

# Medicare Disadvantage

By Milton Bass

RICHMOND  
IT'S ENOUGH to make you sick. There are 43 million of us on Medicare and the Bush administration and Republican legislators are sticking it to us on a daily basis. Sadly, the new majority of Democratic legislators also has among them several members who have succumbed to the money being flung around Washington by the insurance industry. Double shame on them.

The Bush administration's goal is to privatize everything possible while it is in power and Cheney take the hindmost. Medicare is a federal plan that has been working remarkably well if not perfectly since it originated in 1965. The disintegration began in 2003 with Medicare Part D, the new drug benefit for seniors. Instead of the government running the drug plan as part of regular Medicare, insurance companies were given the benefit of cashing in on the program. It was specifically stated that there could be no bargaining for wholesale prices, which the Veterans Administration and Medicaid are allowed to do, so list price is the keyword in the United States drug program.

In addition, insurance companies can set up their own Medicare plans, called Medicare Advantage; in which people pay their Medicare tax to the private companies instead of to the government. To promote this sub-division of Medicare, the government paid the insurance companies a bonus of 19 percent more than they paid for regular Medicare coverage.

To get people to switch over, the insurance companies offered little bonuses in their coverage, such as eyeglasses and maybe a little dental work. They were able to do this because the government was subsidizing the expenditures.

The Medicare Advantage programs have become very popular, especially among minority groups, and now just under a fifth of Medicare recipients have signed up with them and the numbers are growing rapidly. However, the competitive insurance companies have gone all out to sign up new members and abuses have been reported in several states.

So what we have is an extra layer

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of private companies taking more than their share of the costs of the medical coverage. The Humana company, which has 3.5 million people on its Medicare drug coverage plan and a million more on its Medicare Advantage plan, recently reported that its profit has more than doubled in the last quarter.

Where does all this private profit come from? It comes from those of us who are on the regular Medicare plan. It is estimated that regular Medicare subscribers pay \$2 a month extra so that the private insurance companies can get the special 19 percent subsidy from the government.

So why don't we just join a Medicare Advantage plan and also reap whatever little extras there are? Because it is wrong. It is wrong for our government to give these subsidies. This is the United States of America, famous for one person one vote, and everybody on Medicare should be treated equally.

Have the insurance companies in this country become so powerful through their donations to politicians that they can gouge out extra profits from you and me without our having a say in it? The Republicans make no bones about their first loyalty going to the corporations that have treated them so royally. But how about the so-called new Democratic majority that was supposed to right all these wrongs that have been perpetrated on us the past six years?

Congress should eliminate the 19 percent subsidy they have given the insurance companies. Those

funds are needed to keep the Medicare trust fund from going broke way before the expected crisis time. And that money is being taken from those of us who have put our trust in the original Medicare program.

Those of you who have had to deal with large corporations on any kind of matter know that it is impossible to penetrate the line of defenses they have set up in their telephone and Internet systems. If you have a complaint, no matter how legitimate, it is lost in the shuffle as you punch telephone buttons to go from one department to another without once being able to contact a being, let alone a human one. And if you do finally get through, there is the barrier of lawyers who can so swamp a litigator in paperwork that finally there is not even enough air left to breathe.

When you get old, you don't have the will or the strength to fight no matter how just your cause. You just want to be as comfortable as possible as long as possible. Medicare has been a bulwark for the elderly, especially the elderly poor in this country, and these people in Washington are in the process of dismantling it. Some of us had hope that the Democrats would combat this but that doesn't seem to be the case.

We are continually being told by the Bush administration that we are fighting over there so we won't have to fight the enemy over here. Apparently, we also have to fight some of our own people right here, right now.