

**The Medicare Early Access Act
Endorsing Organizations as of May 4, 2005**

**AFL-CIO
Alliance for Retired Americans
Center for Medicare Advocacy
Consumer's Union
Families USA
National Academy of Elder Law Attorneys
SEIU
UAW**



President
George J.Kourpias

Secretary-Treasurer
Ruben Burks

May 3, 2005

Honorable Pete Stark
U.S. House of Representatives
Washington, DC 20515

Dear Representative Stark:

On behalf of the 3 million members of the Alliance for Retired Americans, I am writing to thank you for your continuing support of retirees and older Americans by introducing the "Medicare Early Access Act." The Alliance supports this legislation.

Your proposal would provide needed health care access to Americans between the ages of 55 and 64 who do not have access to coverage under another public or private health care plan. These Americans are among the most uninsured and underinsured because employers increasingly are dropping retiree health care coverage leaving them with few, if any, affordable coverage options. This legislation provides older Americans with affordable health care coverage that relieves their own financial burdens and also reduces costs to public agencies.

Thank you for introducing this bill to call attention to the health care problems faced by many older Americans. The Alliance for Retired Americans looks forward to working with you on this issue.

Sincerely,

A handwritten signature in black ink, appearing to read "Edward F. Coyle".

Edward F. Coyle
Executive Director

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April 29, 2005

The Honorable Pete Stark
The Honorable Sherrod Brown
House of Representatives
Washington, D.C. 20515

Dear Congressmen Stark and Brown:

The Center for Medicare Advocacy, Inc., is pleased to endorse the Medicare Early Access Act.

The bill provides access to high quality health care through the Medicare program at a time when a growing number of individuals aged 55-65 lack health insurance. The bill helps ensure that these individuals will be able to afford the purchase of Medicare through the creation of a refundable, advanceable tax credit to offset the cost of premiums. Finally, the bill protects the solvency of Medicare by creating a separate Medicare Early Access Trust Fund to pay for the Medicare services.

We appreciate your efforts to address the problem of uninsured Americans through this expansion of Medicare. We look forward to working with you on your effort.

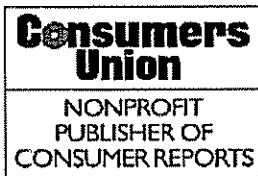
Sincerely,



Vicki Gottlich

Senior Policy Attorney

Center for Medicare Advocacy, Inc.



May 2, 2005

The Honorable Fortney (Pete) Stark
House of Representatives
Washington, DC 20515

The Honorable Sherrod Brown
House of Representatives
Washington, DC 20515

Dear Congressmen Stark and Brown:

Consumers Union endorses your legislation to help people between the age of 55 and 65 years old obtain affordable health insurance through the Medicare system.

Many Americans between the age of 55 and 65 have jobs that do not include health care coverage. In addition, often people retire early for reasons of health and disability, unemployment, or company down-sizing. Many of these individuals have lower incomes than they had planned for, yet many are in desperate need of health insurance until they reach Medicare eligibility at age 65 or qualify for Medicare disability.

Your legislation, which offers guaranteed issue, no medical underwriting, affordable and comprehensive Medicare benefits, could be of enormous help to millions of Americans who need health coverage before they are eligible for Medicare. Because your legislation includes a refundable tax credit, you help ensure that the Medicare premiums are affordable to people in this age group.

A recently-released report¹ by The Commonwealth Fund looked at the cost of private insurance premiums for a 60-year old female in various regions. They found that the median national premium available for a \$1,000 in-network deductible plan with coverage of physician office visits, some coverage of prescription drugs, and some limit on a patient's out-of-pocket expenses was \$4,017, but in Helena, Montana was \$7,045 and in Miami, Florida was \$8,039. Of course, if the individual had a history of health problems or had been a smoker, premiums would be much higher or the policy might not even be available. We cite these figures as an example of why it is difficult or impossible for many early retirees—who are often in poorer health than others their age—to buy private health insurance. In the above examples, one can see that premiums could easily equal 25 percent or more of early retiree income or moderate-wage workers.

We write in endorsement of your legislation during Cover the Uninsured Week—a week set aside to try to call attention to the plight of the uninsured. Your legislation would truly help increase coverage among one of the most expensive, hardest-to-insure populations. We look forward to working with you on its enactment.

Sincerely,

A handwritten signature in cursive script that reads "Gail E. Shearer".

Gail E. Shearer
Director, Health Policy Analysis
Washington Office

¹Karen Davis, et al., "How High is Too High? Implications of High-Deductible Health Plans," *The Commonwealth Fund*, April 20, 2005.



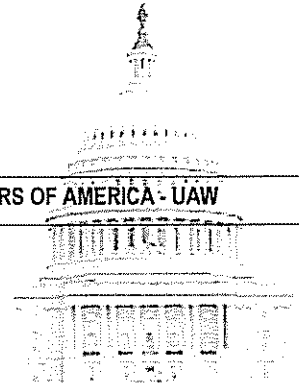
INTERNATIONAL UNION, UNITED AUTOMOBILE, AEROSPACE & AGRICULTURAL IMPLEMENT WORKERS OF AMERICA - UAW

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May 2, 2005

Hon. Pete Stark
239 Cannon House Office Bldg.
Washington, D.C. 20515

Hon. Sherrod Brown
2332 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Representatives Stark and Brown:

We understand that this week you will be introducing the proposed "Medicare Early Access Act." The UAW strongly supports this legislation, and urges Representatives to join you in sponsoring and supporting this important measure.

The "Medicare Early Access Act" would allow individuals age 55-65 who do not have other health insurance coverage to purchase coverage through Medicare. In addition, to counteract the alarming drop in employer-provided coverage for retirees, this bill would allow early retirees to participate in the Medicare program, with their employer still providing wrap-around coverage.

Under this proposal, enrollees would be required to pay premiums to cover the full cost of Medicare services. However, all enrollees would be provided with a 75 percent refundable tax credit to offset a significant portion of the premium costs.

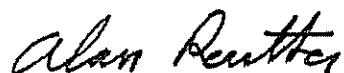
The UAW strongly supports your legislation for two reasons. First, it would help to provide affordable health care coverage for millions of individuals age 55-65. As you are aware, this pre-Medicare population is particularly vulnerable. Thousands of individuals in this age group have lost health coverage due to bankruptcies, plant closings and layoffs, as well as cut backs in employer-provided coverage. The costs of buying individual coverage are usually exorbitant, leaving many persons without any access to affordable health insurance coverage.

Second, your legislation would address the legacy health care cost problem facing older manufacturing companies and their workers and retirees. By allowing companies to enroll their early retirees in the Medicare program, and to receive the refundable tax credit, the bill would help to level the playing field and reduce the competitive disadvantage now faced by companies that are struggling with heavy legacy costs. This would help to protect the

benefits of retirees at these older manufacturing companies, as well as the jobs of active employees.

For both of these reasons, the UAW strongly supports the proposed Medicare Early Access Act. We commend you for introducing this important legislation, and look forward to working with you in support of this measure.

Sincerely,

A handwritten signature in black ink that reads "Alan Reuther". The signature is written in a cursive, flowing style.

Alan Reuther
Legislative Director

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