

October 14, 2024

Jo Ann Jenkins
CEO
AARP
601 E Street NW
Washington, DC 20049

Dear CEO Jo Ann Jenkins,

It is long overdue for AARP to take an introspective look at itself. I suggest this institutional self-appraisal as a long-time observer and user of AARP offerings. Years ago, I was invited to speak twice to the AARP national conventions – rousing events they were. I also understand the origins of AARP and its charter on behalf of elderly Americans.

It is abundantly clear that increasingly AARP has strayed from its nonprofit mission and has become conflicted with its business interests that are adverse to the interests of its millions of members. Indeed, your commercial relationships with large insurance companies – United Health Insurance, The Hartford and other businesses bring you substantial revenues from delivering a customer base, trademark and more.

Accordingly, it is important to declare your interests and where they conflict with your membership by doing the following:

1. Disclose to your members the entire texts of your contracts and revenue production with those companies that do significant insurance business with AARP and those consulting firms that relate to these commercial relationships.
2. Agree to respond to serious inquiries from experts about Medicare Advantage (“It’s not what you pay, it’s what you get,” said one very informed critic). As they do every year, insurance giants are now flooding the airwaves, and mail with slick, deceptive, incomplete information during the current enrollment period. As you know they have induced over 50% of Medicare beneficiaries to depart traditional Medicare for a corporatized alternative that is subsidized by traditional Medicare beneficiaries. Our random surveys reveal that most of the elderly so lured, are not aware of the severities of “prior authorization,” narrow networks diminishing free choice of physicians and hospitals, higher denial rates of benefits than traditional Medicare and other deficiencies. As you recall, the *New York Times* and members of the House Progressive Caucus have exposed these and other alarming aspects of Medicare Advantage programs (e.g., the Justice Department case against the insurers). These efforts raise serious concerns about AARP’s indifference to conveying the truth about the hollowing out of Medicare, to benefit the extraordinarily profitable insurers.
3. Medigap insurance that you sell via United Health Insurance is another area where you are AWOL regarding the mistreatment of claimants by maddening delay, obfuscation and obstacles to claimants trying to resolve problems with their coverage. Delays lead to the consumer just giving up to what amounts to calculated tactics to wear these people down

and pocket the immense “savings.”

4. Other stresses on consumers flow from your auto and homeowners’ insurance, especially during Covid, and the current surge in premiums. It is time to open the books to justify such surges. Some \$30 billion nationally from the traffic decline during Covid has still not been fully refunded by the auto insurance industry. This estimate is according to Robert Hunter, a prominent actuary and former Texas Insurance Commissioner and Federal Insurance Administrator, now working with the Consumer Federation of America. *Some of that sum* is due for refunds by your insurance carriers.
5. As you know, Social Security *benefits* have not increased for half a century. A comprehensive bill (the [Social Security 2100 Act](#)) had 200 members of Congress as sponsors in 2022. When people ask champions of the bill like Congressman John Larson (D-CT) former chairman of the House Ways and Means Subcommittee covering Social Security, why AARP is not vigorously backing this major initiative to reduce elderly poverty and pay for it by applying the Social Security tax to the higher incomes, the answer is that AARP is waiting for the bill to have bipartisan support. Really? You’re waiting for a retrograde GOP, that blocked the extension of the poverty-alleviating child tax credit in January 2022 to come on board. You’re giving the GOP a veto over your sacred responsibility to sixty-five million Social Security beneficiaries – many of them poor or near poor. Shame!

In the past, inquiries to AARP have been ignored or after long delays replied to with inadequate responses, to put it mildly. Please do not extend this practice. This letter is being conveyed to numerous consumer groups, members of Congress and your state chapters.

Thank you for your considered response.

Sincerely,



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