

Campaign to end 2-year insurance gap for disabled

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Congress and the Obama administration should end the two-year wait that people deemed too sick to work by the government face before qualifying for Medicare, lawmakers and leading advocacy groups said Wednesday.

Medicare covers people 65 and older and the disabled, and at any time, 1.5 million disabled people find themselves waiting to qualify. About 40 percent are uninsured during part of that wait, while 25 percent are without insurance during the entire 24 months. Of the rest, some get coverage through Medicaid, but many end up depleting their savings on private insurance and medical bills.

Legislation sponsored by Rep. Gene Green, D-Texas, and Sen. Jeff Bingaman, D-N.M., would eliminate the waiting period gradually over 10 years. The proposal also would set up a process so people with life-threatening illnesses could get coverage right away.

"Every year, we'd reduce it by a few months, so we get down to a level that's manageable for folks," Green said at a Capitol Hill event. He and Bingaman are trying to get their plan incorporated in a health reform package expected from President-elect Obama, who co-sponsored a version of their bill last year.

But if a health overhaul stalls as it did during the last Democratic administration, Green and Bingaman say they think they might be able to pass their bill anyway. Separately, Sen. Max Baucus, D-Mont., who heads the committee that oversees Medicare, also announced he supports doing away with the waiting period.

The legislation would solve the kind of predicament that 45-year-old Yvonne Brown of Waldorf, Md., had to face. She had a steady job as an audio engineer for a radio network. But in 2000 she was diagnosed with multiple sclerosis, an incurable disease in which the immune system attacks the nerves. She was granted Social Security disability payments in 2003, only to find out that she would have to wait two more years for Medicare.

Brown said she sold her house to pay for medical bills, but eventually wound up homeless. She was reduced to sleeping in her car because shelters were concerned that by accepting her, they would become liable for the costs of her treatment. One type of MS medication was costing \$2,200 a month.

"It is an irresponsible and demeaning system that declares people disabled, and then forces them to wait two years for health insurance," Brown.

Although she now has Medicare — and a home thanks to subsidized housing — Brown said she still owes medical bills. "I am still angry and frustrated for the two years that my life was falling apart," she said.

The waiting period for Medicare benefits was instituted in the 1970s, when coverage was extended to the disabled. Cost is the main reason it has endured. Researchers estimate that eliminating the wait would cost about \$9 billion a year, if done in one move. Although about \$4 billion would be offset by savings from Medicaid, costs to Medicare would rise. That is why Green and Bingaman are proposing to reduce the wait gradually.

Some academic experts say the government should consider other strategies. For example, it might be cheaper to subsidize employer-sponsored coverage for those disabled people who are eligible for it.

More than 75 patient organizations are joining in a campaign to end the waiting period. They include the American Cancer Society, the Alzheimer's Association, the National Association of People with AIDS, the National Multiple Sclerosis Society, and the Medicare Rights Center.

Maryland psychologist Neal Morris, representing the American Psychological Association, said keeping the waiting period may cost more because disabled people without regular coverage get sicker and have bigger problems by the time they qualify for Medicare. "The argument that we cannot afford this is completely bogus, in my opinion," Morris said.