

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

Besides the temperature getting warmer in D.C. the political climate is as well. Between the Big Beautiful Bill and the Middle East Crisis – things are very busy. We are monitoring the proposed cuts to Medicaid and the rumors of potential cuts to Medicare and how they impact seniors. Secretary Robert F. Kennedy Jr.'s overall of the ACIP committee is something we will be watching closely, please read official RetireSafe statement: <https://www.retiresafe.org/healthcare/#latest> Our concern is clarity on when vaccines should be given to seniors and the availability and costs.

There are several pieces of legislation that we are tracking and will meet with legislators to discuss the impact on seniors. I hope to have a legislative tracker added to our website soon, so you can follow and reach out to your legislator. If you have concerns or issues you would like for us to explore please send me an email: mark@retiresafe.org Have a safe and wonderful summer.

What's New

**A WORD FROM OUR
PRESIDENT**

MEDICARE/MEDICAID

SOCIAL SECURITY

DRUG SHORTAGES

340B PROGRAM

AGING IN PLACE

MOST FAVORED NATION

PBMS

Medicare/Medicaid

Haleema Al-Qudah

Last month, the House passed H.R. 1, the One Big Beautiful Act. The proposed legislation slashes \$723 billion from Medicaid over 10 years, with dire consequences for nearly 1.4 million low-income, medically fragile individuals who rely on both Medicare and Medicaid (“dual eligibles”). These individuals risk losing automatic access to the Low Income Subsidy (LIS) program, which saves enrollees an average of \$6,200 annually in prescription costs. Past disenrollment from LIS has led to fewer prescriptions filled and a 4% higher mortality rate, equating to roughly 18,000 preventable deaths each year if the bill becomes law. Read more linked below!

[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)

While the bill doesn’t overtly cut Medicare benefits, it alters enrollment processes for the Medicare Saving Program, a little-known Medicaid provision that helps vulnerable seniors cover medical costs. Under these changes, about 1.3 million eligible people may no longer receive crucial assistance. Find out more with TheBulwark article below!

[HTTPS://WWW.THEBULWARK.COM/P/YES-THEY-ARE-GOING-AFTER-MEDICARE-TOO-REPUBLICANS-BIG-BEAUTIFUL-BILL-HEALTH-CARE-VULNERABLE](https://www.thebulwark.com/p/yes-they-are-going-after-medicare-too-republicans-big-beautiful-bill-health-care-vulnerable)

Unless Congress acts, automatic budget enforcement could reduce Medicare payments by 4%, cutting \$500 billion over eight years starting in 2026. In addition to this looming reduction, the bill makes several structural changes:

- Working seniors enrolled in a high-deductible health plan could continue contributing to HSAs even after enrolling in Medicare Part A.
- Closed rural hospitals (active between 2014–2020) could reopen under the “Rural Emergency Hospital designation.
- \$25 million would fund AI tools and data analysts to reduce improper Medicare payments.
- The bill proposes to limit Medicare eligibility strictly to U.S. citizens and certain lawful immigrants, explicitly excluding undocumented individuals.

[HTTPS://WWW.KIPLINGER.COM/RETIREMENT/MEDICARE/CHANGES-TO-MEDICARE-IN-THE-ONE-BIG-BEAUTIFUL-BILL-ACT](https://www.kiplinger.com/retirement/medicare/changes-to-medicare-in-the-one-big-beautiful-bill-act)

Social Security

Erick Miller

The Social Security Fairness Act, signed into law in January 2025, eliminates the Windfall Elimination Provision and Government Pension Offset, resulting in increased benefits for nearly 3 million public sector retirees, including teachers, firefighters, and police officers. This change enhances financial security for older Americans by providing higher monthly payments and retroactive lump-sum payouts, addressing long-standing disparities in retirement benefits. Interested? Read more by visiting the CNBC link below!

[HTTPS://WWW.CNBC.COM/2025/06/04/SOCIAL-SECURITY-FAIRNESS-ACT-BENEFIT-INCREASES-ARRIVE-FOR-PENSIONERS.HTML](https://www.cnbc.com/2025/06/04/social-security-fairness-act-benefit-increases-arrive-for-pensioners.html)

Drug Shortages

Nanthana Sureshkumar

Drug shortages are an issue that has become more prevalent due to various factors, such as the lack of resources to manufacture drugs. Along with this issue, there have been solutions that have cropped up as a way to manage these ongoing shortages. Keeping this in mind, there has been a new solution that has come about! In the US, numerous hospital groups are coming together to combat the issues of drug shortages by forming a new company to provide medications through direct manufacturing. To learn more about this initiative, please visit the website linked below.

[HTTPS://FIRSTWORDPHARMA.COM/STORY/4520997](https://firstwordpharma.com/story/4520997)

340B

Brayden Pierce

The 340B program lets certain hospitals buy drugs at a significant discount in order to help low-income patients. But drug companies say hospitals are using it to make money instead of helping people in need. Drugmakers now want a new system in place where they can give rebates after checking that hospital to see if they qualify. As of right now, they give discounts up front. The government (HRSA) has not approved of this idea yet, but new rules are sure to be on the way. Drug companies say that the program has grown too big to be watched closely. To learn more about the 340B Program, click the link listed below.

[HTTPS://WWW.PHARMAVOICE.COM/NEWS/PHARMA-HOSPITAL-340B-DRUG-DISCOUNT-PRICING/750724/](https://www.pharmavoice.com/news/pharma-hospital-340b-drug-discount-pricing/750724/)



Aging In Place

Presley Elliot

"Aging in Place" is a term used to describe how older adults stay living in their homes, rather than moving to an assisted living facility. This is a difficult, but accomplishable task. The first step is to start thinking about what you might need later. The National Institute on Aging gives a rundown of things to expect and prepare for when working on Aging in Place. Check out the article linked below for more information.

[HTTPS://WWW.NIA.NIH.GOV/HEALTH/AGING-PLACE/AGING-PLACE-GROWING-OLDER-HOME](https://www.nia.nih.gov/health/aging-place/aging-place-growing-older-home)

Are you ready to Age in Place?

Safety: What home renovations need to be done? Where can you add railings to help prevent falls? A ramp might be useful if you have a lot of stairs

Mobility: What if you can't drive? Is there reliable transportation close by? How do you plan to get to the doctor's office or grocery store?

Family: I know this one can be scary. Does your family know your retirement plan? Have you talked to them about additional assistance?

Social Engagement: Loneliness is something no one wants to think about. It can lead to depression, anxiety, and other ailments. How do you want to maintain your social circles?

Most Favored Nation

Cameron Haller

The Most Favored Nation concept from the Executive Order on May 12th of this year requires the reduction of individual drug prices for U.S. citizens to the lowest price paid by citizens in other developed nations. Although this initiative sounds beneficial to Americans on a surface level, several potential flaws lie beneath that could make the Executive Order counterproductive. From pharmaceutical companies cheating the system to inconsistencies in drug prices caused by countries denying the importation of certain drugs, the Most Favored Nation concept could be rendered useless.

[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/)

*PBM*s

Lily Friedman

Pharmacy benefit managers, often called “PBMs” are companies that serve as the intermediary between drug manufacturing companies, health insurance companies, and pharmacies. Although PBMs can help control drug costs by negotiating for lower prices or reimbursements for expensive prescription drugs by manufacturers, oftentimes these savings end up as profit for PBMs and do not make it to the pharmacy or patient. PBMs also manage formularies, which are the lists used by insurance companies to decide which drugs to cover. For a more detailed overview of how PBMs work, check out this Commonwealth Fund article:

[HTTPS://WWW.COMMONWEALTHFUND.ORG/PUBLICATIONS/EXPLAINER/2025/MAR/WHAT-PHARMACY-BENEFIT-MANAGERS-DO-HOW-THEY-CONTRIBUTE-DRUG-SPENDING](https://www.commonwealthfund.org/publications/explainer/2025/mar/what-pharmacy-benefit-managers-do-how-they-contribute-drug-spending)

The Pharmacy benefit manager industry is incredibly concentrated, where very few PBMs exercise an excessive amount of power within the industry. Many policymakers are working to address the misuse of PBM control over drug pricing and drug access with state and federal legislation. The Federal Trade Commission (“FTC”) is currently investigating the impact of top PBMs on the accessibility and affordability of medication, and is suing the three largest PBMs for artificially inflating the price of insulin drugs for patients. For in-depth explanations of the PBM legislation introduced or enacted in the last Spring and an update on the FTC litigation, check out this Mintz policy update:

[HTTPS://WWW.MINTZ.COM/INSIGHTS-CENTER/VIEWPOINTS/2146/2025-05-19-PBM-POLICY-AND-LEGISLATIVE-UPDATE-SPRING-2025](https://www.mintz.com/insights-center/viewpoints/2146/2025-05-19-pbm-policy-and-legislative-update-spring-2025)

The budgetary reconciliation bill currently making its way through Congress, titled the “One Big Beautiful Bill Act”, contains provisions that would require PBMs to be more transparent and fair with drug pricing. Among other regulations, it would prohibit PBMs from using “spread pricing” in payment arrangements under Medicaid. Spread pricing is a payment method where a PBM makes money by keeping a percentage of the negotiated rebates on drugs from manufacturers instead of charging administrative fees to health plans.

- For a quick explanation of how the reconciliation bill would work to regulate PBMs, check out this short article by the National Association of Chain Drug Stores:

<https://www.nacds.org/news/nacds-commends-senate-finance-committee-for-inclusion-of-medicaid-pbm-reform-in-reconciliation-text/>

- For a more detailed explanation of the different provisions in the bill related to PBMs, check out this short Mintz article:

<https://natlawreview.com/article/pbm-legislation-reconciliation-bill-far-sweeping-pbm-reform>

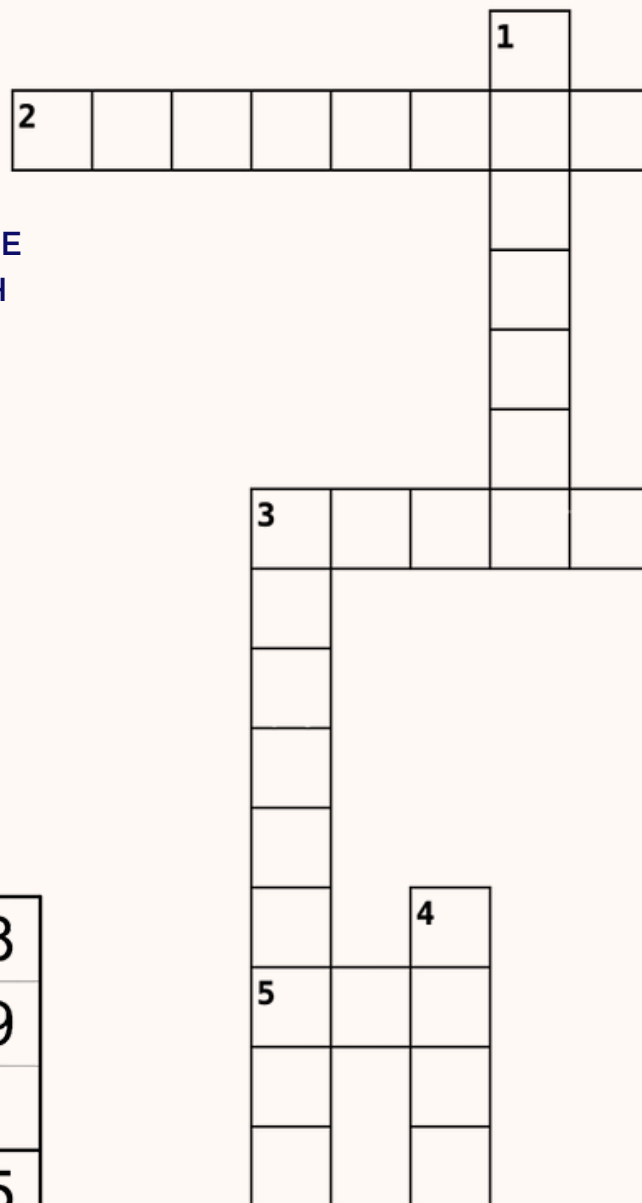
Crossword

DOWN:

1. QUIET INDOOR HABIT, KEEPS HANDS NIMBLE
3. LOW-SODIUM MINERAL FOR HEART HEALTH
4. DAILY HABIT FOR HEALTH: TAKE A _____

ACROSS:

2. SOFT-SOLED FOOTWEAR FOR SHUFFLING AROUND HOME
3. MEDICARE'S PRESCRIPTION DRUG PLAN
5. RETIREMENT SAVINGS ACCOUNT



Sudoku

					1			8
			8			3	4	9
	3		2		9	7	1	
				2		8		5
9			5		8			4
5		8		9				
	9	7	6		2		3	
3	8	5			7			
1			4					

FILL IN THE BLANK SQUARES SO THAT EACH ROW, EACH COLUMN, AND EACH 3-BY-3 BLOCK CONTAINS ALL OF THE DIGITS 1 THROUGH 9.

SEE ANSWERS ON PAGE 7

Thanks for Reading

We want to hear from YOU!

What is the biggest event that has happened in your life? Email your experience to info@retiresafe.org for a chance to be featured in one of our newsletters!

A note from the editor:

Thank you so much for reading this month's edition! Our lovely summer 2025 intern staff provided the content presented in this newsletter. Have a question or want to learn more? Reach out! Shoot us an email, and we would love to tell you more about any of these topics.

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Page 6 Answers

Down:

1. Crochet

3. Potassium

4. Walk

Across:

2. Slippers

3. Part D

5. IRA

6	7	9	3	4	1	2	5	8
2	5	1	8	7	6	3	4	9
8	3	4	2	5	9	7	1	6
7	4	6	1	2	3	8	9	5
9	2	3	5	6	8	1	7	4
5	1	8	7	9	4	6	2	3
4	9	7	6	8	2	5	3	1
3	8	5	9	1	7	4	6	2
1	6	2	4	3	5	9	8	7

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