

Medicare Needs Reforming

By Woodrow Wilcox

President Lyndon Johnson proposed the Medicare program to help the image of his political party and his presidency during the Vietnam War.

The program was put together rather quickly and with input from limited sources. The main parties consulted were leaders in the government industry (bureaucrats and politicians), the insurance industry, and the medical industry. Not much thought was given to how this would affect the average person who had to use the system or work in the system.

For example, dental and vision care for senior citizens was not seriously considered. To this day, Medicare will not pay for most dental or vision related health problems for senior citizens. Another example is the lack of consideration for the privacy of senior citizen's personal information such as age, date of birth, social security number, address, telephone number, and other personal data. Only last year did the federal government start requiring more stringent protection of and accountability for such personal information. Also, Medicare lacked any prescription medicine benefits until President Bush signed into law a new, phased-in benefit which will start rather soon.

The arithmetic for supporting the Medicare system has changed, too. It used to be paid from general revenue of the U.S. government. Now, a special tax is imposed on every paycheck of every worker in America to help fund Medicare.

In my first year of college, my science professor engaged in debates about the Medicare system. In those debates, he predicted that the Medicare system would drive up the prices charged for medical services because more money would be needed to support the bureaucracies of the federal government, the state governments, insurance companies, and medical service providers who would need extra personnel to deal with the other bureaucracies.

In my first job after college, I learned about more problems with the Medicare system while working at Blue Cross Blue Shield of Indiana. That company was contracted by the State of Indiana to help administer Medicare and Medicaid in Indiana.

I work with Medicare related problems of senior citizens almost every day. I believe that there is enormous room for improvement. It is my hope that a careful discussion of reforming the entire system will occur in the near future. I hope that both the politicians and the public will request and consider suggestions from people who actually work in the system. In my opinion, many of the problems can be corrected by some changes in the system. People who have special interests to keep the Medicare system as it is, in order to keep money coming to them and to their friends, will offer many arguments and inaccuracies in order to confuse and scare the public. I challenge everyone to keep an open mind about all suggestions for change. Think of solving the Medicare system problems like you might solve a jigsaw puzzle: never reject any piece until you are absolutely sure that it is not part of the puzzle.

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