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On 45th Anniversary, Medicare Under Siege

By Congresswoman Doris Matsui & Congresswoman Jan Schakowsky

Forty-five years ago today, Medicare began operation and senior citizens started to use their brand new Medicare cards to obtain medical care. As President Lyndon B. Johnson stated, older Americans began to receive guaranteed access to care "not as an act of charity, but as the insured right of a senior citizen. July 1, 1966 marks a new day of freedom for our people."

Many of us cannot imagine what it was like before Medicare, but back then, the need was clear. Before July 1, 1966, 51 percent of senior citizens were uninsured - unable to find coverage from private insurers who didn't want to cover them. Without health insurance, getting sick or injured could mean going bankrupt, going without needed care or even dying needlessly.

President Johnson knew the value of Medicare, but he also knew we would need to work to protect it. "This program is not just a blessing for older Americans," he said. "It is a test for all Americans - a test of our willingness to work together. In the past, we have always passed that test. I have no doubt about the future."

Today, Medicare provides nearly universal coverage at lower costs than private insurers. Because of Medicare, seniors cannot be denied coverage or charged more. Many of our constituents have told us they are holding on until they can reach age 65 and join Medicare so that they can get the medical care they need but cannot afford on their own.

We are committed to ensuring that Medicare remains in place for this generation and future generations of senior citizens or people with disabilities. We can strengthen it - just as Medicare

has been strengthened over its history and, most recently, by the Affordable Care Act's improved access to preventive services and lower prescription drug costs. But we should never undermine it.

Unfortunately, our national commitment to Medicare is once again being tested. The Republican budget that passed the House last April would end Medicare as we know it and return to the days when senior citizens had to depend on private insurance companies for care. The incoming generation of seniors would be denied the ability to enroll in traditional Medicare. Instead of choosing their own doctor, they'd have to select a private insurance company - which would then select doctors and decide which treatments they would provide. Private insurers would get a voucher worth only a fraction of the cost of coverage. By 2030, the voucher would cover only 32 percent of the cost of coverage - leaving seniors to pay 68 percent of premium costs.

The result? According to the non-partisan Congressional Budget Office, Americans under 55 would face higher out-of-pocket costs once they reach age 65 -- adding \$6,000 a year in out-of-pocket spending for the typical senior. That is double the current amount. This is a cost increase they cannot afford, and could force many enrollees to instead go without coverage altogether.

Finally, despite what you may have heard, Americans over 55 years old - including those now on Medicare - would lose, too. The Affordable Care Act's new benefits would be repealed - immediately leaving seniors to pay for cancer and diabetes screenings, eliminating the annual wellness exams, and increasing out-of-pocket drug cost. Beginning in 2022, no one would be allowed into Medicare, leaving an ever-dwindling number of beneficiaries to pay for higher premiums as Medicare's purchasing power is depleted.

The more the American public knows about the Republican plan, the more they know it fails to meet the needs of seniors and their families. We agree.

So as we celebrate the 45th anniversary of the implementation of Medicare, we recommit ourselves to strengthening and protecting Medicare, now and for generations to come.

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