

# U.S. SENATOR BOB CASEY

 RANKING MEMBER *Special Committee on Aging*

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## **Sen. Casey's Opening Statement Hearing on Turning 65: Navigating Critical Decisions to Age Well January 24, 2018**

“I want to thank Chairman Collins for her testimony and I also want to thank her for the good work that she’s done in what has been a long week here in the Senate.

“Every day 10,000 Americans turn age 65 in the United States of America. Ten thousand people every single day—that’s a staggering number. And today we will hear today that people turning age 65 face their own staggering number of decisions at that time in their life.

“They must think about a range of issues including claiming Social Security, about signing up for Medicare and about how to get what they need to stay healthy. These are not simple decisions. There is no ‘one size fits all’ choice.

“That’s what I hear from my constituents in Pennsylvania, specifically through our constituent services team and we hear about it day after day. Our office regularly works with Pennsylvanians who missed their window to sign up for Medicare. They are people with a cancer diagnosis who have no way to pay for care simply because they didn’t know the right time to sign up. They are people who made an honest mistake, who didn’t know they needed to sign up for Medicare. It could happen to anyone of us. Now they are paying higher premiums for the rest of their life.

“Almost 26,000 Pennsylvanians are paying a lifetime late enrollment penalty for Medicare Part B. Nationwide, almost 700,000 Americans are on the hook for a lifetime penalty. The average penalty amounts to almost a 30 percent increase in a person’s monthly Medicare premium. That’s outrageous, especially considering that most retirees are living on limited and fixed incomes.

“Medicare is one of America’s greatest success stories, and it’s our sacred responsibility to make sure that people can make the most of the Medicare benefits that they have earned.

“That’s why I introduced the Medicare Beneficiary Enrollment Notification and Eligibility Simplification Act—known as the BENES Act. The BENES Act would make sure every American receives a notice before they turn 65 that explains when to sign up for Medicare and what can happen if you delay. That’s the least that we can do for so many Americans. This bill would also make sure that fewer people experience a gap in health coverage.

“In fact, this change would update parts of the Medicare law that haven’t been revisited since the program was created more than 50 years ago. I am proud of the BENES Act, because this bipartisan bill represents how Congress should work.

“We should hear about what’s not working and what’s most challenging for our constituents. We should design solutions to fix those problems—in a bipartisan way—and we should be able to pass those laws because they help the people we serve.

“I look forward to today’s hearing, and I hope it will illuminate some of these problems—the kind that Chairman Collins and I can work together to fix.

“Thank you, Madam Chair.”

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