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House of Representatives

IT'S TIME FOR A TRUE PRESCRIPTION DRUG PLAN!

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IN THE HOUSE OF REPRESENTATIVES

MR. FILNER: Mr. Speaker, I rise today in support of a true prescription drug plan that would cover all the seniors in America. Under Medicare, a Democratic prescription drug benefit would be voluntary and universal. Every senior would have access, no matter where they live or what their income.

Soaring prices for prescription drugs are putting medicine out of reach for millions of seniors. Many of them are being forced to choose between paying for prescription drugs or paying for food. No older American should be faced with that decision.

The House Republican prescription drug plan is a sham proposal that provides no real guarantee at all. Let us do the math, Mr. Speaker. Republicans argue that they have a

\$2,500 gap in coverage. That gap is bad enough, but the reality is even worse. Here is the math that will compare apples to apples. Under the Republican drug plan, the beneficiary pays as follows: a \$250 deductible, and then a \$150 coinsurance for the first \$1,000 of drugs, and then a \$500 coinsurance for the next \$1,000 of drugs. Add that up and that is \$900 out-of-pocket spending for the first \$2,000 worth of prescription drugs.

But that is not the end of it. You then have to calculate how much additional money a beneficiary must spend out of pocket to get to the \$4,500 out-of-pocket limit that the Republicans have. That is \$3,600. The gap for which the beneficiary is 100 percent on the hook in the Republican Medicare bill is

\$3,600. After a beneficiary obtains \$2,000 worth of drugs, they get no more coverage from the Republican Medicare drug plan until they spend another \$3,600 out of their own pocket. Therefore, before Medicare pays another cent, a beneficiary must obtain \$5,600 worth of prescription drugs for the year.

That is pretty complicated, and that is what the Republicans are counting on, that they will just use some words and you will not be able to do the math. But you have got to understand it. The Republican Medicare proposal has even greater gaping holes than they want to admit. Under their plan the benefit is so limited that it will not be worthwhile for many middle-class seniors to even enroll, it will not cover all seniors, and there is even a bigger problem. The Republican plan forces seniors to shop for and buy a private insurance plan, a plan which virtually every insurance company in America says they will not even offer because it is not worth it, and so

seniors will have to go without coverage at all.

We know this model does not work. It did not work in 1965, and that is why we created Medicare to begin with. The insurance companies, as I said, say it will not work either. The Health Insurance Association of America said it will not offer drug-only policies.

The Republican prescription plan does nothing to slow prescription drug prices from continuing their upward spiral, and the Republican plan is simply guaranteed to fail. There they go again, putting words on a bill which has no meaning for the average American today.

Learn how do the math, everybody, because this is going to be a basic debate in America over the next few weeks. We need to pass a meaningful prescription drug plan that uses Medicare to make drugs affordable and provides a universal voluntary benefit for all seniors.