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A Brokered Marriage: Medicare and Workers' Compensation

Workers' Compensation

The problems of old age are worrying and are beginning to influence decision-makers on what to do with two major delivery systems in the United States. The Medicare and workers' compensation medical delivery systems are now ailing. [The fiscal remedy may be their marriage.](#)

The Medicare Hospital Fund will be [insolvent by 2028](#). The Trustees of the program have indicated that it has been paying out more than it has collected in taxes and interest over the last few years. The shortfall will necessitate cutting benefits or raising taxes by 26% to maintain current benefits.

The financial solvency issues of Social Security have plagued the system for decades. Robert Pear reported in the [NY Times](#), "' The financial outlook for the hospital insurance trust fund is significantly less favorable than projected in last year's annual report,' the trustees said, adding, 'Actual payroll tax income in 2008 and projected future amounts are significantly lower than previously projected, due to lower levels of average wages and fewer covered workers.'"

The [workers' compensation medical delivery system](#) has been plagued with a set of its [difficulties](#), including [cost shifting to Medicare and reimbursement issues](#), [rising costs](#) that now exceed the indemnity aspect of the program, lack of uniformity and delay in delivery of medical benefits, staggering litigation and administrative costs and [uncertainty as to future premiums because of a failing economy](#).

The [voice of change](#) is now being heard in Washington as health care takes the stage front and center on the issues of [affordability and choice](#). The Biden-Harris Administration has made expanding access to health care a top priority, and under their leadership, more Americans than ever before have health insurance coverage. It has expanded coverage for people with Medicare and advanced health equity.

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The country faced similar economic troubles when the Social Security system was enacted. Employee medical coverage was not a consideration of the original program. The geriatric nature of the Social Security system and the multiple workers' compensation programs are now evidencing the problems of old age. A marriage of convenience may be just what the future holds.

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