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## Adieu, Medicare!

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GOP 'reform' is a disappearing act

Medicare is on the table now, put there by the so-called deficit reduction plan approved Friday by congressional Republicans. And we should get something straight right away.

The plan's radical "reform" of Medicare - pushed by Wisconsin Rep. Paul Ryan (an Ayn Rand acolyte) and enthusiastically endorsed by the GOP's congressional leadership - isn't really reform. It also isn't "modernizing" Medicare, as some say.

It most certainly isn't "improving" the 46-year-old program, as one slick propaganda specialist from the right-wing Cato Institute insisted on NPR last week.

And it isn't even ending Medicare "as we know it," as our own president and other polite critics describe it.

Ryan's proposal purely and simply ends Medicare. Period.

Medicare was first proposed by Harry Truman in 1945. It took more than 20 years before - over the vehement, vociferous objections of conservative Republicans and much of the medical establishment - President Lyndon Johnson finally signed it into law.

And a signal reason why Medicare eventually became a political imperative is that fully half of those over 65 didn't have medical insurance at all. Many of them couldn't afford the high premiums. Others - the sickest - just couldn't get insurance in the private market.

Now the GOP Medicare opponents, with the huge majority in the House of Representatives, see their chance to dismantle the program they've always detested. Thus, the Ryan plan. And they can call their proposal "Medicare," but they could just as well dub it Fairy Dust or Sweet Dreams. It won't be Medicare.

Ryan's scheme ends the guarantee that all Americans, when they reach age 65, will be covered by government-administered health insurance, that they will be assured care in their oldest and sickest years, and that it will not bankrupt them. That is Medicare's promise.

In that guarantee's place the GOP proposal will set up a voucher program, said vouchers to be used to help finance limited coverage in the private insurance market. (If, that is, private insurance companies choose to cover old, sick people at all. It's a big "if.")

The proposal's proponents hate the word "voucher," but that's what the Ryan plan calls for.

Each year the government will cut a check for each person included in the plan. It will send the check off not to the recipient of the care or to medical providers but to a private insurance company whose bureaucrats will decide, presumably, how much it will pay and to whom. At least until there is no more money left under the policy.

The insurance company would be chosen by each recipient. Hey, you old folks out there, remember how much fun it was to pick a company for the Medicare drug coverage plan? Well, take that confusion and

angst and quadruple it!

Since - according to the Congressional Budget Office - the GOP plan increases the value of the vouchers at a slower rate than the actual rise of medical costs (and is calculated before any premium increases are known), it would shift an ever larger share of the cost increases onto individual seniors. The CBO calculates the amount paid by seniors under the Ryan plan would be double those called for under Medicare.

## **Love, love, love!**

Now the Ryan plan's proponents aren't total fools. They know full well that older Americans love, love, love their Medicare. Hey, we do! After some years of paying a small fortune for private coverage and knowing, every day, that we could be cut off altogether, my husband and I counted down the days until we were eligible. Medicare is great!

And recipients loathe any perceived threat to their Medicare. Which is one reason why people 65 and older, across the country, provided the votes that swept the new GOP into office when it persuaded seniors that the Democrats (inventors of Medicare and its staunchest defenders) were, however improbable it sounded, the enemies of health care for older people.

So GOP leaders have cooked up a scenario designed to appeal to older folks. The Ryan plan wouldn't take full effect until 2022, when Medicare for new applicants would disappear. Those now on Medicare - or within 10 years of eligibility - would keep the old system. The cynical assumption is that since we'd have ours, we wouldn't give a hoot about the whippersnappers coming up.

## **We do care**

But we do. Because more often than not those whippersnappers are our children, our grandchildren, our friends and neighbors. And we don't want to leave them adrift when their turn comes and they learn what the people who fought so hard for Medicare 45 years ago knew: Few private insurance companies are likely to want to insure old, sick people, especially for the amounts envisioned for the voucher program. Particularly as they get older and sicker.

And those of us who are allegedly guaranteed our Medicare aren't total fools either. We know that one of the brilliant things those planning Medicare so many years ago knew: The genius of the plan is that when everyone is included, everyone has a stake in seeing it continue.

Ten or 20 years from now, when the only ones with a real stake in the remnants of Medicare are

getting older and sicker, how likely is it that people in political power will champion the program's continued dedication to its dwindling number of clients?

Sure we should reform - really reform - Medicare and the way it's structured and financed. It has to be made more sustainable. I've no doubt most current recipients would agree, if reluctantly.

And there are a lot of smart ideas out there for doing just that. In fact, significant Medicare reform is included in the Affordable Care Act. Which - let's not forget - the GOP is hell-bent on abolishing.

But let's not jettison the program. Especially not for vouchers of unknown but limited amounts that are unlikely to enable progressively older, sicker people to get the affordable protection they now rely on.

***(Monitor columnist Katy Burns lives in Bow.)***

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