

Relief Could Come for Disabled in Medicare Wait

By Wesley E. Wright and Molly Dear Abshire, as published in the Houston Chronicle Senior Living Section on January 21, 2009.

Most people are aware that if they become unable to work they may qualify for Social Security disability benefits (called "SSDI"). But they are often shocked to learn that they must wait 24 months in order to enroll in Medicare. This gap can be devastating if the individual has limited or no private health insurance. Many individuals exhaust their life savings during this period by paying medical bills and buying expensive, but necessary, prescription drugs. Others find that they must rely on Medicaid and other forms of public assistance. There are reports of some having to sell their homes and eventually ending up homeless because they are left without health insurance coverage during the two-year waiting period. This situation frequently involves older people who have not yet reached 65 years of age which is when Medicare traditionally becomes available.

There are some exceptions to the waiting period. For example, persons with end-stage renal disease or "Lou Gehrig's disease" may enroll in Medicare immediately upon being approved for SSDI benefits. Unfortunately, this does little to help the hordes of people with other debilitating or terminal conditions who have to endure the wait. It seems nonsensical that the government would certify someone as medically disabled and force the person to wait two years before receiving health care assistance.

Fortunately, relief may be on the horizon. Congressman Gene Green of Texas and Senator Jeff Bingaman of New Mexico have proposed legislation that provides for phased-in elimination of the waiting period over a 10-year period. Individuals with any form of life-threatening condition would be able to access Medicare as soon as they qualify for SSDI. For those individuals with less serious illnesses, the waiting period would be reduced by a few months each year. After 10 years, the waiting period would be eliminated. Green and Bingaman hope to have their proposal included in the anticipated health care reform package of President-elect Obama. Their proposal has been endorsed by many national advocacy groups, including the National Cancer Society, the National Multiple Sclerosis Society, the Alzheimer's Association, the National Association of People with AIDS, and the Medicare Rights Center.

Some argue that immediate elimination of the waiting period would be cost-prohibitive and financially devastating to Medicare. Others say it would cost less to immediately eliminate the wait, because as people languish without health care coverage they become sicker and require more costly care once they do enroll. Some claim that any additional cost to Medicare would be offset by savings to the Medicaid program. One estimate is that immediate elimination of the wait would cost the Medicare program \$9 billion per year, but with this being offset by a \$4 billion savings to Medicaid. Patricia Flores Sitchler, a leading Texas elder law expert and professor of elder law at St. Mary's Law School in San Antonio, says that Supplemental Security Income (SSI) generally provides Medicare through the Medicaid program. However, in certain circumstances, SSDI eligibility causes the individual to lose SSI and the precious Medicaid medical coverage resulting in a period of 24 months without treatment. "This became all too clear to me when my client, who had stage 4 cervical cancer, lost her Medicaid, lost her ability to pay for chemo-therapy and while waiting for Medicare coverage, died" she said.

