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We Must Improve and Expand Medicare

Medicare remains the most popular and efficient health care program in the U.S. The time has come to improve it and expand it to guarantee health care for millions of older adults, many of whom are struggling with the health and economic effects of the COVID-19 pandemic. Congress must take this opportunity to make significant improvements, including:

- Lower the eligibility age;
- Add a cap on out-of-pocket expenses;
- Improve Medicare's benefits to include dental, vision and hearing coverage; and
- Allow the federal government to negotiate for lower prescription drug prices for people on Medicare and beyond.

Improving and expanding Medicare is not only the right thing to do, it is also extremely popular and has overwhelming bipartisan support.

- One recent [poll](#) found that 60% of likely voters supported lowering the Medicare age to 60, with a majority of Republicans expressing support. In addition, over 80% of all likely voters supported adding hearing, vision and dental care to Medicare, including more than 75% of Republican voters.
- This high level of support is consistent when only [polling](#) older voters, with nearly 80% supporting adding hearing, vision, and dental benefits to Medicare.
- AARP [polling](#) found that more than eight-in-ten American adults 50 and older support Medicare negotiating lower drug prices.

Lowering the Eligibility Age Would Guarantee Health Care for Millions of Americans

Expanding Medicare to adults 60 and older would ensure that an additional 20 million Americans can enroll in Medicare. As we age, we are more likely to develop serious health conditions and Americans 60 to 64 who are uninsured or underinsured face going without the care they need or risking facing bankruptcy from huge medical bills.

A [study](#) from Stanford University found that 1-in-4 adults ages 60 to 64 were uninsured prior to being eligible for Medicare. The same study found that many older adults were delaying care for financial reasons, leading to a significant jump in the diagnosis of cancer at age 65, once Americans are eligible for Medicare. Such delays in cancer screenings means late detection, which can lead to much more serious outcomes.

In addition, older workers are facing greater difficulty re-entering the workforce as we continue to deal with the COVID-19 pandemic, limiting their ability to access employer-sponsored health insurance and care. The US Census Bureau [found](#) that Americans 55 and older who are seeking jobs are staying unemployed longer and facing higher rates of unemployment than at any time in the last 50 years. This decline in employment has hit Black, Hispanic and Asian workers even harder, with unemployment rates twice as high as older white workers.

Lowering Drug Prices Will Save Lives

The U.S. spends far more than any other country for pharmaceuticals, and the largest purchaser in the world is the Medicare Part D program. High U.S. drug spending is driven by excessive prices charged by prescription drug corporations, which leads to patients rationing treatment due to cost and preventable negative health outcomes, including death.

Congress must enact a robust system of direct government drug price negotiation and price spike protections that provide relief to patients regardless of medical condition, insurance provider or status. Limiting benefits of drug price negotiation only to Medicare beneficiaries or only to a small number of drugs would continue to leave tens of millions of patients at the mercy of drug corporation price gouging. Expansive Medicare drug price negotiation would save lives and prevent suffering and financial hardship for families across the nation.

Advancing the strongest reform possible is not only the right thing to do in its own right, but stronger reform also has potential to provide greater savings for reinvestment, which is a critical consideration as the amount of savings projected will directly impact funding made available for other progressive priorities in the Build Back Better reconciliation package. Conversely, any weakening of drug pricing reform would reduce savings. Bold drug pricing reform will support building a healthier America, as well as produce hundreds of billions of dollars in savings to reinvest in bolstering coverage. With these significant estimated savings, upwards of \$450 billion over 10 years, it is a crucial opportunity to stop drug corporation price gouging and address other needs of Medicare enrollees.

Improving Benefits and Capping Costs Would Allow More Seniors to Get Needed Care

Seniors that lack coverage for dental, hearing, and vision services may struggle to live a full life due to tooth pain or loss, difficulty hearing, and the diminishment of sight. Loss of these functions can also increase the risk of falls and contributes to depression and other chronic conditions.

One [study](#) found that 70% of seniors who had trouble eating because of their teeth had not gone to a dentist within the last year. The same study also found that over 40% of seniors with vision troubles had not had an eye exam in the past year. Finally, the study found that more than forty percent of seniors have experienced hearing loss, yet 3 in 4 seniors who reported that they needed a hearing aid were unable to afford one.

Even for services that are currently covered, seniors may struggle with the cost due to limited income. Half of all seniors that live alone reported not having enough money to cover their [basic needs](#). By implementing an out-of-pocket cap for Medicare, seniors would face less pressure to enroll in private Medicare Advantage plans that have narrow networks and cost more or have to purchase expensive Medigap plans because their out-of-pocket expenses would be capped, helping ensure they get the care they need without financial worry.

Congress Must Act Now

Our country cannot “build back better” from the pandemic if millions of older Americans are unable to access needed care or prescription drugs due to cost. Congress has a unique opportunity in the upcoming budget reconciliation package to allow Medicare to negotiate lower prescription drug prices for all Americans and reinvest these savings to deliver on key promises to lower the Medicare eligibility age, cap out-of-pocket costs and add vision, and dental and hearing benefits for Medicare beneficiaries.