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Senate Resolution 505

By: Senator Adelman of the 42nd

ADOPTED SENATE

A RESOLUTION

- 1 Urging the United States Congress to reduce the 24 month waiting period for participants in
- 2 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, reducing the 24 month waiting period not only would prevent worsening illness
- and disability for Social Security Disability Insurance beneficiaries, thereby reducing more
- 34 costly future medical needs and potential long-term reliance on public health care programs,
- but could also save the Medicaid program as much as \$4.3 billion at 2002 program levels,
- 36 including nearly \$1.8 billion in savings to states and \$2.5 billion in federal savings that
- 37 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
- 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
- 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 reduce 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.