DEMOCRATIC STUDY GROUP
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SUGGESTED DRAFT OF LETTER TO THE EDITOR TO REPLY TO GOP CRITICISM OF YOUR VOTE IN FAVOR OF MEDICARE PROGRAM

(Recently, Democratic Members who voted in favor of the Administration's Social Security Amendments and Medicare bill have been criticized in statements published in their home district newspapers. Apparently a Republican Party group has sent draft news releases to party officials for their use in attacking Democratic Members.)

To the Editor:

The ___(name of paper)___ of ___(date)___ carried a (news article) (letter to the editor) in which my recent vote in favor of the Johnson Administration's Social Security Amendments of 1965 was criticized.

Unfortunately the criticism was not based on the solid rock of factual information. I feel certain that the critic was not in Washington to hear the debate on the bill in the House, nor did he read the debate in the Congressional Record. He undoubtedly has not read the many thousands of pages of printed hearings on the proposal for basic health insurance for the aged financed through the Social Security System, a plan under intense study since 1957.

The critic, ___(name and his Republican Party office, if any)___, hailed the "voluntary plan" offered by the Republicans---a plan that was not devised until only a few weeks ago, has had no intensive study nor actuarial analysis, and whose detailed operations no one is able to discuss.

The Social Security bill for which I voted April 8 provided a basic compulsory hospital insurance program, plus a voluntary and contributory supplemental program to pay physicians' and surgeons' bills in part, home health services, and a number of other benefits; a 7% across-the-board increase in Social Security retirement, survivors' and disability benefits; extension of the Social Security coverage to a large number of Americans previously ineligible; a larger child health program; and increased payments to the States for their public welfare programs.

For a number of years, the National conscience has been made aware of the need for some kind of health insurance for the aged---who in general have higher medical bills and lower incomes. The response from the American Medical Association and other conservatives has been refusal to recognize the existence of a problem. This, then, is the core of the "voluntary" approach.

By 1960, it had become impossible to deny that older people had a problem in meeting their health costs. Let me point out that, emblazoned on the public record, is the near-outright refusal of the private insurance industry to provide such health cost insurance for the aged---until the "medicare" plan's adoption was assured by the 1964 election. The meagre health insurance that was available to older persons was at such high cost that few of those needing it could afford to buy it.

In 1960, the Congress passed the Kerr-Mills Law, which provides a limited amount of health insurance for the aged, conditioned on a number of "ifs." If the aged people would admit they were paupers, if their States had enacted laws to take part in the Kerr-Mills program, and if the States then provided the money to go into the program --- then the Kerr-Mills benefits (entirely determined by the State governments) would reach them.

After 5 years, Kerr-Mills still is not a National program; only 40 States have seen fit to put into effect a program that the Republicans and the AMA contend is sufficient. The Georgia State Legislature, which has six AMA doctors of medicine among its membership, has not put a Kerr-Mills program into effect.

Some of the critics of the Social Security bill say the health insuranc portion, for a mythical 21-year-old employee in his next 44 years until retirement, would be about $8,600; that figure is mythical. That employee, in the next 44 years, would pay $2,012.70, according to the schedule in the health insurance portion of the bill.

Some of the Republican critics regret that the younger person paying his money into the hospitalization trust fund (to be separate from the other Social Security trust funds) will not be able to benefit until he is 65 years old. This seems to indicate that the critics now would be in favor of a full program of "socialized medicine"for every American, from birth to death. I doubt that the Congress would favor such a proposal.

In the 30 years the Social Security program has existed, its funds have remained solvent through the use of the same actuarial science that lets any well run insurance company prosper. The Republican critics are implying the "burden" of Social Security taxes is too great for the American taxpayer. But the alternative the critics seem to suggest would be irresponsible---if they mean the entire cost of the program should be paid from a direct Treasury appropriation. Such a proposal would be rejected by the Congress.

When the Social Security bill was passed April 8, 64 Republicans and 249 Democrats were in favor. Opposed were 42 Democrats and 73 Republicans Last year's election cost the Republicans 38 seats in the House of Representatives, or an effective loss of 76 votes.

One of the major issues in that 1964 campaign was, in effect, a National referendum on the acceptability of the Social Security System.

Sincerely,

_______________________, M. C.