

**Congress of the United States**  
**Washington, DC 20515**

June 25, 2015

The Honorable Sylvia Burwell  
Secretary  
U.S. Department of Health and Human Services  
200 Independence Avenue, S.W.  
Washington, DC 20201

The Honorable Thomas Perez  
Secretary  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

The Honorable Carolyn Colvin  
Acting Commissioner  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235

Dear Secretary Burwell, Secretary Perez, and Acting Commissioner Colvin:

This is an important year, with the upcoming 2015 White House Conference on Aging (WHCOA) and the 50<sup>th</sup> anniversary of Medicare. Medicare has improved the health and well-being of seniors and people with disabilities for the last five decades, and we want to ensure that the program can be improved for this and future generations.

With that in mind, we are writing to urge you to take action to improve education of Medicare beneficiaries as they approach program eligibility. We believe the WHCOA is an appropriate platform to implement interagency solutions to provide enhanced support to beneficiaries new to Medicare. Making an informed decision about whether and when to enroll in Medicare is a complicated task for many individuals, depending on their own individual situations. A poor decision can result in a lifetime of higher Medicare premiums, gaps in health coverage, and delayed access to needed health care.

A rapidly growing aging population, an older workforce that is delaying retirement, and new Affordable Care Act coverage options create new transition opportunities and challenges. It is critical that beneficiaries receive clear, easily understandable information at appropriate times in

order to make informed decisions. At the moment, no federal agency is responsible for notifying people new to Medicare who are not already collecting Social Security benefits about enrollment rules and obligations. This void represents an information gap for consumers who naturally look to the federal government for instructions and information about their Social Security and Medicare benefits.

We have heard from constituents as well as organizations representing Medicare beneficiaries about the problems individuals face as they assess their Medicare enrollment options, as well as the consequences of uninformed decisions. As a solution, we urge your agencies to develop a system to ensure that all individuals nearing Medicare eligibility receive timely and complete notice about Medicare enrollment.

In particular, we ask for your agencies to work together to support individuals transitioning from COBRA benefits, retiree insurance, and small employer group health plans, where complicated coordination of benefit rules can be easily misunderstood by consumers. We also ask that you specify your plans to ensure that individuals transitioning from Marketplace plans and Medicaid expansion are adequately prepared to navigate these new transition points, including for those aging into the program, for those under age 65, and for those with End Stage Renal Disease. As 10,000 Americans become Medicare eligible on a daily basis, facilitating seamless transitions to Medicare is vital to protecting the health and well-being of our nation's seniors and people with disabilities. We believe enhanced beneficiary notification and education is imperative, including adequately notifying people of approaching Medicare eligibility; adequately supporting employers and other messengers; developing policy on notification by Marketplace plans; and adequately supporting and engaging with State Medicaid offices.

These problems can be effectively solved with interagency cooperation between the Department of Health and Human Services, the Social Security Administration, the Department of Labor, States, and others. A positive first step would be a review of existing materials to identify information gaps, including Social Security annual statement(s) and inserts; the Initial Enrollment Period (IEP) packet for those automatically enrolled; the General Enrollment Period (GEP) packet for those who declined Part B enrollment; and notices from COBRA, SHOP, and other sources of insurance. Coordination is necessary so that regardless of from which avenue a beneficiary notice is received, all notices include the same key messages. Targeted efforts for non-English speakers and alternate format materials should also be available and automatically provided to those who have already expressed a preference for alternate language or format.

As we celebrate Medicare's 50<sup>th</sup> year, it is vital to ensure that future beneficiaries avoid unnecessary penalties and other harms resulting from honest enrollment mistakes. Adequate notification and targeted education are essential to simplifying Medicare enrollment for our nation's retirees and people with disabilities. The 2015 WHCOA provides a forum and an opportunity to address these issues and advance needed solutions. We ask that this critical issue be a focus of the WHCOA meeting and work.

Sincerely,



Sander Levin  
Ranking Member  
Committee on Ways and Means



Frank Pallone  
Ranking Member  
Committee on Energy and Commerce



Robert C. "Bobby" Scott  
Ranking Member  
Committee on Education and the Workforce



Doris Matsui  
U.S. House of Representatives  
Co-Chair, Seniors Task Force



Jan Schakowsky  
U.S. House of Representatives  
Co-Chair, Seniors Task Force

CC: Nora Super, Executive Director, White House Conference on Aging  
Andy Slavitt, Acting Administrator, Centers for Medicare & Medicaid Services  
Kathy Greenlee, Administrator, Administration for Community Living  
Shaun Donovan, Director, Office of Management & Budget