



NATIONAL HEMOPHILIA FOUNDATION
for all bleeding and clotting disorders

TALKING POINTS FOR INCREASED ACCESS TO MEDIGAP POLICIES

Issue

Legislation to expand access to Medigap insurance plans by making open enrollment periods available to everyone on Medicare.

Status of Bill and NHF Request

House: H.R. 1282, the Medigap Access Improvement Act, was introduced in March 2007 by Congressmen Phil English (R-PA) and Bobby Rush (D-IL). The bill expands access to Medigap plans by making the open enrollment period available to everyone on Medicare. A copy of the bill is attached. The bill currently has 48 co-sponsors (a list is attached). Ask your congressman or congresswoman to co-sponsor the bill. If he or she is already a co-sponsor, please thank them for their support.

Senate: There is no companion legislation in the Senate. Ask your senator to introduce and support companion legislation in the Senate to H.R. 1282.

Why This Legislation Is Important to the Bleeding Disorders Community – Your Story

- More than 1,100 patients with hemophilia are eligible for Medicare due to complications of their bleeding disorder, which qualify them as disabled.
- Medicare only pays 80% of the allowable charge for clotting factor. The consumer is responsible for the remaining 20%, known as the “co-payment.” With typical annual costs of \$150,000 - \$250,000 per patient for factor products and sometimes much more, this co-payment is unaffordable to most people in our community.
- How much did your factor cost last year? Under Medicare, you would have to pay 20% of that cost. Calculate how much that would be for you and your family.
- Are you a Medicare beneficiary? Do you know someone who is? Have you or they received a huge bill for a co-payment? Tell your own story.

- Disabled beneficiaries under 65 years old are denied access to Medigap policies in 26 states (a list is included below). Do you live in a state where you could not purchase a Medigap policy if you needed it? Were you or someone you know denied access to a Medigap policy?

Benefits of the Bill and Its Impact

- The bill expands access to Medigap insurance plans by making open enrollment periods available to everyone on Medicare.
- Medicare beneficiaries can purchase private Medigap insurance policies which cover co-payments among other costs. Medicare beneficiaries who are 65 years old or older can purchase Medigap policies in all states during a federally mandated open enrollment period.
- There is no guaranteed open enrollment period for disabled Medicare beneficiaries under 65 years old. Instead, state laws determine who can purchase Medigap policies. Currently, these beneficiaries cannot buy Medigap policies in 26 states. The bill will level the playing field and allow all Medicare beneficiaries to access supplemental insurance, regardless of age or state of residence.

States Where Disabled Beneficiaries under 65 Years Old Do Not Have Access to Medigap:

Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Rhode Island, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wyoming