



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

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**Consortium for Citizens with Disabilities Applauds Senator Kerry's Introduction of the
Equal Access to Medicare Options Act of 2009**

Washington, D.C. - The Consortium for Citizens with Disabilities (CCD) Health Task Force joins the broader disability community in our sincere appreciation for Senator John Kerry's (D-MA) decision to introduce the Equal Access to Medicare Options Act of 2009, and wholeheartedly support this important legislation.

The Equal Access to Medicare Options Act of 2009 eliminates discriminatory treatment in the supplemental insurance market, therefore dramatically assisting Medicare beneficiaries with disabilities and ESRD with out-of-pocket health care costs. The bill also reduces reliance on Medicaid as the payer of last resort.

"With Congress considering reforming America's healthcare system to prohibit discrimination based on health status, we find it highly inappropriate to retain the ability to discriminate based on health status in federal law in the Medigap market or, for that matter, with respect to access to Medicare Advantage plans," said Peter Thomas, Co-Chair of the CCD Health Task Force. "This is why Senator Kerry's bill is so timely and important."

Currently, federal law discriminates against Medicare beneficiaries with disabilities who are under age 65, as well as beneficiaries with kidney failure (End Stage Renal Disease or "ESRD"), by denying them the same right that seniors have to Medigap supplemental insurance policies. Senator Kerry's bill would create a federal right to equal access to supplemental insurance for *all* Medicare beneficiaries, regardless of age, disability or ESRD status, something that more than half the states have already enacted, the most recent of which is the State of Florida. The bill would also address another discriminatory provision that prohibits Medicare ESRD beneficiaries from joining Medicare Advantage plans in order to limit their out-of-pocket costs.

“CCD strongly supports a level playing field for Medicare beneficiaries with disabilities and ESRD under age 65 to access adequate insurance coverage, and Senator Kerry’s bill meaningfully addresses these goals,” said Liz Savage, CCD Health Task Force Co-Chair.

Medigap provides beneficiaries with vital assistance to help pay Medicare program cost-sharing such as copayments and, in some cases, premiums and deductibles. Medicaid covers Medicare cost-sharing for dual eligibles but the lack of access to secondary insurance (i.e., Medigap) is a significant barrier for Medicare beneficiaries with disabilities and ESRD to access vital health care services if they do not qualify as dual eligibles.

“There are no limits on out-of-pocket costs under Medicare and many beneficiaries under 65 have serious trouble covering Medicare copayments, premiums and deductibles,” said Mary Andrus, Co-Chair of the CCD Health Task Force. “The ESRD population is particularly vulnerable to this problem as treatment for kidney failure produces significant and ongoing out-of-pocket costs for beneficiaries. The Equal Access to Medicare Options Act of 2009 ensures that this population and others with disabilities can acquire the essential coverage they need.”

CCD is a coalition of over 100 national consumer, advocacy, provider and professional organizations working together to advocate for national public policy that ensures the self determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.