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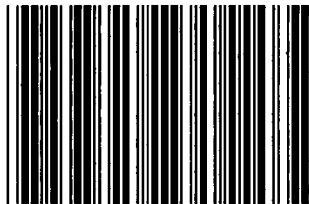
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BAUCUS

REMARKS BY SENATOR MAX BAUCUS
THE MONTANA SENIOR CITIZENS ASSOCIATION
HELENA, MONTANA
DECEMBER 22, 1981

THANK YOU FOR INVITING ME HERE, AND FOR PRESENTING ME WITH THIS AWARD.

IT HAS BEEN ALMOST TWO YEARS NOW SINCE I SPOKE ON THE ISSUE OF MEDIGAP BEFORE A CONFERENCE ON AGING IN MONTANA. (THE CONFERENCE TOOK PLACE IN MISSOULA IN FEBRUARY, 1979)

I STILL REMEMBER WHAT I HEARD AT THAT CONFERENCE FROM MONTANANS:

- THAT THERE WAS WIDESPREAD CONFUSION OVER HEALTH INSURANCE POLICIES SOLD TO SUPPLEMENT MEDICARE;
- THAT IT WAS VERY DIFFICULT FOR CONSUMERS TO DETERMINE THE WORTH OF THESE POLICIES; AND
- THAT INSURANCE COMPANIES USED DECEPTIVE SALES TECHNIQUES -- THAT THESE COMPANIES ASSURED CONSUMERS THAT THE POLICIES THEY SOLD COVERED EVERYTHING MEDICARE DID NOT COVER -- A PATENTLY FALSE CLAIM.

NOW, TWO YEARS LATER, I MUST TELL YOU THAT I AM VERY PROUD TO HAVE REPRESENTED YOU IN WASHINGTON ON THIS ISSUE. I AM ALSO VERY PLEASED THAT WE WON!

MEDIGAP IS LAW, AND IT IS BEING IMPLEMENTED BY THE U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES.

WHILE WE SHOULD BE PLEASED THAT OUR EFFORTS ON BEHALF OF THE MEDIGAP PROPOSAL WERE SUCCESSFUL, THERE IS MUCH WORK THAT REMAINS TO BE DONE IN THE HEALTH AREA.

BECAUSE OF THE ESCALATING COSTS OF HEALTH CARE (HEALTH EXPENDITURES HAVE BEEN RISING AT 11.7 PERCENT ANNUALLY OVER THE PAST TWO DECADES, AND THEY AMOUNT TO 9.4 PERCENT OF THE GNP IN 1980), IT IS ESPECIALLY IMPORTANT TO SPEND OUR HEALTH DOLLARS WISELY.

AS THE RANKING DEMOCRAT ON THE SENATE FINANCE COMMITTEE'S HEALTH SUBCOMMITTEE, I AM CLOSELY FOLLOWING THE WAY THE FEDERAL GOVERNMENT IS IMPLEMENTING OUR MEDIGAP LAW. IN ADDITION, I AM CHANNELING MY EFFORTS TO MAKE ADDITIONAL IMPROVEMENTS IN FEDERAL PROGRAMS WHICH AFFECT THE ELDERLY:

● IN THE PAST FEW WEEKS, I HAVE

-- BEEN ACTIVE IN HEARINGS REGARDING THE WAY THE INSURANCE COMPANIES THAT PROCESS MEDICARE CLAIMS ARE PERFORMING. I AM WORRIED THAT THE ADMINISTRATION'S CUTS IN SOCIAL PROGRAMS WILL LEAD TO POOR ADMINISTRATION OF MEDICARE -- AT YOUR EXPENSE.

-- I HAVE BEEN ACTIVE IN HEARINGS TO DETERMINE THE EXTENT OF FRAUD AND WASTE IN MEDICARE, MEDICAID, AND OTHER FEDERAL PROGRAMS. IT IS IMPORTANT TO ENSURE THAT EACH DOLLAR WE, AS A NATION, ALLOCATE TO HEALTH CARE ACTUALLY GETS TO THE PROPER BENEFICIARY.

-- I HAVE ATTEMPTED TO IMPROVE THE WAY MEDICARE WORKS BY CO-SPONSORING A BILL TO EXTEND MEDICARE COVERAGE TO HOSPICES FOR THOSE WHO ARE TERMINALLY ILL.

IN ADDITION, YOU MAY KNOW THAT LATE LAST WEEK, WE IN THE CONGRESS WERE SUCCESSFUL IN RESTORING THE MINIMUM SOCIAL SECURITY BENEFIT -- A BENEFIT TAKEN FROM THE PEOPLE THIS PAST SUMMER AS PART OF THE ADMINISTRATION'S BUDGET CUTS.

THIS PAST YEAR HAS BEEN A BUSY ONE FOR ME IN THE HEALTH AREA. GIVEN THE STATE OF THE ECONOMY, AND THE INFLATION IN MEDICAL CARE PRICES, THE NEXT YEAR PROMISES TO BE EVEN BUSIER.

I CAN ASSURE YOU THAT I WILL CONTINUE TO HAVE YOUR INTERESTS AT HEART, THAT I WILL CONTINUE TO SEARCH FOR WAYS TO MAKE FEDERAL HEALTH PROGRAMS RESPONSIVE TO YOU, AND THAT I WILL CONTINUE MY EFFORTS TO CURB WASTEFUL AND FRAUDULENT PRACTICES IN PROGRAMS MEANT TO SERVE THE ELDERLY.