

SR-63, As Adopted by Senate, June 23, 2009

Senators Gleason and Pappageorge offered the following resolution:

Senate Resolution No. 63.

A resolution to memorialize the United States Congress to enact legislation to eliminate the 24-month Medicare waiting period for participants on Social Security Disability Insurance.

Whereas, The Medicare program created in 1965 provided health insurance to an estimated 44.8 million beneficiaries in 2008. In 1972, Medicare expanded health insurance coverage to people living with significant disabilities. An estimated 7.3 million enrollees under the age of 65 qualified for Medicare in 2008 because of permanent and severe disability. Medicare benefits provide an invaluable safety net for Americans, especially those with multiple sclerosis, spinal cord injury, ALS, Huntington's disease, Parkinson's disease, brain injury, ataxia, spastic paraplegia, end-stage renal disease, and other illnesses or disabilities; and

Whereas, Federal law mandates a 24-month waiting period from the time a disabled individual first receives SSDI benefits to the time Medicare coverage begins, and the SSDI program delays benefits for five months while the person's disability is determined, effectively creating a 29-month waiting period. As of December 2007, there were approximately 1.8 million disabled individuals who qualified for SSDI and were awaiting Medicare coverage. Consequently, under these conditions, by the time Medicare began, an estimated 25 percent would have incomes below the federal poverty line, and close to 30 percent would be enrolled in state Medicaid programs; and

Whereas, Approximately 68,700 SSDI beneficiaries who are awaiting Medicare coverage reside in Michigan. It has been estimated that as many as one-third of the individuals currently awaiting coverage, who are already sick and vulnerable individuals, may be uninsured. Many forgo medical treatments, stop medications and therapy, and further compromise their health. In addition, many individuals accumulate health care-related debt and often declare bankruptcy; and

Whereas, While disabled former employees eligible for COBRA can purchase up to 29 months of employer-sponsored health coverage (which is 11 months more than the limit for the non-disabled population), employers are allowed to charge 150 percent of the combined employee and employer share of the coverage cost during the additional 11 months. The high COBRA premium, even at the non-disabled rates, proves unaffordable for many, as shown in a recent Commonwealth Fund study that found only 9 percent of all unemployed workers receive COBRA coverage; and

Whereas, An American Medical Association study shows death rates among SSDI beneficiaries are highest during the first two years of SSDI enrollment, the time period SSDI beneficiaries must wait to be enrolled in Medicare. The Ending the Medicare Disability Waiting Period Act of 2009 (S. 700/H.R. 1708) was reintroduced during the 111th Congress, with co-sponsors Senator Debbie Stabenow and Representatives Dale Kildee, Carolyn Cheeks Kilpatrick, and Thaddeus McCotter. This measure would phase out over 10 years the Medicare waiting period; and

Whereas, To make federal comprehensive health care reform meaningful, Congress must work to include elimination of the Medicare 24-month disability waiting period as part of this reform; now, therefore, be it

Resolved by the Senate, That we memorialize the United States Congress to enact legislation to eliminate the 24-month Medicare waiting period for participants on Social Security Disability Insurance; and be it further

Resolved, That copies of this resolution be transmitted to the President of the United States Senate, the Speaker of the United States House of Representatives, and the members of the Michigan congressional delegation.