

Assembly/ Senate Testimony by Priscilla T. Bassett, Nov. 25, 2019, Kingston N.Y.

Good Morning! I am a former officer of the Sullivan County Senior Legislative Action Committee (SLAC) and the StateWide Senior Action Council. I am also a member of DC37 Retirees. I am here as a longtime advocate for quality health care to speak as a senior who has been on Medicare for 25 years. I support the passage of the New York Health Act.

I know Medicare's strengths and shortcomings as it has existed, and as it is presently being transformed. Medicare needs a cap on out of pocket expenses, particularly to protect Seniors from escalating drug costs. Last week we learned that 80% of beneficiaries will face a 7% increase in Part B premiums in 2020. The just announced COLA (Cost of Living Allowance) for Social Security recipients is 1.6%. How does that figure? Who is watching the store for Seniors?!!

The creation of Medicare in 1965 struck a blow against segregation in healthcare, and the exclusion of hospital services for people of color. Traditional Medicare has no network requirements blocking free choice of doctors or hospitals. Medicare brought us closer to achieving the goal of healthcare as a human right. But now there is an option called Medicare Advantage.

In my estimation, this profit driven privatization is undercutting the basic promise of Medicare. Profit making insurance companies that prior to 1965 had failed to cover the weakest and frailest of the population were excluded by the Medicare legislation. Medicare Advantage allows for the payment of higher reimbursements for the same procedures and offers services beyond those available to traditional Medicare members. This is patently unfair and an improper burden on the American taxpayer.

The Trump Administration's executive order of October 3, 2019 weakens

traditional Medicare by urging seniors to sign up for Medicare Advantage. Those who could benefit will largely be healthy and younger seniors. The data show that the more a senior needs health care, the less support they may receive under the Medicare Advantage Plans.

We know that the Affordable Care Act (ACA) fell short by leaving some New Yorkers under 65 without insurance coverage. It also included some strengthening for Medicare beneficiaries and that should not be overlooked. Included are an end to the infamous 'donut hole' and the extended funding of the Medicare Trust Fund. The ACA also requires the medical loss ratio - the amount of money directed toward the provision of care as opposed to profits, administration, marketing and CEO salaries - to be 80-85% (That is somewhat weak when compared to Medicare's 2-3% common sense cost savings, an issue I have left to other speakers).

When and if the Texas court decision terminates Obama Care, unless the New York State Health Act has been established in law, we would lose all ACA regulations, meaning trouble for us all! All of this negativity contributes to a toxic environment for Medicare. There are other negatives! Dental, Vision and Hearing are excluded and Long Term Care is minimal. These shortcomings as well as the forbidding of negotiation of drug costs and the lack of a cap on reimbursements will be rectified by passage.

I want to protect the benefits I have enjoyed all these years for myself, for my fellow beneficiaries, agewise and qualified disabled and, nationally the 10,000 65 year olds joining our ranks every day. Older adults are the fastest growing segment of our population statewide, a 26% increase over the last decade. The best defense is an offense! Now is the time to improve and expand Medicare for all New York residents under the NY State Health Act.

As a 90 plus year old who has benefitted from the sense of security

provided by Medicare and who is deeply committed to pursuing the goal of healthcare as a human right in my lifetime, I fully support the New York State Health Act. Thank you for allowing me this opportunity to speak out to defend and enhance Seniors' rights and extend them to ALL New York State residents, "Before the cradle and to the grave!"

