

## Sample Newsletter Insert

*Note: This can be submitted to local community newsletters and for employee newsletters.*

### Get the Medicare Conversation Going

In 1965, the creation of Medicare provided an insurance program that was innovative for its time and ensured health coverage for older Americans. This valuable program, which has provided not just healthcare but peace of mind for many Americans, is threatened if we do not take action now to ensure that it will be there for future generations.

Today, according to AARP, there are 7,500 Baby Boomers joining the Medicare rolls every day. With the influx of new beneficiaries coupled with the fact that people are living longer, it is estimated that 80 million people will be on Medicare by 2030, as compared to 47 million today. When the Medicare program started there were 19 workers paying into the system for every Medicare beneficiary. Today that number has dwindled to less than four workers per beneficiary. For these reasons, the Medicare Trust Fund is estimated to go bankrupt by 2024, five years earlier than the previous projection from the Medicare Trustees.

For beneficiaries, the traditional Medicare fee-for-service system doesn't cover many of the costs for their care. Medicare does not, except in limited circumstances, cover vision, hearing, and dental care or nursing home care. It also has a cap on the number of hospital days it covers. If a person reaches that maximum, Medicare will not pay any additional hospitalization costs. Oftentimes people don't even realize how much they are paying out of pocket for all of these different costs. Estimates are that 20% of the average Medicare beneficiary's income is spent on healthcare.

Medicare is a vital lifeline for millions of older Americans and their families. Start a conversation in your community about the need to improve the Medicare system to sustain its solvency, encourage more care coordination, and reduce out-of-pocket expenses for people who can't afford them.