

IN MY OPINION

Caroline Porter

Grey panthers rise again

My husband and I are "seniors", part of the group who's supposed to be so grateful for all the help with prescription drug costs in the plan of the new Medicare Bill. Our reaction has been both bewilderment and anger. We have dropped our AARP membership (not that anyone cares), along with over 85 congressmen and 10,000 other teed-off, crotchety, oldsters who, first, wonder if we'll live to see 2006 when the plan goes into effect and second, can't understand the darn thing.

My husband owned an independent insurance agency for 35 years and I was a producer for ten years. We look at each other while reading about this new plan and say "Huh?" Apparently in 2006 we can sign up for a drug plan and pay \$35 a month. After meeting a \$275 deductible, insurance would pay 75 percent of drug costs up to \$2,250. There's no coverage for drug costs between \$2,250 and \$5,100. So with satisfying the deductible and the limit of \$2,250, we would be reimbursed a total of \$1,787. Well, whoop-dee-do.

I can't imagine what our prescription drug or Medicare costs would be by that time — I'm in good health but spending about \$120 a month for drugs. Together, if my husband didn't get assistance through the Veteran's Administration, we would now be spending at least \$700 a month, or \$8,400 a year just for drugs. The cost of our Medicare premiums are \$100 a month and for supplemental insurance, \$279 a month. Add in the \$70 a month for the prescription drug benefit and the monthly expense for insurance alone would be \$449 a month — or \$5,388 a year and Medicare covers fewer procedures and expenses every year. Now, this may not sound like much to working families who are paying obscene premiums for health insurance, but the million retirees in this country are exactly that — retired, living on limited incomes and facing increased health problems.

My favorite part of the bill is that which bars the government from doing the one thing it could to actually reduce the cost of drugs — negotiate for lower prices, using the size of the Medicare program as leverage. Critics say drug prices will eventually bankrupt Medicare and with this bill, our government will spend \$400 billion over the next ten years just to subsidize prescription drug coverage.

In addition, the government will begin in 2006 to subsidize private insurance companies so they will offer health care plans to seniors. Of course, the insurance companies do that now, so shelling out billions more dollars to these companies who charge outrageous premiums to



start with, is hardly zeroing in on the basic problem — the high cost of drugs.

Isn't it amazing, AARP just happens to sell insurance and prescription drugs, so the group stands to reap huge financial benefits from this bill. AARP literally sold out its membership, of which 65 percent opposed this Medicare bill.

Another favorite part is that seniors who earn more than \$12,123 a year will not have their premiums, deductible or coverage gap waived. Hello? About \$17,000 annual income and more is considered "the poverty level" and we are cutting off these waivers at \$12,000?

Who wrote this mess, anyway? As I see it, the basic problems of health care in this country are not being addressed. Throwing huge amounts of money to drug and insurance companies is not the answer. The government spending huge amounts of money for drugs for seniors is not the answer.

Price controls for drugs is the answer. Universal health care is the answer. For those who say we won't have any choices with universal health care, I say baloney. Medicare is a form of universal health care for those of us over age 65 and we have our choice of doctors and hospitals.

When we have a government that stops protecting special interests and listens to its constituency, we may have affordable, fair health care coverage for all age groups. That's what other civilized countries do.

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