

## Medicare Part D How can we fix it?

**It was created through legislation, so it must be solved by legislation.  
We need legislation that:**

- ✓ Allows seniors to receive prescription drugs directly from Medicare
- ✓ Requires Medicare to negotiate with drug companies: reduce confusion, and money saved could eliminate subsidies to insurance companies and close the donut hole.
- ✓ Waives premiums when there is no coverage.
- ✓ Donut hole coverage: counts *all* drug costs incurred, not just expenses for those on the insurance plan's formulary.
- ✓ Or... *eliminates* the donut hole
- ✓ Eliminates the lifetime penalty for seniors until the whole plan is overhauled. They currently face up to a 7% penalty
- ✓ Liberalizes the assets test so more are eligible for extra help. (60% of those who applied were ineligible due to the stringent test.)
- ✓ Increases funding to provide counseling and education to beneficiaries and caregivers.
- ✓ Revisits the income-based premium structure that "means tests" Medicare for the first time
- ✓ Provides easier enrollment
- ✓ If Dr. prescribes it, you can have it
- ✓ Eliminates co-pays for duals
- ✓ Provides a system for resolving issues "at the counter"
- ✓ Provides open enrollment any time the plan makes changes to formulary
- ✓ Provides a single standardized appeals process, widely publicized
- ✓ Monitors plans and sanctions them if they do not comply
- ✓ Makes prices public

Why haven't these solutions been suggested? Many have... over 60 bills have been proposed, in both the House and the Senate, but *not one* has been brought forward for a vote! Go here to see what they are and who proposed them:

<http://www.gpcal.org/documents/fedleg1.pdf>