

Editorial Opinion

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WILLIAM R. BARKER
PRESIDENT AND PUBLISHER

MANNY GARCIA
EXECUTIVE EDITOR

ALLEN BARTLETT
EDITORIAL PAGE EDITOR

1100 Immokalee Road, Naples, Florida 34110 239-262-3161

Medicare

Congress should fix glitch in benefits law

There was practically no inflation over the past year, which means that 60 million people living on Social Security won't be getting an annual inflation adjustment in their benefits. You'd think that's a good-news story, or at least a neutral one — what's not to like about older Americans essentially holding steady economically?

Alas, due to a little-known law, this seemingly benign situation is actually creating a bit of havoc elsewhere in the federal entitlement system, specifically in Medicare.

The entire cost of the fix should be paid for with offsets elsewhere in the budget, preferably from other health care programs. This glitch is no reason to dip into Medicare's reserve fund.

In years when Social Security beneficiaries get no inflation bump, their Medicare premiums can't go up — except for roughly a third of retirees, who must shoulder all of the burden of rising costs. Consequently, about 15 million seniors are looking at premium spikes of up to 50 percent for Part B, the program that covers outpatient care. A typical increase would be from about \$105 per month to \$159, according to a Congressional

Research Service report. And older Americans are howling in protest, to a Congress that's already having trouble meeting deadlines regarding the budget and the federal debt ceiling.

The first step in thinking about this problem is to keep it in perspective.

Yes, a 50 percent increase is abrupt, but all seniors would have faced a 15 percent increase if Social Security benefits had received an inflation adjustment. What's more, about a third of those facing a premium spike are either high-income retirees, who may appropriately be expected to pay more, or brand-new enrollees, who aren't really being hit with an increase because they weren't in the program before. (Welcome to Medicare, guys!) About two-thirds of the affected population are elderly poor people for whom Medicaid pays Medicare benefits; in their case, what we're really looking at is a major shifting of costs to the states, which would have to pay about \$2.3 billion extra.

Three principles should guide Congress in considering a fix.

First, in a situation in which everyone was expecting a 15 percent premium increase, no one now slated to pay more is entitled to a zero increase, especially not better-off seniors who can reasonably pay more.

Second, the poorest beneficiaries, who are the majority of those affected, should be protected.

And third, the entire cost of the fix — \$7.5 billion, assuming that Congress does, in fact, limit the increase for the 15 million seniors to 15 percent — should be paid for with offsets elsewhere in the budget, preferably from other health care programs. This glitch is no reason to dip into Medicare's reserve fund, as some have suggested.

As it happens, President Barack Obama's last budget recommended a phased-in increase in Part B deductibles for new beneficiaries, starting in 2019, which would save \$7 billion all by itself. Adopting a change like that could help pay for a fix, while giving Medicare a measure of what it really needs: structural reform.

— *The Washington Post*

Letters policy

Letters can be 275 words or less. Letters may be edited for clarity or taste, to eliminate personal attacks and to prevent libel. Letters may be edited for accuracy, rejected or returned to the writer to resubmit a new letter. The source of a statistic must be attributed within the letter. No poetry, letter-writing campaigns, or airing of a personal grievance against a business. Submissions cannot be handwritten. Publication is limited to twice monthly per person. City of residence and a contact phone number are required.

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LETTERS

Linda Oberhaus, Naples
Executive director,
The Shelter for Abused Women & Children

Facing the abuser

Last February, the shocking violence of the Ray Rice abuse video brought the reality of domestic abuse into full view. More recently, a video from a Seminole County courtroom is equally as disturbing, but this time the "knockout" is at the hands of the very person sworn to administer justice.

In the video, Judge Jerri Collins rebukes a desperate abuse survivor for failing to appear in court last July, finding the woman in contempt of court and sentencing the sobbing single mother to three days in jail.

Allegedly choked and threatened by her abuser at knife point, the woman apologizes to the judge for missing the hearing, stating she was too depressed and traumatized to face her abuser in court.

Here at The Shelter for Abused Women & Children, we know too well the trauma and anxiety suffered by victims of domestic violence. It is the reason our legal advocates provide assistance and accompany survivors to court. Unfortunately for this woman, she did not have that kind of support.

Judges should absolutely take into account those domestic violence victims who are too intimidated, frightened or traumatized to appear in court. Sending a victim of abuse to jail, or forcing her to testify at the risk of further abuse, homelessness or worse, only serves to promote further victimization.

Justice may be blind, but in this case, it was deaf as well.

Tarik N. Ayasun, Marco Island
President, board of directors,
Marco Island Charter Middle School

Marco schools

The board of directors, administration, staff and students of Marco Island Charter Middle School congratulate Marco Island Academy and Jane Watt for the successful purchase of land they've been leasing since the opening of their school.

We also thank Bill and Karen Young, who kindly lent the funds which made the purchase possible. Success of a public charter high school will benefit all students and citizens of Marco Island in particular, and Collier County in general.

We anxiously await the district School Board's final sale of Tract K to the Marco Eagle Sanctuary Foundation, which will use it as a passive park to preserve the environmental integrity of it as a bald eagle nesting sanctuary. The sale proceeds minus closing costs will be distributed in accordance with the settlement agreement and release entered between the Deltona Corp. and the Collier County School Board, and filed on Jan. 3, 1990.

Letter of the Day

Ron Herbinger, Bonita Springs

Remember Maz

It was 55 years ago when Bill Mazerowski hit the only Game 7 walk-off home run in World Series history. It was against the New York Yankees.

Some have called it the most dramatic moment in baseball history. Several years ago I played golf in a celebrity pro-am charity event at Innisbrook golf course in Clearwater.

In my group was none other than Bill Mazerowski. We won the event and during my enjoying the moment at the bar, I told him that he broke my heart when he made Mickey Mantle cry after his historic blast.

He said, "Oh, a Yankee fan are you?"

I said, "Yep, all my life."

He said, "Let's see about that. If you can tell me who was playing left field for the Yankees that day, I'll buy you a beer."

Without hesitation I said, "Yogi Berra, because they wanted his bat in the lineup and Elston Howard was catching."

He bought me the beer and signed a baseball for me.

This agreement provided that "if Tract K is sold to a third party, the proceeds of such sale shall be applied by the School Board for the benefit of the public school student populace of Marco Island and Marco Shores or both, in schools where they attend on Marco Island, Marco Shores or elsewhere in Collier County."

As a result of this sale, all Collier County Public Schools where Marco Island and Marco Shores resident children attend will get a prorated share of the proceeds according to a formula worked out between the parties to the contract.

This is great news for those Collier public schools where our children attend and it is indeed great news for Marco Island Charter Middle School and Marco Island Academy, who will be sharing a substantial part of the proceeds from the sale.

Wayne LaFleur, Naples

Wake up, America

Donald Trump just might wake America up, but that does not mean I think he would make a good president. The good thing he is doing is stating in all areas the U.S. government needs to start making decisions as to what is best for the majority of the people in the U.S. and stop worrying about being politically correct or self-serving.

The United States has not won

a war or conflict since World War II. When a country goes to war, you should know going in there will be casualties on both sides. Your obligation is to go in and get it over with as soon as possible so as to limit your casualties while inflicting the most damage on the enemy in the shortest amount of time.

That is exactly what the atomic bomb did in World War II. If you are not willing to do that, then don't start a war that goes on for 13 years or more with so many deaths and injuries to your military personnel.

Yes, President Barack Obama did not start it, but he has done nothing but weaken the respect and fear that other nations once held toward us in this regard.

Because of his very weak approach to international affairs, we now have several countries that are willing to test their resolve against that of the United States: Russia, North Korea, Iran, Syria, Iraq and Afghanistan — the list seems to grow by the day.

Oh, yes, and let us not forget ISIS, yes — not ISIL, as Obama is the only person in the world that calls it something other than what its name is, ISIS. But that holds true to everything he has not done while in office. He does not face things head-on.

Jeffrey Gilfoy, Naples

Finish the job

Again, I am drawn to respond to a letter from Charles J. Theisen Jr. on his response to me and his opinion of the overall importance of the financial issue in fighting terrorists.

In the military there are really three persuasions. There is the intelligence community, there are the "bean counters" and there are the warriors.

This current president is a "bean counter." Our current president had set a red line in the sand on Syria for using gas on its own people and then retreated and turned it into a yellow line. Our current president has not only decreased our troops, but has now let the Russian leader take over the bombing of Syrian opposition forces with again a yellow line. He has taken boots off the ground to not stop the atrocities that are happening in Syria and Afghanistan.

Yes, I know this "war" was started by President George W. Bush, but to honor all the men and women who lost their lives we have to make sure this arena is stable before we leave.

This president just backed out as soon as he could (for his political reason) and made this arena so unstable and so fractured. His moves have led to the increase in the Islamic State group, or ISIS, and multiple other terrorist groups, who now are not only recruiting Americans, but are coming back here to attack America.

This is not a "bean counter" war, it is a war for warriors, and I was one. I pray whoever is the next president will have the fortitude to finish the job our dead soldiers started.