

Understanding Medicare

Without Congressional Action, Rising Medicare Premiums Threaten Health, Economic Security Of Older Americans (T)

(NAPSA)—Amid difficult economic times, more and more Americans are struggling to make ends meet. But skyrocketing health care costs—including those for many older Americans in Medicare—may force them to make tough choices when it comes to getting necessary care.

Today, 44 million Americans use Medicare, the federal health insurance program for people 65-plus. Every year, Medicare premiums rise, but lately their premiums have been rising far above normal rates. Since 2000, monthly Medicare premiums have more than doubled. Medicare premiums may go up even higher unless Congress acts.

While many view Medicare as all-inclusive coverage, AARP says beneficiaries actually pay for about a quarter of their health care costs out of their own pockets.

“Raising Medicare premiums on top of ever-increasing out-of-pocket health care costs that many people pay could discourage them from getting the health care they need,” said AARP Executive Vice President Nancy LeMond. “It’s not fair for people to be forced to choose between paying for food and rent over paying for quality medical care.”

These expenses range from co-payments for doctor visits and hospital stays to costs for prescription drugs. In addition, people who use Medicare may have to pay in full when they visit an eye doctor, go to the dentist, or need long-term care at home or in a nursing home.

Congress must decide whether to raise Medicare premiums even higher to cover the cost of paying doctors more. Rather than finding a more permanent fix for the flawed physician payment system, for the last five years, Congress has prevented similar cuts to doctor reimbursement rates nearly every year by patching the existing system and making older Americans pay for it through even higher premiums.

“Medicare beneficiaries are willing to pay their fair share but repeatedly taking money out of the pockets of older Americans is just not fair. Congress needs to find another way to pay for skyrocketing health care costs,” LeMond said.

More information on how to engage in discussions and take action to prevent Medicare premium increases can be found at www.keepmedicarefair.org.