

# 15 Reasons Why the Medicare Law Fails Seniors



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1. It is more about dismantling the Medicare program than providing a prescription drug benefit.
2. Unlike any other insurance, there is a gap in coverage in which beneficiaries are responsible for 100 percent of drug costs.
3. The prescription drug benefit will be unaffordable for most seniors, particularly in future years.
4. The law does not guarantee the drug choices beneficiaries want and need.
5. The law's complexity places beneficiaries at a severe disadvantage in choosing a plan.
6. The law provides greater benefits to providers, private insurers and drug companies than it does to beneficiaries.
7. The protections and benefits for low-income individuals will likely be less than what they currently have.
8. The law does nothing to control prescription drug price inflation.
9. Under the new law, the federal government is prohibited from negotiating for lower prices.
10. Medicare beneficiaries will be penalized for each month they do not join a private plan for a prescription drug benefit.
11. Beneficiaries will no longer be able to buy Medigap policies that provide prescription drug benefits.
12. It undermines Medicare's universality by requiring wealthier beneficiaries to pay more for the first time in Medicare's history.
13. Millions of retirees with employer-provided health coverage will likely lose their coverage.
14. There is no guarantee the interim drug discount card will deliver the promised savings.
15. Beneficiaries in rural areas will have limited options with higher costs.