



## National Association of Social Workers

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### **Medicare Part D (NASW - RI Position Posted 12/05)**

Touted by the Bush Administration, Medicare Part D is intended to reduce health insurance coverage costs while providing a prescription drug benefit to its recipients. It is scheduled to take effect as of January 1st, 2006. Initially created as a public health insurance coverage system, the new Medicare law will administer health coverage through private insurance companies. Providers of Medicare coverage will differ in each state. RI currently has over 40 health insurance plans to choose from, and eligible recipients will be able to choose from November 15th, 2005 until May 2005. Monthly premiums and prescription co-payments are required. Those that do not pick a plan will have one chosen for them by government. Low-income individuals with both Medicaid and Medicare will have a plan automatically chosen for them, and their premiums and co-payments will be heavily discounted.

NASW - RI supports a health insurance system that provides equal access and coverage to all citizens, especially those that are socially, economically, and medically disadvantaged. Medicare Part D has proven to be confusing for many citizens thus far. Elderly Americans are having great difficulty with understanding the requirements of the program. Individuals who do not qualify for low-income assistance, yet still face great economic hardship, will find the new Medicare law to be a great financial burden. The new law is also projected to cost hundreds of millions of dollars more than initially anticipated, meaning that the federal government may face an enormous financial strain as Medicare Part D comes into effect. Despite its opposition to the current structure of Medicare Part D, the NASW - RI supports increased efforts by the federal government to assist Medicare recipients with understanding the new law, and efforts to make the law more easily accessible to disadvantaged populations.