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## Medicare Bills Don't Mimic Model

Coverage Not as Comprehensive as Federal Employees'

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President Bush often tells audiences that when it comes to health care and prescription drugs, what's good enough for Congress is good enough for America's senior citizens. Many lawmakers agree, saying Medicare recipients deserve the same medical benefits they receive.

"My mother is on Medicare," Sen. Don Nickles (R-Okla.) said during Congress's recent debate on adding drug coverage to the 38-year-old program. "I want her to have a health care system that is comparable to what we have for federal employees."

But the reality is that the two Medicare drug bills passed by the House and Senate do not come close to providing the level of coverage given to 8.5 million federal workers, including lawmakers, White House staff and the president. Both measures would require senior citizens to buy an auxiliary prescription plan, whereas all 188 health plans offered to federal employees include drug coverage -- and at far more generous reimbursement rates.

"In effect, the president and congressional leadership is talking the talk but not walking the walk in terms of providing comparable coverage," said Ron Pollack, executive director of Families USA, an advocacy group promoting comprehensive health care for all. "The drug benefit [proposed] for seniors provides merely a fraction of the drug coverage that members of Congress receive today."

The most popular plan among federal employees, a standard Blue Cross Blue Shield policy, covers about 80 percent of total prescription drug costs, said Kenneth E. Thorpe, chairman of the health policy department at Emory University's Rollins School of Public Health. Senior citizens and disabled people signing up for the proposed Medicare coverage would be reimbursed for about 49 percent of total medication costs under the Senate bill and 55 percent in the House version, he said, based on a computer-driven comparison of the plans.

The gap between the political rhetoric on Medicare and the benefits proposed in the two bills, which eventually must be reconciled, is largely a matter of money.

Giving Medicare recipients a prescription drug package equivalent to those provided by the Federal Employees Health Benefits Program (FEHBP) would cost about \$300 billion over the next decade -- in addition to the \$400 billion budgeted for the current legislative proposals, Thorpe said. "It's much more expensive," he said, "but the drug benefits are much better in FEHBP."

Congress did not cover outpatient prescription drugs when it created Medicare in 1965. With the advent of life-saving medicines and soaring drug prices, senior citizens have lobbied aggressively for prescription coverage. In the 2000 campaign and as president, Bush has promised to address the problem.

"People on Medicare need to have a choice of affordable plans, all of which provide prescription drug benefits," Bush said at the New Britain, Conn., General Hospital on June 12. "Every federal employee,

including every member of Congress, gets to choose the health coverage that best fits their needs. If it's good enough for the employees and the members of Congress to have choice, it's good enough for our seniors to have choice when it comes to health care plans, as well."

In two national radio addresses and in speeches to biotech executives in Washington, physicians in Illinois and Cuban retirees, the president has used virtually the same language to promote his Medicare proposals. Some Cabinet members have said FEHBP is the model for Bush's plan.

Some Democrats have made similar comments. "Members of Congress receive excellent health benefits, including prescription drug coverage," said House Minority Leader Nancy Pelosi (D-Calif.), who voted against the House Medicare legislation because it falls short of FEHBP coverage. "Our seniors deserve no less."

The FEHBP covers 8.5 million people, including most lawmakers, at a cost of \$27 billion, said Office of Personnel Management policy director Abby Block. Although the program offers a wide range of coverage levels, 90 percent of the people insured by FEHBP are in plans that cover at least two-thirds of total drug costs, Thorpe said.

More than half of FEHBP participants have chosen the Blue Cross policy, a hybrid of fee-for-service and preferred provider benefits, Block said. Several top officials, including Pelosi, Senate Majority Leader Bill Frist (R-Tenn.), Sens. Charles E. Grassley (R-Iowa), Max Baucus (D-Mont.) and Health and Human Services Secretary Tommy G. Thompson, also use the Blue Cross coverage.

An individual plan that provides a range of medical services including medicines costs the employee \$90 a month, and the government contributes \$500. Family plans are more expensive. After meeting a \$250 annual deductible, individuals pay 10 percent for most doctor visits and \$10 or as much as 25 percent for medications, depending on whether they are generic or brand-name drugs.

Medicare charges \$58 a month for a single person and would add about \$35 a month in premiums for the new drug option, which would take effect in 2006. But there are significant gaps in the proposed coverage.

Bush, Vice President Cheney and House Majority Leader Tom DeLay (R-Tex.) all participate in FEHBP but would not identify their specific plans.

"We're not disclosing that," said Cheney spokeswoman Jennifer Millerwise. DeLay spokesman Stuart Roy said it was a matter of "medical privacy." White House spokeswoman Claire Buchan said Bush did not want to be seen as "endorsing" one particular insurance policy. Aides to House Speaker J. Dennis Hastert (R-Ill.) and Ways and Means Chairman Bill Thomas (R-Calif.) did not know what insurance their bosses had. Senate Minority Leader Thomas A. Daschle (D-S.D.) buys the National Association of Letter Carriers insurance.

As commander in chief, the president has around-the-clock use of a personal physician who does everything from arranging his smallpox vaccination to rescuing him when he choked on a pretzel watching football in early 2002.

For a fee of about \$400 a year, members of Congress have unlimited access to the Capitol's Office of the Attending Physician, a team of four doctors and 14 nurses, said spokesman Christopher Picaut. Lawmakers are eligible for physicals, X-rays, physical therapy, Pap smears, electrocardiograms, referrals to specialists, free vaccines and easy access to the Walter Reed Army Medical Center and the

National Naval Medical Center in Bethesda.

In the recent debate over Medicare drug coverage, Sen. Mark Dayton (D-Minn.) challenged senators to match their words with deeds. He offered an amendment requiring lawmakers to lower their drug coverage to the level provided in the final Medicare legislation.

"I would rather bring everyone else up," he said, "but what is fair for them is fair for us."

The Senate approved his amendment 93 to 3. But within a day, several senators told the newspaper Roll Call it was a symbolic vote that would be overturned in negotiations with the House.

Explained Sen. Rick Santorum (R-Pa.): "Most members saw this as demagoguery. And we weren't going to condone it publicly by taking it seriously. So we all voted for it."

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