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Many low-income seniors don't get drug benefit

By Richard Wolf, USA TODAY

WASHINGTON — A year after the initial sign-up period for Medicare's prescription-drug program, low-income seniors remain most likely to be left out.

While 6 million Medicaid beneficiaries were automatically enrolled, only 2.2 million more seniors and people with disabilities have qualified for low-income subsidies. At least 3.2 million more could qualify but have not gone through the process of seeking the subsidy and enrolling in a plan.

As the House and Senate begin hearings on the program this week, advocacy groups representing the nation's 43 million Medicare beneficiaries say the government has failed to reach out effectively to the neediest seniors, including ethnic minorities with language barriers.

"They clearly are not reaching the most vulnerable population," says lobbyist John Rother of the AARP, which has 38 million members. "On the other hand, they're crowing about how the program is less expensive than estimated."

The Bush administration projects that the prescription-drug program will cost \$734 billion over the next 10 years, or \$113 billion less than previously projected, mostly because of slower drug price inflation and competition between private insurance plans. But part of the savings comes from leaving out millions of low-income seniors who often have high drug costs, says Lindsey Spindle of Avalere Health, a consulting firm.

The low-income subsidy eliminates premiums and deductibles for many seniors and cuts co-payments to a maximum of \$5 a month for each brand-name drug, \$2 for generics. Estimated average savings: about \$3,700 a year.

To qualify, beneficiaries must meet both income and asset limits. Individuals can have \$15,315 in income and \$11,710 in assets, not counting their house and car. Married couples living together can have \$20,535 in income and \$23,410 in assets.

Since 2005, before the program began, the Social Security Administration has mailed millions of letters and made millions of phone calls to inform seniors about the subsidy. It has participated in more than 76,000 public events. The Centers for Medicare and Medicaid Services has spent two years trying "to find them where they live, work, play and pray," says its administrator, Leslie Norwalk.

"This group is without question the hardest group to reach," Norwalk says. "A lot of this is really finding people one at a time."

Starting this week, the Social Security Administration is reaching out to families, caregivers and friends of seniors who might qualify. The new message: "This Mother's Day, show someone you love how much you care."

Among the obstacles:

- The application is complex. "It is an outrage that we make it so difficult," says Patricia Nemore of the Center for Medicare Advocacy.

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- Letters, calls and forums are less effective than one-to-one contact. "A lot of their efforts were under-funded," says Howard Bedlin of the National Council on the Aging.
- Some who could qualify don't trust government. "These are people who have been very independent," says Jane Delgado of the National Alliance for Hispanic Health.

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