



# THE ADVISOR

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## The Happiest Seniors Get Out and Vote

*By John Adams, Chairman, TSCL*

Did you know that seniors who vote more often tend to be more satisfied with their lives in general than those who vote less often? That's according to the *2025 Lifestyle Survey*, a recent study of more than 1,200 American retirees over the age of 65 by TSCL.



The study finds that about 19 in 20 seniors say they regularly vote in at least some kinds of elections—federal, state, or local. This doesn't mean they vote every time, but it does suggest they tend to vote more often than not.

Seniors are most likely to vote in Presidential elections, with 92 percent saying they typically vote. Next are the elections for the House of Representatives and the Senate, where about 72 percent say they typically vote. Between 64 percent and 69 percent typically vote in local elections, state legislative

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elections, and gubernatorial elections—like the one in Virginia last week. Meanwhile, about 56 percent say they regularly vote in party primaries.

What's interesting is that it appears being more involved in the electoral process by voting in non-national elections is connected to higher life satisfaction among seniors. The survey also asked participants to rate their satisfaction with their current lives on a scale of one to 10, with 10 being the highest. The happiest group, those who rated their lives a 9 or 10, tended to vote much more often than those who expressed less satisfaction with their lives.

Want some examples? Let's start with local elections. Seniors who said they were the most satisfied with their lives are approximately 23 percent more likely to say they regularly vote in them than their less satisfied peers. If we make the same comparison for state legislative elections, that's 15 percent. For gubernatorial elections, it's 17 percent.

However, the most compelling difference is reserved for party primaries. In total, about 72 percent of seniors who expressed very high life satisfaction said they typically vote in party primaries, compared to 53 percent of other seniors. That means seniors who regularly vote in their party's primary—regardless of which party we're talking about—are about 36 percent more likely to say they're very satisfied with their lives.

So, what's the takeaway from this? Whenever you have the chance, get out there and vote. It's especially important at the state and local level and in your party's primaries. Not only is it a positive outlet that brings seniors closer to their communities, but it also lays the groundwork for national policy shifts that benefit seniors. It's key to cultivating talent at the state and local level—some of whom will eventually move into national politics—who recognize and prioritize our needs.



# The End of Annual Enrollment Period 2025

*By Susan Stewart, Licensed Insurance Agent*

Licensed insurance agents like me call the Annual Enrollment Period (AEP) that runs between October 15th and December 7th a Wild West Rodeo. Why? Because it seems... well, wild. Think bucking broncos, tight cuts around a barrel, and holding your breath while it happens at unrelenting speed.

## What Happens during AEP?

During AEP, a beneficiary can change their Medicare Advantage plan or Prescription Drug Plan as many times as they want. Then, whichever plan Medicare has on record as of December 7th is the plan that they take into the new year.

Many beneficiaries end up talking to more agents than they can keep track of during AEP, but then on December 7th, they still aren't sure that they will get the best coverage for their needs in the coming year. Between the commercials and the never-ending calls, it's easy to get fed up with talking about Medicare. I get it. Insurance agents are as ready for a break as you are after several weeks of long hours and non-stop calls. We love what we do, but it's a wild west rodeo!

## What Medicare changes should you watch out for in 2026?

It's very important that you understand there are many changes coming to Medicare next year. At the time of this writing, I'm unable to see plans for 2026, but as I redo yearly

certifications, I see increased copays and deductibles. I see fewer of the extras that were so important for many people in 2025—food cards and solid dental coverage. I'm advised that carriers are moving towards being solely health insurance providers.

## How should you work with an insurance agent?

Did you know that if you've worked with an agent you like and trust, that if you take a plan with a different agent, the one you trust isn't your agent anymore? That might not sound like such a big deal, but I cannot tell you how many times I've seen tears when one of my clients changed their plan with someone else (including the carrier) and found out I could no longer help them. They had no contact details for the agent who enrolled them, but still had mine.





If you have a trusted agent, work with only that person. Don't waste your time going through everything again with a stranger just because you got a call with the hint of a possibly exciting benefit. If you have questions after you take out a plan for 2026 because you've seen something on TV or a friend got something you didn't, call your agent to ask your question.

### **What can you do to make AEP easier?**

How can it be easier for you? That's worth discussing. If you read my article last month, you'll remember my number one piece of advice is to be prepared. Seriously. Being prepared for AEP makes all the difference. Here are a few tips to get you started:

- Have a list of your doctors, their addresses, your preferred hospital with the address and any other providers you want to keep. For example, can you tell me the details about your physical therapist?

- Bring a full list of your prescription medications. Don't forget what might be in the refrigerator or inhaled. You need to know the name, dose, and how many times a day.
- Come ready to take notes, especially if you review your options multiple times. Include the agent's name, phone number, the date you spoke and your final decision. Include highlights of the plan itself.
- Ask questions and look at the bigger picture. Don't be so focused on one benefit that you miss the package that may not be right for you.

Maybe I'm repeating myself, but I'll say it again:

**Pay Attention.**

**Take notes.**

**And hold onto the reins.**

The Wild West Rodeo of AEP will be over on December 7th, and then we'll all breathe a sigh of relief.



# Whistleblower Alleges DOGE Malpractice With Social Security Data

By Alex Moore

While the Department of Government Efficiency, or DOGE, has retreated from the news over the last several months, the new federal agency designed to cut down on fraud, waste, and abuse across the government has continued to make waves at the Social Security Administration (SSA).

The SSA's former chief data officer, Charles Borges, submitted a disclosure in August that accused DOGE officials embedded in the SSA of uploading data on more than 300 million beneficiaries to an unsecure cloud account. According to the complaint, after courts filed a temporary restraining order to limit DOGE's access to SSA data, a group of DOGE officials created a copy of an SSA dataset that contains all information submitted for Americans' Social Security card applications. No breach of the data has been reported at this time.

More specifically, the disclosure claims that DOGE officials transferred the data to what's called a test environment, which is basically a system designed to let developers practice working on a dataset. Test environments often do not use real data because they are more vulnerable to cyberattack, instead practicing on generic data designed to simulate the original. According to the complaint, the reason DOGE officials provided for setting up the test environment was to improve the way the SSA exchanges data with other agencies.

After submitting his complaint on DOGE's practices, Borges resigned from the SSA, alleging that he faced retaliation for speaking out.

"After reporting internally to management and externally to regulators, serious data and security and integrity concerns impacting our citizens' most sensitive personal data, I have suffered exclusion, isolation, internal strife, and a culture of fear, creating a hostile work environment and making work conditions intolerable," he said in his resignation letter to SSA commissioner Frank Bisignano.

Since then, it has been unclear how the SSA has responded internally to the whistleblower complaint. Few additional details on the truth and severity of the accusations have emerged. However, two things seem clear. First, DOGE remains active at the SSA. And second, it is focused on improving how the SSA shares data with other agencies. That certainly sounds like a worthwhile improvement, but it will be key to prioritize data security while that remains a work in progress.



# Let's Get Cooking: Medicare Launches 'Chili Cook Off' to Tackle Fraud

*By Alex Moore*

The Center for Medicare and Medicaid Services (CMS) is borrowing the new approach for reducing waste, fraud, and abuse. It's called the "Crushing Fraud Chili Cook-Off," but it doesn't involve any debates about whether beans belong in the pot. Instead, it's a challenge for building machine learning models that can detect potential fraud in Medicare's claims data.

## **How can you call it a chili cook-off without the chili?**

The term comes from the world of data science, which is a profession for people who specialize in building models that predict different outcomes. Just like there's no one right way to make chili, there's usually not one right way to build a model. So, just like a chef might try a lot of chili recipes to see which one works best with a certain set of ingredients, data scientists often build a lot of models and have them compete when trying to solve a problem. Hence, the chili cook-off name.

## **How will the competition work?**

The chili cook-off will unfold in two phases. The first phase, already complete, involved soliciting proposals from teams interested in participating in the competition.

Submissions closed on September 19th and were required to propose a new way of applying machine learning to detect Medicare fraud, an explanation of how such an approach could improve CMS's decision making, and a description of how the approach could scale across the agency.

After the end of the first phase, CMS announced 10 teams would advance to the next round of the competition. At this point, on October 30th, CMS provided a limited dataset to each team (in the interest of protecting user data) so they could begin experimenting.





Each team had until December 1st to test their approach and submit a report showing the results of their efforts. CMS had not announced a winner at the time of this writing but is on track to do so on December 15th.

The team that wins the competition looks like it will receive a substantial advantage in federal contracting opportunities. While CMS will have the right to publish the work of all 10 finalists, CMS has said that “participants are welcome to leverage these innovations for any future contract bids.” Winners will also receive public recognition.

### **Why does the chili cook-off matter?**

It represents a new way of cultivating innovation to fight Medicare Fraud. Top data science competitions often receive hundreds of participants, ranging from students and hobbyists to top experts in the field.

In 2024, the U.S. Patent and Trademark Office held a similar competition to improve its system for patent agents to search for related patent documents when reviewing applications. This is key for helping agents spend less time trying to find the relevant documents for a decision and more time reviewing the details that matter.



# Social Security Expands Online Services Available 24/7

By Alex Moore

The Social Security Administration (SSA) recently announced that it is offering expanded, uninterrupted online services through its online portal, called **my Social Security**. The new changes will let Americans complete several new tasks through their accounts, as well as provide around-the-clock service on some tasks that previously were only available at certain times of the day.

The newly available services through **my Social Security** include:

- Requesting a replacement Social Security card
- Viewing your claim status
- Using the retirement calculator
- Viewing your online Social Security Statement with age-based and earnings-based fact sheets
- Viewing your benefit verification letters
- Viewing your SSA-1099 form.

Meanwhile, some of the existing services expanded to 24/7 coverage are:

- Viewing your benefits and payment information
- Viewing your direct deposit information



- Viewing your current address on file
- Viewing and updating your preference selection
- Viewing your appointed representative and payee selection.

A full list of services available through my Social Security is available on the SSA [website](#). If you need to set up your account, the SSA offers instructions to do so [here](#). Remember to only provide your private information when you are sure that you are working with an official government service.