

Medicare Voices

A Report by the Medicare Rights Center

September 2011

Medicare is a federal program that is well-loved by an overwhelming majority of the older adults and people with disabilities who benefit from it, and by their families. In a recent poll, for instance, 87 percent of respondents said that Medicare works and does not require an overhaul.¹ The stories in this report, which the Medicare Rights Center has collected from actual Medicare beneficiaries and their caregivers, further evidence broad support for Medicare among Americans—in their own words. These Medicare voices are raised at a critical moment in the history of the Medicare program.

Medicare faces increasing threats. Many policymakers in Washington, DC and across the country are targeting Medicare, along with Social Security and Medicaid, for cuts to solve the federal government's budget deficit. But many of the proposals being discussed would not make Medicare coverage better or cheaper for those who rely upon it—our grandparents, parents, sisters, brothers and neighbors—but instead increase their costs and decrease their coverage.²

Before we shift costs to people with Medicare and cut the level of care they can access, we should listen to what these people have to say about the Medicare program and its importance in their lives. In honor of the 46th anniversary of the enactment of Medicare this past July, Medicare Rights asked people to answer a simple question: “What do you like about Medicare?” Through e-mail and Facebook, Medicare Rights received responses from older adults, people with disabilities, and professionals across the country. Their responses are astounding and simple. We were impressed by respondents' eloquence and raw ability to capture the spirit of Medicare on their own terms, without playing political games or using distracting policy jargon. In this report you will find a few facts about the Medicare program and quotations from those who responded—a group of Americans who feel the value and necessity of Medicare every day. These are their stories. These are the voices of Medicare.

¹ Reichard, John, "Study: Why Cutting Medicare Is So Hard," *CQ HealthBeat*, July 14, 2011. From a Gallup-USA Today poll.

² Medicare Rights Center, "Painting a Grim Picture: Deficit-Reduction Proposals that Hurt People with Medicare," March 2011. Available at <http://www.medicarerights.org/pdf/Deficit-Reduction-Proposal-Fact-Sheet.pdf>.

*Nearly half of all people with Medicare have incomes of \$22,000 or less per year.³
At the same time, these individuals have less than \$2,100 in a
retirement account (for example, an IRA or 401k).⁴*

“Without Medicare my wife’s cancer would put us in the poor house. And, yes, I worked fifty years in two careers and contributed to Social Security since I was fourteen. **Why should only the top 2% of Americans be safe from medical catastrophe?**”

– Mr. E (Bozman, Maryland)

“I struggle to live on Social Security of \$900 a month! My savings are gone as are my pension funds in the market collapse. I pay rent out of Social Security. The remainder must cover all other expenses including car insurance, heating, gas, and food. **I would like to see members of Congress live on \$900 a month at age 72!** Social Security has not had any increases in the past four years, and now this! I think I will come and die on the steps of the Washington monument – maybe then you hear the pleas of the poor and needy.” – Ms. P

“I don’t know what I would do without Medicare. **It is a lifesaver** for me. **I feel protected** and don’t have to shell out much money especially since I am an elderly woman living on Social Security.” – Ms. B

“What would us seniors do if Medicare was not there? I know I could not afford any private insurance and I would have to go without any insurance. How can we prevent our representatives from messing up what is a good thing?” – Ms. L

“As an [Original] Medicare user since 1992, my needs have been limited, but when necessary it is there to help me with my medical issues. I know there are efforts to get the consumer to pay more. Presently my Medigap, [Part] D and Social Security deduction cost me annually about \$4,000, with Social Security being the rock of my income. **I could not handle additional costs.**”

– Ms. M (Orlando, Florida)

³ Kaiser Family Foundation, “Projecting Income and Assets,” June 2011. Available at <http://www.kff.org/medicare/upload/8172.pdf>.

⁴ Id.

People with Medicare use care because they need it. Nearly half of all Medicare beneficiaries have three or more chronic conditions, nearly one-third have a cognitive or mental impairment, and more than one-fourth report being in fair or poor health or having a limitation in activities of daily living, such as eating, dressing or bathing.⁵

“I am a 71 year old single female who has Original Medicare and a Medigap policy. I am currently in treatment for an uncommon cancer that is not curable. To date, my treatment and physician costs have been covered by Medicare and **I have been able to concentrate on dealing with my disease and situation.**

“I worked all of my life from the age of 18 until age 65 and was told that I would be covered by Medicare at retirement and in old age. At age 71 and in ill health, the rules of the game should not change. Nor should any civilized, industrial country cut its elderly citizens off from decent health care. It is a breach of promise and a betrayal of the American elderly.

“Medicare to me is my life line! To allow the elderly to worry and fret their final days away because of all of the threats is appalling.

“I say HAPPY BIRTHDAY to Medicare and kudos to those politicians in the past who have enacted this program for its peoples’ peace of mind in old age. And kudos also to those who have fought to keep it secure and sound. No health care program in our country today is more cost-effectively run.” – Ms. G

“Medicare is like a guardian angel. It was there to look after me when I became disabled with a neuromuscular illness at the age of 37 with two young children to support alone. And at that age I had not given any thought to Social Security or Medicare because I thought I would not need them until I turned 65. Now that I am a senior citizen, my guardian angel is there for me again taking care of my health care needs. What a blessing! We must do everything we can as a nation to ensure that this program stays financially healthy and in place for our future generations. If it were not for Medicare, many disabled people, as well as seniors, would not be able to get appropriate health care.” – Ms. F

⁵ Kaiser Family Foundation, “Medicare Chartbook,” 2010. Available at <http://www.kff.org/medicare/upload/8103.pdf>.

Fifteen percent of the American population relies on Medicare to cover health care costs.⁶ Eighty-three percent of these individuals are eligible because of age, and 17 percent are eligible because of disability.

“What I like about Medicare is that **it does give us peace of mind**. Let’s hope Congress does not force any more cuts to Medicare/Medicaid.”
– Mr. B (Haslett, Michigan)

“Medicare means that the great majority of my clients, no matter whether they are rich or poor, no matter where they lived or worked in the U.S., have a solid basis of health insurance coverage. I encounter uninsured people every month who are counting the days until they turn 65 so they too can access this critical resource. Thank goodness American leaders had the foresight 46 years ago to create such a worthwhile means of taking care of our citizens. I pray that it remains available for future generations.” – Ms. W (Auburn, New York)

“I like that my Medicare is accepted wherever I choose to go and that doctors, etc. bill Medicare directly. Many seniors are in better health because of Medicare. **Those who want to cut Medicare are out of touch with the reality of life for retired Americans.**” – Ms. B

“I was uninsured (because I lost a job and could only find jobs that did not include health care) for three years, until I reached 65 and could sign up for Medicare. That was one of the happiest days of my life! I cannot begin to describe how relieved I was. And since that time Medicare has improved to include some preventive care and that makes it even better. – Ms. M (Sacramento, California)

“I like the fact that Medicare gives Americans a solid foundation for their lives when heading into the later parts of a career and into retirement. I like that **families do not have to worry about the health security of their loved ones**. Medicare is one of the anchors of a manageable health care system. Without Medicare, seniors would be thrown into a health care insurance market that they likely haven’t had to deal with throughout

⁶ Kaiser Family Foundation State Health Facts, “Medicare Enrollment as a Percent of Total Population,” 2010. Available at <http://www.statehealthfacts.org/comparemaptable.jsp?ind=291&cat=6>.

their careers (since most insurance is purchased through employers). The result would be increased cost, and likely decreased quality.”

– Mr. F (Topeka, Kansas)

Over the past decade, Medicare and Medicaid spending per enrollee has grown more slowly than private health insurance spending. From 2002 to 2009, Medicare spending per enrollee grew by 4.6 percent compared to private health insurance, which grew by 6.7 percent for common benefits.⁷

“What I like about Medicare is a simple question with a variety of good answers. In its simplest form what I like is the fact that underneath it all some anonymous person is **not making a profit by denying benefits to my patients.**” – Dr. B (Eureka, California)

“What I like about Medicare? Everything. Of course, some of the details are difficult but overall I am extremely grateful for it. Without it, I would not be able to live independently. Medicare enables me to share minimally in the funds required for my complex level of disabilities with first-rate doctors in top-level hospitals and clinics. Medicare has been there for many others in my extended family over all the years it has been in existence. Thank you, Medicare!” – Ms. L (Wheaton, Illinois)

“I like knowing that **Medicare overwhelmingly spends our insurance dollars on health care** for the elderly and disabled rather than on the insurance companies’ overly complicated paperwork, expensive advertising campaigns, clerks trained and rewarded for denying coverage, obscenely large salaries for executives and dividends to investors.” – Ms. G (Portland, Oregon)

“I am a hospital [social worker/discharge] planner. I work every day with people who are blessed to have Medicare because they are over 65 or have [a disability]. I also work with people who have poor insurance or no insurance and see the consequence of our ‘health care system.’ People think Medicare is complicated. They should work with the overall ‘system.’ We desperately need Medicare for everyone.” – Ms. S (Oak Park, Illinois)

⁷ Centers for Medicare & Medicaid Services, Office of the Actuary, “National Health Expenditure – Historical Data,” Available at <http://www.cms.gov/NationalHealthExpendData/downloads/tables.pdf>.

“I sell health insurance and work with many people who are Medicare-eligible. I can tell you that overall, they are my happiest segment of customers. They receive excellent care for the lowest prices available in the insurance market. I would hate to see the program fundamentally changed. We just need to make the existing program as efficient as possible and work to sustain it financially. On a personal note, I’d like to have Medicare available to me when the time comes—I’ve paid into it my entire working life and want to benefit from it.” – Ms. P

“I like Medicare because it raises us up as a society.” – Ms. L