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

Led by Senators Bob Casey (D-PA) and Todd Young (R-IN)

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, experience lengthy gaps in outpatient health coverage or face unaffordable and unexpected out-of-pocket health care costs.

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 represented 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.

Cosponsors
Debbie Stabenow (D-MI), Susan Collins (R-ME), Kyrsten Sinema (I-AZ), Tim Scott (R-SC), Sherrod Brown (D-OH), Dan Sullivan (R-AK), Tina Smith (D-MN) and Mike Braun (R-IN).