



Citizens' Council for Health Freedom

Health Freedom Minute

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MEDIGAP SPENDING: Patients are Not the Problem

According to a 2023 study, seniors who buy Medigap coverage spend more on medical care than those who don't. Medigap pays the costs not covered by Medicare. Importantly, it covers hospital stays that extend beyond the 60-day limit imposed by Medicare Part A.

Some say Medigap causes people to over-consume medical care. But if you have two cars or five TVs does anyone charge you with over-consumption? No. Because you're paying for it. Solve this problem by letting seniors opt out of Medicare without losing Social Security. Let them buy their own high-deductible indemnity policy for insurable medical events. There's no such thing as over-consumption of medical care. Patients are not the problem—government is.

“Insurance Purchases of Older Americans,” Karolos Arapakis, et al, Michigan Retirement and Disability Research Center, University of Michigan, March 2023:
<https://bit.ly/4aiQ6AC>

“Medigap Increases Medical Consumption and Drives Up Costs – Study,”
Kevin Stone, Health Care News, Heartland Institute, April 25, 2024:
<https://bit.ly/3yl3Ptm>

Presented daily by Twila Brase, President and Co-founder
Citizens' Council for Health Freedom.

*The Health Freedom Minute is now heard in 48 states:
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cchfreedom.org / info@cchfreedom.org / 651-646-8935