Medicare Part B – Reduce Chances of Penalties

WHEREAS, current regulations for Medicare Part B state that if you choose not to enroll when you are first eligible at the age of 65, you may permanently increase costs if you decide to enroll later with Part B premiums increasing by 10 percent for each 12 month period you delay enrollment in Part B, and

WHEREAS, the regulations regarding enrollment in Medicare Part B are very confusing and there are circumstances when one does not need to sign up immediately upon reaching 65 if for instance that person is working and receives health insurance from his/her employer but these rules depend on the size of the company and are difficult to comprehend leading to many people believing sincerely they do not need to sign up for Medicare Part B and being totally unaware of the stiff financial penalties if they do not, and

WHEREAS, many seniors are unaware of these complex rules and make mistaken choices out of ignorance rather than intent and some classes of citizens are even more burdened such as those who have been incarcerated as different complex rules apply to them often leaving them without access to Medicare when they are released and it was clearly the intent of the authors of Medicare to make it available to all seniors in need, and

THEREFORE BE IT RESOLVED that the California Democratic Party requests that adequate information be provided to all Americans reaching the age of 65 about Medicare Part B and that they be told clearly that they may suffer huge lifelong financial penalties if they do not enroll at the proper time and that the administration provide assistance for understanding such as requiring a written form showing that eligible enrollees have been informed of and understand the consequences of their choices, and

BE IT FURTHER RESOLVED that special and adequate relief be available to those citizens who through honest mistakes have missed signing up for Medicare Part B in a timely manner and that these lifetime late penalties be removed from those seniors who are desperately in need of adequate and affordable health care in their sunset years and that notice of this resolution be sent to the Secretary of Health and Human Services and members of Congress who serve on the committees that oversee the administration of Medicare.