

Healthcare policy report: medicare's new benefits catastrophic health insurance

[Health & Medicine](#), [Healthcare](#)



Case Study

Introduction

Healthcare policy, like most policy is not always easy to pass through all the channels and actually come out as law. In fact, it may go through all of the stages, only to end up being sent back for revision or killed all together. This paper will talk about the process that the Catastrophic Coverage policy took.

CatastrophicHealthInsurance

All policies have a history starting with the initial formulation and ending with killing or passing. The bill evolves and changes throughout its way through Congress. There are cases in which the bill is repealed, modified and starts the process again. Most of the them take a great deal of time, pass through more than one committee and congress itself and is modified beyond recognition and this is what happened to the Bowen Bill.

The Bowen Bill began in 1987 and was put forth by Otis Bowen because of financial devastation he had seen happen because of illness. He and others were concerned about the gaps in Medicare at the time (case study). This was what appeared to be a good bill and Bowen managed to convince President Reagan to support it. The bill went to Congress. From here the bill took what appears to be a fairly normal trek through Congress though the outcome is not always the same (Chap. 5).

During the policy formulation phase (Chap 9) the President sent the bill to Congress for action and stated that it could not be completed until they had come up with a bill that would prevent the elderly from being ruined

financially because of a catastrophic health occurrence. Congress then, however, extended the bill far beyond its original function as they saw it as a way to issue some of the healthcare coverage changes that they had in mind, so they tacked on. They made sure that the very controversial coverage for medications was added on though it would be expensive to manager. Reagan had told them that they could not add to the Federal deficit so they had determined a kind of sliding scale for affordability.

The House changed it more and finally the bill was presented as something that did not even begin to fit what the original bill was. This is not unusual actually. This bill, however, had been monitored by the AARP and others and was published regularly in the bulletins that they send to their members. Unfortunately, the final bill was not acceptable to the elderly. Day tells us that there were many reasons why the elderly did not like this bill. It decreased their social security benefit in order to pay for it and many thought this was unfair as many did not need this coverage (Day, 2007). Other problems that were noted were the fact that it was duplicated coverage for many , it was financed solely by Medicare beneficiaries even though some of them did not need it, there was a complex array of costs that angered advocates of the elderly and political conflicts between the elderly and those representing them had been brewing over these issues. The bill failed.

This bill was bound to fail as it affected only one population of people and those people, including their biggest lobby were not involved in putting it together and even though it was meant as a humanitarian bill in the first

place, the changes that occurred throughout the process changed it so much that it did not function the same as the bill that was needed. The losses from this bill were painful and in some ways have affected the attempt to process this kind of coverage again.

However, with advent of Clinton and then with the Obama administration, comes a whole new assault on the problem. The Senate has produced several bills in an attempt to put into place a catastrophic coverage for the elderly with discriminatory coverage(English, 2010) tacked on and there has been a bipartisan bill that has been proposed and repealed many times which is mean to be catastrophic coverage for the new amputee (Sheets, 2008). It may be a long road to hoe for either.

Conclusion

In the end, the Bowen Bill passed even though it was not the original bill but had to be retracted by Congress because of the public outcry. It started its trek through the Congressional maze with the President's approval and that is a good place to start. It was changed many times and did not look like the original bill by the time it was passed. This is the way of bills and it can be expected that most will travel the same course though most that are passed will not be retracted as this one.

References

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