



Connecting Older Adults with Community-based Resources and Options

October 27, 2011

Suburban Cook County  
Illinois Congressional  
Delegation

The Honorable Harry Reid  
United States Senate  
Washington, D.C. 20510

The Honorable John Boehner  
US House of Representatives  
Washington, D.C. 20515

The Honorable Mitch McConnell  
United States Senate  
Washington, D.C. 20510

The Honorable Nancy Pelosi  
US House of Representatives  
Washington, D.C. 20515

Dear Illinois Senators, Members of the House of Representatives serving Suburban Cook County Illinois, Majority Leader Reid, Minority Leader McConnell, Speaker Boehner, Minority Leader Pelosi:

The AgeOptions Advisory Council unanimously voted on October 2, 2011 to urge you to protect the Medicare eligibility age of 65 for older persons. The points raised by the Leadership Council of Aging Organizations emphasize that increasing the age of eligibility for Medicare would not address the high cost of health care – it simply shifts increased costs onto beneficiaries and other payers of health care -- including employers and states (who may be unable to shoulder these extra financial burdens).

1. Increased health care costs for those aged 65 to 67 may put coverage and care out of reach for many. Some groups in particular, such as single women and minorities, may be disproportionately affected. Roughly one quarter of individuals aged 65 and older live in families that depend on Social Security benefits for 90 percent or more of their income. In June 2011, the average annual Social Security benefit for all retired workers was approximately \$14,000. Women, on average, tend to rely on Social Security even more – a majority of older women depend on Social Security benefits for over half of their family income and in many cases it represents all of their income.
2. Given their limited incomes and health status, older Americans who lack access to employer-sponsored coverage find it increasingly difficult – if not impossible – to obtain access to affordable health insurance coverage. As a result, when these individuals ultimately enter the Medicare program, they are more apt to be less healthy and a more costly population, thus increasing overall Medicare costs, as well as premiums for all beneficiaries.
3. Beginning in 2014 these individuals may have access to options under the health insurance exchanges. Those plans are permitted to charge older Americans up to

The Area Agency on Aging of Suburban Cook County, since 1974

three times the amount they may charge younger Americans. According to recent analysis from the Kaiser Family Foundation, two-thirds of individuals impacted by the proposal to increase eligibility age would face more out-of-pocket costs, on average, than they would have paid under Medicare.

AgeOptions serves suburban Cook County Illinois, residence to 460,000 individuals age 60 and over residing in 130 communities surrounding the City of Chicago. Suburban Cook County has a general population of more than 2.3 million persons. The Advisory Council is made up of 26 individuals, with a majority age 60 and over. Collectively, they represent older suburban Cook County residents and they share their concerns with friends, neighbors and interested citizens from across the region. The Older Americans Act requires that AgeOptions and our Advisory Council advocate on behalf of older persons. Please do not hesitate to contact Jonathan Lavin, CEO of AgeOptions at 708-383-0258 if you have questions related to this letter.

Sincerely,

*J. Diane Adams-Alsberry*

J Diane Adams-Alsberry  
Chairperson, AgeOptions Advisory Council