Peace of Mind

Americans share their Medicare & Medicaid stories
Acknowledgements:

Our thanks go out to our USAction members who shared their stories about the vital need for Medicare and Medicaid for themselves and their families. And we thank our affiliates and our members who take action to ensure these programs are kept whole for generations to come.

Some of these individuals include:

Top left: Earl Morse, Waterford ME. His story is included in Section 3.

Top right: Molly Weigel, Pennington, NJ. “My parents relied heavily on Medicare for their many medical bills, for rehab care, and for hospice.”

Bottom left: Pastor Kevin Price, Levittown, PA “I have seen how important providing for the elderly is after they worked their whole life and need help with elderly health care. That person was my father.”

Bottom right: Michigan Citizen Action press event. Cheboygan, MI
Peace of Mind:

Americans Share Their Medicare and Medicare Stories

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Introduction

Peace of Mind.

That’s what Medicare and Medicaid mean for nearly one in every three Americans.

Almost 50 million Americans have paid into, and are beneficiaries of Medicare, our national health insurance program for seniors and people with disabilities. And almost 50 million Americans – elderly, low-income adults and their children, and people with certain disabilities – have access to Medicaid.

Six million Americans depend on both.

But now these programs are under siege. Some want to replace guaranteed Medicare benefits with a voucher. Others would “block grant” Medicaid, allowing states to sharply raise premiums and drastically slash services.

We asked our members what Medicare and Medicaid mean to them, to their families.

Their responses revealed how deeply and keenly Americans cherish and rely on the promise our nation made when we established these lifelines in 1965. It is a promise that we have kept to this day. It is a promise that Americans demand we keep in the future.

After sorting through hundreds of stories, certain themes emerged.

Many people told us they are alive only because of Medicare or Medicaid. Many others discussed how these services have enhanced the quality of their lives. Others still talked about how it brings them retirement security and peace of mind.

We heard from young people who do not directly receive benefits, but say they are able to save money they would otherwise spend on aging parents. Debra in Wheeling, Illinois wrote that without Medicare, she would have to quit her job to care for her 92-year-old mom – Social Security pays for her assisted community living, but Medicare covers her health care costs.

Many wrote that without Medicare, they would face financial ruin. A woman noted that the entirety of her monthly Social Security check would have to go to her health care costs – nothing left for anything else. A number of people wrote that Medicare and Medicaid mean neighbor helping neighbor – we’re all in this together.
Finally, a large number of respondents expressed extreme outrage — outrage so extreme that some comments had to be edited — that a system they paid into all of their adult lives could be cut. These people clearly felt robbed and violated. “I paid into Medicare for 40 years,” writes Jim in Rochester, Michigan. “This is my money I am getting back. It is not charity. No one has the right to steal my money.”

These are the Medicare and Medicaid stories of ordinary Americans. They are on the front lines of the Medicare and Medicaid debates. Whatever policies are adopted, they are the canaries in the coal mine — they will feel the impact first.

We made them a promise.

Will we keep it?
1. A Matter of Life or Death

A surprising number of USAction members described Medicare and Medicaid as – literally – a matter of life or death.

“I took care of a disabled and increasingly ill wife for 29 years. Without Medicare and Medicaid, we would have lost our home and she would have died years earlier, without proper care or prescription coverage. Her ability to see doctors and get in-home care kept us from becoming burdens to the community and allowed me to continue working until I was 68 (just two years ago). On a cost-benefits basis, this was better for the economy, since I remained a taxpayer as long as I could. The cost to the system would have been great, since every hospital visit would have been an emergency room situation.”

Dean Sigler     Aloha, OR

Without Medicare and Medicaid, we would have lost our home and she would have died years earlier.
“I am a disabled adult who relies on Medicare for my medical needs. I worked hard for over 25 years. One day I found myself unable to work due to medical conditions beyond my control. By the time I was able to start receiving my Social Security I had gone through all of my financial resources and I was homeless. Without Social Security I would be homeless. Without Medicare I would be dead.”

Jeff Stepper    Lynnwood, WA

“An old family friend recently found out he has inoperable cancer and chemo costs $3,000 per injection. That's more than he makes in a month! He used to have lots of money, but lost it when the stock market crashed in '08. Without Medicare and Medicaid, he would die. With the chemo, he is already starting to feel better!”

Elaine Becker    Roanoke, VA

“My Mother is a Medicare recipient. She has an excellent secondary insurance policy, and would not be here today if not for Medicare. She is a miracle and thank God for the miracle of Medicare, people who cared and got it passed! She is a retired school teacher, 24 years. The reality is that health care costs are out of reach for anyone, unless you are in the 1%.”

E.A. West    DesPeres, MO

“I have two sisters that rely on Medicare for their insurance needs. They have worked their entire lives and now one is faced with an aggressive small cell cancer that keeps recurring. She has two young daughters and is no longer able to work. Her spirit to survive is amazing, but without Medicare, she would most certainly be dead by now. Her treatment costs exceed $5,000 per month. The other sister has a degenerative spinal disease called Dystonia. The injections needed to slow the growth of this monstrous disease would cost her nearly $2,000 per visit. Her pain is unbearable, but without the treatment covered by Medicare, she would not be alive today.”

Cynthia Stout    Wyandotte, MI

“My father (age 94) and my mother (age 89) had lived robust lives until they both suffered catastrophic illnesses in 2011. Both would be dead now had they not received the medical care, treatment, and rehabilitation that Medicare (and the supplemental insurance they pay dearly for) enabled them to have. We cannot allow greedy, clueless, obscenely wealthy people to end Medicare and Medicaid for the rest of us. I shudder to think what my husband and I will be facing when it is our turn to weather the challenges of aging -- we are both on the cusp of 65.”

Laura Uhl    Durham, ME
“Free Medicare preventative care recently saved my life. A mammogram detected early breast cancer, and four months later I am cancer free. That is just one story -- there are millions of others just like it out there.”

Nancy Mann Port Hadlock, WA

“Without Medicare and the prescription drug program paid partly by federal money and by state money I could not afford the over $800 per month drug bill or the stent needed in my heart or the artificial hips needed due to arthritis. These things plus many more have helped me survive.”

Russell Miller Phillipsburg, NJ

“My mother is now 85. Ten years ago she nearly died. Without Medicare would have. She would never have been able to pay for the treatment she received. It took a year for her to recover but she has had a happy and productive retirement. She’s never abused the system with needless care and tests but has used it to receive life-saving healthcare.”

Nancy Ford Chicago, IL

“Without Medicare, my brother-in-law who had long-term heart problems would have died long, long before he did. He was able to live a productive vibrant life until he was 82. Without Medicare, we will have many senior citizens dying on the streets. Talk about ‘death squads’.”

Helene Rosen Ivyland, PA
2. Our Quality of Life

Although many did not describe the benefits of Medicare and Medicaid in such black and white terms, they nonetheless discussed the way our safety nets have enhanced their quality of life.

“I am on the Oregon Health Plan. It pays for my high blood pressure pills and two forms of eye drops for my glaucoma and the doctor visits for these conditions. When I lost my steady job had no medical coverage for five years, I lost another 50 percent of my left eyesight and some more in my right eye. If I didn't have the Oregon Health Plan, Medicaid's name here, I would be going blind.”

Kay Carey, Beaverton, OR

“Five years ago my wife had a heart attack and needed open-heart surgery. Something went wrong. She had a massive stroke during the surgery and now needs a lot of care and medication. I retired early so that I could take care of her. Medicaid currently covers a lot of the expenses. If it weren't for Medicaid we would have lost our home long ago and she would be in a nursing home that would also have to be at the expense of the state. Our quality of life would be greatly diminished and the cost to the state would be higher.”

Randall McKenney, Scottville, MI

“My mother is 92 years old. With the good care she has been getting thanks to the medical help Medicare provides, she is still able to reside on the family farm, mow 7 acres weekly, and go fishing twice a day to help supplement the rising cost of groceries. She has been the heart and soul of our family and continues to successfully nurture her son, two daughters, seven grandchildren and 13 great grandchildren.”

Mary Alice Eberle, Spokane, WA
“As a 69-year-old retiree with type 1 diabetes and kidney failure, my income is insufficient to cover my medical needs. Medicare has covered dialysis costs and the costs of a kidney transplant and the expensive medications that are required to prevent rejection of the transplanted kidney. This allows me to live independently and has given me a new lease on life. My only question is, why aren't these benefits available to everyone with a life-threatening illness?”

Jacqueline Berkman     Lorton, VA

“My medications (mostly brand name) amount to about $900 a month of which Medicare Part D under the ACA pays 1/2. I currently have a part-time job which earns me about $500 a month so I am able to pay for the other 1/2 of my monthly drug bill. Under the Ryan plan, my drug costs would go up to $900 per month and I would only be able to take my medications every other day. I am very sure my doctors would say it would be a sure bet that I wouldn't be alive for long or worse yet I could end up in a nursing home with a stroke. I continue to be a productive member of society with many volunteer efforts and probably wouldn't be able to provide those efforts without my medication.”

Joan Schneider     River Falls, WI

“My parents are retired teachers who are on Medicare. Last year, my mother had appendicitis, which ruptured before it was diagnosed. Without Medicare, she would not have been able to pay for her hospital stay, extensive convalescence in a skilled nursing facility, and continued rehabilitation at home. As a physician, I know this condition could have been fatal. As my mother's daughter, I also know how important it is for her to live an independent life. Her medical coverage not only saved her life in an acute situation; it also saved her quality of life once she was able to return home.”

Margaret Hamitt-McDonald     Cannon Beach, OR

“With people losing their jobs and not finding new ones, with pension plans that included health care failing left and right, and the unsympathetic tightening of government budgets to pay for tax breaks for those who do not need them, Medicare and Medicaid are the last hope of getting the treatment and care many people need to live useful, productive lives. My girlfriend is one of them. My mother was one of them. And because of the Affordable Care Act my son is able to be covered by his mother’s health plan or he too would be one of them. We all know that if Congress and the Senate had to rely on the same health care the rest of us do this situation would not be an issue very long. It would be fixed. So please don’t make it worse, the person who may suffer next could be a family member who doesn’t enjoy the benefits you do.”

David Kirsch     Hill, NH
“How could they even think of disrupting the greatest system ever for medical care for the disabled and senior citizens? I don’t know what I would have done without it, having had multiple joint replacements. I would have been in a wheelchair and unable to use my hands forever. I am a senior citizen now and have had severe, incapacitating arthritis my whole life.”

Jane Davidson     Englewood, NJ

“My son is 30 years old and owes thousands of dollars in medical bills he accrued before he got Medicaid. He has Crohn’s and because of frequent flare-ups he is unable to hold a steady job and therefore had no insurance. Because he had no insurance he only went to a doctor when it became so out of control there was nothing else he could do. Now that he has Medicaid he can see the right doctors and get the tests and medications he needs to maybe finally put it in remission. It is a crime to live in such a wealthy country and the only ones who get socialized, taxpayer-funded health care are the millionaire politicians.”

Bonnie Mutchler     Bolivar, MO
3. Financial Survival

Others described how Medicare and Medicaid have allowed them to avoid financial ruin.

“I have a rare disease called multifocal motor neuropathy, or MMN. I depend on a biweekly infusion of IV immunoglobulin to keep my hands, arms, and legs operational. Without this, I quickly become unable to lift my arms off the table or use my hands. In addition, the level of burning pain becomes unbearable and depression and suicidal thoughts quickly immerse me in darkness. Without Medicare I would not be able to afford continuing treatment. Our savings and house would be gone in a matter of a few months. I would be destitute and invalid. I have worked steadily all my life as a science educator, and although I'm now retired, I am still a productive member of the community. Medicare keeps me rather healthy, sane, productive, and has preserved my self-respect.”

Earl Morse     Waterford, ME
“I am a 79 year-old veteran of the Korea conflict. Since my 70th birthday I have been diagnosed with congestive heart failure, sleep apnea, severe arthritis, spinal stenosis, 3rd stage kidney failure and prostate cancer. My wife is a cancer survivor and at one time not too long ago a one-month supply of her meds and mine cost more than our monthly budget. You can imagine how much Medicare Part D has meant to us, but donut holes are the killer. I am so glad President Obama’s Obamacare will include a clause that will eliminate donut holes, Three years ago my health caused me to close my very successful business as a result of which I lost my income. Since then we have depended on Social Security for income and that provides enough to cover about two thirds of what it takes to survive. Where would we be without Medicare?”

Mort Walco     Ashburn, VA

“I have a daughter who has stage-4 cancer which began in her breast 2 years ago. Her husband lost his business and she is now unable to work, so they have not had enough money to pay for her surgery, chemo, and other exorbitant treatment. ....If it weren't for Medicaid, my beautiful, talented, daughter would not be alive today. Having seen my mother die of breast cancer when she was just 48 and I was 23, I know what happens to people with this disease. Even the 20 percent that my father had to pay after the insurance paid their 80 percent bankrupted him. People who have worked hard all their lived should not have to die young because of the outrageous cost of advanced medical care. Anyone who wants to eliminate Medicare-Medicaid could never have gone through what my family has and still be so heartless.”

Chandra Holsten     Ashland, OR

“I am a grandmother, 76 years old. I live on the pension I earned by teaching for 25 years in the public schools, along with an extra $12,000 annually from Social Security. I do not aspire to go on cruises or keep prizewinning horses. I pay my bills on time, recycle, and in general try to be a good citizen. Although I am generally in good health, I have to have biannual colonoscopies, with medication for Krohn's disease. And yesterday I stubbed my toe and crash-landed, full force, on my hip. I had to have x-rays to see if any bones were broken. I am grateful indeed that Medicare and Medicaid (along with a supplemental plan that I pay for) are here to enable me to get the care I need, when I need it. I could easily lose 30 percent or more of my annual income through necessary medical costs--either that, or forego care.”

Margaret Nagel     Evanston, IL

“My parents will both be 87 years old this year and totally depend on Medicare for all medical needs. They are on a limited income, receiving Social Security and tiny pensions and own their own home with high taxes and utility bills. If they were to lose Medicare or have it reduced, it
would be a big hardship on them financially and possibly have the cost of medical bills cause them to lose their home.

Sharon Beningo  
Woodbine, NJ

“I have been on Medicare since the age of 52, due to disability following serious and involved back surgery. I do not know how I ever would have managed without it, as I’ve also had many other health issues and additional surgeries. My husband learned, just last week, that his Non-Hodgkins Lymphoma has returned, after three-and-a-half years in remission. Once again he faces months of chemo. Without our Medicare coverage we would both be lost. We are on fixed incomes, with mine being well below most average retirement benefits, due to having to leave the work force in my early fifties. Neither of us can afford a Medicare supplement...so Medicare is really our only healthcare lifeline.”

Trish Cancilla  
Chicago, IL

“I am 49 years old. 16 years ago I was diagnosed with a mental illness called bipolar disorder. I was hospitalized three times in 18 months. When I finally got to help that I needed and the correct medications I had to go on Social Security disability and Medicare. For a long time I was taking as many as five psychiatric medications. This cost at least $2,000 a month. Today I am doing well looking for work to go off Social Security. My moods have stabilized and I am on a correct cocktail of medications. I go to a psychiatric nurse practitioner every other month. Without Medicare I would be in the hospital right now. I have not been hospitalized in over 16 years because of Medicare. If there was no Medicare I would probably live in the state mental hospital where it would cost several hundred dollars a day to feed and board me. I am grateful for Medicare and all it has to offer.”

Frank Sullivan  
Spokane, WA

“I had a serious brain injury in a bicycle accident in 1971. I had a quadruple-bypass heart operation six years ago and prostate cancer surgery the following year; I am now officially disabled but have no way of earning enough money for rent, food, and medical bills, even working part time, even adding the disability payments to my income. My wife is over 65 and has an income of $165 a month from Social Security. We have already had to file bankruptcy once because of the bills attendant on my surgery. We are both on vital medication; if Medicare were to go away, we would have to file bankruptcy again, except there's no way we could afford it. There must be thousands if not millions of others in similar circumstances.”

Daniel Musick  
Morgantown, WV
“Before I got on Medicare, I had used all my 401k to pay for prostate cancer and my heart problems. After I got on Medicare, Medicare paid for my prostate and heart surgery and all the rest of my health problems except for prescription drugs. But I am on Wisconsin senior care and get most of my prescription drugs at a discount.”

Richard Berghofer     Cudahy, WI

4. Nursing Home Care

For many, Medicare and Medicaid pay for nursing home care – for which there is no alternative.

“My mother worked all the years following her children's home-leaving. After retirement (well after 65) she and my father lived exclusively on Social Security. As they both developed dementia and Parkinson's, it became impossible for my sisters and I to give them adequate care in their home. They qualified for nursing home care through Medicaid, and although Dad died last year, Mom continues to decline. We could never give her the level of care she needs if her Medicaid benefits were cut.”

Sharon Corcoran     Marthasville, MO
“My aunt is about to turn 98, and has been in a nursing home for eight years. She has been on Medicaid for six years, because her home and small savings were spent on her care. She desperately needs professional care, care that none of her family can provide, and this is paid for, gratefully, by Medicaid.”

Lynn Pearson, Wheeling, IL

“Both of my parents are in their 80s (Dad turns 89 on 9/20/2012). Mom is in assisted living, covered by Medicaid since her and Dad's money has run out. Dad has been in a transitional care facility since a pacemaker implant last March and has exceeded his coverage under Medicare. He will soon be covered by Medicaid. Neither I nor my brother can afford to take them in, never mind provide medical care, if Medicare and Medicaid were not available or benefits were cut.”

Fred Meseck, Jamison, PA

“When my 83-year-old father was dying, his sole source of medical care came from Medicare and the funds from Medicaid that paid for his nursing home care. Without that support, my mother would have had to sell their home of over 50 years to pay for the medical care that he received. As a World War II veteran and a man who had paid into Social Security and worked for over 40 years, I believe the USA owed him the basic coverage he got through the program. In fact, I was shocked at how meager the funding was and feel that our country can and should do MORE and not LESS to support our elderly. They deserve the respect and dignity of having their country stand by them in their hour of need.”

Leigh Arthur, Bend, OR

“My mom is only 79. Everyone calls her Ruthie. On July 21, we had to put her in a nursing home. She has Alzheimers. She relies on Medicare and Medicaid. She no longer pays taxes. Mr. Romney would consider her part of that 47% which he would like to ignore. She raised 7 kids. I am the oldest. I am also the power-of-attorney. I had to sign my name to the papers admitting her to her new 'home'. It was a hard thing for me to do. Mr. Romney does not care about my mom or others like her. I do. She’s not 47% to me. She is 100% my mom. And NOBODY -NOBODY- picks on my momma.”

Connie Cominsky, St. Louis, MO

“My 101-year-old mother outlived all her resources and without Medicaid, she currently would not have the excellent long-term nursing home care she is now receiving. Medicaid and hospice have provided attentive and compassionate assistance, as she lives out the end days of her life.”

Trish Cancilla, Chicago, IL
My brother moved from Florida back to Arizona to live with my mother to care for her in her home. Because she has type II diabetes and Parkinson's, plus the other ailments of a 79-year-old woman (and all the drugs that go with them), he must be around constantly for her. This means they both must live on her Social Security, a nearly impossible task in itself. If she were to lose Medicaid and/or Medicare, there'd be no way. I don't know what our family would do; open the kitchen door and let the wolves in to rip them apart, I guess. At least that would be more humane than what [those] in Congress are proposing.”

Larry Durack     Everett, WA

5. Medicare and Medicaid offer peace of mind.

Some talked about the emotional security that Medicare and Medicaid provide.

“As a 65-year-old retired newspaper reporter, I rely on Medicare, in conjunction with the Kaiser Medicare Advantage insurance my former employer provides, for all my medical examinations, tests, preventive care, vaccinations and prescription medications, specialist consultations, health advice, vision care and surgical procedures, if and as required. Having this combination of Medicare and private health care coverage helps keep me healthy, and gives me a great deal of peace of mind. I know how important Medicare is for me; I'd like it extended to every other American, as well.”

Steven Amick     Beavercreek, OR
“When both my wife and I lost our jobs and our insurance at the start of the Bush Recession/Depression, it was Wisconsin Badgercare (Medicaid) that provided preventative healthcare for us and our family. Our Republican Governor has since gutted Badgercare as part of his program of expanding corporate welfare in the form of giving hundreds of millions of dollars in tax breaks to big businesses.”

    John Cameron     West Bend, WI

“As an aging American, I am so grateful to have Medicare as a back-up to my health program. It provides me with peace of mind, and allays my fears for my family possibly having to pay for my hospital care in the future. It helps to buffer society from financial hits it might suffer through other ways, did Medicare not exist. It helps to keep medical costs under control. People don't often look at the savings realized by the society as a whole by having Medicare for people 65 and older. The idea of compromising this benefit is unthinkable.”

    Wendy Smith     Pontiac, IL

“As a small business owner, I had a nearly impossible time finding and affording a medical policy. Mr. Romney is way out of touch with reality. Medicare is one thing older folks have to appreciate about turning 65.”

    Virgene Link     Anacortes, WA

“I am a hard-working American citizen who has paid taxes and not brought enough home to take vacations, buy anything but basic groceries, pay bills, etc. Because I live right about at the poverty line despite working hard all my life (now 45) I depend on and am ever so grateful for public health system programs that help me stay proactively healthy for a pittance -- which is all I can afford.”

    Cate Harrison     Richmond, VA
6. Peace of Mind for the Young.

It’s not just emotional security for the elderly. Young people live better, happier lives knowing their parents have the care they need.

“My mother is 82 years old. She is able to make a living from the Social Security she gets. She would not be able to afford her medical care - doctor visits, prescription medication and chiropractic adjustments without Medicare. Also, she has to stay in her house at time alone and Medicare takes care of her Med Alert security. Because she is doing well enough with all of these things and with my help, I'm able to enjoy my life and enjoy her being in my life to make it much better.”

Sharon Tatum Rockford, IL

“My mother- and father-in-laws worked all their lives and receive only minimum Social Security. Now, in their 80's, they are both having moderate health problems. They qualify for Oregon's Medicare assistance program with food stamps. Without that help, my wife and I would have to support them with our own income and assets (which we do to an extent even with the help.) The Republicans have no awareness of situations like this and would gladly take away that help.”

Joseph O'Connor Salem, OR
My mother is 92 years old and lives in an assisted living community. Her Social Security pays her room and board, and Medicare covers the other costs related to her care. If it weren't for Social Security and Medicare.....I would have to quit my job to take care of her. That would undermine my ability to save for my future, my retirement and - it would also mean I would no longer be paying my 28% taxes. Romney, Ryan and their ilk just don't get that Social Security and Medicare/Medicaid also make it possible for younger people to be productive in society, earn a good living and PAY TAXES. They are so focused on taking away, they completely overlook the virtuous cycle that PAYING TAXES perpetuates.”

Debra Pekin     Wheeling, IL

“[Without] Medicare...I would have to quit my job to take care of her. That would undermine my ability to save for my future, my retirement and - it would also mean I would no longer be paying my 28% taxes.

Barbara Gleason     Salem, OR
7. Raise Eligibility to 67?

When we asked USAction members to share their stories, the question of raising the retirement age for Medicare eligibility from 65 to 67 was not on anyone’s mind. Nonetheless, the human cost of raising the eligibility age was clear.

“I am about to turn 65. I have rheumatoid arthritis (RA). The cost of one of my prescriptions would be more per month than I am receiving in Social Security and a pension from a prior job. My RA is severe, so without medication I would be almost immediately crippled and in severe pain and would definitely die before my time. I will be caring for my granddaughter beginning in January, which is when I turn 65, so my daughter can return to work. She could not have afforded to have this child due to the cost of daycare in this area if I was not able to care for her. Without my drugs I would not be able to care for myself let alone my grandchild. For now my husband is working so I am covered on his insurance, but if he ever wants to retire there has to be a way for us to both be covered for medical costs.”

Jane Oberlander   Edmonds, WA
“I do not have any health insurance, and haven't had any for the past 2 years! I don't qualify for Medicare until Jan. 2013. It is horrible trying to survive without any health insurance. I don't go to the doctor only the required annual checkup to get my maintenance medications refilled. I receive my Social Security and after paying the mortgage and utilities, that leaves me $40 per week for ANYTHING ELSE. FOOD, CLOTHING, ETC. The people in Washington should try living on that amount. I had to take early retirement because the government stopped the project I was working on through a contractor and we were all laid off. So, there should be additional care provided, not taken away. Medicare has got to remain affordable for us old people. Shame on those who are trying to take it away.”

Ina Wagner St. Louis, MO

“Medicare helped take care of my mother when she became 65 for 2 years, until she passed away from congestive heart failure and it was a God-send at that time! Please don't take away Medicare and Medicaid from the elderly that really need that safety net! The average elderly person is not wealthy like Mitt Romney, Paul Ryan and his Insurance lobbyists!”

Charles Murray Fredericksburg, VA

“I will be turning 65 on November 2 this year, so Medicare and Medicaid are very important to me now. After a lifetime of work, I don't want to lose it before I even get it.”

James Sagovic West Allis, WI

Some view Medicare and Medicaid not just as our national health insurance programs but as embodying the great American tradition of neighbor helping neighbor.

“I can still remember the bags of groceries being delivered to our second floor apartment by our local Catholic church.

“My 78-year-old mother raised four small children when her husband died at the age of 32. She stayed home to raise us and lived off of Catholic charities, a small veteran’s benefit because my father was a Marine, and Social Security. I can still remember the bags of groceries being delivered to our second floor apartment by our local Catholic church even though I was just eight years old when he died. When the four of us became adults and moved out of the meager apartment we grew up in, she got a job and worked for the next 20 years before retiring. She never did remarry. She now depends on Medicare to help her live independently and make ends meet. How cruel and unfair to consider doing anything to Medicare that would affect my mother and countless others like her who rely on Medicare to age gracefully and comfortably.”

Steve Veach     Chicago, IL
“My mother in law worked for years as a secretary or waitress or court reporter and got Medicaid as she never could save to retire but lived paycheck to paycheck. She got heart disease, diabetes, lost her legs, and was in a nursing home, where she received good care. Too many work hard, but never can save enough, and need the help they receive.”

Sherry O'Malley     Bend, OR

“My parents are recipients of these programs. If I had the wealth of Mitt Romney and his cronies, they would not need the services of Medicare and Medicaid. It is against Christian values to take away from the weak among us.”

Sandra Corder     Arlington, VA

“My wife of 27 years passed away earlier this year from complications of Alzheimer's Disease. She was on home health care and finally hospice. She died in our home, in her bed. She never saw a nursing home. Medicare made this possible. I paid into Medicare all of my working life. It's not an entitlement; it's an insurance policy, and I have paid my premiums! Changing Medicare benefits is akin to a private insurance company cutting back on coverage after years of paying premiums. It would not be allowed! Then, I ask, how can ANYONE do that with Medicare? It should be illegal. If there are budget issues, take away oil subsidies, farm subsidies, tax cuts for millionaires. But HANDS OFF my Medicare.”

Ken Schiff     Jacksonville, OR

“Romney may think it’s not my job to worry about those people, but we certainly do.”

Lauren Oneil     Kingston, NJ

“I have received major help from the Medicare program over the past ten years. I came to the USA having had full medical coverage in my former country. My former plan was better than Medicare but I am happy with the provided coverage. Don't mess with the program. I am willing to pay more tax for me and my family as well as other Americans that are in need. This country was built on neighbor helping neighbor.”

Brian McFalone     Caledonia, MI

“This country was built on neighbor helping neighbor.

“I'm a senior on Social Security and have Medicare. First of all I don't feel it's an entitlement because I've worked and contributed into both those programs from the time I was a young girl. ..That being said, if we're a God-fearing nation why are we not our brother's keeper? Everyone wants to do better and most of us just need a chance and sometimes people need a helping hand. Why not be the best of humanity?”

Carolyn Felitsky     Franklin, WI
9. ‘No One Has the Right to Steal My Money’

One of the most popular categories of comments we received is best described as outrage – a sense of violation – a disbelief that programs people have paid hard-earned money into for decades and decades would be cut.

“I spent years working and raising a special needs child. After being widowed, I went back to school to ensure that I could provide not only for myself but for my stepson, who can’t live alone and can’t work. He is Pervasive Developmental Disorder Not Otherwise Specified. I went to school full time and worked full to part time. I could tell something was wrong so took a quarter off to rest. I still worked though. I was carted out of work to the ER. Half of me was all numb. One MRI later, I had an MS diagnosis. I tried going back to work till it affected my speech and I could not work on the phone any more. (I was a dispatcher). I progressed rapidly to being unable to walk, sit up, roll over, swallow, etc... WA Basic Health covered me till I qualified for Medicare. I am living on SSDI and Medicare. The withdrawals from my paycheck for this insurance were never grudged. I look back now and see that Social Security and Medicare were the best investments I ever made.”

Robin Moore Seattle, WA
“I paid into Social Security and Medicare for 40 years. This is my money I am getting back. It is not charity. No one has the right to steal my money.”

James Brady     Rochester, MI

“My wife and I paid into Medicare for a number of years and we are now able to take advantage of having made contributions over the years. Pundits continue to refer to Medicare, Social Security, etc. as ‘entitlements’. In fact, we paid into those benefit programs for many years just like an insurance policy that is now ‘paying out’ after years of collecting monthly premiums. It makes me angry that politicians continue to refer to these benefits as entitlements. We paid money into those systems. They are not just ‘hand-outs’!”

Donald Hyson     Winnebago, IL

“I work my tail end off almost every day since I was 16 years old, paying my taxes fair and square, no real loopholes for me. While I contribute aggressively (within my means) to prepare for my retirement, I know that as a retiree 25 years from now that I’ll need to count on Medicare. I’ll be damned if this program gets gutted. And if it does I’ll take all of my money out of all of the investment factories that it's placed in and move to a country that is about governing for the people and not big business.”

Cathy Touney     St. Louis, MO

“I depend on Medicare not because I am lazy or think I deserve a handout but because I was seriously hurt while working on the Alaska pipeline. I stopped counting the surgeries because it was a waste of my energy and I had precious little energy to spend. I have always worked at least one job and often two to support myself and my child. I’ve never signed up for food stamps or other government funds. To hear the statement that 47% of Americans are standing in line for a handout make me angrier that I can articulate here. Yes I’m on SSI but I damned sure paid into that fund all of my life prior to getting seriously hurt and later as well. I needed to get back to work and it was neither easy nor pain free but I damned sure did it. Romney and his side kick don’t begin to know what hard and tough are. I’d love to transport them into this broken body of mine for just one day. They wouldn’t be able to deal with what I have for more than 13,000 days and nights. Many of those years I had NO medical care and I suffered greatly as a result.”

Olivia Bohonis     Port Angeles, WA

“I am 63 years old. Having worked hard since the age of 17, I was diagnosed with several debilitating conditions in 2004 and put on total disability. Since that time, I have been in and out of hospitals and operating rooms, and my soul source of income is Medicare and Medicaid.
My financial resources have been decimated and my income is now less than half what it was when I was able to work. I can barely pay my bills or buy food, but I don’t even receive food stamps and I often have to choose between food and medicine. Through the 35 years I was in the workforce I contributed to the system and to society. I am not a moocher or a parasite.”

Sharon Griffin          Hampton, VA

“I am a retired social worker who helped many get their needs met through Medicare/Medicaid. Now, when I have problems which occasionally arise, I feel great relief that I can meet my own needs through Medicare. I paid into the system in good faith. I am insulted to think that I am considered a drag on society.”

Janet Whitney          Bend, OR

“Of course both my wife and I rely on Medicare. We've been paying into all our working lives, and now that we're retired, we each continue to pay a monthly premium fee. There's no entitlement here. We paid for it and we continue to pay for it.”

Alan Gross             Somerset, NJ

“Looking toward the future, it's quite likely that I'll need to take advantage of several government programs that I paid into over a thirty-year career. Because this safety net existed, I felt free to work in the nonprofit sector, where compensation is notoriously low. Now I rely on Social Security and Medicare to survive. And, contrary to a common misconception, Medicare isn't free. Every month, Medicare costs me nearly $300 above and beyond all the taxes I paid into the program over three decades ($100 for basic coverage, $149 for a supplemental plan, $42 for a drug program). These programs are humane, crucial, and a sign of Western values. We must preserve them.”

Kathryn Zellich        St. Louis, MO

“My father is 98 years old. He worked hard his entire life and saved what money he could. His goal was never to be a burden to his children or the taxpayers. He lives in an assisted living facility in Iowa. He was lucky to earn $20 a month as a farm hand when he was a teenager. Because of low interest rates he earns a few hundred dollars a year on his savings. He gets less than $800 a month from Social Security. Medicare is his only health insurance. He pays no income tax. It breaks my heart to hear Mitt Romney refer to him as 'not responsible'. My father has been responsible his entire life.”

Norma Ball Mount Horeb, WI
I'm now 54 and under the Ryan plan neither I nor my immediate family would get Medicare. I can't even imagine having health care without Medicare. I've paid into the system since I was 16 and now people who can get healthcare want to take away what I was promised the first day they started taking money from my paycheck to pay for my Medicare. It is an outrage!!!! The pre-existing condition is also outrageous. I'm sure Congress doesn't have this restriction. It would be nice if everyone had the same rule book.”

Nancy Ford     Chicago, IL

10. Millionaires should pay.

Our members hear the debate about tax cuts for the upper 2 percent of Americans. They think the wealthiest among us should pay their fair share to keep the promise of Medicare and Medicaid.

“After my mother got cancer, my parents would never have survived without the support of Medicare and Medicaid. They would have been buried under a mountain of medical bills, and would not have been able to afford the medications that extended her life for another seven years -- most of those years with a good quality, allowing her to get to know her grandchildren. As it was, their expenses were tremendous, and stretched their budget to the max! I'll be out protesting in the streets, and engaging in the democratic system to my best ability, before I allow more tax breaks to the rich.... Medicare for Everyone!”

David Margolis     Buffalo Grove, IL
“My grandparents are on Medicare and my grandma is very ill, my uncle is in a mini-coma and has to be covered by it as well! I think it’s extremely important we keep Medicare and Medicaid, I honestly believe the middle class deserve tax breaks, not the millionaires, they don't have to struggle on a daily basis like middle class families. Perhaps, millionaires should have their taxes raised, so they know how the middle class feels.”

Tessa Bragg     Mt. Clare, WV

“My mother would have been homeless of it weren’t for the benefits she received. How anyone would want to hurt the most vulnerable people in our society is beyond belief -- especially since the most wealthy pay so little in taxes.”

Jerry Hicks     Oak Park, IL

“I paid into these since I started working in 1978. At that time Carter was president. Do not touch MY EARNED Social Security and MY EARNED Medicare. Keep your hands of Medicaid too. Do not pay for the Bush tax cuts for the rich, or Cheney's Iraq war, or the Wall Street bailouts of 2008, with my Medicare!”

Kenneth Fry     Kendall Park, NJ

What you can do

USAAction is collecting petition signatures and stories to demand that Congress keep the promise our country made to America when it comes to preserving important programs like Medicare, Medicaid and Social Security.

We’re leading a campaign to demand that Congress make the wealthiest Americans pay their fair share. The needs of millions of Americans who depend on the promise should not be subverted to the desires of wealthy CEOs and Wall Street speculators.

Join us. Follow this link and sign our petition:  
http://act.truemajorityaction.org/p/dia/action3/common/public/?action_KEY=454

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