

ND Legislature throws senior citizens to wolves

By Shirley Starke

The “Forced Unaffordable Health Insurance Act” (officially known as the Affordable Care Act) will make life difficult or even impossible for thousands of senior citizens in North Dakota, thanks to the shortsighted policies of the Legislature. People are eligible to use the insurance marketplace only if their incomes are more than 100 percent of the federal poverty level – a level that is very high for North Dakota, with our relatively low cost of living. Many people live well enough on less.

The Legislature set the ceiling for Medicaid high at \$15,000 per year; it would have been enough to set it at 100 percent of poverty, the threshold for using the marketplace. The trouble is, the Legislature will not give Medicaid to people older than 65 if their life savings are more than a tiny \$3,000. Against the cost of living in old age, they might as well limit them to three cents.

Thousands of seniors without Medicare are thereby put in an impossible position. They don't have enough income to use the marketplace, but if they have done the responsible thing and saved for their old age, they don't qualify for Medicaid either.

If they have to spend their savings on full-priced insurance, they will have nothing left when they need it.

The best those seniors can hope for is to be allowed to go without insurance and die without treatment, which has been their only option until now.

What were legislators thinking? Do they really believe that everyone older than 65 will receive Medicare? Some people have worked to supplement a small private income, but it is possible to earn a frugal living for a lifetime without attaining the 40-quarter Medicare minimum. People who haven't attained that minimum have made sacrifices and done without for decades to save for their old age – for the time when luxuries and conveniences become necessities because they aren't strong enough to live without them. Now they are being penalized for their responsibility by being excluded from Medicaid.

It would make more sense to count assets for people under a certain age, e.g., 40. Those people have many years left to save before extreme old age makes living very expensive. For people older than 65, time is running out. The Legislature should move as quickly as possible to close the horrible “black hole” they have created for older people with smaller incomes.

They should not count assets for people over age 65 who don't receive Medicare, which is no more than they are doing for younger people. A federal alternative would be to allow people with less than 100 percent of the poverty level to use the marketplace and provide subsidies down to 30 percent or 50 percent of poverty rather than 100 percent. People of any age can pay for their insurance if it's affordably priced.

And if our poor, impoverished state can't afford to treat seniors as well as younger people, they could save money by lowering that \$15,000 ceiling to the poverty level, counting assets for younger instead of older people, or limiting assets to \$150,000 for people of any age.

There is surely an answer, but it is not to throw senior citizens to the wolves.

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