



2026.17

RESOLUTION OPPOSING DEFAULT ENROLLMENT IN MEDICARE ADVANTAGE PLANS

WHEREAS, Medicare-eligible beneficiaries are currently automatically enrolled in Traditional Medicare unless they choose a private Medicare Advantage insurance plan; and,

WHEREAS, private Medicare Advantage insurance plans are profit-based and will overcharge the Medicare Trust Fund by \$76 billion in 2026; and,

WHEREAS, private Medicare Advantage insurance plans subject beneficiaries to restrictions in provider networks and benefits; prior authorization requirements for care; and after 12 months, may trap beneficiaries who have developed health conditions that disqualify them from moving back to Traditional Medicare because they are no longer eligible for a Supplemental Plan to cover uncovered costs in Traditional Medicare; and,

WHEREAS, Project 2025 calls for all Medicare-eligible beneficiaries to be automatically enrolled in private Medicare Advantage insurance plans, rather than in Traditional Medicare; and,

WHEREAS, the Trump-appointed Administrator of the Center for Medicare and Medicaid Services, Mehmet Oz, and Chris Klomp, the Director of Medicare, have stated their support for default enrollment into private Medicare Advantage plans; and,

WHEREAS, the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO), in Resolution 15: Protecting and Expanding Medicare Benefits (2013), stated, "For more than 45 years, Medicare has delivered stable, reliable health care to seniors and people with disabilities and has done so in a more cost-effective manner than private health plans;" and,

WHEREAS, Washington State Labor Council, AFL-CIO (WSLC) Resolution 2022.02 stated "that the Washington State Labor Council, AFL-CIO [goes] on record against the privatization of our Medicare system;" now therefore be it,

RESOLVED, that the WSLC will oppose default enrollment of Medicare beneficiaries into private Medicare Advantage plans; and be it further,

RESOLVED, that the WSLC will send a letter to the state's Congressional delegation urging them to oppose Administration plans to auto-enroll Medicare beneficiaries in private Medicare Advantage plans; and be it finally,

RESOLVED, that the WSLC and its affiliates will help educate their members about the Trump Administration's plans to auto-enroll beneficiaries in private Medicare Advantage insurance, and encourage them to consider the disadvantages of enrolling in privately insured Medicare Advantage plans.

7.23.26

opeiu8/afl-cio