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The Philadelphia Inquirer

A threat to seniors

Drug legislation could mean higher cost, less coverage.

By Sen. Jon S. Corzine

The prescription-drug bill working its way through Congress contains a hidden time bomb that, in 2006, could explode in the faces of New Jersey's seniors.

Few outside of Washington have focused on the implications of the bill for our state. But the version approved by the House could lead to the dismantling of New Jersey's Pharmaceutical Assistance for the Aged and Disabled and Senior Gold programs.

New Jersey seniors could be forced to drop their existing coverage and enroll in a complicated and far less generous program run by HMOs and private plans.

The result could be disastrous for thousands of New Jersey families. Therefore, Sen. Frank Lautenberg and I added an amendment to the Senate bill that would allow the PAAD and Senior Gold programs not only to continue but to expand benefits.

But we face a very difficult battle in a House-Senate conference committee, given strong opposition from ideologues who have a hard time accepting that any state-run program can truly benefit seniors. We in New Jersey know better.

Twenty-eight years ago, New Jersey established a drug-benefit program that has become an essential service for

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about 220,000 New Jersey seniors and a model for many other states.

But without our amendment, the Senate bill would have required seniors to leave New Jersey's PAAD and Senior Gold programs and enroll in privately run drug plans.

Private plans wouldn't provide nearly the same benefits that New Jersey's low- and moderate-income seniors are getting in PAAD and Senior Gold.

Seniors who enroll in the private plans supported in this Medicare benefit would have to pay a premium that would average \$35 per month nationally. They would be responsible for a \$275 deductible. Then they would have to pay 50 percent of the costs of each prescription - and 100 percent of all drug costs between \$4,500 and \$5,800 annually.

By contrast, seniors in the PAAD program pay only \$5 for each prescription. There are no premiums. There is no deductible. And there are no gaps in coverage. Frankly, there's no comparison.

To add insult to injury, forced privatization would mean that private plans could operate with a percentage of their funding fueling profits for insurers. In the PAAD program, administrative costs amount to only about 2 percent of total costs.

Giving New Jersey the money that would otherwise go to private plans would allow us to expand our existing programs to middle-income seniors, eliminate gaps, and otherwise strengthen the program - rather than start from scratch with a lesser federal benefit. We should be reaching for Senior Platinum, not fools' gold.

We have a long road ahead before this provision is signed into law. We still face the prospect of a tough conference on the bill with the House, and we must face down strong opposition from Sen. Rick Santorum (R., Pa.), who strongly embraces privatization of Medicare.

We expect to work with a bipartisan state coalition to keep

seniors enrolled in a program that offers better benefits at less cost.

U.S. Sen. Jon S. Corzine, a Democrat, represents New Jersey.



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