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May 20, 2008

The Honorable Max Baucus
511 Hart Senate Office Building
United States Senate
Washington, DC 20510

The Honorable Harry Reid
528 Hart Senate Office Building
United States Senate
Washington, DC 20510

Dear Senators:

On behalf of the patients we serve, National Patient Advocate Foundation (NPAF) urges Senate leadership to include provisions in the Medicare physician reimbursement bill for low-income Medicare beneficiaries to receive assistance through the Medicare Prescription Drug Extra Help Low-Income Subsidy (LIS) and Medicare Savings Programs (MSPs). NPAF supports delaying the scheduled reimbursement cut to physicians, but we very strongly believe that Congress must also address the needs of some of our country's most vulnerable constituents – low-income Medicare beneficiaries.

National Patient Advocate Foundation is a non-profit organization dedicated to improving access to health care services through policy reform. The advocacy activities of NPAF are informed and influenced by the experience of patients who receive counseling and case management services from our companion organization, Patient Advocate Foundation (PAF). Last year, PAF received approximately 6.8 million contacts for information or services from patients throughout the United States seeking assistance for access to care issues resulting from diagnoses of a chronic, debilitating or life-threatening disease. Of those, 44,572 became full patient cases involving communications made by PAF staff on behalf of a patient in order to reach positive resolution.

NPAF urges Congress to fix the flaws that exist in programs such as the Medicare Prescription Drug Extra Help Low-Income Subsidy (LIS) and Medicare Savings Programs (MSPs), which are designed to provide assistance to low-income Medicare beneficiaries. As the Senate crafts a Medicare bill aimed to fix Medicare physician reimbursement, NPAF urges Congressional leaders to assist Medicare low-income beneficiaries by:

- Simplifying and aligning Medicare low-income assistance programs;
- Increasing asset limits for both MSP and LIS to \$17,000 for an individual, \$34,000 for a couple; and
- Improving outreach and participation for eligible beneficiaries.

Twenty-two percent of the patients served by PAF last year were covered under Medicare. Of those, almost 24% of PAF Medicare patients reported an income less than \$11,000; however, only 4% reflected dual eligible status. This disparity illustrates a lack of coordinated consumer outreach and awareness efforts among the state Medicaid programs. In addition, as health care costs continue to rise and patients are forced to pay greater out-of-pocket costs, medical debt crisis becomes a reality for individuals with private coverage as well as Medicare coverage. Improving some of the inefficiencies in both MSP and LIS would help more low-income seniors receive appropriate care at the appropriate time.

A report by The Commonwealth Fund in March 2008, found that older Americans and people with disabilities on Medicare with income below 135 percent of poverty spent 33 percent of their income on health care costs. PAF case managers have found that many low-income seniors and people with disabilities are eligible for low-income assistance but continue to face significant enrollment barriers. NPAF is concerned that too many seniors are being forced to choose between paying for rising food costs and needed prescription drugs and medical care. The recommendations outlined above would help many low-income seniors receive the assistance they require. Finally, NPAF is aware there is some cost associated with these recommendations but we strongly believe the cost to the country for not acting is far greater.

We urge Congress to intervene on behalf of low-income Medicare beneficiaries. Specifically, we ask you to include provisions in the Medicare legislation to fix the flaws that exist in the LIS and MSP programs. Thank you for your attention to this critical matter. Please do not hesitate to contact me or Amy Boivin at 202-347-8009 if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Jim Gottlieb".

Jim Gottlieb
Executive Vice President of Government Affairs