

Senate Resolution 505

By: Senator Adelman of the 42nd

A RESOLUTION

1 Urging the United States Congress to eliminate the 24 month waiting period for participants
2 in Social Security Disability Insurance; and for other purposes.

3 WHEREAS, created in 1965, the federal medicare program provides health insurance
4 coverage for more than 40 million Americans; and

5 WHEREAS, although most of those enrolled in medicare are senior citizens, approximately
6 six million enrollees under the age of 65 have qualified because of permanent and severe
7 disability, such as spinal cord injuries, multiple sclerosis, cardiovascular disease, cancer, and
8 other illnesses or disorders; and

9 WHEREAS, despite the physical and financial hardships wrought by these conditions and
10 the fact that Social Security Disability Insurance is designed for individuals with a work
11 history who paid into the social security system before the onset of their disability, federal
12 law mandates a 24 month waiting period from the time a disabled individual first receives
13 Social Security Disability Insurance benefits to the time that medicare coverage begins; and

14 WHEREAS, the Social Security Disability Insurance program itself, which is a prerequisite
15 to medicare, delays benefits for five months while the person's disability is determined,
16 effectively creating a 29 month waiting period for medicare; and

17 WHEREAS, this restriction affects a significant number of Americans in need; and

18 WHEREAS, as of January, 2002, there were approximately 1.2 million disabled individuals
19 who qualified for Social Security Disability Insurance and were awaiting medicare coverage,
20 many of whom were unemployed because of their disability; and

21 WHEREAS, under these conditions, by the time that medicare coverage began, an estimated
22 77 percent of those individuals would be poor or nearly poor, 45 percent would have incomes

23 below the federal poverty line, and close to 40 percent would be enrolled in state Medicaid
24 programs; and

25 WHEREAS, it has been estimated that as many as one-third of the individuals currently
26 awaiting coverage may be uninsured and likely to incur significant medical care expenses
27 during the two-year waiting period, often with devastating consequences; and

28 WHEREAS, studies indicate that the uninsured are likely to delay or forego needed care,
29 leading to worsening health and even premature death, and the American Medical
30 Association has determined that death rates among Social Security Disability Insurance
31 recipients are highest in the first 24 months of enrollment; and

32 WHEREAS, eliminating the 24 month waiting period not only would prevent worsening
33 illness and disability for Social Security Disability Insurance beneficiaries, thereby reducing
34 more costly future medical needs and potential long-term reliance on public health care
35 programs, but could also save the Medicaid program as much as \$4.3 billion at 2002 program
36 levels, including nearly \$1.8 billion in savings to states and \$2.5 billion in federal savings
37 that would help offset a substantial portion of the accompanying increase in medicare
38 expenditures; and

39 WHEREAS, recognizing the consequences of the waiting period to those suffering from
40 amyotrophic lateral sclerosis, or Lou Gehrig's disease, the 106th United States Congress
41 passed H. R. 5661 in 2000 and eliminated the requirement for enrollees diagnosed with the
42 disease; and

43 WHEREAS, in passing H. R. 5661, Congress acknowledged the enormous difficulties faced
44 by those diagnosed with severe disabilities and established precedent for the exception to be
45 extended to all the disabled on the medicare waiting list.

46 NOW, THEREFORE, BE IT RESOLVED BY THE SENATE that the members of this body
47 respectfully urge the United States Congress to enact legislation to eliminate the 24 month
48 medicare waiting period for participants in Social Security Disability Insurance.

49 BE IT FURTHER RESOLVED that the Secretary of the Senate is authorized and directed
50 to transmit an appropriate copy of this resolution to the President of the United States, the
51 Speaker of the United States House of Representatives, the President of the United States
52 Senate, and each member of the Georgia congressional delegation with the request that this

53 resolution be officially entered in the *Congressional Record* as a memorial to the Congress
54 of the United States of America.