



FIGHTING for PENNSYLVANIA FAMILIES

The Beneficiary Enrollment Notification and Eligibility Simplification 2.0 (BENES 2.0) Act

Why do we need the BENES 2.0 Act?

Complex Medicare enrollment rules and lacking notification cause tens of thousands of older adults and people with disabilities to face lifetime fines, coverage gaps and other harmful consequences. With fewer people automatically enrolled in Medicare—and 10,000 Baby Boomers aging into Medicare each day—more people new to Medicare must actively enroll in the program. Individuals who miss their initial Medicare enrollment window may pay lifetime late enrollment penalties. In 2020, about [776,000](#) people with Medicare were paying a Part B Late Enrollment Penalty (LEP) and the average LEP amounted to nearly a 27 percent increase in a beneficiary's monthly premium.

In December 2020, Congress passed key provisions of the original BENES Act, which updated Medicare enrollment rules to end needless gaps in coverage. The passage of these provisions represent a critical step forward, but more must be done to prevent costly Medicare enrollment penalties and keep more dollars in seniors' pockets.

What will the BENES 2.0 Act do?

The bipartisan BENES 2.0 Act would direct the federal government to provide advance notice to individuals approaching Medicare eligibility about basic Medicare enrollment rules as part of their Social Security statements. This legislation would fill a long-standing gap in education for older adults and people with disabilities.

Original Senate Sponsors: Senators Bob Casey (D-PA), Todd Young (R-IN), Debbie Stabenow (D-MI), Susan Collins (R-ME), Kyrsten Sinema (D-AZ), Tim Scott (R-SC), Sherrod Brown (D-OH) and Tina Smith (D-MN).

Supporters: More than **85** national and state organizations representing older adults, people with disabilities, workers, health insurers, agents and brokers as well as paper manufacturers, including AARP, AFL-CIO, AHIP, Better Medicare Alliance, BlueCross BlueShield Association, CVSHealth, Medicare Rights Center and The Arc of the United States, among others.