



# MEDICARE

## Medicare Presents Chiropractic's Greatest Challenge and Opportunity

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ICA Medicare Committee Chair

The challenges facing the chiropractic profession, and indeed, the entire United States of America given the current state and the alarming trends in the Medicare program, are assuming the proportions of a national crisis. Nobody in the policy process, however, wants to acknowledge this undeniable reality, certainly not anyone in the Congressional leadership or any of the presidential candidates from either party. But the cause for alarm is real and compelling.

First, consider the funding equation. Every estimate reflects a powerful consensus that Medicare will be out of money in the next 10 to 15 years with the ultimate projected deficit recently having been ballooned by another \$8 trillion by the addition of the Part D drug benefit. Medicare contributions by working people will not even come close to funding the guaranteed benefits of the program. According to the April, 2007 report issued by the Trustees of the Social Security and Medicare Trust Funds, Medicare has already begun paying out

more than it receives in payroll taxes and the Trustees now forecast that the trust fund will be depleted by 2019.<sup>1</sup>

Next, consider the political paralysis that continues to preclude realistic discussion of options to correct the imbalance and mushrooming growth in Medicare spending. No one is looking at real solutions, which would include such obvious steps as upping the age of Medicare eligibility, increasing co-payments and payroll Medicare taxes and reducing covered benefits.

On top of this system-wide denial, no one wants to even consider the final resort, likely to come to pass because no action is being taken to enact the first items on this solutions list — imposing some sort of means testing to reduce or eliminate access by affluent people, primarily focusing benefits on those with limited means. The other last resort alternative is to fund the program through general federal tax revenue. But here is what one analyst had to say about using general taxes to pay for Medicare:

*"The funding deficit in Medicare this year is equal to about 3.6 percent of*

*federal income taxes. In less than five years, the share of income taxes needed will double, and five years beyond that, it will double again. By 2019, the federal government will need more than one of every four income-tax dollars to pay benefits to the elderly in Medicare and Social Security, in addition to dedicated revenues already set aside for the two programs.*

*The problem worsens dramatically as Baby Boomers retire, and it doesn't improve much after they've exited the programs. By 2030, about midway into the Boomer retirement years, half of all federal income-tax revenues will need to go toward deficits in Social Security and Medicare. And by 2070, the elderly will need all federal income taxes, in addition to all payroll taxes and premium payments, leaving nothing to pay for any other federal program.<sup>2</sup>*

Next, consider the massive numbers of soon-to-be senior citizens, more than 70 million people, all expecting some Medicare benefits, and likely to be very angry if they cannot benefit from the promises made to them by successive generations of politicians. This number is considerably larger than the planning estimates used in past decades, the difference accounted for by the much longer life spans we are seeing.

Planners are just now coming to grips with the future needs of such a massive population bubble. Where will the money come from? How will the facilities be developed to provide for the institutional care needed? Will there be enough health

care professionals to deal with the tens of millions who will need geriatric care? These are the reasons why I consider the United States to be facing an immense and unprecedented crisis, one that will require a massive re-shaping of all of health care. In this upheaval, along with historic and daunting challenges, there is a great opportunity for the chiropractic profession.

So what does the chiropractic profession need to be doing to respond and offer solutions? As has always been the case in the past, chiropractic needs to organize, mobilize our patient base, take organized medicine and the drug industry head-on, continue to offer our unique, natural, drugless and highly clinically efficacious and cost effective care pathway and demand fairness both for the chiropractor and the Medicare patient from a system badly out of balance.

In addition to the on-going efforts of ICA's Medicare Committee, ICA recognizes the need for the chiropractic profession to come together to coordinate a sound political action plan in support of unified goals for Medicare reform. Out of this awareness, ICA's Board of Directors has unanimously embraced an initiative put forward by the Iowa Chiropractic Society (ICS) to convene a profession-wide "...consortium of national and state member organizations, educational institutions and other appropriate professional representatives. The purpose of this consortium would be to develop and implement a profession-wide plan of action that will result in the best possible legislative, public awareness and eco-

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