



**WASHINGTON**

State Independent Living Council

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## **Position on 24-month waiting period for Social Security Disability Insurance (SSDI) recipients before receiving Medicare**

Washington State Independent Living Council  
Romel Mackelprang, Chair  
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### **Position**

The Washington State Independent Living Council (WASILC) strongly endorses the repeal of the 24-month waiting period that recipients of Social Security Disability Insurance (SSDI) must undergo before they are eligible to receive Medicare insurance benefits. Additionally, the WASILC encourages the passage of federal legislation that SSDI recipients immediately be eligible for Medicare.

### **Background**

- The 24-month waiting list resulted from the 1972 amendments to the 1965 Medicare law (itself an amendment to the original 1935 Social Security Act).
- Later amendments exempted certain disability classifications, such as individuals affected by amyotrophic lateral sclerosis (ALS) and end stage renal failure.
- An estimated 1.5 million Americans are negatively impacted by this waiting period (MS Society Position Paper, 2007)
- Workers who become disabled and qualify for SSDI experience significantly reduced income, and in most cases, also experience increased out of pocket health care expenses. In some instances, health care expenses far exceed people's entire monthly incomes.

- Current Medicare policy further impoverishes SSDI recipients by forcing them to (a) pay for health care expenditures out of their own pocket or (b) liquidate assets in order to qualify for Medicaid.
- “Studies have shown that death rates among SSDI beneficiaries are highest during the first two years of SSDI enrollment (Mauney, *American Medical Association*, June 2002).” Thus, being eligible for Medicare right away is extremely valuable.
- In April 2007, Institute of Medicine released *The Future of Disability in America*. “This report suggests that reducing or eliminating the 24-month waiting period provides a healthier foundation for this group of individuals (MS Society, 2007 *Eliminate the 24 Month Waiting Period*).”

### **Conclusion**

There have been unsuccessful Congressional attempts to eliminate of the 24-month waiting period in the past few years. The WASILC believes that elimination of this waiting period is not only the right thing to do, but it will allow individuals to be better stewards of their health.

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