

Behind the News

Two Viewpoints On Medicare

During the recent session of Congress, the Kennedy-endorsed proposals for health insurance for the aged under social security made no headway. The defeat of this plan has been made a major issue in the current campaign throughout the nation. The Daily Collegian therefore presents a summary of the plan with two views on the proposal prepared especially for this newspaper.

- Under the proposal, payment on behalf of every eligible older person would be made as follows in each spell of illness:
- Hospitalization—All costs of in-patient hospital services for up to 90 days, over and above \$10 a day for the first 9 days, with a minimum of \$20.
 - Skilled nursing facility care—All costs for up to 180 days after transfer of the patient from a hospital.
 - Hospital, out-patient diagnostic services—All costs above the first \$20 for each diagnostic study.
 - Home health care—All costs of up to 240 home health-care visits a year by visiting nurses, physical therapists and part-time homemakers.

The Administration

By WILBUR J. COHEN

Assistant Secretary of Health, Education and Welfare

Our aged people have, for the most part, quit working and no longer have earnings coming in. They live on their social security, their pensions, savings and the like. On the average, their incomes drop to approximately half that of younger people.

At the same time, their need for hospital care more than doubles!

These two facts together present the elderly person with an impossible problem. How can he spend substantially more for medical care from substantially less income while his needs for food, clothing and shelter remain rather constant?

These facts led President Kennedy to recommend health insurance for the aged through social security as the most practicable, conservative and effective way to provide help to our old people in obtaining the medical care they will inevitably need.

The addition of health insurance for the aged to our social security system will deal with the one great remaining threat to the economic security of old people—the unpredictable cost of catastrophic illness.

As things stand now, even a retired person of modest means can be reduced to poverty and lifetime debt by a severe or long-lasting illness. Social security health insurance, by helping older people get the care they might need, will also act to protect each older person's basic economic security—a freedom it took a lifetime of work to build.

Health insurance of the aged under social security is simply a means of paying for health care and service for the aged. Such a program would in no way interfere with the practice of medicine or with the operation of our hospitals. It would simply be health insurance for those who need it most and can least afford it—the older people of America.

The AMA

By DAYTON MOORE

Associate Editor, News Media Relations
American Medical Association

Advocates for health care for the aged under social security often confuse the issue by trying to leave with the public the impression that those who oppose such legislation are against health care for the aged. Of course, this is not true. Doctors and all other socially responsible Americans want our elderly citizens to have all the health care they need. The only question is how to do it; the real issue is how such health care should be financed.

The controversy poses a clear question—will the American people receive better medical care under the present system of private health insurance plus federal assistance for those who need it or under a mammoth new federal program based on compulsory higher taxes that would provide benefits to all, regardless of need?

Opponents of the social security approach favor voluntary health insurance for those able to purchase it and the federal-state Kerr-Mills program for helping those who need help in paying for medical care.

They oppose overburdening the social security system with an extremely expensive program outside the original concept of social security. They oppose taxing the nation's workers to pay for the hospitalization of persons who are able to pay their own way, just because those people have passed their 65th birthdays.

They favor giving complete medical care under the Kerr-Mills program to all who are unable to meet the cost otherwise.

One of the major fallacies of providing health care for the aged under social security is that it is based on the false assumption that a majority of the aged are in need of medical care and are unable to meet the cost. On the contrary, the majority of the nation's 17 million aged are in relatively good health and financially able to take care of their medical costs.

True, the cash income of older persons often is not as large as that of younger people. But neither are their financial obligations and needs.

A second way proponents of the social security approach becloud the issue is by attempting to delude older persons into believing that all their health care problems would be solved by such a program. The fact is that less than 25 per cent of the cost of a typical illness would be covered.

Voluntary health insurance is doing a remarkable job. The growth of coverage for the elderly now is leading all other areas of health insurance. More than 53 per cent of persons 65 and over already have health insurance. More and more private health insurance companies are offering more and better policies to older persons. The Blue Cross (hospitalization) and Blue Shield (medical care) plans are offering special coverage to the aged.

Advocates of the social security approach deny that their current proposal has any resemblance to socialized medicine. However, there is no denying that it is a compulsory government health program for one segment of the population and a step—a big, irreversible step—in the direction of the complete socialization of medical care in this country.

TODAY ON CAMPUS

Conflict Exams

Today is the final day for filing a conflict in final exams. The list of final exams is available at the Scheduling Office in Willard.

Maryland Students

An information table for the convenience of Maryland students visiting Penn State for the weekend will be set up next to the HUB desk from 8:30 a.m. to 5:30 p.m.

Junior Prom

The Junior Prom, featuring Ronn Metcalfe and his orchestra, will be held from 9 p.m. to 1 a.m. in the HUB ballroom. Tickets for the semi-formal dance are on sale at the booth outside the Lion's Den for \$5 per couple.

Leviathan

The Leviathan, publication of the Liberal Arts Student Council, will be distributed in residence halls. Copies will also be available

at the Hetzel Union desk.

Other Events

American Society of Agricultural Engineers registration, 11 a.m.-2 p.m., HUB first floor; meeting, 12-5 p.m., HUB assembly room. Presbyterian University Fellowship, 7:30 p.m., Presbyterian University Center, 132 W Beaver Ave. UCA, 9 a.m., HUB ballroom.

As the Generation of leaves,
so is that of men.
—Homer

WOMEN'S DEBATE

HAVE YOU BEEN TO
DEAN'S WALK-IN
(Corner of Pugh & Beaver)

IF NOT . . .
LOOK

- HAMBURGERS** 15c
- THICK SHAKES** 20c
- FRENCH FRIES** 10c

We Cash Student Checks

Cosmopolitan Club
Trip To U.M.
NOV. 18-19

To Attend General
Assembly

Number Is Limited
To 29 Persons
Sign Up At International
Student Affairs Office
on or before Nov. 2

New College Diner

Downtown Between the Movies

LAST TWO DAYS

THE EGG

TONIGHT AT CENTER STAGE

AWS Applications

for

Commuting Students' Chairman
Are Available at the HUB Desk

Deadline for returning forms
to the HUB desk is noon of
Saturday, November 3

Any Questions? Call — UN 5-4458

"... there can be no doubt that Art and Culture is art criticism of a very high order—the highest, I should say, in our time."

CLEMENT GREENBERG on Modern Art

Sunday, November 4, 1962 8:30 P.M. Schwab Auditorium

TICKETS AT HUB
NOV. 2, 9-5 Students and Sales
Presented by the school of the arts.

*Kramer, Hilton, in Oct. 1962
Arts Magazine, writing of
a late Greenberg book

Penn State Jazz Club Workshop

Enjoy the exciting jazz of

the

Ken Kuhn Quintet

Ken Kuhn
on
Drums

Ty Brown
on
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on
Piano

Carl Lindsay
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Bass

Don Krebs
on
Vibes

Sunday, Nov. 4 1-5 p.m.

HUB Ballroom