

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. paper	re: political (23 pages)	07/23/2000	Personal Misfile
002. note	re: political (1 page)	n.d.	Personal Misfile
003. paper	Medicare paper re: political (2 pages)	n.d.	Personal Misfile

COLLECTION:

Clinton Presidential Records
Domestic Policy Council
Devorah Adler
OA/Box Number: 20147

FOLDER TITLE:

Medicare Event

2012-0463-S

rc699

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

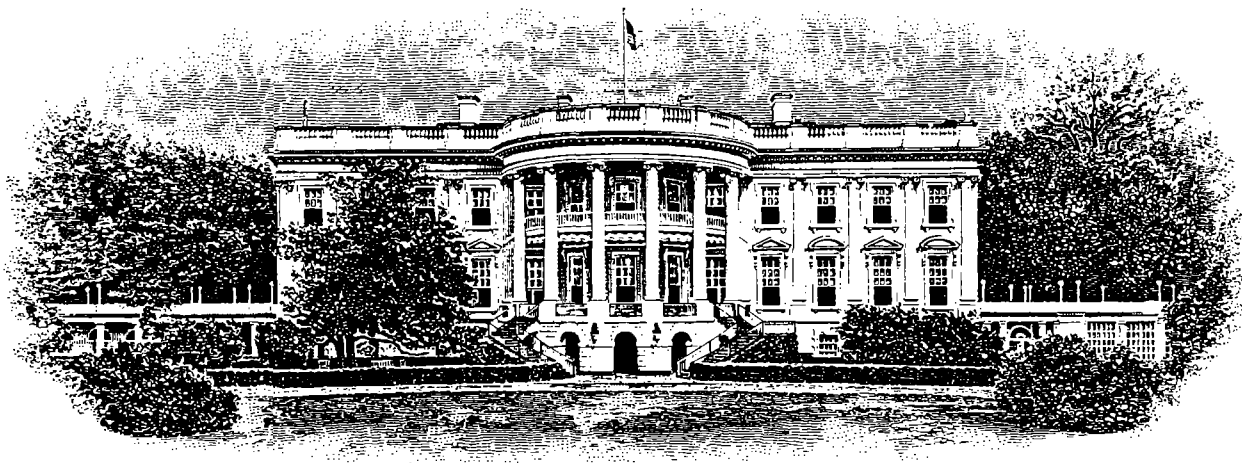
Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

MEDICARE



The White House



HOW PEOPLE IN ALABAMA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 440 of the wealthiest families in Alabama would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Alabama is \$342,000.
 - All 669,000 Medicare beneficiaries in Alabama would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Alabama, whose average income is \$17,800.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN ALABAMA

- **Access to prescription drugs for the elderly is limited in Alabama.** Only 19% of Alabama firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$135 per month in Alabama, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Alabama.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Alabama.** Medicare and Medicaid payments are vital to 108 hospitals (15 rural hospitals and 19 teaching hospitals), 140 home health agencies, 220 nursing homes, and other providers in Alabama. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN ALASKA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 50 of the wealthiest families in Alaska would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Alaska is \$87,000.
 - All 38,000 Medicare beneficiaries in Alaska would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Alaska, whose average income is \$26,600.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN ALASKA

- **Access to prescription drugs for the elderly is limited in Alaska.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$131 per month in Alaska, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Alaska.
- **Democrats have a strong plan to provide affordable, accessible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Alaska.** Medicare and Medicaid payments are vital to 18 hospitals (14 rural hospitals), 17 home health agencies, 15 nursing homes, and other providers in Alaska. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN ARIZONA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 670 of the wealthiest families in Arizona would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Arizona is \$398,000.
 - All 651,000 Medicare beneficiaries in Arizona would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Arizona, whose average income is \$21,100.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN ARIZONA

- **Access to prescription drugs for the elderly is limited in Arizona.** Only 22% of Arizona firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Arizona.
- **Democrats have a strong plan to provide affordable, accessible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Arizona.** Medicare and Medicaid payments are vital to 67 hospitals (21 rural hospitals and 14 teaching hospitals), 76 home health agencies, 154 nursing homes, and other providers in Arizona. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN ARKANSAS BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

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- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 250 of the wealthiest families in Arkansas would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Arkansas is \$413,000.
 - All 433,000 Medicare beneficiaries in Arkansas would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Arkansas, whose average income is \$14,500.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN ARKANSAS

- **Access to prescription drugs for the elderly is limited in Arkansas.** Only 14% of Arkansas firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$193 per month in Arkansas, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Arkansas.
- **Democrats have a strong plan to provide affordable, accessible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Arkansas.** Medicare and Medicaid payments are vital to 92 hospitals (38 rural hospitals and 10 teaching hospitals), 185 home health agencies, 190 nursing homes, and other providers in Arkansas. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN COLORADO BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 300 of the wealthiest families in Colorado would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Colorado is \$397,000.
 - All 451,000 Medicare beneficiaries in Colorado would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Colorado, whose average income is \$22,400.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN COLORADO

- **Access to prescription drugs for the elderly is limited in Colorado.** Only 25% of Colorado firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$155 per month in Colorado, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Colorado.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Colorado.** Medicare and Medicaid payments are vital to 73 hospitals (36 rural hospitals and 21 teaching hospitals), 140 home health agencies, 203 nursing homes, and other providers in Colorado. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN CALIFORNIA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 6,110 of the wealthiest families in California would reap the benefits of the repeal of the estate tax. The average benefit for each estate in California is \$436,000.
 - All 3,783,000 Medicare beneficiaries in California would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in California, whose average income is \$20,900.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN CALIFORNIA

- **Access to prescription drugs for the elderly is limited in California.** Only 19% of California firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in California.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in California.** Medicare and Medicaid payments are vital to 421 hospitals (43 rural hospitals and 101 teaching hospitals), 589 home health agencies, 1,278 nursing homes, and other providers in California. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN CONNECTICUT BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 880 of the wealthiest families in Connecticut would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Connecticut is \$372,000.
 - All 510,000 Medicare beneficiaries in Connecticut would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Connecticut, whose average income is \$22,300.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN CONNECTICUT

- **Access to prescription drugs for the elderly is limited in Connecticut.** Only 24% of Connecticut firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$230 per month in Connecticut, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Connecticut.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Connecticut.** Medicare and Medicaid payments are vital to 44 hospitals (2 rural hospitals and 18 teaching hospitals), 84 home health agencies, 250 nursing homes, and other providers in Connecticut. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN DELAWARE BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 110 of the wealthiest families in Delaware would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Delaware is \$682,000.
 - All 108,000 Medicare beneficiaries in Delaware would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Delaware, whose average income is \$20,900.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN DELAWARE

- **Access to prescription drugs for the elderly is limited in Delaware.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$147 per month in Delaware, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Delaware.
- **Democrats have a strong plan to provide affordable, accessible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Delaware.** Medicare and Medicaid payments are vital to 8 hospitals (2 teaching hospitals), 16 home health agencies, 36 nursing homes, and other providers in Delaware. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN DISTRICT OF COLUMBIA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

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- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 200 of the wealthiest families in Washington, D.C. would reap the benefits of the repeal of the estate tax. The average benefit for each estate in D.C. is \$495,000.
 - All 76,000 Medicare beneficiaries in the District of Columbia would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Washington, D.C., whose average income is \$19,400.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN D.C.

- **Access to prescription drugs for the elderly is limited in the District of Columbia.** Only 22% of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Washington, D.C.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Washington, D.C.** Medicare and Medicaid payments are vital to 10 hospitals (8 teaching hospitals), 17 home health agencies, 19 nursing homes, and other providers in the District of Columbia. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN FLORIDA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

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- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 4,280 of the wealthiest families in Florida would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Florida is \$434,000.
 - All 2,761,000 Medicare beneficiaries in Florida would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Florida, whose average income is \$18,600.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN FLORIDA

- **Access to prescription drugs for the elderly is limited in Florida.** Only 20% of Florida firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$199 per month in Florida, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Florida.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Florida.** Medicare and Medicaid payments are vital to 224 hospitals (19 rural hospitals and 44 teaching hospitals), 332 home health agencies, 727 nursing homes, and other providers in Florida. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN GEORGIA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

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Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 630 of the wealthiest families in Georgia would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Georgia is \$379,000.
 - All 885,000 Medicare beneficiaries in Georgia would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Georgia, whose average income is \$17,900.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN GEORGIA

- **Access to prescription drugs for the elderly is limited in Georgia.** Only 24% of Georgia firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$249 per month in Georgia, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Georgia.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Georgia.** Medicare and Medicaid payments are vital to 161 hospitals (28 rural hospitals and 15 teaching hospitals), 101 home health agencies, 327 nursing homes, and other providers in Georgia. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN HAWAII BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 190 of the wealthiest families in Hawaii would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Hawaii is \$463,000.
 - All 159,000 Medicare beneficiaries in Hawaii would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Hawaii, whose average income is \$17,500.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN HAWAII

- **Access to prescription drugs for the elderly is limited in Hawaii.** Only 29% of Hawaii firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Hawaii.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Hawaii.** Medicare and Medicaid payments are vital to 22 hospitals (10 rural hospitals and 6 teaching hospitals), 20 home health agencies, 41 nursing homes, and other providers in Hawaii. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN IDAHO BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 80 of the wealthiest families in Idaho would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Idaho is \$444,000.
 - All 159,000 Medicare beneficiaries in Idaho would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Idaho, whose average income is \$17,200.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN IDAHO

- **Access to prescription drugs for the elderly is limited in Idaho.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Idaho.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Idaho.** Medicare and Medicaid payments are vital to 45 hospitals (23 rural hospitals and 2 teaching hospitals), 56 home health agencies, 82 nursing homes, and other providers in Idaho. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN ILLINOIS BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 2,500 of the wealthiest families in Illinois would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Illinois is \$351,000.
 - All 1,626,000 Medicare beneficiaries in Illinois would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Illinois, whose average income is \$17,800.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN ILLINOIS

- **Access to prescription drugs for the elderly is limited in Illinois.** Only 25% of Illinois firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$146 per month in Illinois, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Illinois.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Illinois.** Medicare and Medicaid payments are vital to 196 hospitals (40 rural hospitals and 62 teaching hospitals), 301 home health agencies, 658 nursing homes, and other providers in Illinois. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN INDIANA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 820 of the wealthiest families in Indiana would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Indiana is \$305,000.
 - All 841,000 Medicare beneficiaries in Indiana would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Indiana, whose average income is \$18,300.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN INDIANA

- **Access to prescription drugs for the elderly is limited in Indiana.** Only 21% of Indiana firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Indiana.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Indiana.** Medicare and Medicaid payments are vital to 141 hospitals (14 rural hospitals and 21 teaching hospitals), 186 home health agencies, 504 nursing homes, and other providers in Indiana. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN IOWA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 650 of the wealthiest families in Iowa would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Iowa is \$172,000.
 - All 476,000 Medicare beneficiaries in Iowa would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Iowa, whose average income is \$18,900.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN IOWA

- **Access to prescription drugs for the elderly is limited in Iowa.** Only 17% of Iowa firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$123 per month in Iowa, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Iowa.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Iowa.** Medicare and Medicaid payments are vital to 116 hospitals (62 rural hospitals and 18 teaching hospitals), 187 home health agencies, 293 nursing homes, and other providers in Iowa. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN KANSAS BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 390 of the wealthiest families in Kansas would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Kansas is \$380,000.
 - All 389,000 Medicare beneficiaries in Kansas would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Kansas, whose average income is \$20,700.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN KANSAS

- **Access to prescription drugs for the elderly is limited in Kansas.** Only 21% of Kansas firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$143 per month in Kansas, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Kansas.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Kansas.** Medicare and Medicaid payments are vital to 141 hospitals (84 rural hospitals and 14 teaching hospitals), 156 home health agencies, 267 nursing homes, and other providers in Kansas. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN LOUISIANA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 530 of the wealthiest families in Louisiana would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Louisiana is \$398,000.
 - All 596,000 Medicare beneficiaries in Louisiana would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Louisiana, whose average income is \$15,000.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN LOUISIANA

- **Access to prescription drugs for the elderly is limited in Louisiana.** Only 24% of Louisiana firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$178 per month in Louisiana, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Louisiana.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Louisiana.** Medicare and Medicaid payments are vital to 147 hospitals (21 rural hospitals and 20 teaching hospitals), 272 home health agencies, 210 nursing homes, and other providers in Louisiana. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MAINE BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 220 of the wealthiest families in Maine would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Maine is \$644,000.
 - All 211,000 Medicare beneficiaries in Maine would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Maine, whose average income is \$16,300.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MAINE

- **Access to prescription drugs for the elderly is limited in Maine.** Only 20% of Maine firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$222 per month in Maine, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Maine.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Maine.** Medicare and Medicaid payments are vital to 33 hospitals (16 rural hospitals and 5 teaching hospitals), 36 home health agencies, 126 nursing homes, and other providers in Maine. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MARYLAND BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,080 of the wealthiest families in Maryland would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Maryland is \$290,000.
 - All 628,000 Medicare beneficiaries in Maryland would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Maryland, whose average income is \$23,600.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MARYLAND

- **Access to prescription drugs for the elderly is limited in Maryland.** Only 23% of Maryland firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Maryland.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Maryland.** Medicare and Medicaid payments are vital to 53 hospitals (20 teaching hospitals), 53 home health agencies, 243 nursing homes, and other providers in Maryland. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MASSACHUSETTS BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,020 of the wealthiest families in Massachusetts would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Massachusetts is \$400,000.
 - All 951,000 Medicare beneficiaries in Massachusetts would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Massachusetts, whose average income is \$19,600.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MASSACHUSETTS

- **Access to prescription drugs for the elderly is limited in Massachusetts.** Only 25% of Massachusetts firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Massachusetts.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Massachusetts.** Medicare and Medicaid payments are vital to 96 hospitals (3 rural hospitals and 38 teaching hospitals), 149 home health agencies, 514 nursing homes, and other providers in Massachusetts. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MICHIGAN BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,120 of the wealthiest families in Michigan would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Michigan is \$283,000.
 - All 1,379,000 Medicare beneficiaries in Michigan would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Michigan, whose average income is \$18,700.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MICHIGAN

- **Access to prescription drugs for the elderly is limited in Michigan.** Only 28% of Michigan firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$179 per month in Michigan, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Michigan.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Michigan.** Medicare and Medicaid payments are vital to 150 hospitals (37 rural hospitals and 52 teaching hospitals), 195 home health agencies, 383 nursing homes, and other providers in Michigan. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MINNESOTA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 610 of the wealthiest families in Minnesota would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Minnesota is \$361,000.
 - All 644,000 Medicare beneficiaries in Minnesota would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Minnesota, whose average income is \$18,000.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MINNESOTA

- **Access to prescription drugs for the elderly is limited in Minnesota.** Only 19% of Minnesota firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Minnesota.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Minnesota.** Medicare and Medicaid payments are vital to 147 hospitals (39 rural hospitals and 14 teaching hospitals), 250 home health agencies, 420 nursing homes, and other providers in Minnesota. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MISSISSIPPI BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 200 of the wealthiest families in Mississippi would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Mississippi is \$242,000.
 - All 411,000 Medicare beneficiaries in Mississippi would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Mississippi, whose average income is \$15,400.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MISSISSIPPI

- **Access to prescription drugs for the elderly is limited in Mississippi.** Only 17% of Mississippi firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$147 per month in Mississippi, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Mississippi.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Mississippi.** Medicare and Medicaid payments are vital to 89 hospitals (41 rural hospitals and 2 teaching hospitals), 63 home health agencies, 135 nursing homes, and other providers in Mississippi. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MISSOURI BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 990 of the wealthiest families in Missouri would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Missouri is \$330,000.
 - All 850,000 Medicare beneficiaries in Missouri would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Missouri, whose average income is \$19,500.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MISSOURI

- **Access to prescription drugs for the elderly is limited in Missouri.** Only 18% of Missouri firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$150 per month in Missouri, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Missouri.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Missouri.** Medicare and Medicaid payments are vital to 134 hospitals (53 rural hospitals and 32 teaching hospitals), 185 home health agencies, 457 nursing homes, and other providers in Missouri. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN MONTANA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 150 of the wealthiest families in Montana would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Montana is \$149,000.
 - All 134,000 Medicare beneficiaries in Montana would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Montana, whose average income is \$17,900.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN MONTANA

- **Access to prescription drugs for the elderly is limited in Montana.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$126 per month in Montana, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Montana.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Montana.** Medicare and Medicaid payments are vital to 58 hospitals (51 rural hospitals and 2 teaching hospitals), 54 home health agencies, 101 nursing homes, and other providers in Montana. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NEBRASKA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 210 of the wealthiest families in Nebraska would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Nebraska is \$306,000.
 - All 251,000 Medicare beneficiaries in Nebraska would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Nebraska, whose average income is \$16,900.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NEBRASKA

- **Access to prescription drugs for the elderly is limited in Nebraska.** Only 22% of Nebraska firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$126 per month in Nebraska, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Nebraska.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Nebraska.** Medicare and Medicaid payments are vital to 90 hospitals (58 rural hospitals and 10 teaching hospitals), 74 home health agencies, 170 nursing homes, and other providers in Nebraska. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NEVADA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 310 of the wealthiest families in Nevada would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Nevada is \$364,000.
 - All 223,000 Medicare beneficiaries in Nevada would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Nevada, whose average income is \$19,600.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NEVADA

- **Access to prescription drugs for the elderly is limited in Nevada.** Only 20% of Nevada firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$162 per month in Nevada, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Nevada.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Nevada.** Medicare and Medicaid payments are vital to 37 hospitals (11 rural hospitals and 3 teaching hospitals), 39 home health agencies, 49 nursing homes, and other providers in Nevada. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NEW HAMPSHIRE BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 200 of the wealthiest families in New Hampshire would reap the benefits of the repeal of the estate tax. The average benefit for each estate in New Hampshire is \$323,000.
 - All 164,000 Medicare beneficiaries in New Hampshire would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in New Hampshire, whose average income is \$18,600.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NEW HAMPSHIRE

- **Access to prescription drugs for the elderly is limited in New Hampshire.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$125 per month in New Hampshire, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in New Hampshire.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in New Hampshire.** Medicare and Medicaid payments are vital to 26 hospitals (8 rural hospitals and 3 teaching hospitals), 41 home health agencies, 67 nursing homes, and other providers in New Hampshire. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NEW JERSEY BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,880 of the wealthiest families in New Jersey would reap the benefits of the repeal of the estate tax. The average benefit for each estate in New Jersey is \$339,000.
 - All 1,188,000 Medicare beneficiaries in New Jersey would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in New Jersey, whose average income is \$20,500.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NEW JERSEY

- **Access to prescription drugs for the elderly is limited in New Jersey.** Only 20% of New Jersey firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in New Jersey.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in New Jersey.** Medicare and Medicaid payments are vital to 87 hospitals (42 teaching hospitals), 54 home health agencies, 360 nursing homes, and other providers in New Jersey. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NEW MEXICO BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 150 of the wealthiest families in New Mexico would reap the benefits of the repeal of the estate tax. The average benefit for each estate in New Mexico is \$327,000.
 - All 225,000 Medicare beneficiaries in New Mexico would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in New Mexico, whose average income is \$19,300.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NEW MEXICO

- **Access to prescription drugs for the elderly is limited in New Mexico.** Only 20% of New Mexico firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$175 per month in New Mexico, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in New Mexico.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in New Mexico.** Medicare and Medicaid payments are vital to 36 hospitals (25 rural hospitals and 7 teaching hospitals), 69 home health agencies, 70 nursing homes, and other providers in New Mexico. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NEW YORK BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 3,380 of the wealthiest families in New York would reap the benefits of the repeal of the estate tax. The average benefit for each estate in New York is \$506,000.
 - All 2,666,000 Medicare beneficiaries in New York would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in New York, whose average income is \$21,200.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NEW YORK

- **Access to prescription drugs for the elderly is limited in New York.** Only 24% of New York firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$193 per month in New York, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in New York.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in New York.** Medicare and Medicaid payments are vital to 236 hospitals (22 rural hospitals and 108 teaching hospitals), 218 home health agencies, 660 nursing homes, and other providers in New York. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NORTH CAROLINA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 720 of the wealthiest families in North Carolina would reap the benefits of the repeal of the estate tax. The average benefit for each estate in North Carolina is \$371,000.
 - All 1,095,000 Medicare beneficiaries in North Carolina would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in North Carolina, whose average income is \$17,800.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NORTH CAROLINA

- **Access to prescription drugs for the elderly is limited in North Carolina.** Only 22% of North Carolina firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$139 per month in North Carolina, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in North Carolina.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in North Carolina.** Medicare and Medicaid payments are vital to 123 hospitals (28 rural hospitals and 21 teaching hospitals), 166 home health agencies, 406 nursing homes, and other providers in North Carolina. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN NORTH DAKOTA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 50 of the wealthiest families in North Dakota would reap the benefits of the repeal of the estate tax. The average benefit for each estate in North Dakota is \$286,000.
 - All 103,000 Medicare beneficiaries in North Dakota would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in North Dakota, whose average income is \$17,200.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN NORTH DAKOTA

- **Access to prescription drugs for the elderly is limited in North Dakota.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in North Dakota.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in North Dakota.** Medicare and Medicaid payments are vital to 48 hospitals (36 rural hospitals and 6 teaching hospitals), 35 home health agencies, 88 nursing homes, and other providers in North Dakota. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN OHIO BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,610 of the wealthiest families in Ohio would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Ohio is \$347,000.
 - All 1,689,000 Medicare beneficiaries in Ohio would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Ohio, whose average income is \$17,700.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN OHIO

- **Access to prescription drugs for the elderly is limited in Ohio.** Only 28% of Ohio firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$146 per month in Ohio, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Ohio.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Ohio.** Medicare and Medicaid payments are vital to 179 hospitals (17 rural hospitals and 62 teaching hospitals), 383 home health agencies, 882 nursing homes, and other providers in Ohio. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN OKLAHOMA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 520 of the wealthiest families in Oklahoma would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Oklahoma is \$231,000.
 - All 500,000 Medicare beneficiaries in Oklahoma would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Oklahoma, whose average income is \$19,100.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN OKLAHOMA

- **Access to prescription drugs for the elderly is limited in Oklahoma.** Only 22% of Oklahoma firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$129 per month in Oklahoma, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Oklahoma.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Oklahoma.** Medicare and Medicaid payments are vital to 133 hospitals (58 rural hospitals and 13 teaching hospitals), 199 home health agencies, 246 nursing homes, and other providers in Oklahoma. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN OREGON BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 410 of the wealthiest families in Oregon would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Oregon is \$363,000.
 - All 481,000 Medicare beneficiaries in Oregon would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Oregon, whose average income is \$18,800.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN OREGON

- **Access to prescription drugs for the elderly is limited in Oregon.** Only 21% of Oregon firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$131 per month in Oregon, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Oregon.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Oregon.** Medicare and Medicaid payments are vital to 59 hospitals (24 rural hospitals and 9 teaching hospitals), 61 home health agencies, 125 nursing homes, and other providers in Oregon. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN PENNSYLVANIA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,980 of the wealthiest families in Pennsylvania would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Pennsylvania is \$348,000.
 - All 2,089,000 Medicare beneficiaries in Pennsylvania would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Pennsylvania, whose average income is \$18,500.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN PENNSYLVANIA

- **Access to prescription drugs for the elderly is limited in Pennsylvania.** Only 22% of Pennsylvania firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$140 per month in Pennsylvania, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Pennsylvania.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Pennsylvania.** Medicare and Medicaid payments are vital to 224 hospitals (29 rural hospitals and 85 teaching hospitals), 325 home health agencies, 759 nursing homes, and other providers in Pennsylvania. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN RHODE ISLAND BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 260 of the wealthiest families in Rhode Island would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Rhode Island is \$247,000.
 - All 170,000 Medicare beneficiaries in Rhode Island would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Rhode Island, whose average income is \$15,500.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN RHODE ISLAND

- **Access to prescription drugs for the elderly is limited in Rhode Island.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$130 per month in Rhode Island, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Rhode Island.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Rhode Island.** Medicare and Medicaid payments are vital to 13 hospitals (5 teaching hospitals), 25 home health agencies, 101 nursing homes, and other providers in Rhode Island. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN SOUTH CAROLINA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 450 of the wealthiest families in South Carolina would reap the benefits of the repeal of the estate tax. The average benefit for each estate in South Carolina is \$244,000.
 - All 545,000 Medicare beneficiaries in South Carolina would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in South Carolina, whose average income is \$15,400.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN SOUTH CAROLINA

- **Access to prescription drugs for the elderly is limited in South Carolina.** Only 21% of South Carolina firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$155 per month in South Carolina, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in South Carolina.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in South Carolina.** Medicare and Medicaid payments are vital to 67 hospitals (7 rural hospitals and 8 teaching hospitals), 78 home health agencies, 174 nursing homes, and other providers in South Carolina. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN SOUTH DAKOTA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 100 of the wealthiest families in South Dakota would reap the benefits of the repeal of the estate tax. The average benefit for each estate in South Dakota is \$118,000.
 - All 118,000 Medicare beneficiaries in South Dakota would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in South Dakota, whose average income is \$16,400.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN SOUTH DAKOTA

- **Access to prescription drugs for the elderly is limited in South Dakota.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$134 per month in South Dakota, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in South Dakota.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in South Dakota.** Medicare and Medicaid payments are vital to 59 hospitals (37 rural hospitals and 4 teaching hospitals), 48 home health agencies, 89 nursing homes, and other providers in South Dakota. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN TENNESSEE BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 610 of the wealthiest families in Tennessee would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Tennessee is \$298,000.
 - All 807,000 Medicare beneficiaries in Tennessee would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Tennessee, whose average income is \$16,300.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN TENNESSEE

- **Access to prescription drugs for the elderly is limited in Tennessee.** Only 24% of Tennessee firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Tennessee.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Tennessee.** Medicare and Medicaid payments are vital to 126 hospitals (21 rural hospitals and 16 teaching hospitals), 158 home health agencies, 274 nursing homes, and other providers in Tennessee. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN UTAH BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 140 of the wealthiest families in Utah would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Utah is \$308,000.
 - All 198,000 Medicare beneficiaries in Utah would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Utah, whose average income is \$20,800.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN UTAH

- **Access to prescription drugs for the elderly is limited in Utah.** Only 21% of Utah firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$112 per month in Utah, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Utah.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Utah.** Medicare and Medicaid payments are vital to 44 hospitals (20 rural hospitals and 6 teaching hospitals), 44 home health agencies, 78 nursing homes, and other providers in Utah. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN VERMONT BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 190 of the wealthiest families in Vermont would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Vermont is \$309,000.
 - All 86,000 Medicare beneficiaries in Vermont would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Vermont, whose average income is \$17,400.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN VERMONT

- **Access to prescription drugs for the elderly is limited in Vermont.** Only 22 percent of firms nationwide offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Vermont.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Vermont.** Medicare and Medicaid payments are vital to 15 hospitals (9 rural hospitals and 1 teaching hospitals), 13 home health agencies, 42 nursing homes, and other providers in Vermont. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN VIRGINIA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.
- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 1,120 of the wealthiest families in Virginia would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Virginia is \$362,000.
 - All 864,000 Medicare beneficiaries in Virginia would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Virginia, whose average income is \$20,200.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN VIRGINIA

- **Access to prescription drugs for the elderly is limited in Virginia.** Only 23% of Virginia firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$107 per month in Virginia, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Virginia.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Virginia.** Medicare and Medicaid payments are vital to 93 hospitals (22 rural hospitals and 21 teaching hospitals), 158 home health agencies, 227 nursing homes, and other providers in Virginia. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN WASHINGTON BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

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Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

- **Clinton-Gore and Democrats' priority: Investments in Medicare and targeted tax cuts for working families.** Democrats are committed to a budget that includes: a voluntary, Medicare prescription drug benefit; targeted tax relief including fiscally responsible marriage penalty relief, education and long-term care tax credits; taking Medicare Part A off-budget and extending the Trust Fund to 2030; and paying off the national debt by 2012.
- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 870 of the wealthiest families in Washington would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Washington is \$376,000.
 - All 718,000 Medicare beneficiaries in Washington would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Washington, whose average income is \$21,700.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN WASHINGTON

- **Access to prescription drugs for the elderly is limited in Washington.** Only 17% of Washington firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$191 per month in Washington, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Washington.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Washington.** Medicare and Medicaid payments are vital to 75 hospitals (27 rural hospitals and 19 teaching hospitals), 63 home health agencies, 267 nursing homes, and other providers in Washington. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN WEST VIRGINIA BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

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- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 200 of the wealthiest families in West Virginia would reap the benefits of the repeal of the estate tax. The average benefit for each estate in West Virginia is \$274,000.
 - All 335,000 Medicare beneficiaries in West Virginia would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in West Virginia, whose average income is \$16,300.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN WEST VIRGINIA

- **Access to prescription drugs for the elderly is limited in West Virginia.** Only 19% of West Virginia firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$162 per month in West Virginia, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in West Virginia.
- **Democrats have a strong plan to provide affordable, accesible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in West Virginia.** Medicare and Medicaid payments are vital to 51 hospitals (30 rural hospitals and 13 teaching hospitals), 71 home health agencies, 111 nursing homes, and other providers in West Virginia. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

HOW PEOPLE IN WISCONSIN BENEFIT FROM THE CLINTON-GORE AND DEMOCRATIC BUDGET PRIORITIES

CLEAR DIFFERENCE IN PRIORITIES. In the remaining days of this Congress, Americans are faced with a clear choice:

- **Republican leadership priority: Large, irresponsible tax cuts.** The tax cuts passed by the 106th Congress, in this year and last, would drain more than \$1.8 trillion over 10 years from the surplus. This could erase the entire on-budget surplus, based on Congressional Budget Office's projections, or plunge the nation back into on-budget deficit, according to the Administration's more conservative estimates. Either way, this approach leaves no money for key priorities like a Medicare prescription drug benefit.

Moreover, it is weighted towards the wealthy, with the top 1 percent of Americans benefiting as much as the bottom 80 percent combined. As a result, despite their large and fiscally irresponsible cost, these tax cuts provide little for middle-class families.

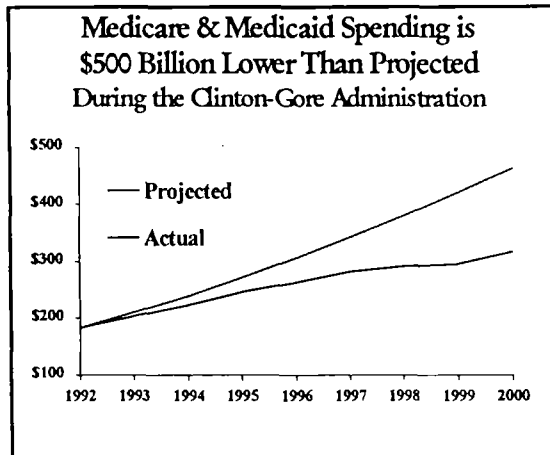
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- **Republican estate tax repeal alone costs as much as the President's entire prescription drug plan when phased-in but helps millions fewer Americans.**
 - Only 630 of the wealthiest families in Wisconsin would reap the benefits of the repeal of the estate tax. The average benefit for each estate in Wisconsin is \$421,000.
 - All 775,000 Medicare beneficiaries in Wisconsin would have the option of Medicare prescription drug coverage under the Democrats' plan. This will help seniors in Wisconsin, whose average income is \$19,000.

IMPORTANCE OF A MEDICARE DRUG BENEFIT TO PEOPLE IN WISCONSIN

- **Access to prescription drugs for the elderly is limited in Wisconsin.** Only 23% of Wisconsin firms offer retiree health insurance. Private Medigap insurance with a drug benefit has an average premium of \$164 per month nationally, which is too expensive for many. And, access to Medicare managed care is declining. This is why the Republican plan to rely on private insurers to offer drug coverage will not work in Wisconsin.
- **Democrats have a strong plan to provide affordable, accessible, meaningful Medicare prescription drug coverage.** This plan would, for a modest premium, cover half of prescription drug costs up to \$5,000 and limit out-of-pocket spending on prescriptions to \$4,000 per year. It ensures access to discounts, needed medications, and pharmacies.
- **Clinton-Gore and Democrats also propose investing tens of billions of dollars in needed payment increases to health care providers in Wisconsin.** Medicare and Medicaid payments are vital to 133 hospitals (27 rural hospitals and 26 teaching hospitals), 151 home health agencies, 369 nursing homes, and other providers in Wisconsin. These Medicare and Medicaid payment increases are complemented by major new investments in health insurance coverage for children, parents, people 55 to 65 years old, workers in between jobs, and legal immigrants.

BACKGROUND: MEDICARE AND MEDICAID BASELINE CHANGES

- **Medicare and Medicaid spending has been a total of a half a trillion dollars lower than projected when the Clinton-Gore Administration took office.** In 1993, the combined Federal spending on Medicare and Medicaid was projected to be \$2.6 trillion between 1993 and 2000. Today, we know that spending during this period was \$2.1 trillion -- \$500 billion or nearly one-fifth lower than projected. This resulted from strong program management, policy changes to make the programs more efficient and low health care inflation. It occurred even with investments in Medicare preventive benefits and Medicaid coverage expansion initiatives, including the State Children's Health Insurance Program. States have also shared in the lower-than-projected Medicaid spending -- about \$200 billion between 1993 and 2000.



- **Reduced Medicare and Medicaid spending projections account for nearly one-third of the major improvement in the projected Federal budget outlook since 1993.** When the President took office, it was projected that there would be a \$3.3 trillion deficit for 2001 through 2005. Today, there is a projected surplus for this time period, of \$1.5 trillion. About \$1.5 trillion of this change -- or 30 percent -- resulted from lower Medicare and Medicaid projections. This reduction in Federal health spending is among the largest contributor to the unified budget surplus.
- **Even with the addition of the President's Medicare prescription drug benefit, Medicare spending and growth rates will be significantly below what was projected in 1993.** The President's Medicare reforms will make the program more efficient, improve provider payments and add a long-overdue prescription drug benefit. While this results in a net increase in Medicare spending over the current baseline, the new projected spending is still one-third below 1993 projections for the 2001 through 2010 period. With these improvements, average annual Medicare spending growth will be 5.8 percent per capita -- 20 percent below the rate of 7.1 percent that was projected for 2001-10 back in 1993.

COMPARISON OF MEDICARE BASELINES: 1993 AND MIDSESSION REVIEW WITH PRESCRIPTION DRUGS

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2001-10
1993 BASELINE	278.6	305.9	335.7	365.6	398.3	432.9	471.0	511.0	553.0	599.0	645.0	4617.4
<i>Per Capita Growth</i>		8.6%	8.5%	7.5%	7.4%	7.2%	7.1%	6.6%	6.0%	6.0%	5.6%	7.1%
2000 MIDSESSION REVIEW												
Baseline	200.6	210.9	220.7	238.6	252.3	272.9	281.6	305.1	325.2	346.6	369.0	2822.9
<i>Per Capita Growth</i>		4.0%	3.5%	6.7%	4.3%	6.7%	1.5%	6.4%	4.4%	4.3%	4.4%	4.7%
Medicare Proposal	0	5.0	20.2	18.7	23.6	25.7	28.0	30.8	33.6	37.1	41.2	263.8
New Baseline	200.6	216.0	240.9	257.3	275.9	298.6	309.6	335.8	358.8	383.7	410.1	3086.7
<i>Per Capita Growth</i>		6.5%	10.3%	5.4%	5.7%	6.8%	2.0%	6.6%	4.6%	4.6%	4.8%	5.8%
DIFFERENCE	-78.0	-89.9	-94.8	-108.3	-122.4	-134.3	-161.4	-175.2	-194.2	-215.3	-234.9	-1,531

Includes all reforms in Medicare: prescription drugs, provider payment restorations, and reforms.

PRESCRIPTION DRUGS AND MEDICARE:

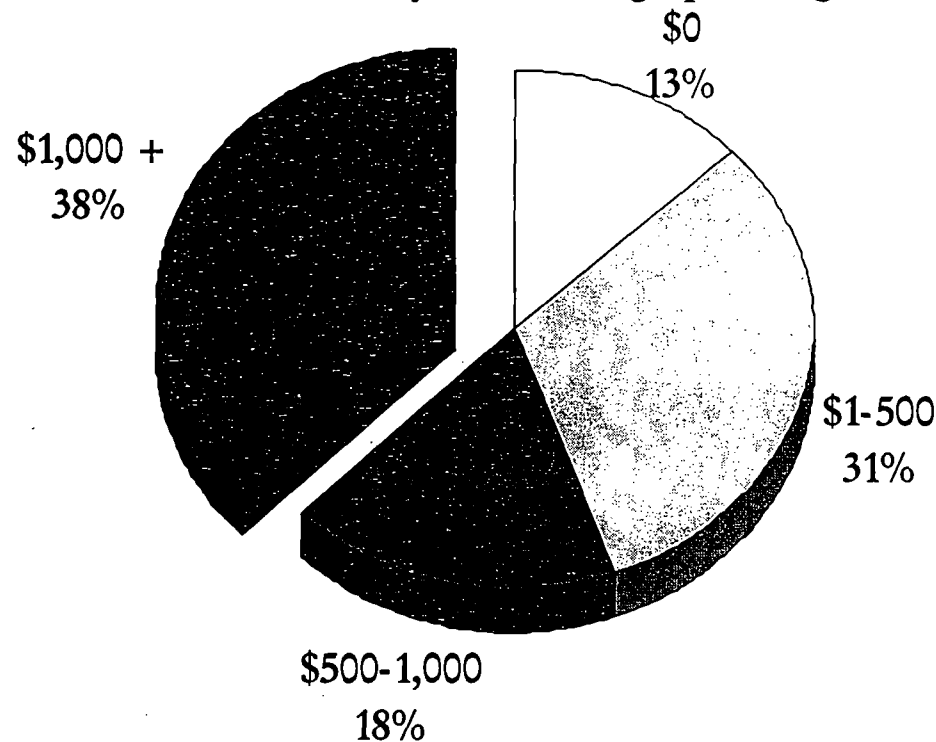
- I. Insurance Gaps for Medicare Beneficiaries**
- II. Implications of Lack of Drug Coverage**
- III. President's Principles**
- IV. Design Issues**
- V. Major Concerns**

May 24, 2000

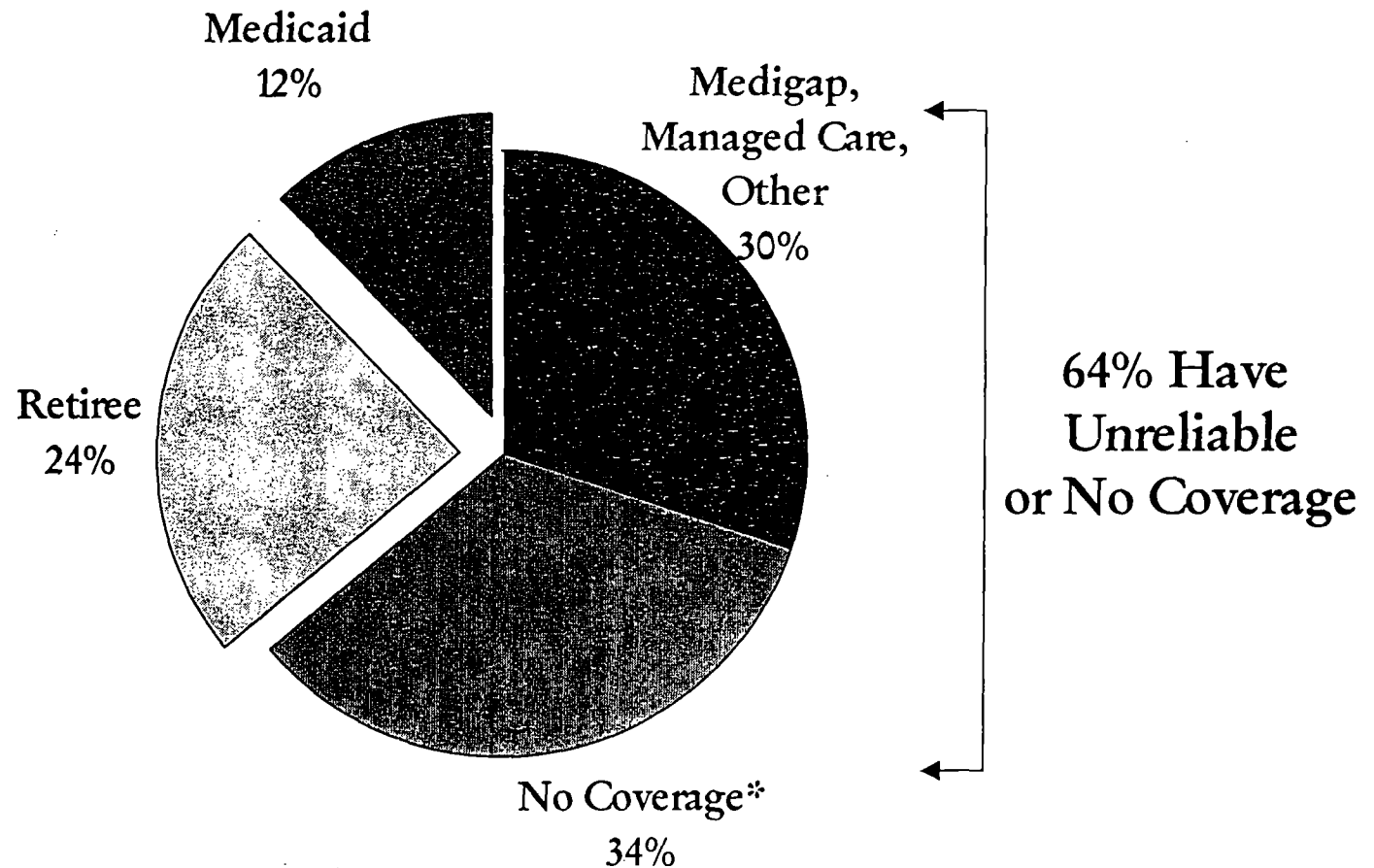
I. INSURANCE GAPS FOR MEDICARE BENEFICIARIES

*Over One-Third of Medicare Beneficiaries Spend More than
\$1,000 Annually On Prescription Drugs*

Beneficiaries By Total Drug Spending, 2000

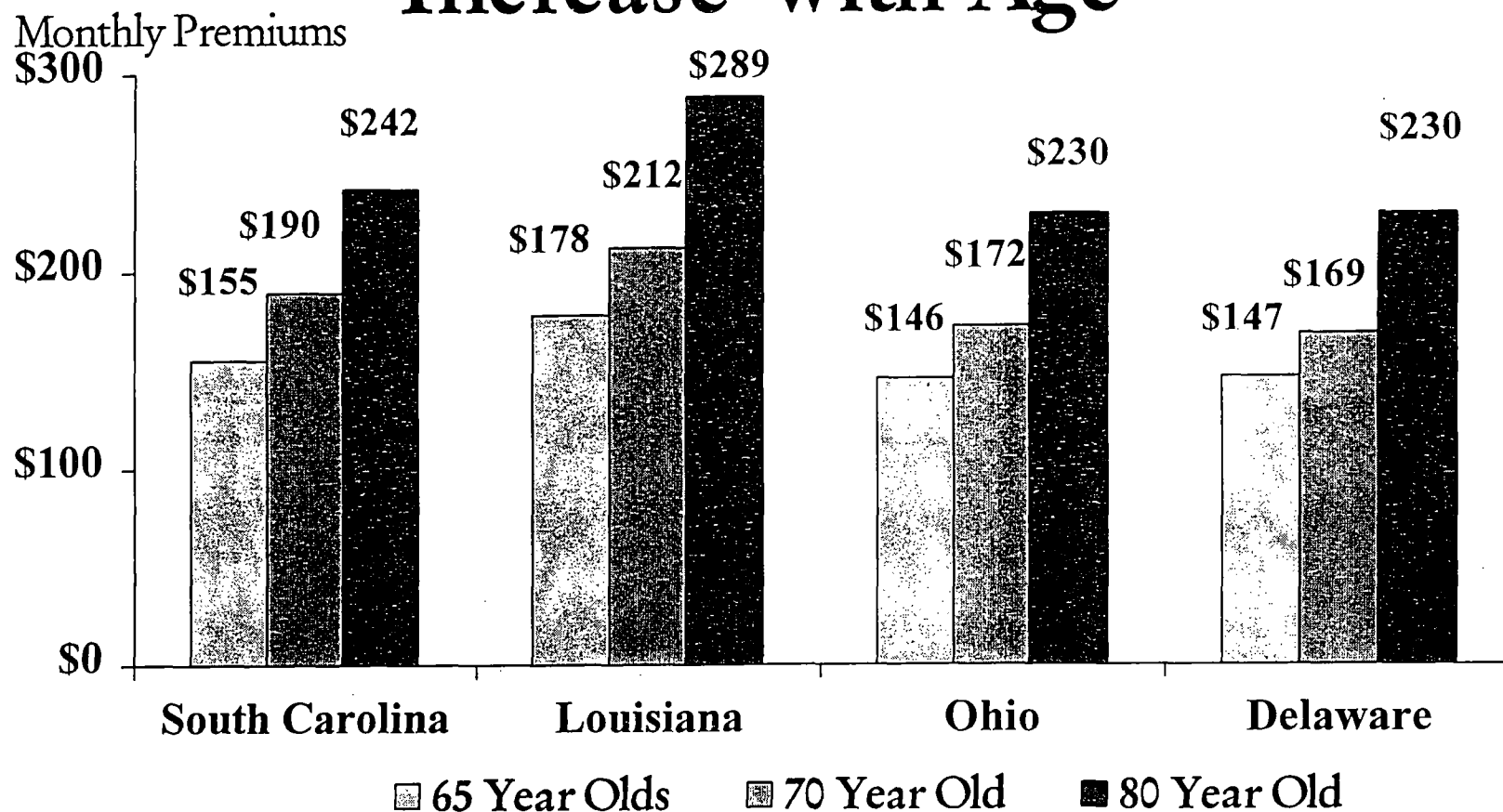


Over 3 in 5 Beneficiaries Do Not Have Dependable Drug Coverage



*NOTE: "No coverage" is defined as lacking coverage throughout the year; 47 percent of beneficiaries lacked coverage for part of the year
SOURCE: Actuarial Research Corporation for HHS, point-in-time

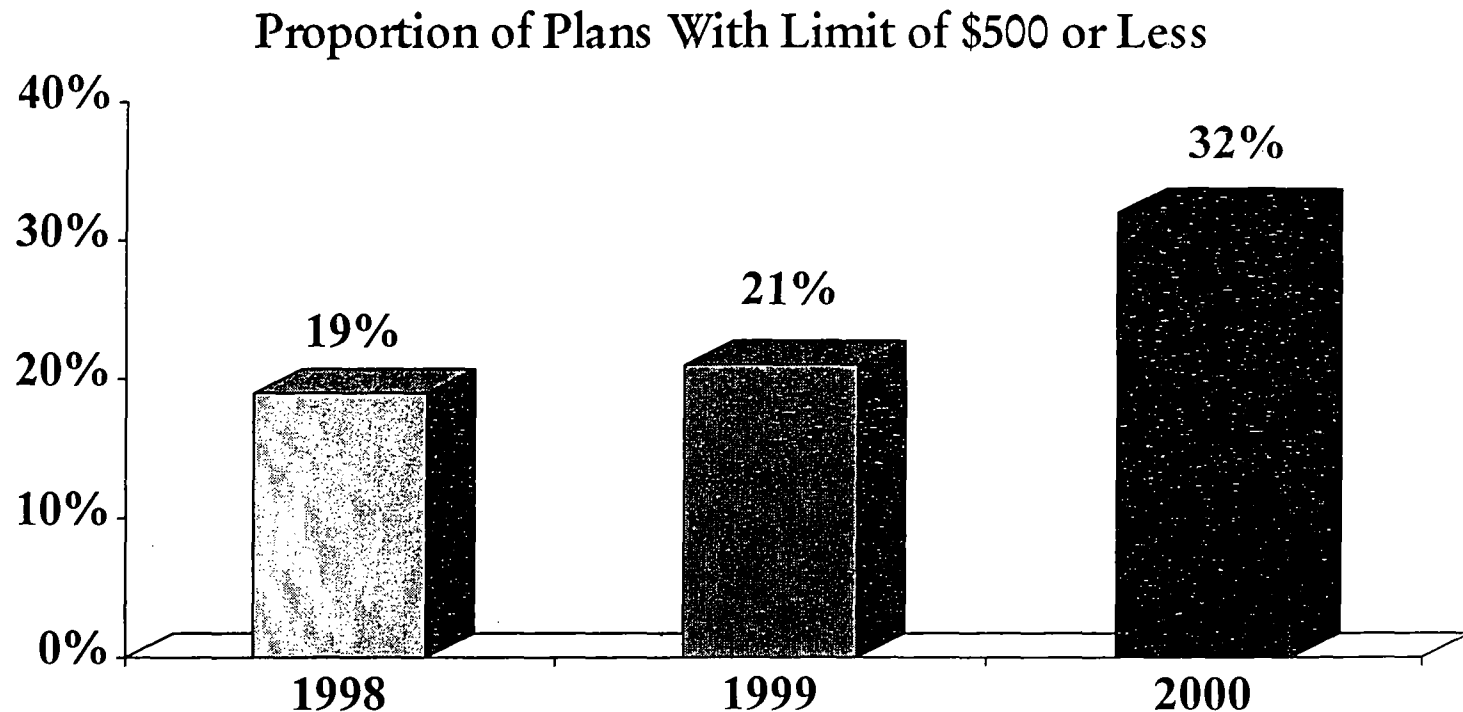
Medigap Premiums For Plans Including Drugs Are High And Increase With Age



Sample Premiums for 1999. General Accounting Office (March 2000). For Plans I which covers basic Medicare cost sharing plus prescription drugs with a \$250 deductible, 50% coinsurance, and \$1,250 benefit limit.

Caps on Medicare Managed Care Drug Benefit Are Getting Lower

*Plans With A \$500 Or Lower Limit Has Increased By 50%**



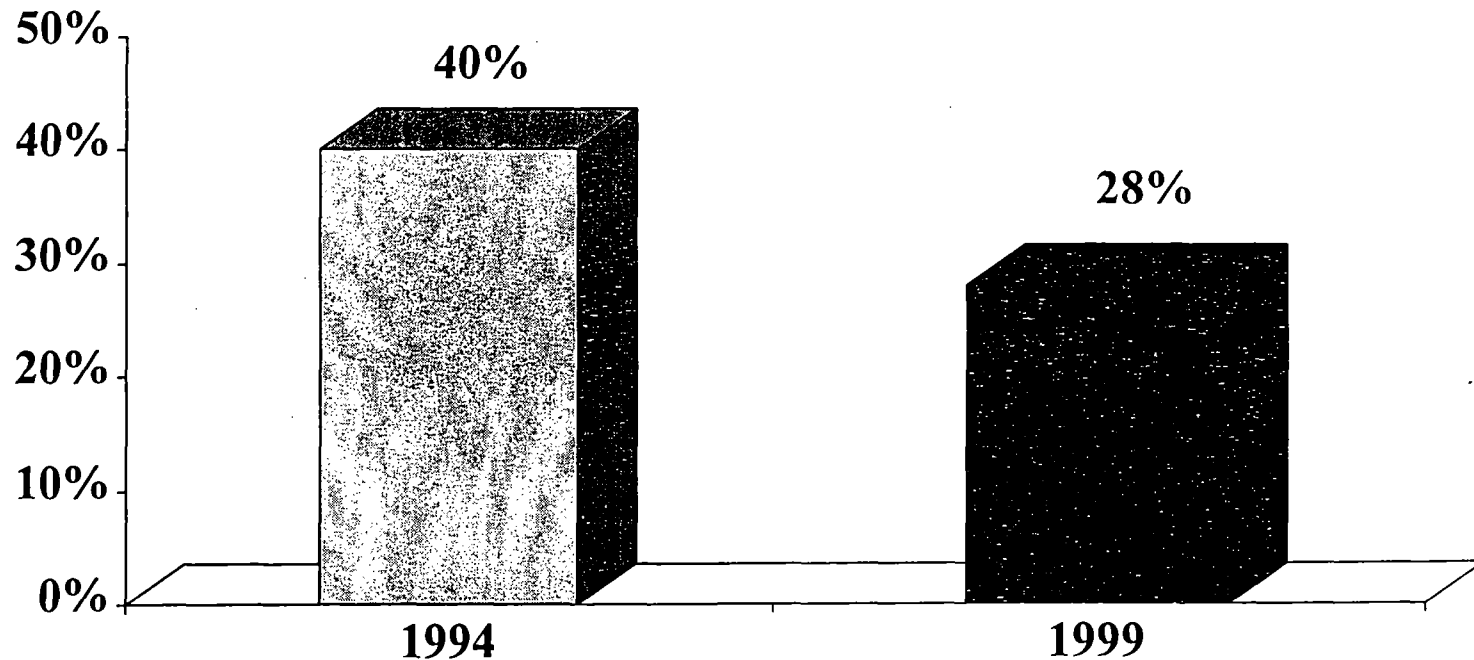
* Nearly three-quarters of plans will cap benefit payments at or below \$1,000 in 2000 (not shown)

Source: HHS analysis of plan submissions for 2000; preliminary. Plans with unlimited generics and limited brand name drug spending are included with plans that cap all drug spending.

Retiree Health Coverage Is Declining

*30% Fewer Firms Are Offering Retiree Health Benefits
Over Time, Will Result in Fewer Retirees Having Employer-Based Coverage*

Firms Offering Retiree Health Coverage

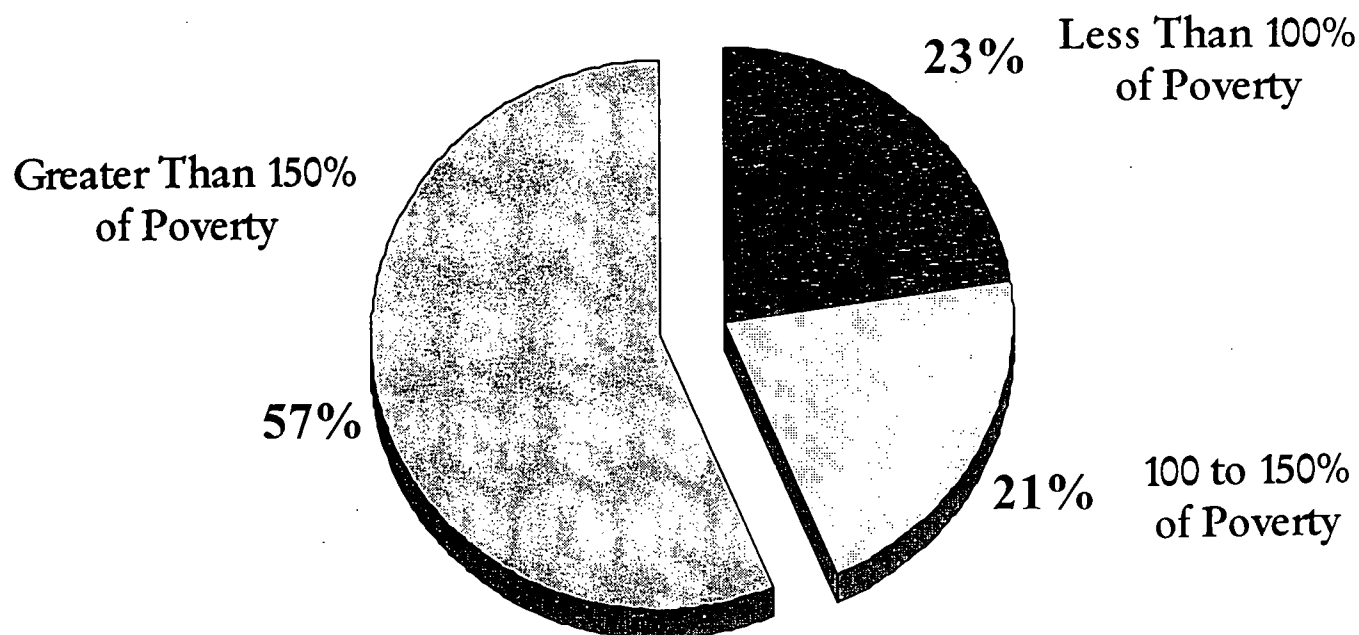


SOURCE: Mercer Foster-Higgins, 1999

Most Uninsured Are Not Low-Income

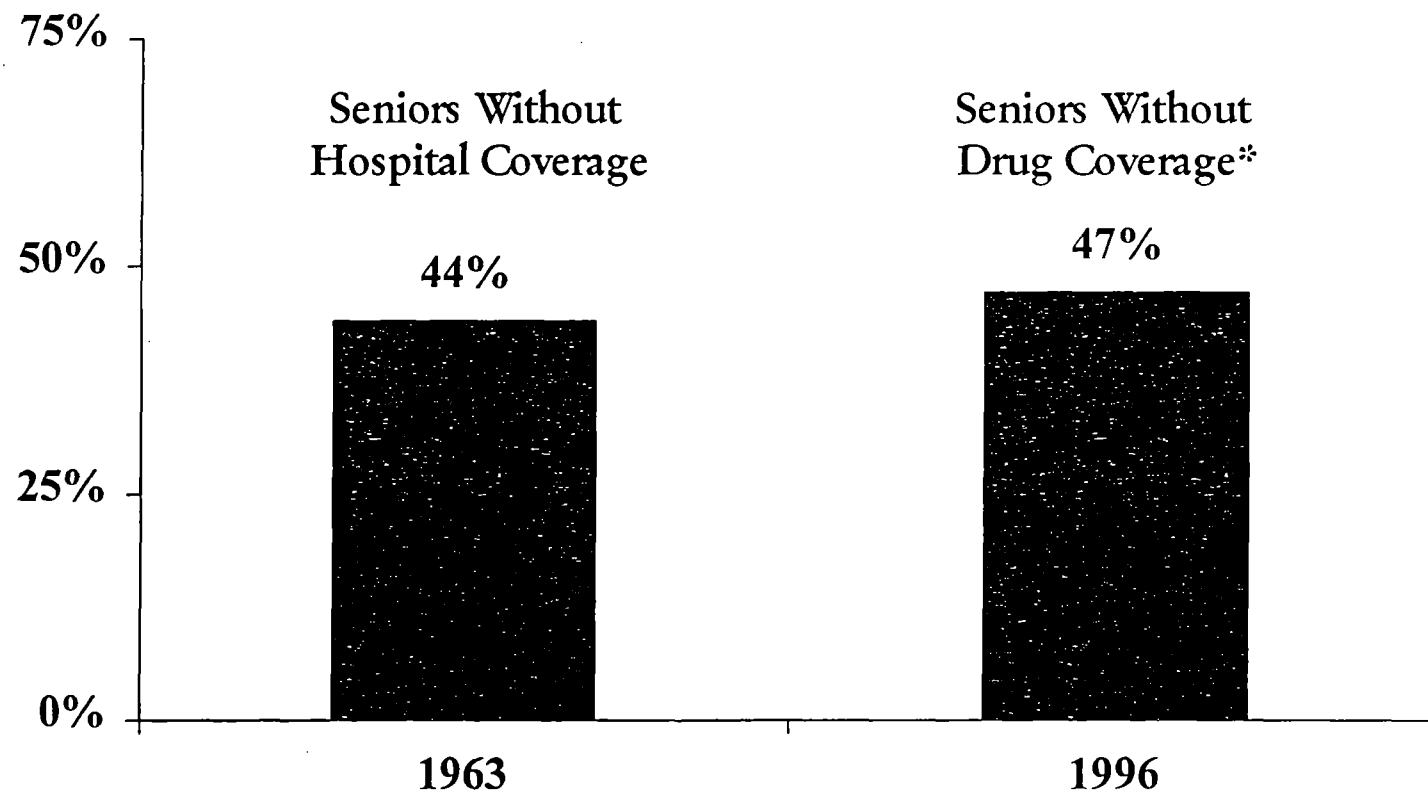
Over Half of the 12 Million Medicare Beneficiaries Who Lack Drug Coverage Have Incomes Greater Than 150 Percent of Poverty (nearly \$17,000 for a couple)

Income of Beneficiaries Without Drug Coverage , 1996
(As A Percent Of Poverty)



SOURCE: Data from DHHS (April 2000). Prescription Drug Coverage, Spending, Utilization, and Prices. Washington, DC: U.S. DHHS⁷
In 2000, 150 percent of poverty for a single person is about \$12,525, for a couple is about \$16,875

The Lack of Drug Coverage Today Is Similar to the Lack of Hospital Coverage in 1963



*These are Medicare beneficiaries who lacked drug coverage for part or all of 1996.

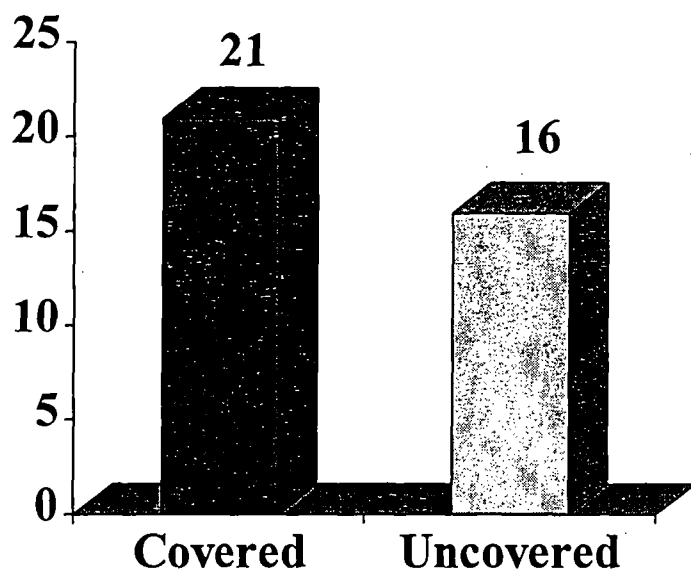
SOURCES: Moon, (1996) "What Medicare Has Meant to Older Americans," Health Care Financing Review.

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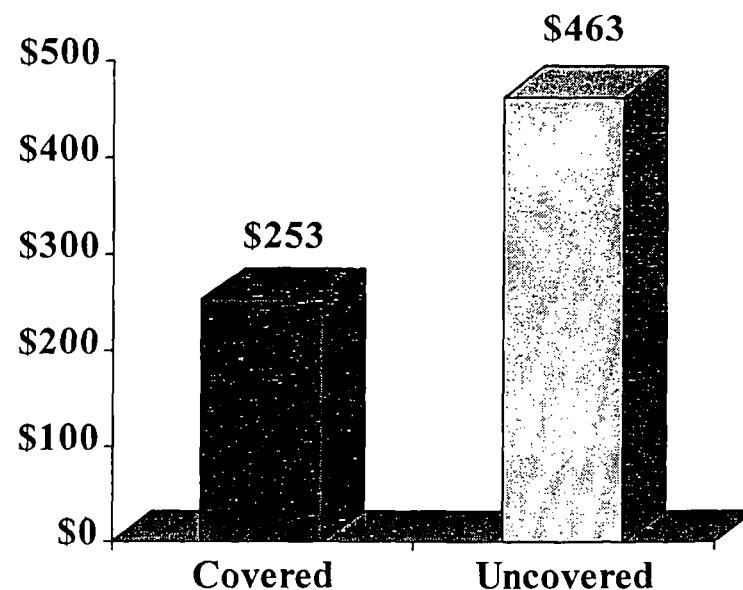
II. IMPLICATIONS OF LACK OF DRUG COVERAGE

Those Lacking Drug Coverage Pay More for Less

Uncovered Fill Nearly 30%
Fewer Prescriptions...

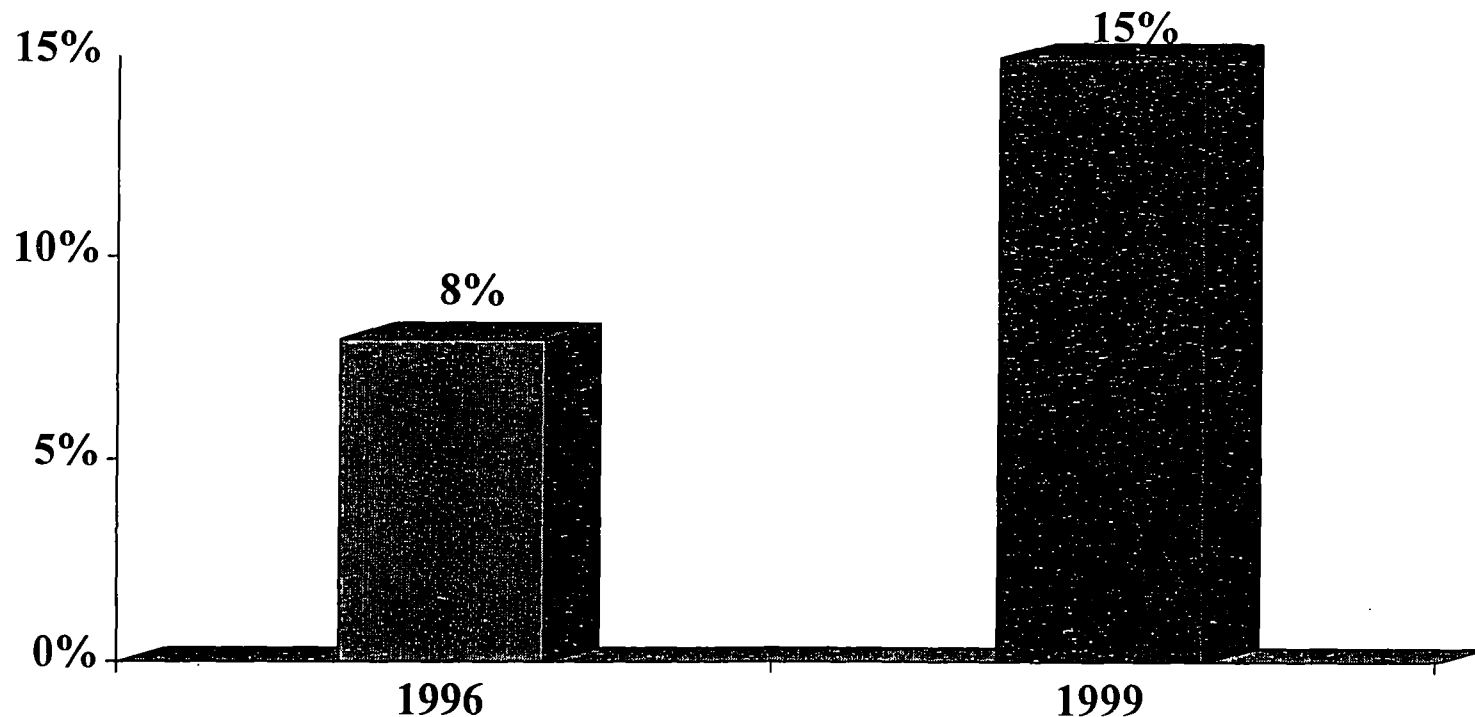


But Pay 83% More Out-Of-
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Retail Price Gap for Seniors With and Without Insurance Has Doubled

Ratio of Typical Retail Difference in Prices at the Retail Pharmacy for People With and Without Insurance-Negotiated Discounts*



*NOTE: This does not include manufacturers' rebates which, according to industry sources, range from 2 to 37 percent.

SOURCE: Data from DHHS (April 2000). Prescription Drug Coverage, Spending, Utilization, and Prices. Washington, DC: U.S. DHHS

III. PRESIDENT'S PRINCIPLES

- Accessible and Voluntary for All Beneficiaries
- Affordable to Beneficiaries and the Program
- Competitive and Efficient Administration
- Provides High-Quality, Needed Medications
- In the Context of Broader Reforms

IV. DESIGN ISSUES

- **Specifics on benefit design**
 - Deductibles, copays, benefit cap
 - Level of stop-loss
 - Whether there is a gap between a benefit cap and stop-loss
- **Level of premium subsidies**
 - Level of premium assistance (at least 50 percent)
 - Low-income protections
 - Income-related premium
- **Nature of contracting with private benefit managers**
 - Number of regions, entities
 - Standards for competitive contracting (e.g., minimum requirements for managers, criteria used in awarding competitive contracts)
 - Ways to encourage innovative quality improvement and education
- **Approach to assuring managed care, retiree options**
- **Broader reforms**

V. MAJOR CONCERNS

Reliance on Private Insurance Plans

- **Access not assured:** No proposal mandates plans to participate or that participating plans accept all seniors or people with disabilities.
- **Premium subsidies are vouchers:** No proposal pays a percent of a premium for private plans, since this creates an incentive to increase premiums. Instead, they pay a fixed amount which puts beneficiaries at risk. Beneficiary premiums will vary from plan to plan and from area to area – and, without insurance reforms, by health status and age in most states.
- **Full risk payment for plans results in risk for beneficiaries:** Plan will either raise premiums to compensate for potential risk selection or try to avoid high-risk seniors and people with disabilities. Plans may also close formularies and restrict pharmacy access to reduce costs if at risk.
- **Breaks up purchasing pools:** Private insurance models rely on competition for beneficiaries rather than pooled purchasing power to get price discounts.

Lack of A Defined Benefit (Actuarial Value)

- **Hurts high-risk beneficiaries:** Letting private insurers rather than public policy determine deductibles, copays, and stop-loss levels results in confusion and risk avoidance. This happened in Medigap prior to reforms and Medicare managed care today.
- **Hinders informed choice and competition:** Health policy experts agree that informed choices and fair competition cannot occur without some standardization of benefits.
- **“Pig in a poke”:** Beneficiaries, Congress, and taxpayers do not know what they are buying in an actuarial value model.

Inadequate Surplus Dedication

- \$40 billion over 5 years:
 - Not all for prescription drug benefit
 - No commitment to out-year funding
 - Additional surplus committed to debt reduction
- Creates false dynamic of pitting providers against a prescription drug benefit -- despite unprecedented resources.

PRESCRIPTION DRUGS AND MEDICARE:

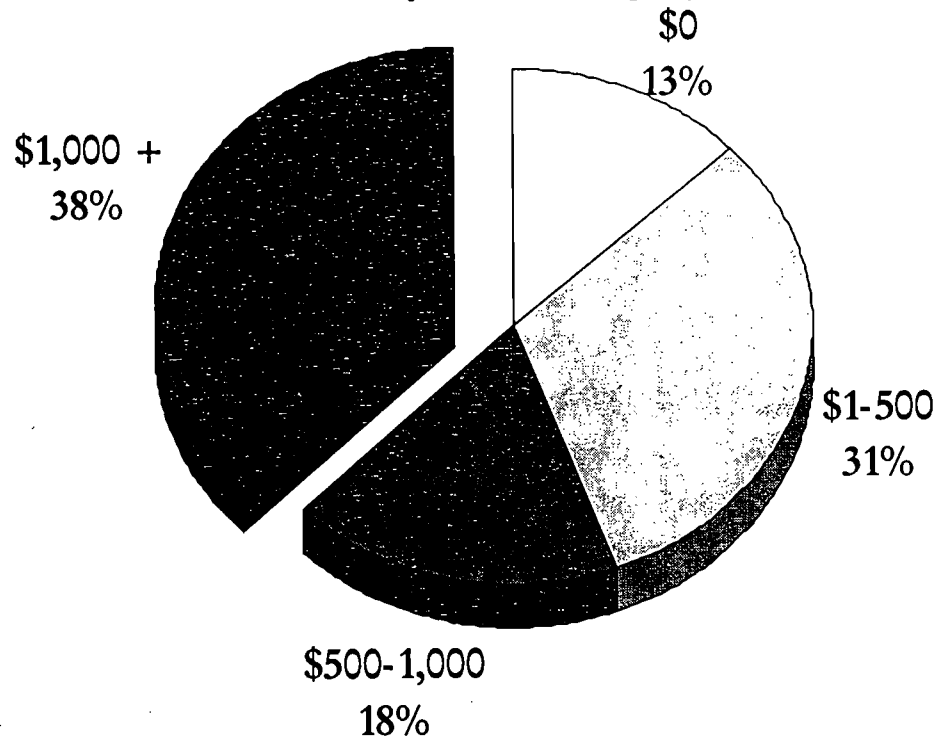
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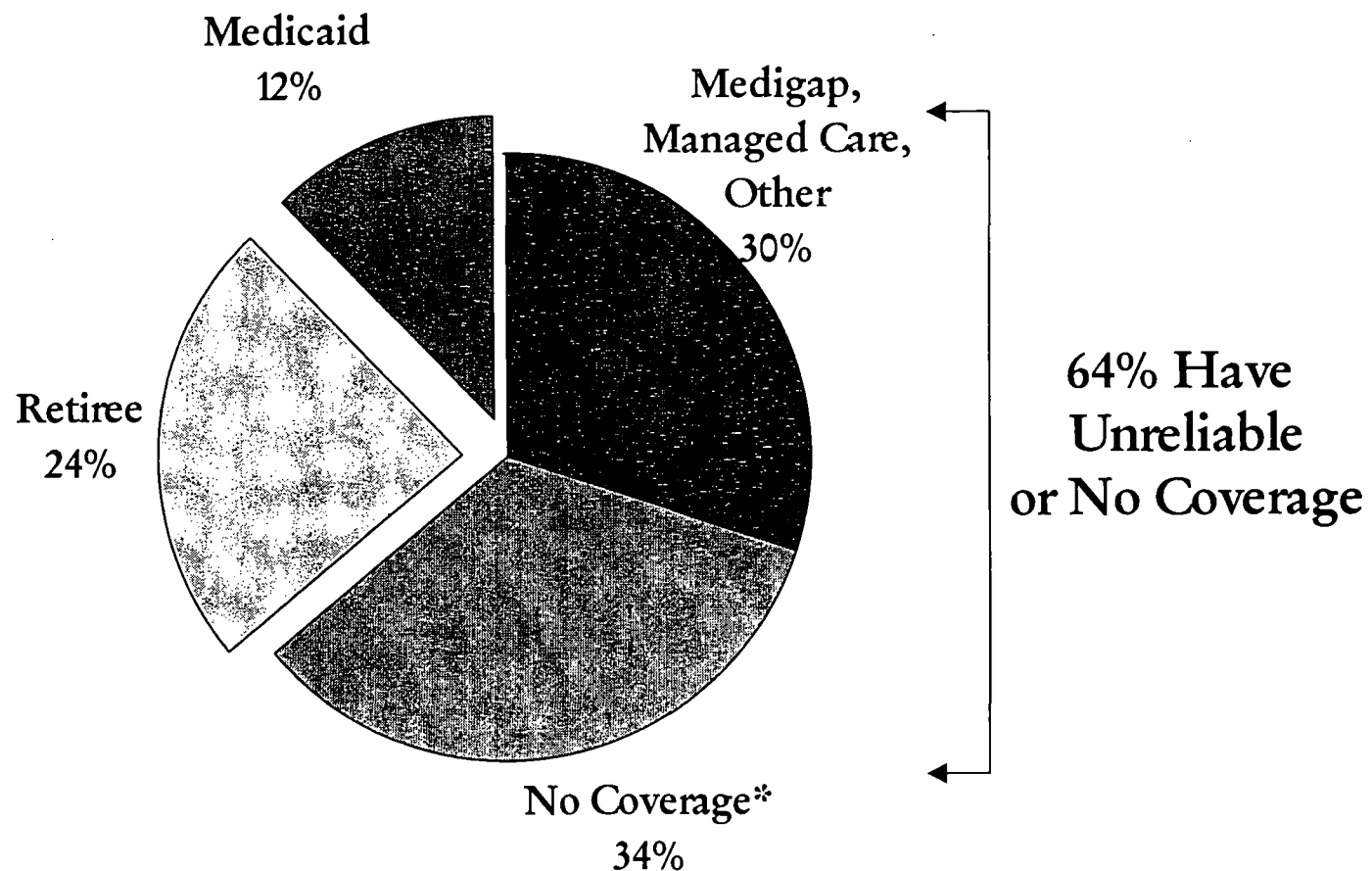
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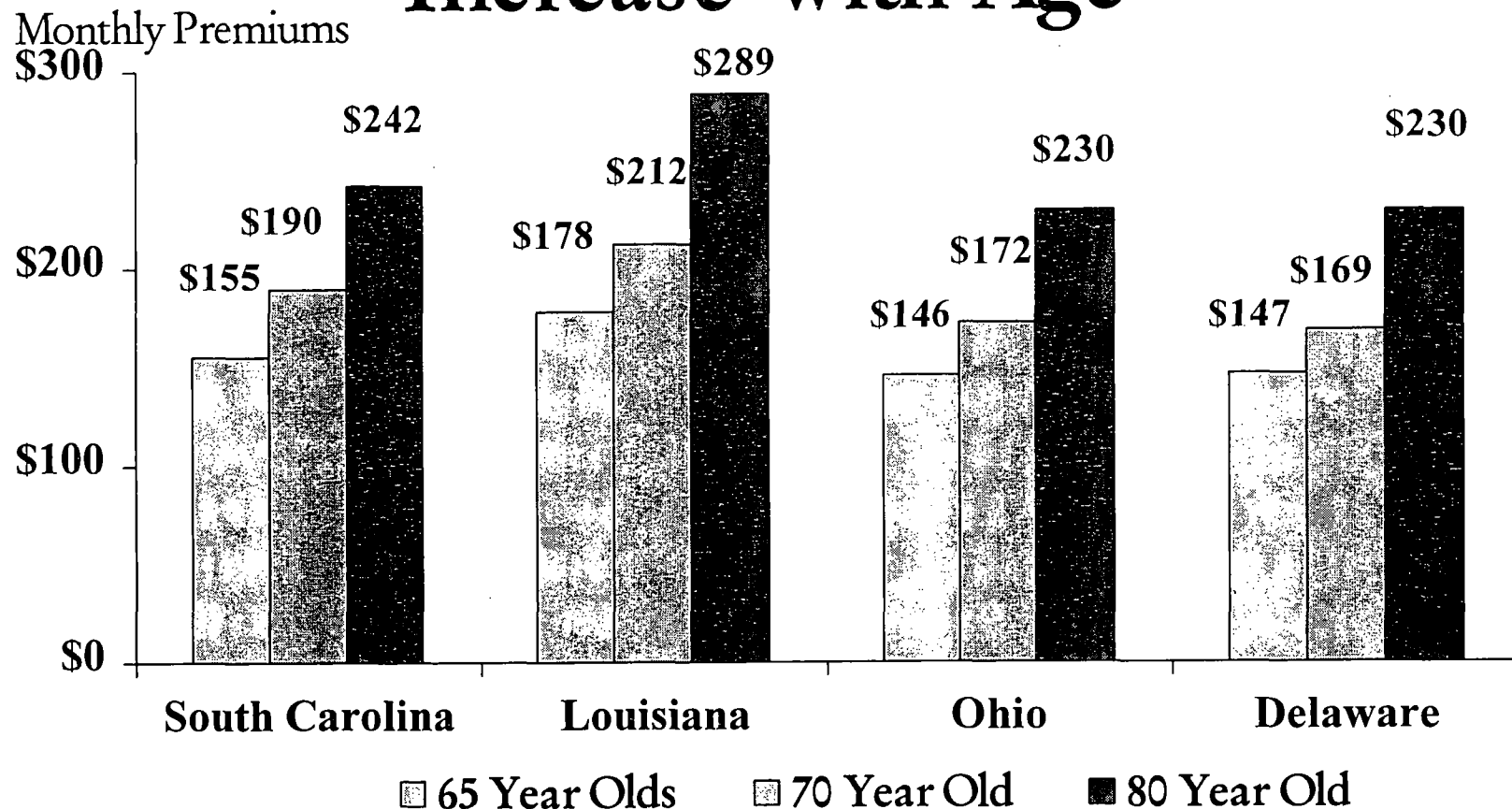


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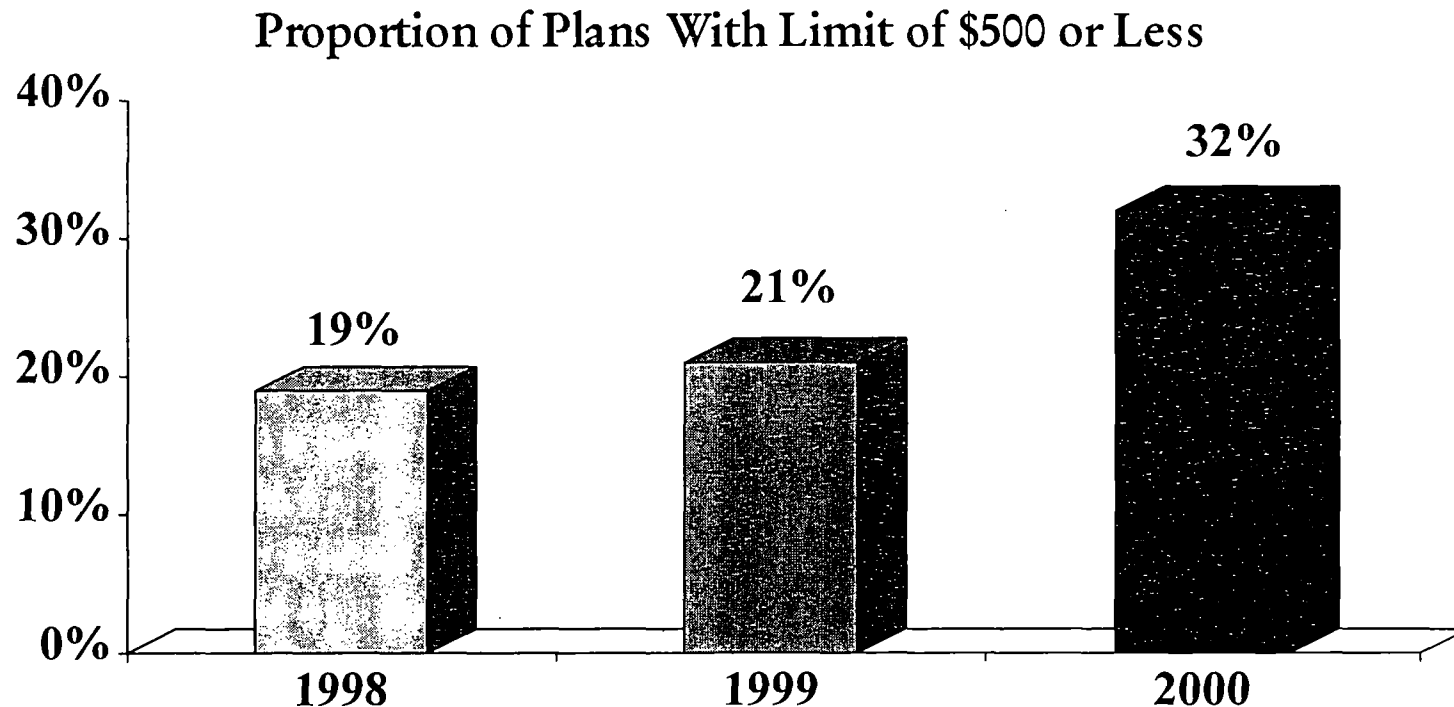
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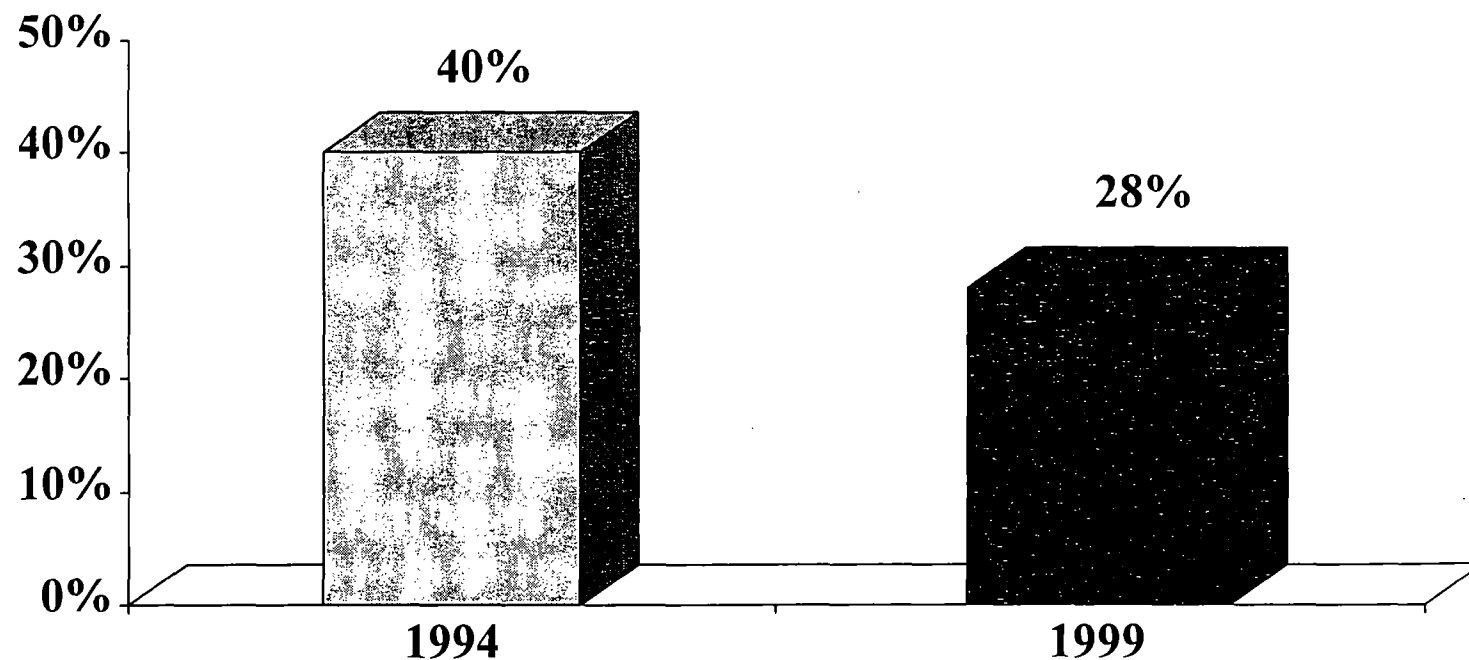
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Source: HHS analysis of plan submissions for 2000; preliminary. Plans with unlimited generics and limited brand name drug spending are included with plans that cap all drug spending.

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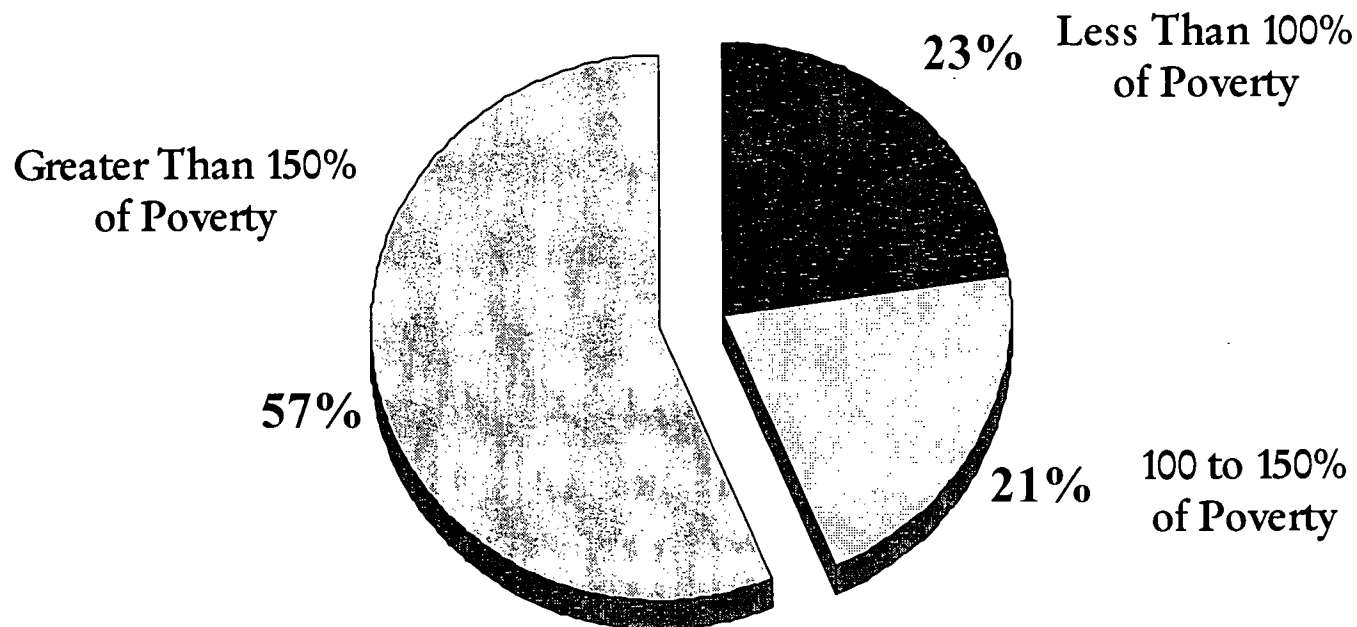
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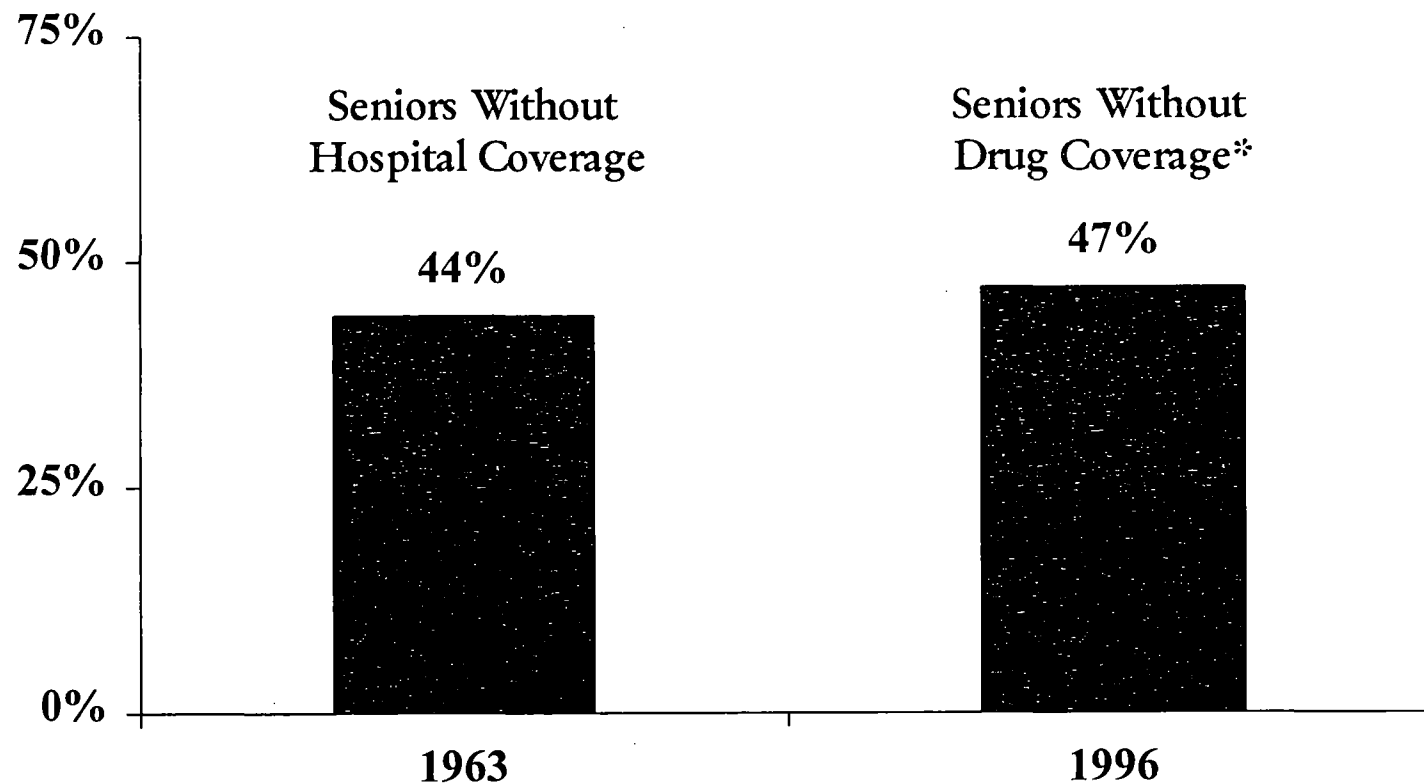
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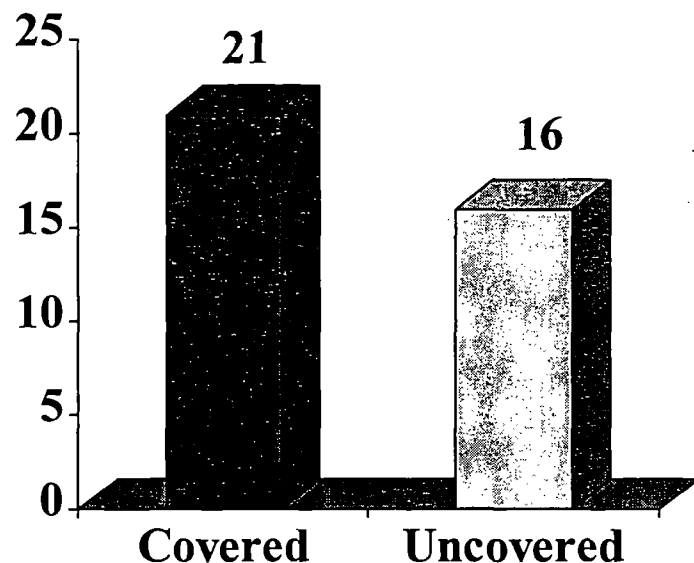
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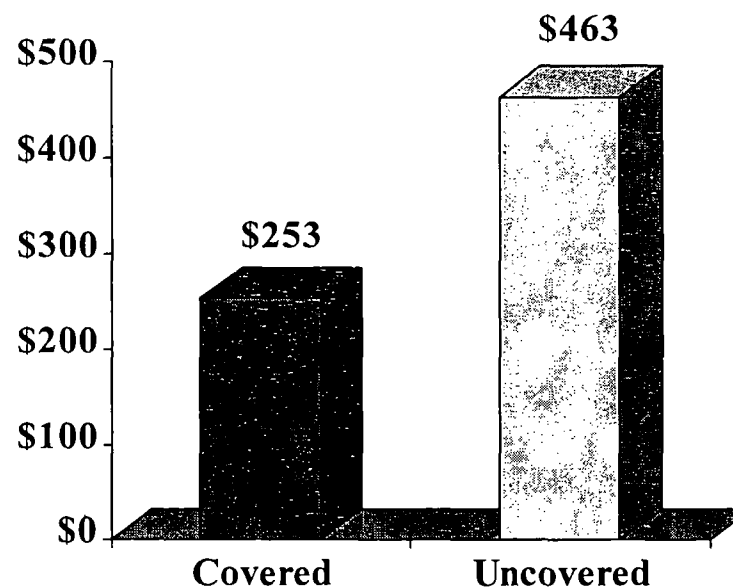
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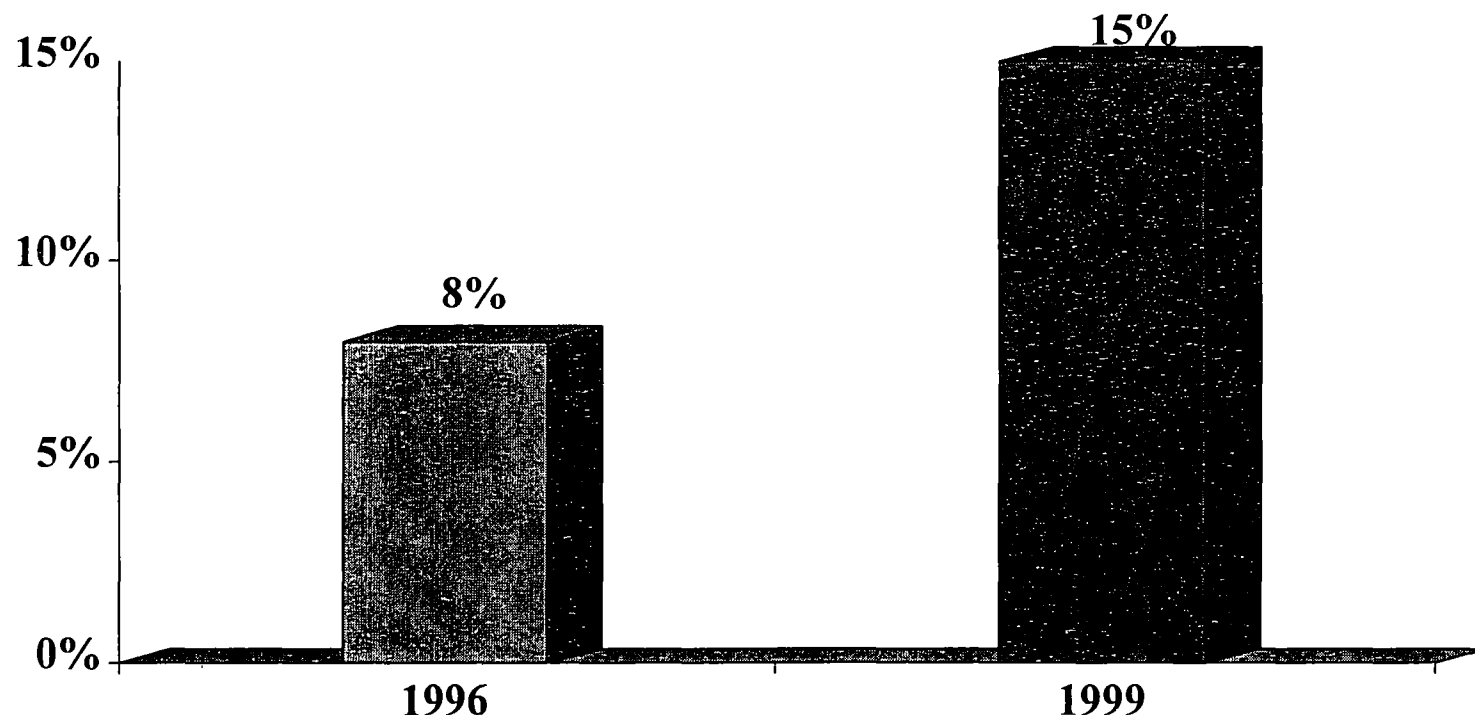


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- **Nature of contracting with private benefit managers**
 - Number of regions, entities
 - Standards for competitive contracting (e.g., minimum requirements for managers, criteria used in awarding competitive contracts)
 - Ways to encourage innovative quality improvement and education
- **Approach to assuring managed care, retiree options**
- **Broader reforms**

V. MAJOR CONCERNS

Reliance on Private Insurance Plans

- **Access not assured:** No proposal mandates plans to participate or that participating plans accept all seniors or people with disabilities.
- **Premium subsidies are vouchers:** No proposal pays a percent of a premium for private plans, since this creates an incentive to increase premiums. Instead, they pay a fixed amount which puts beneficiaries at risk. Beneficiary premiums will vary from plan to plan and from area to area – and, without insurance reforms, by health status and age in most states.
- **Full risk payment for plans results in risk for beneficiaries:** Plan will either raise premiums to compensate for potential risk selection or try to avoid high-risk seniors and people with disabilities. Plans may also close formularies and restrict pharmacy access to reduce costs if at risk.
- **Breaks up purchasing pools:** Private insurance models rely on competition for beneficiaries rather than pooled purchasing power to get price discounts.

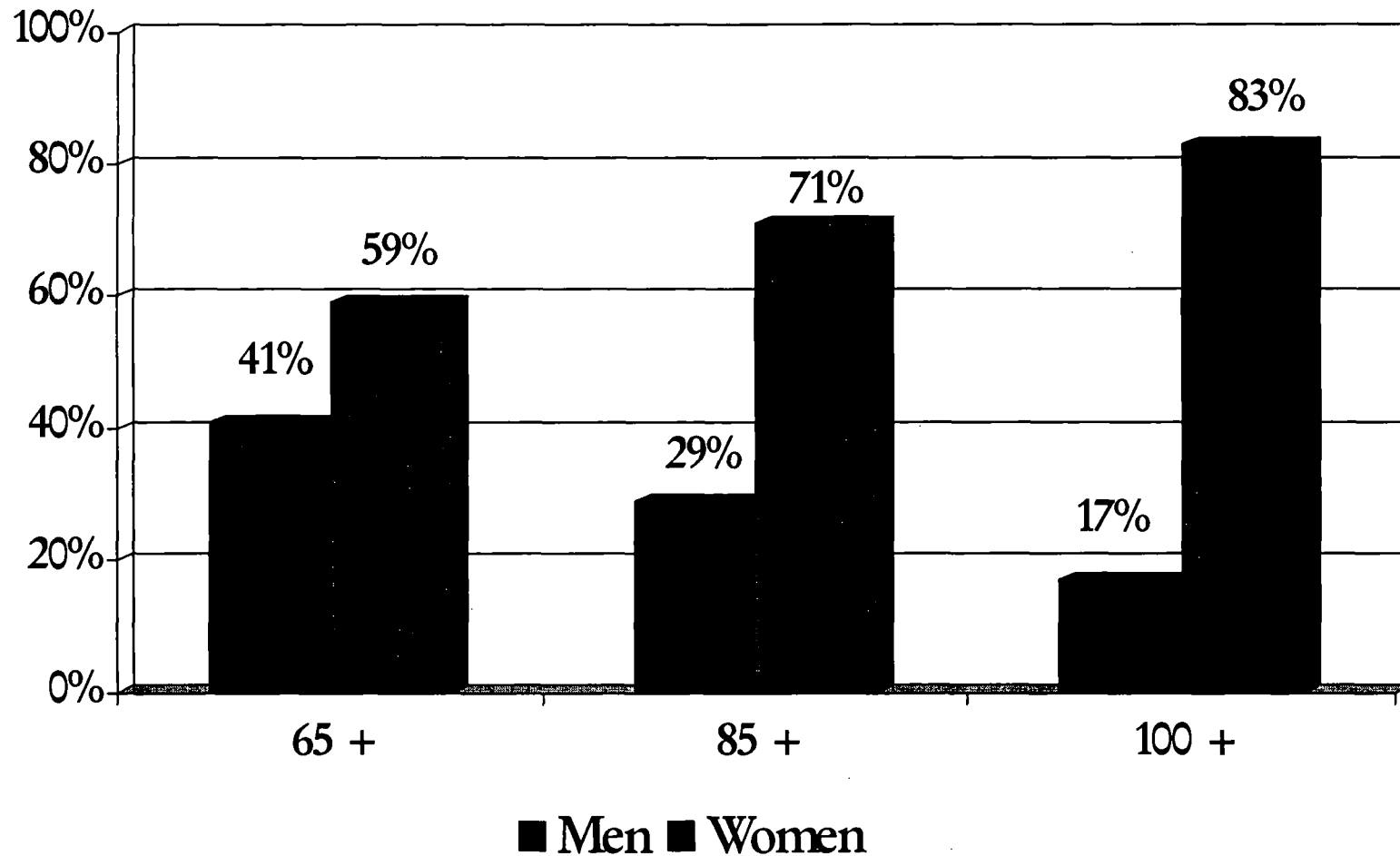
Lack of A Defined Benefit (Actuarial Value)

- **Hurts high-risk beneficiaries:** Letting private insurers rather than public policy determine deductibles, copays, and stop-loss levels results in confusion and risk avoidance. This happened in Medigap prior to reforms and Medicare managed care today.
- **Hinders informed choice and competition:** Health policy experts agree that informed choices and fair competition cannot occur without some standardization of benefits.
- **“Pig in a poke”:** Beneficiaries, Congress, and taxpayers do not know what they are buying in an actuarial value model.

Inadequate Surplus Dedication

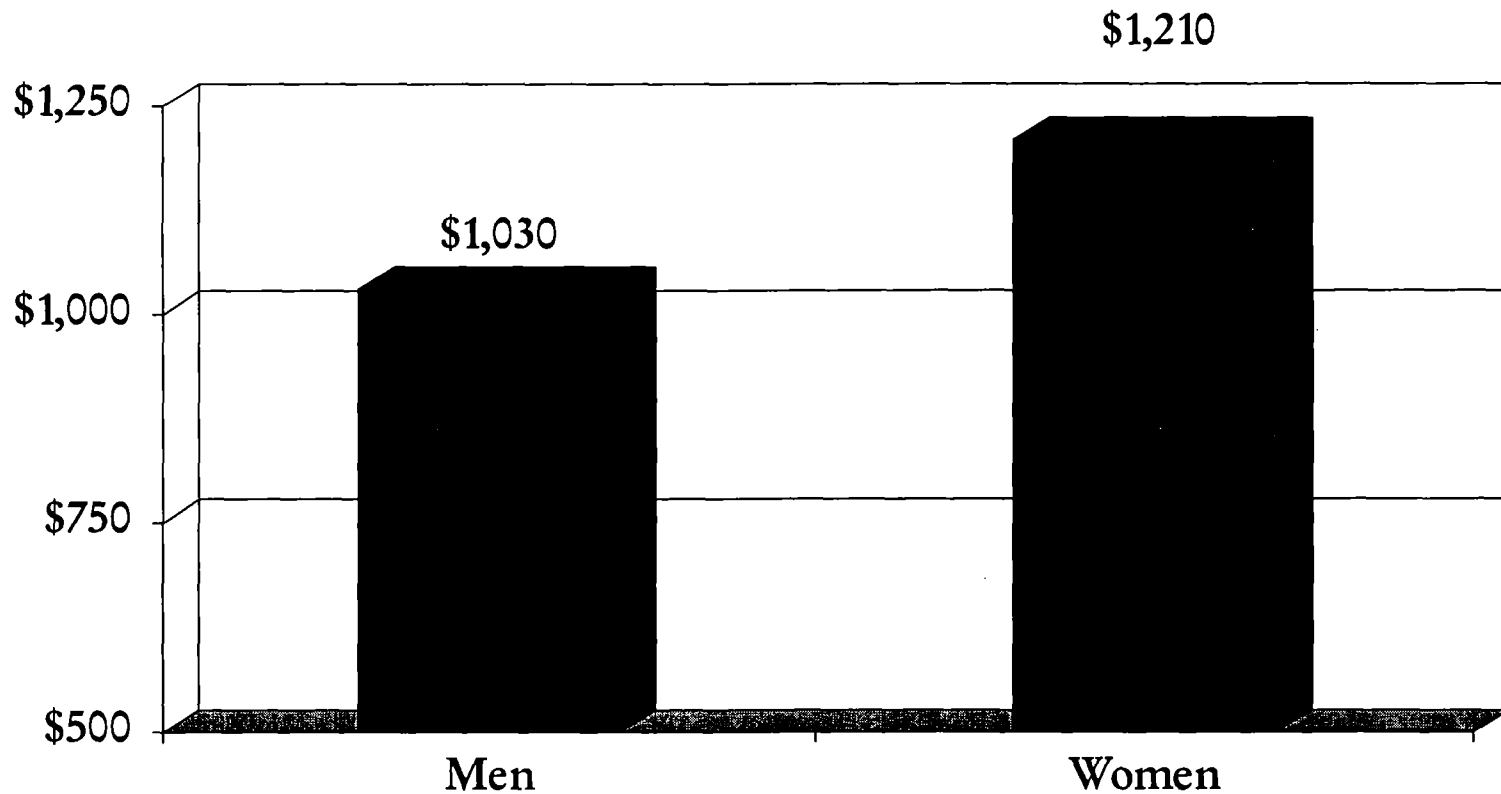
- **\$40 billion over 5 years:**
 - Not all for prescription drug benefit
 - No commitment to out-year funding
 - Additional surplus committed to debt reduction
- Creates false dynamic of pitting providers against a prescription drug benefit -- despite unprecedented resources.

Most Medicare Beneficiaries Are Women



Source: U.S. Census Bureau projections for 2000. As cited in OWL Report

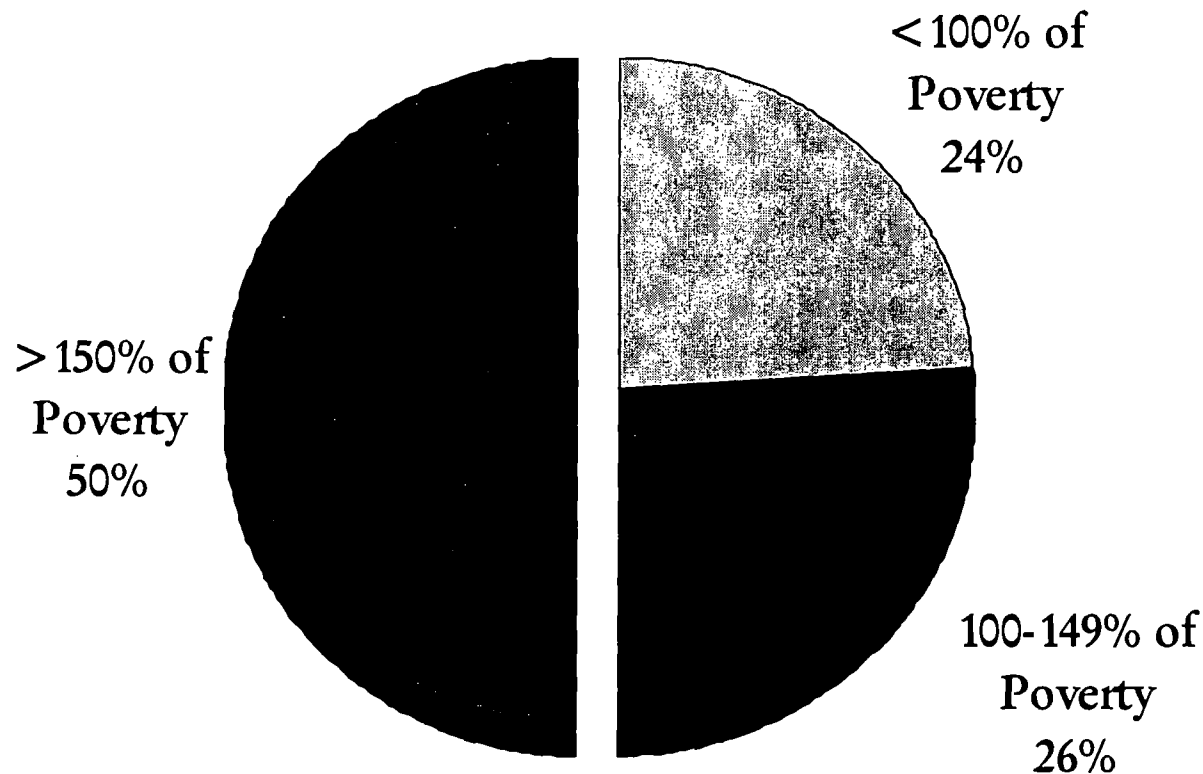
Total Prescription Drug Spending For Women On Medicare Is \$1,200: Nearly 20% More Than Men



Average Total Drug Spending, 2000

Source: Actuarial Research Corporation. As cited in OWL Report

Half Of Women on Medicare Without Drug Coverage Are Middle Income



Source: Actuarial Research Corporation. As cited in OWL Report
150% of poverty is about \$11,500 for a single, \$17,000 for a couple in 2000

**INCOME DISTRIBUTION OF
MEDICARE BENEFICIARIES**

	SINGLE	COUPLE	BENES	%
	Up To			
<Poverty	\$8,350	\$11,250	8,117	22%
Poverty-135%	\$11,273	\$15,188	4,624	12%
136-150%	\$12,525	\$16,875	1,696	5%
151-175%	\$14,613	\$19,688	2,634	7%
176-200%	\$16,700	\$22,500	2,808	8%
201-300%	\$25,050	\$33,750	7,404	20%
301-400%	\$33,400	\$45,000	4,125	11%
>400%			5,837	16%
TOTAL			37,244	100%

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July 8, 2000, Saturday, Late Edition - Final

SECTION: Section A; Page 12; Column 3; National Desk

LENGTH: 1462 words

HEADLINE: Ominous Start for a Drug Prescription Plan for the Elderly

BYLINE: By **ROBERT PEAR**

DATELINE: CARSON CITY, Nev., July 7

BODY:

Nevada has adopted a prescription drug program for the elderly very similar to one approved last month by the United States House of Representatives, but it is off to a rocky start.

Insurance companies have spurned **Nevada's** invitation to provide coverage. The risks and the costs are too high, they say, and the subsidies offered by the state are too low.

Nevada's experience offers ominous lessons for Congress, especially Republicans, who want to subsidize insurance companies to entice them into providing drug benefits to elderly and disabled people on Medicare.

States often portray themselves as the laboratories of democracy where good ideas originate and are tested, and **Nevada's** governor, Kenny Guinn, a Republican, was far ahead of Washington in trying to address the needs of the elderly in buying prescription drugs. Governor Guinn signed the legislation creating the program on June 9, 1999, three weeks before President Clinton unveiled his proposal to add drug benefits to Medicare. But **Nevada** officials say Mr. Guinn's ideas may need more work in the laboratory before they can be put into effect nationwide.

Nevada was prepared to use 15 percent of the \$1.2 billion it expected to receive over the next 25 years from the settlement of its lawsuit against tobacco companies -- \$4.6 million this year, \$37 million over six years -- to subsidize drug benefits for elderly people with incomes of less than \$21,500 a year.

In March, the state invited hundreds of insurance companies to bid for its business, providing drug coverage for 10,000 to 14,000 people age 62 or older. Only one company responded, but it was ineligible because it was not licensed to sell insurance in **Nevada**. The state revised its invitation and reissued it on June 29, with an Aug. 29 deadline for submission of proposals.

Barbara E. Buckley, a state assemblywoman who is co-chairwoman of a task force monitoring use of the money, said: "I have my doubts that an insurance company will be able to offer meaningful drug benefits under this program. If an insurance company does bid on it but the benefits are paltry, senior citizens will be up in arms."

The task force has refused to authorize the release of any money until it sees details of a drug program, like the eligibility criteria, premiums, deductibles, co-payments and benefit limits. Most of those details will be decided by the successful bidder.

Ed Fend, a retired Navy captain who serves on the task force, said he was surprised at the insurance industry's failure to respond to the state's initial invitation. Asked why insurers did not show more interest, Mr. Fend said: "Probably because they don't think they can make any money."

The **Nevada** program, created by the State Legislature last year at the governor's request, resembles the Republican plan approved in the United States House of Representatives on June 28 by vote of 217 to 214, largely on party lines.

Representative Shelley Berkley, Democrat of Las Vegas, said she did not understand why Congress would try to copy a troubled state program.

"Why in the world, when it is not yet functioning" for low-income seniors in **Nevada**, "would we try to replicate it for the millions of seniors who are desperately in need of affordable prescription medications?" Ms. Berkley asked.

Governor Guinn said he remained "fully committed" to carrying out the program, known as Senior Rx. He complained that Ms. Berkley had made "a bitter partisan attack on a program which will benefit thousands of **Nevada's** low-income senior citizens."

Under the **Nevada** program, state officials say, premiums should be in the range of \$45 to \$60 a month. The state would pay up to \$40 of that amount, based on the patient's income; the patient would pay the rest.

In Washington, the Health Insurance Association of America has repeatedly told Congress that its members are not interested in selling "drug only" insurance to the elderly. House Republicans have insisted that if Congress provides the money, insurers or other companies will offer coverage. **Nevada's** experience raises questions about that argument.

The state offered millions of dollars in subsidies, but insurers were skittish.

"They didn't understand what we were looking for," said Scott Scherer, chief of staff to Governor Guinn. "They were confused by the first request for proposals."

On the other hand, **Nevada's** experience tends to confirm a point made repeatedly by Republicans in Congress: private insurers need freedom to design drug benefits as they think best.

Denice L. Miller, senior policy adviser to Governor Guinn, summarized the lesson this way: "Let the insurers be creative. Let them be flexible. Let seniors have some choices."

Medicare generally does not cover prescription drugs for people outside a hospital. Democrats in Congress want to offer the same drug benefits, with the same premiums, to all Medicare recipients. Republicans reject that approach. Under the House-passed bill, premiums, benefits and co-payments could vary from one private drug plan to another, so long as the overall value was equivalent to that of a standard policy defined by the federal government.

At least 14 states, including New York, New Jersey and Connecticut, have programs to help older people obtain prescription medicines. In most cases, the state itself is the insurer, reviewing claims, paying pharmacies and deciding which drugs a patient may receive. **Nevada**, rather than paying for drugs outright, is the first state to develop a program that uses subsidies to help people buy private drug insurance of the type envisioned by many Republicans in Congress.

Here, as in Washington, insurers worry that the people who buy drug coverage will tend to be the sickest, those who need it most. State Senator Raymond D. Rawson, a Republican, said insurance companies were "very worried" about this phenomenon, known as adverse selection.

Marie H. Soldo, executive vice president of Sierra Health Services of Las Vegas, the largest managed care company in the state, said: "Insurers are unwilling to bear the entire financial risk of drug coverage. The rapidly rising cost of pharmacy benefits does not allow that."

The only company that responded to the state's first solicitation was Mature Rx Plus of **Nevada**. It was set up this year by FFI Health Services, a privately held company based in Macedonia, Ohio. James J.

Mindala, chief executive of FFI, said the company was seeking a **Nevada** license and still hoped to participate in the program here. FFI was acquired this week by Advance Paradigm of Irving, Tex., a provider of health-benefit management services.

The **Nevada** program had broad bipartisan support when it was created under a bill passed unanimously by both houses of the Legislature in May 1999. But since then, prescription drugs have become a major issue at the national level defining philosophical differences between the parties, and specifically between the Republican and Democratic candidates for **Nevada's** open seat in the United States Senate.

Indeed, the Democratic candidate for the Senate, Ed Bernstein, has made prescription drugs the central issue of his campaign against John Ensign, the Republican, who served in the House from 1995 to 1999.

Mr. Bernstein, a lawyer, flew to Tijuana, Mexico, last month to call attention to the lower prices charged for prescription drugs south of the border. Back in Reno, he dumped \$100,000 in cash on the ground in front of a drug company distribution center; it was, Mr. Bernstein said, a symbol of the campaign contributions that Mr. Ensign has taken from drug manufacturers. Mr. Bernstein has toured the state in a recreational vehicle, the "Rx R.V.," talking about the need to make medicines more affordable.

For his part, Mr. Ensign says the **Nevada** program should be given time to work.

The insurers' role in the **Nevada** program is similar to that provided in the House Republican bill. In its invitation to insurers, the state said it wanted them to "provide prescription drug and pharmaceutical services" to the elderly, to market the approved insurance policies and to set up a network of drugstores to fill prescriptions. The insurers are also expected to offer mail-order pharmacy services and could establish a list of preferred drug products.

Nevada officials, like federal officials, hope to use the leverage of their purchasing power to obtain discounts on drugs. Insurers could set monthly or annual limits on benefits, but subscribers could still buy drugs at a discount after they reached the limit covered by their insurance.

The population of **Nevada** is the nation's fastest growing. The number of Nevadans age 65 and older now exceeds 210,000, an increase of more than 60 percent since 1990.

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