Dear Chairman Pallone and Ranking Member Walden:

The undersigned organizations share a commitment to advancing the health and economic security of older adults, people with disabilities, their families, and caregivers. Together, we support and represent the 60 million Americans who rely on Medicare to access affordable, high-quality health care.

Thank you for including the bipartisan, bicameral Beneficiary Enrollment Notification and Eligibility Simplification (BENES) Act (H.R. 2477) in a full Committee markup on July 15. We urge you to advance the BENES Act as noticed, without delay or amendment.

The BENES Act is urgently needed to modernize and simplify the Medicare Part B enrollment process. Currently, far too many people make honest mistakes when trying to understand and navigate this confusing system. The consequences of such missteps are significant—including late enrollment penalties, higher out-of-pocket health care costs, gaps in coverage, and barriers to accessing needed services.

In 2019, an estimated 764,000 people with Medicare were paying a Part B Late Enrollment Penalty (LEP), with the average LEP amounting to nearly a 28% increase in their monthly premium.\(^1\) In addition to this considerable financial burden, older adults and people with disabilities often face disruptions in care continuity, unexpected health expenses, and lack of coverage because of unduly complex Medicare transitions.

The BENES Act would help prevent these costly errors. As recommended by the Medicare Payment Advisory Commission (MedPAC) in its June 2019 report to Congress, the bill would fill long-standing gaps in outreach and education by directing the federal government to notify individuals approaching Medicare eligibility about basic enrollment rules.\(^2\) It would also update enrollment timelines to eliminate needless breaks in coverage, and inform future policymaking on enrollment period alignment. Together, these changes would improve the health and financial well-being of current and future Medicare beneficiaries.

Demographic and employment realities lend an urgency to the need for these improvements. The American population is aging rapidly\(^3\) and more older adults are working later in life, often delaying—knowingly or not—Medicare Part B enrollment.\(^4\) Without immediate action to simplify transitions to

---

Medicare, this ever-growing cohort will experience the challenges, pitfalls, and consequences of the current system.

The BENES Act’s commonsense solutions are needed now more than ever. We urge you to prioritize these important reforms for immediate passage. Thank you.

Sincerely,

ACCSES
AFL-CIO
AgeOptions
Aging Life Care Association
Alliance for Aging Research
Alliance for Retired Americans
Alzheimer’s Association
Alzheimer’s Impact Movement
AMDA – The Society for Post-Acute and Long-Term Care Medicine
American Association of Service Coordinators (AASC)
American Association on Health and Disability
American Cancer Society Cancer Action Network
American College of Clinical Pharmacy (ACCP)
American Federation of Government Employees (AFGE)
American Federation of State, County and Municipal Employees (AFSCME)
American Foundation for the Blind
American Geriatrics Society
American Health Care Association
American Medical Association (AMA)
American Muslim Health Professionals
American Society on Aging
Association of Jewish Aging Services (AJAS)
Association of University Centers on Disabilities (AUCD)
Autism Society of America
B’nai B’rith International
Better Medicare Alliance
Blue Shield of California
BlueCross BlueShield Association (BCBSA)
Brain Injury Association of America
California Health Advocates
Caregiver Action Network
Center for Advocacy for the Rights & Interests of the Elderly (CARIE)
Center for Elder Law & Justice
Center for Independence of the Disabled, NY (CIDNY)
Center for Medicare Advocacy
Cerebral Palsy Associations of New York State
Community Catalyst
Community Service Society
Community Services Center of Greater Williamsburg
Compassion & Choices
Connecticut Alliance for Retired Americans
CVS Health (formerly Aetna)
Dialysis Patient Citizens
Disability Policy Consortium
Disability Rights Education and Defense Fund (DREDF)
Disabled In Action of Metro NY
Domtar
Easterseals
Empire Justice Center
Epilepsy Foundation
Families USA
Family & Children Association, Senior Services HIICAP (Nassau County, NY)
Gerontological Society of America
Hartford Institute for Geriatric Nursing at NYU
Humana
International Association for Indigenous Aging
International Union, United Automobile, Aerospace & Agricultural Implement Workers of America
The Jewish Federations of North America
Justice in Aging
Lakeshore Foundation
LeadingAge
Lenox Hill Neighborhood House
Lutheran Services in America
MAXIMUS
Medicare Rights Center
Metro New York Health Care for All
National Academy of Elder Law Attorneys (NAELA)
National Active and Retired Federal Employees Association (NARFE)
National Adult Day Services Association (NADSA)
National Adult Protective Services Association (NAPSA)
National Alliance on Mental Illness (NAMI)
National Association for Home Care & Hospice (NAHC)
National Association for the Support of Long Term Care (NASL)
National Association of Area Agencies on Aging (n4a)
National Association of Councils on Developmental Disabilities
National Association of Health Underwriters (NAHU)
National Association of Nutrition and Aging Services Programs (NANASP)
National Association of Social Workers (NASW)
National Association of State Head Injury Administrators
National Association of State Long-Term Care Ombudsman Programs (NASOP)
National Center for Assisted Living
National Coalition on Health Care (NCHC)
National Committee to Preserve Social Security and Medicare
National Consumer Voice for Quality Long-Term Care
National Consumers League
National Council on Aging
National Hispanic Council on Aging (NHCOA)
National Hospice and Palliative Care Organization (NHPCO)
National Multiple Sclerosis Society
National Partnership for Women & Families
National Patient Advocate Foundation
New York Legal Assistance Group
New Yorkers for Accessible Health Coverage
NY StateWide Senior Action Council
Partnership to Improve Patient Care (PIPC)
Patient Access Network (PAN) Foundation
Program to Improve Care, Altarum
Service Employees International Union (SEIU)
Smart Policy Works (formerly Health & Disability Advocates)
Social Security Works
Southern Tier Independence Center (STIC)
The Actors Fund
The Arc of the United States
UAW Retiree Medical Benefits Trust
United Jewish Organizations of Williamsburg
Women’s Institute for a Secure Retirement (WISER)