



Insider's Report: What the outcome of the 2022 election means for your earned benefits

As House Republicans gain a majority in the new Congress, one thing we could soon see proposals to slash benefits come up for a vote in Congress. And these proposals include everything from raising the retirement age to 70, cutting the annual Social Security Cost-of-Living Adjustment, and even privatizing Medicare through pricing reforms, even privatizing Medicare for the benefit of huge insurance companies.

While these proposals may work out great for Wall Street, huge insurance companies and Big Pharma executives, they will devastate seniors — the vast majority of whom are counting on Social Security for most of their income in retirement. And it's more important than ever for the Senate to be led by Senator Biden to serve as a firewall against proposed benefit cuts and harmful changes to Social Security.

As NCPSSM President and CEO Marc Rotzman and other seniors' advocacy leaders wrote about recently in the *Harford Courant*, "Too many seniors who have worked and paid into Social Security all their lives are living in poverty and struggling to make ends meet. To hold them hostage over the debt ceiling is unconscionable, yet that is exactly what the Republicans aim to do."

That's why our work to mobilize millions of older Americans, advocate for policies that will protect and improve Social Security and Medicare and ensure the truth about your earned benefits is accurately represented by the media and decision makers in Washington remains mission critical.

Become a member now to help us keep the pressure on Congress. Your continued support is essential to the National Committee's mission.

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Notice to the Class of a Proposed Clarification in Hospital "Observation Status" Case

In Alexander v. Becerra, a federal court found that certain beneficiaries must be allowed to appeal to Medicare when their hospitalizations are reclassified from "inpatient" to "outpatient" (known as "observation status"). As part of the appeals process, class counsel and the National Committee asked the court to clarify how Medicare can address certain retrospective claims. The parties proposed this clarification in the interest of facilitating and streamlining the retrospective appeals process initiated by the court, and now the administration has issued an order that makes it easier to notify class members of the proposed clarification. If class members have any questions or comments about the proposed clarification, please contact class counsel by November 25, 2022. The proposed clarification and instructions for contacting class counsel can be found in the link below.

[Read the notice of proposed clarification.](#)

Ask Web

Our resident Social Security expert, Webster Phillips — a Senior Policy Analyst for the National Committee and a 31-year veteran at the Social Security Administration — is here to answer your questions about Social Security.

You can either search our [archive](#) for valuable advice on a broad range of concerns or submit your question [here](#).

This week's question is: I am 75 years old, my wife is 61. I did not start collecting Social Security until age 70 and receive about \$1,650 per month benefit. How much can my wife expect to receive as my death benefit? If it happens this year? What would her benefit be at age 65, 66, 67?

[Click here to read the answer.](#)

Take Our Poll

Former President Trump just announced his bid to run for a second term in office. Do you believe a 2nd term Trump president would pose a threat to Social Security and Medicare?

[Take our poll now!](#)



Ask Web



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Aging, Health and Care

NCPSSM-Endorsed Candidates Prevail in Mid-Terms
The National Committee to Preserve Social Security and Medicare congratulates the many seniors' champions who prevailed in key races across the nation. More than 70% of the candidates who the National Committee enthusiastically endorsed have emerged victorious in crucial House and the Senate contests. (November 8, 2022, [www.ncpssm.org](#). [Entitled to Know blog](#))

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Why are Republicans telling voters they want to cut Social Security by a third?

If the Republicans take over the House, Rep. Kevin McCarthy has no ruled out cutting Social Security. So, it's worth taking a look at what a Republican plan might look like. The proposal is a Republican Study Committee document — Make Social Security Solvent Again — is based on a bill put forward in 2016 by former Rep. Sam Johnson (R-TX). (November 8, 2022, *MarketWatch*, Alice H. Munnell)

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Medicare Advantage Marketing Complaints Are Rampant But New Protections Will Help

Starting January 1, 2023, CMS must approve all television ads in advance and will review ads already on air to ensure they meet all marketing requirements. (November 8, 2022, *Forbes*, Diane Orentlicher)

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Manchin's call for Social Security, Medicare deal stokes GOP optimism

Sen. Joe Manchin's (D-W.Va.) comments signaling support for working across the aisle on entitlement programs like Social Security are getting a warm reception from some fiscal conservatives, despite skepticism about the chances of a bipartisan deal in the next Congress. (November 8, 2022, *The Hill*, Ari Fuldner)

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Republicans want to push Social Security, Medicare eligibility age to 70

House Republicans who may regain majority in midterm elections say "miracle" of longer lives necessitates raising retirement age. (November 9, 2022, *CBS News*, Aliese Poch)

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'Sirens should go off': How to avoid getting duped by Medicare scammers during open enrollment

You may know that it's open enrollment time for Medicare. So do scammers. The Federal Trade Commission is warning that fraudsters could take advantage of this annual period to impersonate Medicare agents. (November 9, 2022, *CNBC*, Sarah O'Brien)

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