Health Care In Crisis: Medicare Part D And Covering The Uninsured

Courtesy of Congressman Eliot Engel

Americans are realizing a scary truth: health care in our country is in crisis. The number of people without medical insurance is rising and prescription drug costs are skyrocketing. Seniors are bearing the burden of these costs the most. Here in New York, the number of uninsured people is 2,705,000. Almost all of these individuals live in a household with at least one worker and still can't afford health insurance. This is wrong and we need to act. This is why I am cosponsoring HR 676, The Expanded and Improved Medicare for All Act, which provides universal health care to all individuals residing in the United States.

Last week was 'Cover the Uninsured Week,' and the problem of millions of Americans who work but have no health insurance continues to grow. During President Bush's tenure, the number of uninsured people has increased by 6 million nationwide to 46 million.

Unfortunately, over the last five years, this Administration and the Republican majority in Congress have done nothing to bring down the number of uninsured people or to help America's seniors. The most recent debacle, the Medicare Part D Prescription Drug benefit, is complicated and has a hasty deadline of May 15th, which is next Monday. I disagree with the way the Bush Administration handled this issue and supported a more effective version of the prescription drug plan offered by my Democratic colleagues in Congress. However, there are some provisions which help low income seniors. Certain aspects of Medicare Part D will waive monthly premiums and reduce co-payments for medications. I urge seniors who haven't enrolled to join now.

Missing this May 15th deadline has serious financial penalties. After May 15th, seniors will not be able to sign up for their prescription drug benefit until the next enrollment period in November. Each month past the May 15th deadline has a 1% penalty on monthly prescription drug premiums, adding up to a minimum of 7% by November.

Seniors will pay these penalties the rest of their lives. This is harsh, unnecessary and another example of why the Bush Administration has left our health care in crisis.

I am actively working with House Democrats to extend the hasty May 15th deadline. I am a cosponsor of the Medicare Informed Choice Act which extends the May 15th deadline to the end of the year to allows seniors to sign up for the prescription drug program without penalty. You can take action now by researching and signing up for the Prescription Drug Benefit, or by helping a loved one come to a decision and sign up. More information on the Medicare Prescription Drug Plans can be found at my website at http://engel.house.gov <http://engel.house.gov/>.