



FRIDAY ALERT



Alliance for Retired Americans

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Medicare Open Enrollment Begins Amid Uncertainty and Rising Costs for Seniors

The period for Medicare beneficiaries to enroll in new plans or change their coverage began this Wednesday and continues through December 7. Beneficiaries can evaluate changes in their current plans as well as other plans offered in their area. They can also choose different or new coverage based on their needs.

Advocates say it is [especially important](#) for seniors to assess and update their coverage this year. Many Medicare Advantage and Medicare Supplement plans have increased maximum out-of-pocket costs – which represent the total amount patients will put toward their care during the year, including copayments.

It's likely that many patients will lose access to preferred hospitals and/or doctors and will have fewer options for prescription drug coverage. Medicare insurers are offering fewer Part D plans and scaling back patient preferred organization (PPO) plans in favor of more restrictive health maintenance organization (HMO) plans.

The Washington Post reported Wednesday that a new online tool [launched by the Centers for Medicare & Medicaid Services](#) to help Medicare Advantage enrollees compare and contrast their options is riddled with conflicting and incorrect information about providers, and officials are scrambling to fix it.

“Prices are going up and options are shrinking this year, so it’s more important than ever for seniors to take the time to make sure their coverage fits their needs,” said **Robert Roach, Jr.**, President of the Alliance. “Beneficiaries can pay attention to star ratings and the ‘Medicare & You 2026’ handbook to make informed decisions. They can also contact the State Health Insurance Assistance Program (SHIP) in their area for impartial guidance and resources.”

[Find your local SHIP office here.](#)

Reminder: Only Four Weeks Until the Alliance's Annual Retirement Security Symposium on November 19

There's still time to register for our annual Retiree Security Symposium, *The Looming Retirement Security Crisis*, on Wednesday, November 19, 2025, from 9:00 AM to 4:00 PM at AFL-CIO headquarters in Washington, DC.

Liz Shuler, President of the AFL-CIO, and Rep. **John Larson** (CT), Ranking Member, House Committee on Ways and Means Social Security Subcommittee, have been invited to speak at the event.

Due to limited space, please RSVP at <https://tinyurl.com/Symposium111925> by November 1, 2025. A continental breakfast and lunch will be provided. The event will also be livestreamed. Respondents who RSVP to attend virtually will receive the link for the livestream.

If you have any questions, please contact Joni Jones at jjones@retiredamericans.org / 202-637-5377.

States Take Action to Lower Drug Prices for Patients

Last week, Colorado regulators [approved a novel legislative measure](#) to cap the price of Enbrel, a high cost prescription drug used to treat autoimmune diseases like rheumatoid arthritis. The state's Prescription Drug Affordability Board, created by the state legislature in 2021, previously found Enbrel's price to be "unaffordable."

The new measure bases Enbrel's lower cost on the reduced price negotiated for Medicare beneficiaries last year: \$2,355 for a 30-day supply, about a third of the previous list price of \$7,402 for the same supply. The board is also considering reducing costs for Stelara, a Johnson & Johnson drug used to treat Crohn's disease and plaque psoriasis and Cosentyx, a drug produced by Novartis to treat plaque psoriasis and similar illnesses.

Amgen, the drugmaker that produces Enbrel, attempted to block the legislation in a lawsuit filed and ultimately dismissed last year. The corporation is expected to challenge the move in court again.

Other states have started their own efforts to lower drug prices for residents. At least 11 states have created their own prescription drug affordability boards, according to data from April 2024. Three other states are considering their own price limits: Maryland, Minnesota and Washington.

The local government in the District of Columbia also passed a law in 2005 that prohibits the sale of any patented drug being sold in the District at an excessive price. The pharmaceutical industry challenged the legislation and the court ultimately agreed that it clashed with patent laws.

“Americans pay the highest drug prices in the world, and the financial burden is especially great for seniors,” said **Richard Fiesta**, Executive Director of the Alliance. “Medicare drug price negotiation passed under the Biden Administration provided relief on the federal level and it’s wonderful to see states are working to further reduce costs for their residents.”

Deepfake Ads Promoting Benefits for Seniors Explode on Meta Social Media Platforms

[A new report](#) from the Tech Transparency Project identified 63 scam advertisers that spent \$49 million on fraudulent Instagram and Facebook ads promoting fake stimulus checks, government benefits, and healthcare payments, accounting for 150,600 political ads published in the last 12 months.

The ads use deepfake videos of important political figures or celebrities created with artificial intelligence tools to direct victims to fraudulent, malicious websites. One ad, published by the Relief Eligibility Center, targeted men and women over the age of 65 in more than 20 states and featured a deepfake video of President **Donald Trump** urging seniors to visit a website to get their “FREE \$5,000 check from Trump.”

Advertisers that want to publish political ads on Meta in the United States are required to undergo an identity verification and authorization process, but that has not prevented fraudsters from finding new ways to evade detection for longer periods using artificial intelligence and other tools.

Meta disabled 35 of the 63 fraudulent ad accounts, but only after they were able to publish dozens and sometimes even hundreds of ads that reached tens of thousands of potential victims. Six of the ad accounts spent over \$1 million before they were finally deactivated.

“This analysis is deeply concerning. The fact that these ads have proliferated so easily is unacceptable and we expect Meta to take immediate action to correct the situation,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “Older Americans and their loved ones should always use reliable sources to double check the accuracy of claims made in an advertisement on social media, rather than clicking on links directly.”

Maryland/DC Alliance Holds Convention

The Maryland/DC Alliance held its convention in Lanham on Wednesday. Maryland/DC Alliance members re-elected **Carol Rosenblatt** as President (Metro DC Coalition of Labor Union Women), Daisy Fields as Treasurer (AFSCME Retiree Chapter 1), **Dick Bissell** as 1st VP (IBEW Local 26 Retirees Club), **Pam Parker** as Trustee (IBEW Local 26 Retirees Club), and **Don Morris** as Trustee (City Union of Baltimore 800 Retirees). They also elected **Roger Blacklow** as Recording Secretary (Leisure World) and Dr. **Haider Hakky** as 2nd VP (IBEW Local 26 Retirees Club). The event included a keynote speech from former governor and SSA Commissioner **Martin O’Malley**, remarks from Alliance President **Robert Roach, Jr.**, Alliance Executive Director **Richard Fiesta**, and others. Field Manager **Tommy McLaughlin** also facilitated an intergenerational panel with representatives from IBEW, CLUW, AFL-CIO Metro Washington Council, and IAMAW.



Left: Former Governor and SSA Commissioner Martin O'Malley and Alliance Executive Director Richard Fiesta at the Maryland/DC Alliance convention; Right: Alliance President Robert Roach speaks at the Maryland/DC Alliance convention



Maryland/DC Alliance convention attendees, photo credit: Ross Olson, IAM Communications Representative