



# Congressman Paul Ryan's Medicare Update A RESOURCE FOR WISCONSIN SENIORS

UNITED STATES  
HOUSE OF REPRESENTATIVES  
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OFFICIAL BUSINESS

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PRSRT STD

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## Helpful Contacts for Seniors

### Medicare

[www.medicare.gov](http://www.medicare.gov)  
1-800-633-4227

### Social Security

[www.ssa.gov](http://www.ssa.gov)  
1-800-772-1213

### Veterans Health Care Benefits

[www.va.gov/health](http://www.va.gov/health)  
1-800-827-1000

### Federal VA Disability Benefits

[www.vba.va.gov/vba](http://www.vba.va.gov/vba)  
1-800-827-1000

### Internal Revenue Service

[www.irs.gov](http://www.irs.gov)  
1-800-829-1040

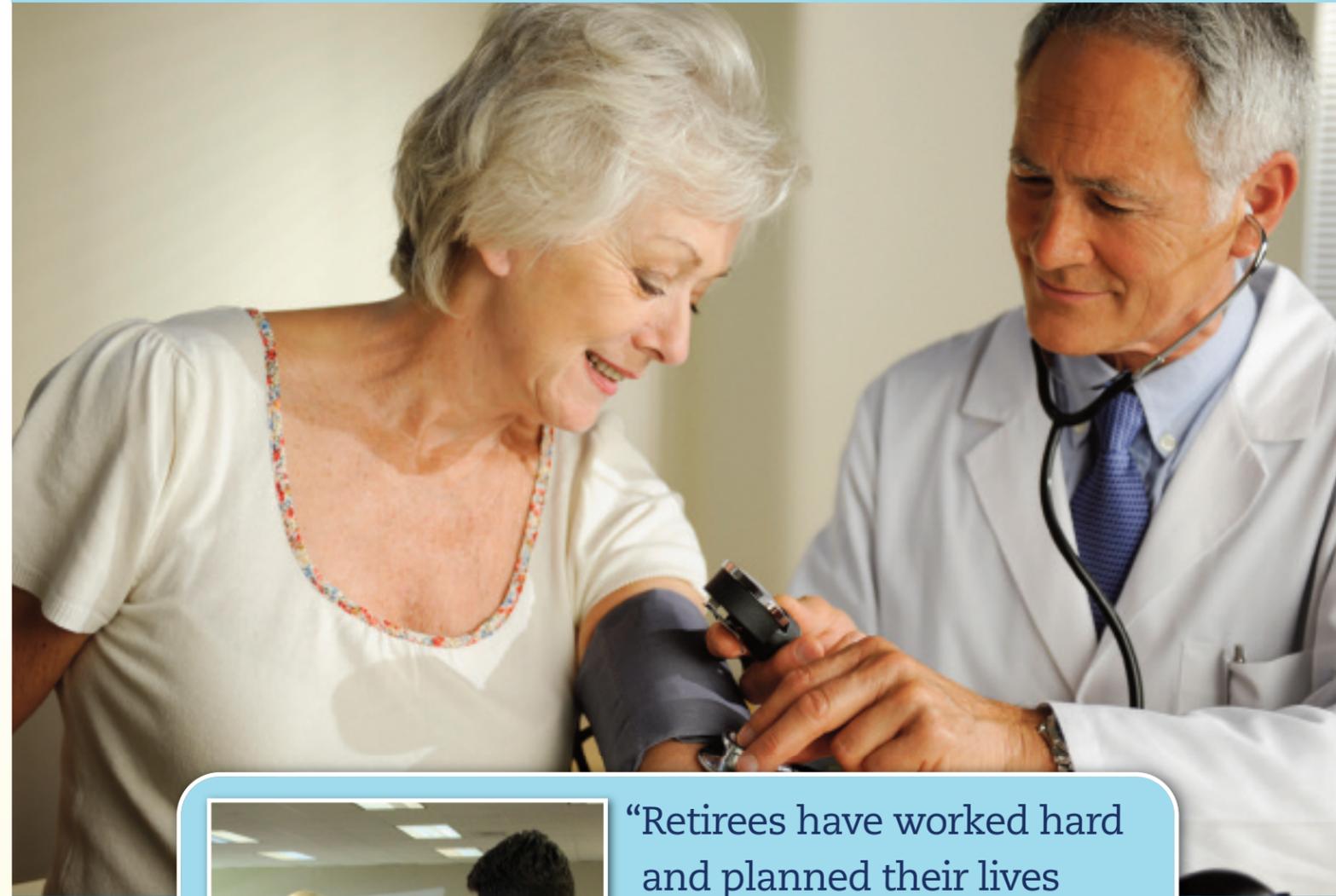
## Health Care Law and Your Medicare:

The Health Care Law signed by the President creates a new bureaucracy—the Independent Payment Advisory Board (IPAB)—to decide how much Medicare will spend and what services will be covered. Under this system, Medicare will be managed by 15 unelected bureaucrats, appointed by the President. I believe the President is giving Washington bureaucrats more control over your health care decisions when he should be giving patients more control.

Here's how it will work: Starting next year, if Medicare spending is on pace to exceed a predetermined budget target, the IPAB will be instructed to cut costs and limit coverage until spending is brought in line. In other words, services for current seniors on Medicare would be reduced or denied. The IPAB bureaucrats—not patients and their doctors—will essentially decide what health care seniors would receive.

In contrast, the House-passed budget repeals the IPAB, makes no changes for those in or near retirement (age 55 and older), and offers future generations a strengthened Medicare program they can count on, with guaranteed coverage options. The plan gives less help for those with higher incomes, and more help for those with low incomes and poor health. In addition, the plan gives future seniors control over their health care by allowing them to change providers as they choose, unlike the Health Care Law signed by the President, which gives government the power to deny care to seniors.

# THE FACTS ABOUT PRESERVING MEDICARE



“Retirees have worked hard and planned their lives around their benefits. I am fighting to protect and strengthen those benefits.”

*Rep. Ryan listens to seniors' concerns over their retirement security.*

*Paul Ryan*

# Congressman Paul Ryan

Leading the Way to Preserve Medicare for Current and Future Generations of Americans



## Congressman Paul Ryan

### Patient-Centered Reforms That Save Medicare

I am working to get America's budget and spending under control, while saving and strengthening Medicare. The House-passed budget, which I helped author, keeps America's promises to seniors and those near retirement, while saving Medicare for future generations.

You will hear politicians and news sources repeat inaccurate statements about the House-passed budget, so I want you to hear the truth from me about the plan and what the future holds if we make the right decisions today.

# THE PATH TO PROSPERITY

## Protecting Medicare for Today's Seniors Strengthening Medicare for Future Generations

### FOR CURRENT RETIREES

ANYONE AGE 55 OR OLDER: **NO CHANGES.**

- ✓ The Medicare reforms I helped advance do not affect benefits for those in or near retirement.

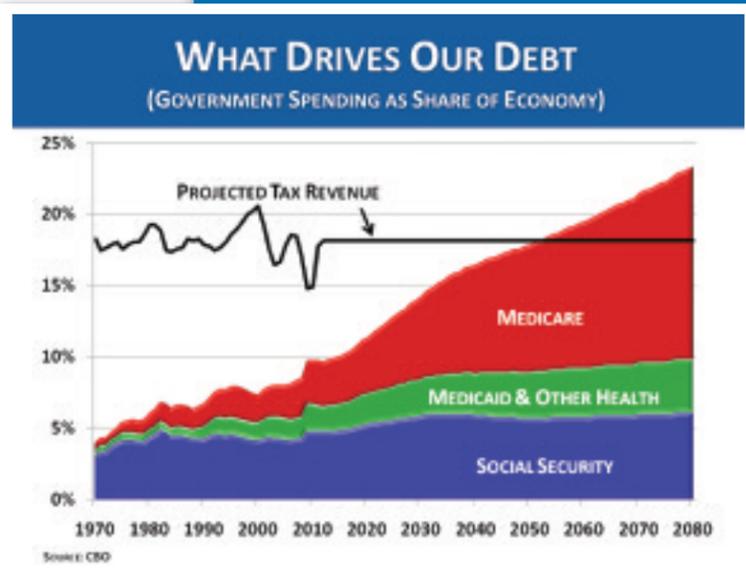
### FOR FUTURE GENERATIONS

- ✓ For those currently 54 and younger, Medicare will offer a list of comprehensive, government-approved and regulated health care plans that future seniors will choose from each year—similar to the system that serves Members of Congress and federal employees.



Congressman Ryan meets with area residents at one of his many listening sessions around the district on the subject of the budget, spending reform and preserving Medicare.

- ✓ Medicare will subsidize each person's plan—averaging \$15,000 annually when fully phased in. This benefit will increase each year. Low-income individuals and those with greater medical needs will receive additional help. No one will be denied coverage because of pre-existing conditions.
- ✓ Establishes and fully funds Medical Savings Accounts (MSAs) for low-income Americans to cover out-of-pocket costs. Those with greater health care needs will receive additional support, and high income Americans will receive smaller increases in their support payments.
- ✓ Eliminates waste, fraud, abuse and unnecessary overpayments so that Medicare dollars are used to provide seniors the care they need.
- ✓ Fixes Medicare permanently, based on Congressional Budget Office (CBO) estimates and consultation with the actuaries for Medicare.



### THE PROBLEM:

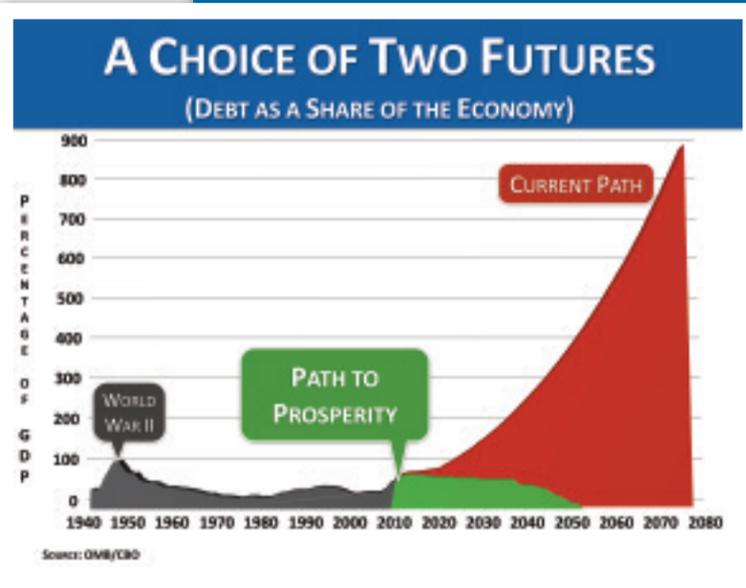
Washington has not been honest with you about Medicare. This critical program—unless action is taken to save it—is headed for a painful collapse.

With 10,000 baby boomers retiring each day, and fewer workers to pay for their benefits, social insurance programs such as Medicare are headed toward financial ruin. According to the nonpartisan, independent Congressional Budget Office, Medicare will go bankrupt in 9 years, and as its finances worsen, current seniors will receive lower quality care and face abrupt cuts in benefits at a time when they need them most.

### THE SOLUTION:

Rather than allowing Medicare to go bankrupt, the Path to Prosperity budget proposal that I helped advance saves Medicare and ensures a debt free, prosperous future.

The House-passed plan preserves the existing Medicare program with no changes for current retirees and those near retirement. But unless we take action, Medicare will be bankrupt for future generations. For those currently 54 and younger, the plan offers a strengthened, personalized Medicare program they can count on when they retire. The plan gives future seniors more choices and more security, and stops the President's plan to ration Medicare for current seniors and leave the program bankrupt for the next generation.



### HOUSE PLAN vs. THE HEALTH CARE LAW SIGNED BY THE PRESIDENT

#### PATH TO PROSPERITY FOR CURRENT SENIORS-AGE 55 AND OLDER

- ✓ No Changes
- ✓ Repeals Medicare Rationing Board
- ✓ Stops Medicare funds from being spent on new health care law

#### PATH TO PROSPERITY FOR FUTURE SENIORS-AGE 54 AND YOUNGER

- ✓ Personalized Medicare, similar to what Members of Congress have
- ✓ Those with poor health & low income receive more support, while the wealthy receive less
- ✓ Guaranteed Medicare plan

#### HEALTH CARE LAW SIGNED BY THE PRESIDENT FOR CURRENT SENIORS-AGE 55 AND OLDER

- ✗ Uses Independent Payment Advisory Board (IPAB), run by unelected bureaucrats to determine cuts and benefits
- ✗ Takes \$500 billion from the Medicare Trust Fund to pay for the new health care law

#### HEALTH CARE LAW SIGNED BY THE PRESIDENT FOR FUTURE SENIORS-AGE 54 AND YOUNGER

- ✗ No plan to save Medicare
- ✗ Allows Medicare to go bankrupt in 9 years