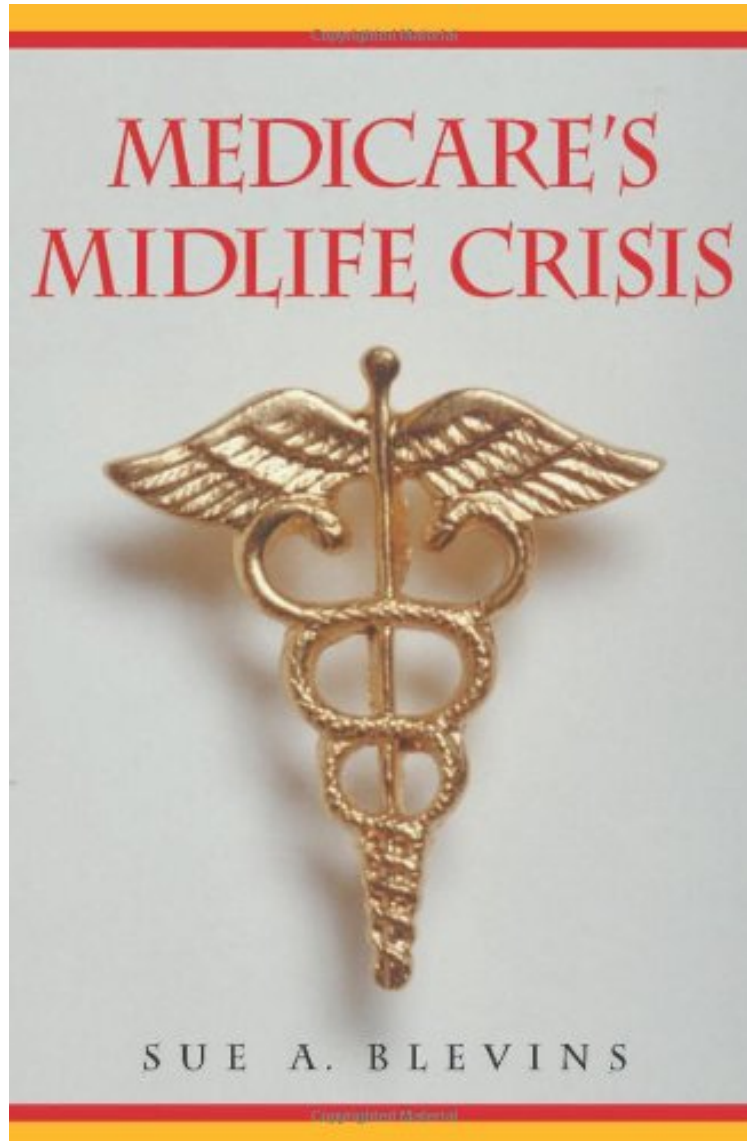


[Free and download] Medicare's Midlife Crisis

Medicare's Midlife Crisis

Sue A. Blevins

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Sue A. Blevins : Medicare's Midlife Crisis before purchasing it in order to gage whether or not it would be worth my time, and all praised Medicare's Midlife Crisis:

0 of 0 people found the following review helpful. A LIBERTARIAN CRITIQUE OF THE MEDICARE SYSTEM (circa 2001) By Steven H Propp Sue Blevins is the founder and president of the Institute for Health Freedom think tank in Washington D.C. She wrote in the Preface to this 2001 book, "This book explains how Medicare came about, and clarifies why Congress created three separate government health programs in the 1960s. Most important, it gives the

reader an overview of how Medicare affects his or her life today and how it could do so 30 years from now... the book provides guiding principles for helping Americans gain greater control over their own health care, and hopefully tax dollars, too." She notes early in the book, "The federal government effectively prohibits Medicare beneficiaries from paying privately for Medicare-covered services ... The only way physicians can accept private payment from Medicare beneficiaries (for Medicare-covered services) is if they do not accept Medicare reimbursement (for treating Medicare patients) for two years. Since few doctors have enough Medicare patients who are willing to pay ALL their medical bills without Medicare reimbursement, the federal government realistically prevents seniors from spending their own money on the health care of their choice." (Pg. 3) She observes, "As a citizen taxed to support the nearly \$222-billion-a-year Medicare program, you probably assume that once you reach age 65, it will provide you with catastrophic coverage. It doesn't. Medicare doesn't pay for hospitalization beyond 150 days, even though such hospitalization would be considered truly catastrophic. There is no cap on the amount of out-of-pocket costs that beneficiaries must pay." (Pg. 7) She points out that Medicare does not pay for "dental care, routine eye examination, most prescription drugs [this was written before President Bush added Part D, of course], most nursing home care, and routine physical examinations. Medicare also doesn't cover many types of alternative medicine that are in great demand today, including acupuncture, homeopathy, and naturopathy. It covers only a limited amount of chiropractic care." (Pg. 9) She adds, "When politicians decided in 1965 to make Medicare Part A compulsory and Medicare Part B nearly universal as well, they established a national policy to crowd out private insurance from the health care market for seniors." (Pg. 12) She summarizes, "Medicare has undoubtedly reached a midlife crisis and is going to require a major overhaul during the next decade. The fiscal squeeze on Medicare will be aggravated further by growing demands for more comprehensive medical services, including prescription drugs and preventive care." (Pg. 17) Later, she adds, "Medicare clearly has not met its purported goal of reducing seniors' out-of-pocket spending on health care. Rather, the program has led to skyrocketing costs for all seniors. Today's seniors might have been better served if the free market had been allowed to work and a safety net had been provided for those too poor to pay for health care." (Pg. 71) She concludes, "The bottom line is that Americans should not be forced into a single-payer government health care system---Medicare---that limits their health care options and prevents them from spending money on the treatments of their choice." (Pg. 98) This book will be of interest to free market supporters, and critics of the Medicare system.

1 of 1 people found the following review helpful. "Must Read" for those Unacquainted with how Medicare Works
By From The Independent Review
"This valuable book draws together key aspects of the Medicare story seldom combined in a single volume. Sue Blevins (R.N., M.P.H., M.S.), president of the Institute for Health Freedom, describes Medicare's key characteristics, analyzes its consequences for current and future retirees, outlines the programs historical evolution, and formulates an agenda for reform. Medicare's "midlife crisis" includes, among other things, the inexorable rise in Medicare spending, the beneficiaries' ever-rising out-of-pocket medical costs, the reduction in the number of taxpaying workers per Medicare beneficiary because of the retirement of the "baby-boom" generation, the threat to medical privacy associated with efforts to reduce Medicare fraud, and Medicare's impending bankruptcy. Blevin's concern is what needs to be done to remedy that midlife crisis." "This volume provides a useful reference for general readers and medical professionals. Its greatest strength is in combining, in a highly readable and concise volume, practical information about how Medicare works and insightful analysis of Medicare's history, consequences, and possible reform. Its weaknesses are chiefly organizational, including a sometimes disconcerting tendency to repeat facts previously discussed. "Medicare's Midlife Crisis" is intended primarily for those not acquainted with how Medicare actually works and how it originated. I would strongly recommend it to a friend who wanted to inform himself quickly about the Medicare issue." "This book is not about political or economic theory; it is about Medicare's history, administration, and practical effects. Its great virtue is blending the historical with the current, the political dynamics with the actual effects of Medicare. As such, "Medicare's Midlife Crisis" will appeal to a wide spectrum of readers."

4 of 5 people found the following review helpful. What you don't know about Medicare, but definitely should.
By Kent W Snyder
If you are 65 or 25, you must read this book. Why? Because everyone of us is affected by Medicare now -- regardless of age. If you're 25, you are affected by the Medicare taxes taken from your paychecks. If you're 65, Medicare rules your health care. Ms. Blevins has written a concise and informative expose about this immensely expensive and influential bureaucracy. She tells the story of Medicare with six eye-opening chapters:

1. Don't Know Much About Medicare?
2. The Push for Compulsory Health Insurance: Early International and National Efforts.
3. Medicare's Enactment in the United States: From State to State to Federal Coverage.
4. Did Government Officials Ignore the True Costs of Medicare?
5. How Has Medicare Affected Seniors?
6. Medicare Reform in the 21st Century: Time for True Choice and Competition.

Learning about Medicare doesn't sound like a necessary, let alone interesting thing to do -- at least, that's what I thought before reading Ms. Blevins' book. However, my outlook quickly changed after only reading a few pages of Chapter 1.

Blevins examines the program's origins, its evolution, and future policy options.