

Byrd's Eye View
A Public Service Column by
Senator Robert C. Byrd

MARCH 31 IMPORTANT DATE FOR SENIOR CITIZENS

The last day of March this year is also the deadline for enrollment by American older folk in the voluntary doctor insurance plan provided under the Medicare program enacted by Congress last year.

Despite extensive efforts by the Social Security Administration, supplemented by Office of Economic Opportunity drives and vigorous campaigns by other governmental and private groups, many potential elderly beneficiaries apparently misunderstand or are not aware of this program, for by the most recent count less than 11 million of the 19 million eligibles had signed up for the \$3-a-month voluntary health insurance program.

It is generally agreed that some degree of confusion has existed as to the actual free benefits provided under the widely publicized, long awaited, Federal Medicare program. In actuality, this program as incorporated under social security has two major parts. The first part makes available--without charge--payments, as stipulated, for hospital bills, starting July 1 of this year, to nearly everyone aged 65 or over.

The secondary portion of the Medicare program offers optional "doctor" insurance benefits. Persons presently 65 or older must apply to the Social Security Administration--by March 31--for enrollment in this voluntary program, which, upon payment of \$3 per person per month, makes the participant eligible for Medicare doctor bill payments beginning July 1. Basically, these payments cover approximately 80 percent of doctor, surgeon, and other specialists' bills, for services at home, in the hospital, clinic, or nursing home.

Although legislation has been introduced in the Congress to extend the enrollment deadline from March 31 until September 30, no action has as yet been taken on it. Therefore, as the law now

stands, the failure of a senior citizen, otherwise eligible, to enroll by March 31 means that the chance to enroll in this voluntary doctor insurance program has been forfeited until October 1967; and, as a result, that person cannot receive any benefits until July 1968. (Of course, for those reaching 65 on and after January 1 of this year, the seven months enrollment period is effective beginning three months before the month of the birthday until three months after it.)

Moreover, actuarial experts have warned that those persons not enrolled under the voluntary doctor insurance program will almost surely not be able to secure any reasonably priced doctor bill insurance through private insurers, or under company or group health policies, for it is anticipated that private policies now duplicating the soon-to-be effective Medicare programs will be rapidly modified to provide only coverage not offered by Medicare, or, possibly by some companies, cancelled altogether.

Senior citizens who have not yet applied for participation in the voluntary doctor insurance program under Medicare should contact immediately, by card, letter, telephone, or visit, their nearest social security office, seeking enrollment assistance. Likewise, relatives and neighbors of persons over 65 years of age should encourage and assist them in such enrollment. The March 31 deadline is an important one to the health and economic well being of our American elders.