-MANUFACTURING-PUSH](https://www.biospace.com/business/with-potential-tariffs-weeks-away-astrazeneca-makes-50b-u-s-manufacturing-push)

Did you know....

RetireSafe is coming out with not one...not two...but
seven informative webinars this summer!

340B

Brayden Pierce

An AHA analysis of HRSA audit data from FY2018–2022 finds that hospitals significantly outperform drug manufacturers in 340B compliance. Audit findings of diversion and duplicate discounts in hospitals dropped by over 60% during this period, while about 60% of drug company audits revealed violations, 93% of which led to repayments. The hospitals have committed to making sure they stay within lines and are committed to keeping the programs integrity.

[HTTPS://WWW.AHA.ORG/GUIDESREPORTS/2025-06-16-MORE-DRUG-COMPANY-OVERSIGHT-NEEDED-MAINTAIN-COMPLIANCE-340B-PROGRAM-RULES?UTM](https://www.aha.org/guidesreports/2025-06-16-more-drug-company-oversight-needed-maintain-compliance-340b-program-rules?utm)

The 340B Drug Pricing Program has grown and is a strong source for PBMs. As of mid-2025, around 60% of all U.S. pharmacies (approximately 32,000 locations) now participate in the 340B program. Despite a slight reduction in total pharmacy locations, contractual relationships with covered entities continue to rise, significantly exceeding 229,000. The five corporations that make up around 76% of all contract pharmacy relationships are CVS Health, Walgreens, Walmart, Express Scripts (Cigna), and Optum Rx (UnitedHealth), and these multibillion-dollar businesses. This article is calling for oversight into the program and policy changes to address and evaluate the original safety net goals for the program.

[HTTPS://WWW.DRUGCHANNELS.NET/2025/06/340B-CONTRACT-PHARMACY-MARKET-IN-2025.HTML](https://www.drugchannels.net/2025/06/340b-contract-pharmacy-market-in-2025.html)

Most Favored Nation

Cameron Haller

To codify the current administration's Executive Order to implement the Most Favored Nation concept into law, representatives from both parties are sponsoring the Global Fairness in Drug Pricing Act. This piece of legislation grants the United States a greater capability to enforce lower drug prices for U.S. citizens. Although this act has the potential to make the Most Favored Nation concept a success, it does not propose any plan to keep pharmaceutical profits steady. As United States citizens pay three times more for the same drugs than citizens in other countries, pharmaceutical profits are dependent on them. Additional legislation is required to ensure these profits are not lost to maintain the quality and quantity of drugs available. To learn more about the act as well as recommended methods to aid the success of Most Favored Nation, please read through the links below!

[HTTPS://SCHAEFFER.USC.EDU/RESEARCH/MOST-FAVORED-NATION-DRUG-PRICING-HAS-THREE-SIGNIFICANT-PROBLEMS/](https://schaeffer.usc.edu/research/most-favored-nation-drug-pricing-has-three-significant-problems/)

PBMs

Lily Friedman

Pharmacy benefit manager companies, often called “PBMs,” act as intermediaries in the pharmaceutical supply chain. In addition to other responsibilities, PBMs work with insurance companies to manage drug benefits, negotiate with drug manufacturing companies to set drug prices and get discounts for drugs, and adjudicate claims submitted by pharmacies. For more information on what pharmacy benefit managers are, check out this Forbes article:

[HTTPS://WWW.FORBES.COM/SITES/FORBESBOOKSAUTHORS/2024/10/14/WHAT-THE-HECK-IS-A-PBM-AND-WHY-DOES-IT-MATTER/](https://www.forbes.com/sites/forbesbooksauthors/2024/10/14/what-the-heck-is-a-pbm-and-why-does-it-matter/)

The pharmacy benefit manager industry is currently very concentrated, a situation where the largest PBMs exercise a significant amount of influence over drug pricing and drug access. Many policymakers are concerned about the biggest pharmacy benefit managers misusing this power to make excessive profits at the expense of patients, and are working to address the issue with state and federal legislation. To learn more about how policymakers are approaching PBM regulation, check out this Healthcare Dive article:

[HTTPS://WWW.HEALTHCAREDIV.COM/NEWS/CONGRESS-SHOULD-BREAK-UP-PBMS-DRUG-REFORM/751637/](https://www.healthcaredive.com/news/congress-should-break-up-pbms-drug-reform/751637/)

Caregiving

As we age, it becomes harder and harder to live safely and comfortably without support from others. Anyone that provides assistance with daily activities to someone who is in need of help is called a “caregiver”. According to the AARP’s [2020 Caregiving in the U.S. report](#), more than 1 in 5 Americans are caregivers. If you want a quick explanation of what caregivers are, read this MedicareFAQ article:

[HTTPS://WWW.MEDICAREFAQ.COM/GUIDE-TO-BEING-A-CAREGIVER/WHAT-IS-A-CAREGIVER/](https://www.medicarefaq.com/guide-to-being-a-caregiver/what-is-a-caregiver/)

Soon, a webinar explaining basic information about caregiving will be posted on the [RetireSafe YouTube channel](#). Since caregiving can be an overwhelming topic to learn about because of how much information is out there, here is a compiled list of different resources discovered while researching for the webinar. You can find this resource list here: [2025 Caregiving Resources](#)

Aging In Place

Presley Elliot

The Area Agencies on Aging are a valuable resource that helps provide seniors with resources to make living and aging at home more attainable. Every geographical agency compiles information pertaining to transportation, diet and nutritional services, insurance resources, legal aid, personal care, and more. Read more about Area Agencies on Aging here!

[HTTPS://WWW.SENIORLIVING.ORG/ORGANIZATION/AREA-AGENCY-ON-AGING/](https://www.seniorliving.org/organization/area-agency-on-aging/)

To find your closest Area Agency on Aging, check out the link below!

[HTTPS://WWW.PAYINGFORSENIORCARE.COM/FIND_AGING_AGENCIES_ADRC_AAA](https://www.payingforseniorcare.com/find_aging_agencies_adrc_aaa)

WE ASKED TO HEAR FROM YOU...

The RetireSafe interns hit the streets the other day! We went around various locations in Washington, D.C as well as the Opry Mills Mall in Nashville, TN, asking seniors their thoughts about their retirement plan. Here's what we found out:

To watch these interviews, please visit our social media

QUESTIONS:

1. **What are your thoughts on the Big Beautiful Bill?**
2. **What part of retirement concerns you the most?**
3. **Is retirement for you more affordable now than it was 5 years ago?**
4. **How can you be better supported in retirement?**



**Woman (40s–50s)
Youth Teacher, MD-
NOT RETIRED**



**Man (70s) Retired
Veteran & Police
Officer**



**Older Married Couple-
NOT RETIRED**



Retired Senior

Thinks some parts of the BBB are good but it tries to do too much at once; prefers separate bills

Worries most about her children's ability to retire in the future

No — it's becoming less affordable; she feels lucky she and her husband planned early

More access to retirement planning resources and simplified options like clear pension/Roth pathways

Large bill makes clear policy harder to achieve

Concerned about how younger generations will prepare for retirement without pensions

No — says retirement is harder for most people now, though he's fortunate due to military benefits

More support for alternative savings options and protection for retirement programs

Think the BBB is a bad idea overall; believe it negatively impacts vulnerable groups

Concerned about how policies will impact low-income and at-risk retirees

No — living expenses have gone up significantly in recent years

Ensure protections for Medicare, Medicaid, and other programs people rely on

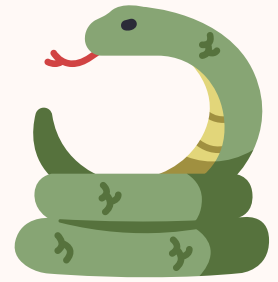
Concerned BBB will reduce essential benefits like Medicaid

Losing access to healthcare and support systems worries him most

No — he's seen friends lose resources they used to count on

Protect essential services like Medicaid and increase local outreach for seniors

Salt Dough Snakes



TO MAKE THE SALT DOUGH, COMBINE:

2 CUPS FLOUR
1 CUP SALT
3/4 CUP WATER
1 TBSP OIL
PARCHMENT PAPER
BAKING PAN

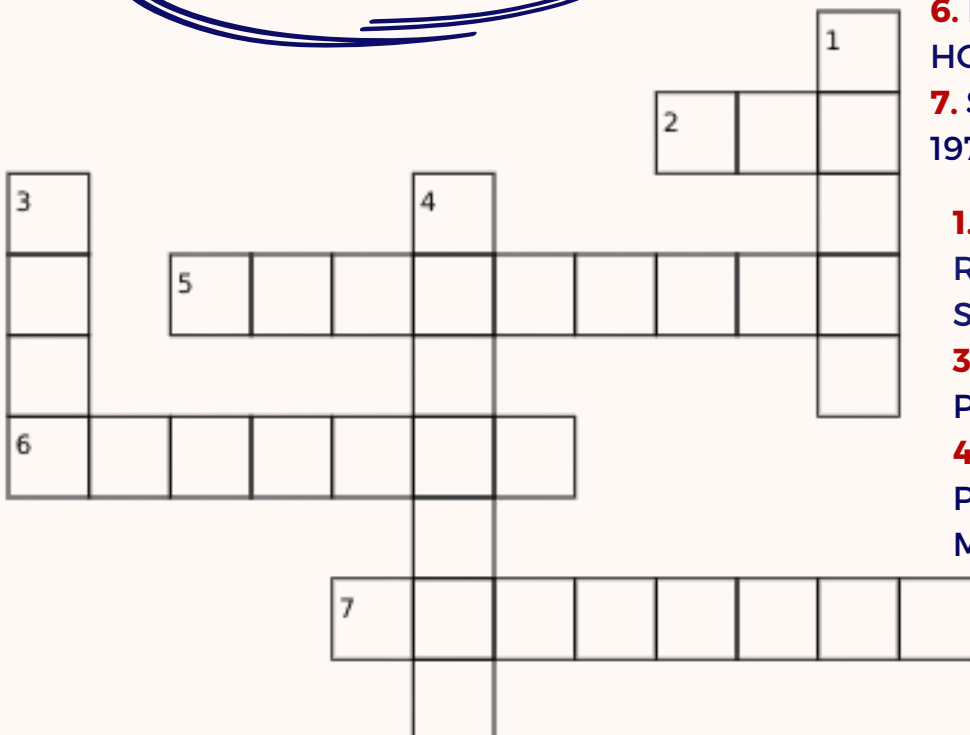


1. Mix all your ingredients together until a smooth clay is created. Now you're ready to make your snakes (or anything you want)!!

2. After shaping your creation, bake them for 3 hours at 200 degrees Fahrenheit. After, let them sit out and cool overnight.

3. In the morning, you can now paint them! Acrylic paint and Mod Podge are what we recommend, but you can use just about any art supply to color and add details.

Crossword



DOWN:

- 2.** BUBBLE GUM COMIC CHARACTER: "BAZOOKA ____"
- 5.** TOY WITH GLOWING SCREEN AND KNOBS
- 6.** MUSIC ERA OF ELVIS AND BUDDY HOLLY
- 7.** SPACE SAGA THAT DEBUTED IN 1977

ACROSS:

- 1.** HOW MANY WEBINARS IS RETIRESAFE PRODUCING THIS SUMMER?
- 3.** A GAME WITH A BALL YOU CAN PLAY AT ANY AGE
- 4.** WHAT AGE SHOULD YOU WAIT TO PULL YOUR SOCIAL SECURITY FOR MAX BENEFITS

Thanks for Reading

A note from the editor:

Thank you for being a valued reader of the Senior Scoop! We appreciate your continued support and look forward to keeping you informed in the months ahead. This will be the final version from the Summer 2025 Interns. We've had a wonderful time expanding our knowledge in this area and advocating for you!

We want to hear from YOU!

Did you enjoy this month's edition of the Senior Scoop? Wish we covered something that we didn't? Would you like additional information? Reach out! We are dedicated to serving our readers. Info@retiresafe.org

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Page 6 Answers

Across

1. Seven
3. Golf
4. Seventy

Down:

2. Joe
5. LiteBrite
6. Fifties
7. StarWars

**PLEASE CONSIDER DONATING TO SUPPORT OUR FUTURE ENDEAVORS
AND HELP US ADVOCATE FOR YOU!**