

Killingly Villager

By: Rep. Joe Courtney

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My father, Bob Courtney, was a lifelong Republican. He paid his bills on time and took pride in his self reliance. But when he fell ill from a congestive heart condition at age 82, he required frequent hospital care. I served as his power of attorney during those years, and as we went together through his tall stack of hospital bills, he turned to me and said simply, "Thank God for Medicare."

When President Johnson signed Medicare into law in 1965, only 50 percent of America's seniors could afford to buy health insurance. It was not accidental or malicious; the high cost of covering America's over-65 population made seniors basically uninsurable. That all changed with one stroke of a Presidential pen when Medicare was established as a guaranteed benefit, providing a basic level of care for seniors regardless of income or illness. Subsequent generations have protected Medicare's promise during good times and bad, during war and recession.

This generation is no different, but today Medicare is facing its biggest threat since 1965. In their budget plan for Fiscal Year 2012, Republican leadership in the House of Representatives put forth a proposal that would end Medicare as we know it. Rather than a guaranteed benefit -- underwritten by the government and able to expand or contract based on a patient's unique needs -- the plan introduced by Rep. Paul Ryan (R-WI) would pay a flat voucher of \$8,000 to seniors, leaving the rest of a patient's risk in the hands of private insurers and health providers.

This formula would result in a massive cost shift to patients and families. Indeed, within hours of the plan's release, the non-partisan Congressional Budget Office calculated that out-of-pocket costs for seniors would double in year one by \$6,000 under the radically-restructured benefit. If anything, that estimate of average costs for all seniors healthy and ill, understates the impact on patients with chronic high-cost illnesses like the one my father suffered from for two long years.

To put those increased out-of-pocket costs into perspective, men and women between the ages of 44 and 54 would need to save hundreds of thousands of dollars more before retiring in order to offset just the cost of health coverage over their lifetimes. According to the House Committee on Energy and Commerce, individuals in that age bracket – 132,000 people in eastern Connecticut alone – would need to earn an additional \$182,000 to \$287,000 just to keep up.

Under the guise of reform and fiscal responsibility, House Budget Committee Chairman Paul Ryan's plan would remove all semblances of security and make it significantly more difficult for seniors to keep up with escalating health care costs.

Instead of delivering real savings in the Medicare program, the proposal merely would shift costs to seniors in the form of higher premiums and higher out-of-pocket costs. The plan includes no reform of care delivery, none of the coordination of care with electronic records, and no provider collaboration.

In addition to converting Medicare into a voucher system, the proposal will repeal all of the positive changes for Medicare in the health care reform law. This year, beneficiary copayments for preventative care services, like mammograms, colonoscopies, or diabetes screenings were eliminated as a result of the Affordable Care Act. Seniors who reached the Part D donut hole have received checks to help pay for medication costs, and assistance will continue until the hole is completely eliminated in 2020. These very reforms that support smarter, more efficient care through early diagnosis of disease and through better management of chronic conditions will also be eliminated under the Ryan-Republican proposal.

Despite claims by the plan's proponents that no one over age 55 will be affected, as you can see, assistance with prescription drug costs and preventive care would both immediately be on the chopping block if the plan were to be signed into law.

Unfortunately, House Republicans passed the Ryan Medicare plan on a straight party-line vote, despite the other more responsible, effective deficit-reduction alternatives on the table. I support a proposal introduced by Rep. Chris Van Hollen, the ranking member of the House Budget Committee, which puts our country on a responsible economic path. That plan, which I voted for, guarantees health care coverage for seniors and disabled citizens. The plan I support preserves and protects Medicare, ensuring that future generations benefit from the program that

improved the lives of countless seniors. It will ensure that all Americans can live their retirement years in dignity, ready to repeat the words of a staunch Republican like Bob Courtney Senior: "Thank God for Medicare."

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