## Assuming seniors actually get benefit *suggested* in GOP bill, beneficiaries still <u>pay much more</u> and get <u>much less</u> than they would under the Democratic plan.

The Republican bill does not offer an adequate benefit to seniors. There is no guaranteed premium or co-insurance level – these amounts could vary widely depending on where the senior lives and other factors. However, even assuming that the benefits touted by Republican leaders actually are available, most American seniors still will be paying most of their prescription drug costs out of their own pockets.

In contrast, the Democratic Medicare prescription benefit offers substantial help to all seniors. The average benefit from the Democratic plan is three times that of the Republican bill.

Under the Republican bill, the more a senior spends, the less coverage she gets. Inexplicably, the design of the GOP bill forces the elderly to pay a higher percentage of costs as their needs increase. Once the initial \$250 deductible is met, beneficiaries have to pay 20% of the cost on the next \$750 in drug spending. Then the senior's cost

Over Two-Thirds of Her Prescription Drug

= Senior pays

= Plan pays

\$692

\$2,067

\$3,059

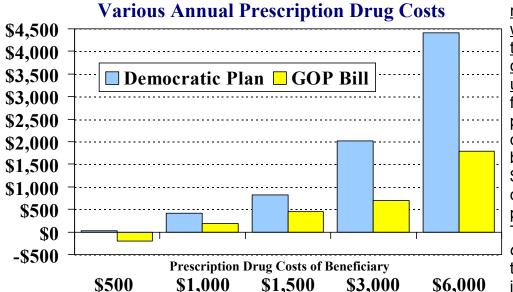
\$2,379

Without Medicare Republican Plan Democratic Plan

Drug Benefit Note: CBO found that the average senior's drug costs are \$3,059/year.

**Under GOP Plan, Average Senior Still Pays** 

increases to 50% of drug spending between\$1000 and \$2000. And it increases again to 100% – no government contribution whatsoever – after \$2000 in drug spending.



**Comparison of Amounts Saved By Seniors With** 

Seniors with moderate drug costs would still have to pay thousands of dollars out of their pockets under the GOP bill. It forces beneficiaries to pay all of their drug costs for spending between \$2000 and \$4800, while they continue to pay premiums. (NOTE: The Republican \$3700 out-of-pocket cap translates into \$4800 in spending.)