

## **Sign Medicare Bill of Rights**

By Lt. Governor André Bauer

I am holding community conversations around South Carolina in my capacity as head of the state's Office on Aging to talk about how half a trillion dollars will be cut from the Medicare to fund so-called health care reform.

As South Carolina's chief advocate for senior citizens, I believe these forums are providing a valuable opportunity to present an update on Medicare, as well as for me to hear what people think about the health care proposals pending in Congress. What I am hearing is clear, reforms in the health care system are needed, but not at the expense of the current 660,000 Medicare beneficiaries in our state.

There are 79 million Baby Boomers throughout the nation, including 1 million in South Carolina who are set to join the aging community as seniors. The Baby Boomers who have turned 62 are signing up for Social Security and in a few years they will begin signing up for Medicare. With that many Americans set to join the Medicare system, we must begin a dialogue about the program's future.

Many ideas are on the table, including proposals which would take half a trillion dollars out of the Medicare program over the next 10 years to help finance this so-called health care reform.

The reform plan championed by President Obama sets to cut the \$455 billion Medicare program which now serves 46 million citizens. This will, of course, directly impact the nearly 660,000 South Carolinians who are currently enrolled in the Medicare program that purchases more than \$4.3 billion of health care each year in our state.

The net effect of cutting \$500 billion from the Medicare program will be to incur 10 years of medical bills but to only pay for nine. The bottom line is that we will be paying health care providers less for the same services, which is dangerous because 30% of current Medicare beneficiaries say it is difficult to find a health care provider. Doctors say Medicare doesn't pay enough and imposes a paperwork burden.

And over the course of these next 10 years when we will be cutting the program, the number of Medicare beneficiaries will be growing by up to 30% as the Baby Boomers sign up.

Contrary to what is being told to us by Washington, health care reform will not be free and common sense tells us it cannot be free. This means 46 million American senior citizens will pay dearly for these reforms.

I cannot stress enough that Medicare beneficiaries finance Medicare through their taxes and premiums. The Medicare system may not be perfect, but it serves our senior citizens well and is fairly efficient. Currently, 44% of Medicare is paid from the general fund, largely through Medicare and Social Security taxes; 26% of Medicare is paid by beneficiaries through premiums

and deductibles; and 30% is paid by third-party payers such as the Medicaid private supplemental “Medigap” and employer-sponsored health plans.

President Obama has proposed cutting Medicare expenditures just as the number of people eligible for it is about to explode. So why is there a feeling we need wholesale health reform despite the fact that 85% of Americans have health insurance? This means 15% do not have insurance although we are spending \$300 billion each year on the Medicaid program for the indigent.

Yes, there is some real need for discussion about problems with our health care insurance system, but if you take a look at the roughly 47 million who make up that 15% uninsured pool, you find that about a third of the uninsured are eligible for current programs, but are healthy and have never applied; another third are young healthy people unwilling to buy insurance; and the remaining third includes illegals and about 9 million people who truly don’t have health insurance.

The Obama plan focuses a great amount of attention and billions on a relatively small part of the population, and yet we are planning to disrupt the effective Medicare program to do it.

I believe the assault on the Medicare program is serious. The South Carolinians I have heard from do not want President Obama’s reform proposal to sacrifice seniors in order to provide government health care for others.

If you agree, join me by signing a petition urging that Congress recognize a Bill of Rights for Medicare beneficiaries. The Bill of Rights states: *Medicare will not be cut in the name of health care reform; government is prohibited from getting between seniors and their doctors; health care rationing based on age is prohibited; government is banned from end-of-life discussions; seniors are ensured of keeping their current health coverage; and our veterans are protected by preserving TRICARE and other benefit programs for military families.*

A copy of the Medicare Bill of Rights can be found at [www.ltgov.sc.gov](http://www.ltgov.sc.gov). Please go to [kff.org/medicare/7731.cfm](http://kff.org/medicare/7731.cfm) for a Medicare primer that is the basis for statistics used in this article.