

End the Two-Year Wait for Medicare

November 12, 2008

Honorable Max Baucus
Chairman
Committee on Finance
U.S. Senate
Washington, DC 20510

Honorable Charles E. Grassley
Ranking Member
Committee on Finance
U.S. Senate
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Honorable John D. Dingell
Chairman
Committee on Energy and Commerce
U.S. House of Representatives
Washington, DC 20515

Honorable Joe Barton
Ranking Member
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Honorable Charles B. Rangel
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U.S. House of Representatives
Washington, DC 20515

Honorable Jim McCrery
Ranking Member
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U.S. House of Representatives
Washington, DC 20515

Dear Senators/Congressmen:

We thank you for your leadership in addressing the rising cost of health insurance and the increasing ranks of the uninsured. These issues will continue to be important for the 111th Congress and the new administration. We look forward to your leadership in finding solutions to these important national problems.

The undersigned coalition of over 65 organizations works to ensure access to health care for people with disabilities, individuals who are extremely vulnerable to the loss of coverage under our current, fractured health care system. As Congress embarks on reforming America's health care delivery system, we urge you to place a high priority on ending the unjustifiable delay in health coverage for a particular group of Americans most in need of access to health care—people with severe disabilities who are waiting to become eligible for Medicare coverage.

In 1972, Congress extended Medicare coverage to individuals determined by the Social Security Administration (SSA) to have a disability that prevents gainful employment. Since then, Medicare has provided access to health coverage for millions of people with disabilities, allowing them to access the health care they need to lead lives as healthfully as possible. In extending Medicare coverage, however, Congress mandated a two-year waiting period, starting from the date of eligibility for Social Security Disability Insurance (SSDI) benefits, before Medicare coverage begins.

This rule continues to exist despite the potential harm it causes to the health of the 1.5 million people waiting for coverage. Nearly 40 percent of these individuals are without health insurance coverage at some point during their wait for Medicare; 24 percent have no health insurance during this entire period. Many cannot afford to pay COBRA premiums to maintain coverage from their former employer, and private coverage on the individual market is unavailable or too expensive for this high-cost population. The economic downturn makes it difficult for states to extend Medicaid coverage beyond the most impoverished people with disabilities.

The waiting period forces people with severe disabilities to endure two years during which treatment and care of their condition are put at risk. Many forgo medical treatment and/or stop taking medications, compromising their already fragile health and resulting ultimately in conditions more costly to treat when Medicare coverage finally begins.

We ask that your efforts in this Congress to address our country's health care crisis include legislation that would eliminate the delay in health coverage for people with disabilities, ensuring that Medicare becomes available at the time of an individual's SSDI eligibility. No one with disabilities severe enough to qualify for SSDI should be without health insurance.

Alpha-1 Foundation
Alpha-1 Association
Alzheimer's Association
American Academy of Neurology Professional Association
American Association of People with Disabilities (AAPD)
American Autoimmune Related Diseases Association
American Cancer Society – Cancer Action Network
ACCSES
American Council for the Blind (ACB)
American Foundation for the Blind
American Network of Community Options and Resources (ANCOR)
American Psychological Association
Amputee Coalition of America

Amyloidosis Support Groups
Arthritis Foundation
Association for Frontotemporal Dementias
Association of Programs for Rural Independent Living (APRIL)
Autism Society of America
Bazelon Center for Mental Health Law
Benign Essential Blepharospasm Research Foundation (BEBRF)
Brain Injury Association of America
Breast Cancer Network of Strength
Center for Medicare Advocacy
CFC International
Children's Tumor Foundation
Coalition for Pulmonary Fibrosis
Community Health Charities of America
COPD Foundation
Cystic Fibrosis Foundation
Disability Policy Collaboration
Dystonia Medical Research Foundation
Easter Seals
Ehlers Danlos National Foundation
Epilepsy Foundation
Families USA
HIV Medicine Association
Incontinentia Pigmenti International Foundation
Independence Care System
Kennedy's Disease Association
Leukemia & Lymphoma Society
Lupus Foundation of America
MAP Rx
Mental Health America
Medicare Rights Center
Myasthenia Gravis Foundation of America (MGFA)
National Academy of Elder Law Attorneys (NAELA)
National Alliance of State and Territorial AIDS Directors (NASTAD)
National Alliance on Mental Illness (NAMI)
National Association of People with AIDS
National Council for Community Behavioral Healthcare
National Council on Independent Living (NCIL)
National Disability Rights Network
National Health Council
National Kidney Foundation
National Marfan Foundation
National Multiple Sclerosis Society
National Organization for Rare Disorders (NORD)
North American Brain Tumor Coalition (NABTC)
National Patient Advocate Foundation (NPAF)

NISH
NTM Info & Research
Paralyzed Veterans of America
Shwachman Diamond Syndrome Foundation
Spina Bifida Association
STARS
The AIDS Institute
The Arc of the United States
United Cerebral Palsy
United Spinal Association
Village Care of New York