



## **MYTH BUSTERS:** *Health Insurance Reform & Seniors*



### **INTRODUCTION**

Right now rumors are circulating that falsely claim seniors will be hurt by health insurance reform. On the contrary, health insurance reform includes improvements to Medicare – a government-run program that is the largest, most successful health care program in history – and provides access to affordable, quality coverage for retirees and seniors. Below are the myths and lies that opponents to health insurance reform are using to scare seniors and retirees, and the facts that are true.

### **MYTH: Government-Run Healthcare Will Destroy America!**

*Congressman Doc Hastings (R-WA) said, "... [A] government takeover of health care would increase taxes, eliminate choices, cut Medicare, [and] force Americans out of their current plans..." (July 21, 2009)*

**FACT:** Health insurance reform will limit tax increases to the richest Americans, ensure continued choice and access to doctors by making sure they are reimbursed fairly for quality care, cut overpayments to private insurance companies in Medicare and protect the right for Americans with health insurance to stay in their own plan.

### **MYTH: Seniors will be the ones footing the bill for healthcare reform!**

*Senator Mitch McConnell (R-KY) said, "[I]t appears as if they want to pay for [health care reform] on the backs of seniors through Medicare cuts..." (Fox News)*

*Congressman John Boehner (R-OH) said, "the Democratic [health care] plan cuts Medicare and takes away choices for millions of seniors." (July 20, 2009)*

**FACT:** Health insurance reform will eliminate wasteful overpayments to private Medicare Advantage plans, extend the solvency of Medicare, and include improvements to Medicare benefits and health care for seniors. Medicare will remain strong and stable and seniors will continue to have the choice of doctors and hospitals and increase access to coordinated, high quality care. Health reform is actually key to protecting Medicare.

### **MYTH: The Government Wants Seniors to Drop Dead!**

*Congresswoman Ginny Browne-Waite (R-FL) said, "Last week the Democrats released a health care bill which essentially said to America's seniors "drop dead." This bill would cut ... the Medicare Advantage program in order to pay for the government expansion of healthcare for the young, the healthy, and the wealthy..." (July 21, 2009)*

**FACT:** Private health insurance companies that profit from Medicare Advantage plan overpayments are lobbying Congress to stop health care reform because they know that reform will result in cuts to their bottom line. This is not a bad thing for seniors. The truth is, MA plans are overpaid at least 15% more than they should be, so these cuts will only hurt their profit, not seniors' benefits. In fact insurance companies are the ones telling seniors to "drop dead,"

because if they can't make a profit off of the government, then they won't want to give seniors health care!?

**Myth: They Want You to Consider Euthanasia!**

*Congresswoman Virginia Foxx (R-NC) said the Republican reform effort was unlike the Democrats proposal in that it "is pro-life because it will not put seniors in a position of being put to death by their government." (July 28, 2009)*

**FACT:** In a cruel and appalling distortion of the truth, opponents of health care reform have shamefully alleged that health insurance reform will lead us to government-sponsored euthanasia. Nothing could be farther from the truth. There is an OPTIONAL and helpful provision in of the reform legislation that will provide coverage for advanced care planning. This counseling will make it easier for people to consult with their doctors about end-of-life decisions we all have to make, and what services and supports are available, including palliative care and hospice. This advanced planning concept that has been in federal law since the Patient Self-Determination Act in 1990 and has been supported by Republicans and Democrats alike for decades. The difference is that such counseling would now be covered, not an out of pocket expense.

**MYTH: They Want You to Lose Your Prescription Drug Coverage!**

*Congressman Tom Cole (R-OK) said, "The Democratic proposal will force drastic cuts in Medicare Advantage, causing millions of seniors to lose their coverage for prescription medicine." (July 21, 2009)*

**FACT:** Again, private Medicare Advantage plans are using republican puppets to scare seniors into thinking that if overpayments are cut, then seniors will go without prescription drug coverage. The truth is, health insurance reform saves seniors hundreds of dollars on their prescription drugs because it cuts the cost of brand-name drugs by half once you reached the Part D coverage gap; and phases in completely filling in the "donut hole."

**MYTH: They Will Increase Our Long-Term Care Costs!**

*Congressman Leonard Lance (R-NJ) said, "Most disappointing to me is the fact that the Democratic health plan would increase, not reduce, our Nation's burgeoning long-term health costs." (July 21, 2009)*

**FACT:** For the first time ever, health care reform will create a new, national system (CLASS Act) of delivering affordable long term care to all Americans in the environment they choose – even in their own home.

