



Removing the Two-Year Waiting Period for SSDI Recipients Under Medicare August 2009

ISSUE: Current law requires an estimated 1.5 million Americans with disabilities to wait for two years before qualifying for Medicare coverage. Up to 40 percent of these individuals do not presently have health insurance coverage, and a substantial percentage of these individuals have a primary or secondary diagnosis of severe and persistent mental illness, often accompanied by a co-occurring substance use disorder. This two-year waiting period puts at risk treatment and care for people with severe disabilities. The current health reform debate in Congress offers a new opportunity to close this gap and enact this needed reform.

BACKGROUND: Since 1972, federal law requires that Social Security Disability Insurance (SSDI) recipients who do not otherwise qualify for Medicare must wait for 24 months before enrolling in Medicare.

An estimated 1.5 million people with disabilities, including severe and persistent mental illness, are caught up in the waiting period. Up to 40 percent of these individuals do not have health coverage. For individuals with severe and persistent mental illness, this gap in coverage can lead to tragic results. Congress has already eliminated the waiting period for people with amyotrophic lateral sclerosis (Lou Gehrig's disease) and for end-stage renal disease. Ending the two-year wait would bring immediate relief to the large number of SSDI recipients who need treatment for mental illness including substance use disorder.

The Ending the Medicare Disability Waiting Period Act of 2009, sponsored by Representative Gene Green (H.R.1708) and Senator Jeff Bingaman (S. 700), phases out the two-year waiting period over 10 years. The bills also would immediately eliminate the wait for people with life-threatening illnesses.

APA POSITION: We urge Congress to eliminate the two-year Medicare waiting period for people who qualify for Social Security Disability Insurance benefits by supporting H.R. 1708 and S. 700 and including these provisions in the House and Senate health reform proposals.