



Adopted September 6, 2002
Amended May 12, 2006
Amended July 27, 2022
Amended April 28, 2026

Resolution

Strengthening Traditional Medicare

Whereas Medicare is the nation's largest and most successful health insurance program, providing health coverage to more than 69 million seniors and people with disabilities; and

Whereas prior to the Medicare Act of 1965 being signed into law on July 30, 1965, only half of the nation's seniors had health insurance, and when they became afflicted with a health issue were forced to either risk financial ruin by seeking care or avoid treatment while their health deteriorated; and

Whereas Medicare has been the most financially efficient health care system in the United States, with administrative costs that average only 1-2% of program outlays, compared to administrative costs for private insurers, which range between 12%-18%; and

Whereas Medicare provides a guaranteed level of health coverage to older Americans and people with disabilities who might otherwise be unable to obtain or afford comprehensive health insurance in the private market; and

Whereas the traditional Medicare program still does not fully cover several essential health services, including routine dental care, eyeglasses, hearing aids, and many long-term care services, leaving many beneficiaries with substantial out-of-pocket costs; and

Whereas although Medicare Advantage plans offered by private insurance companies often advertise lower premiums or additional benefits, many beneficiaries enrolled in these plans experience delays in care, prior authorization barriers, or the denial of medically necessary services that are required to be covered under the Medicare program; and

Whereas Medicare Advantage payments exceeded traditional Medicare by \$76 billion to \$84 billion in 2025, representing roughly 22% more spending per enrollee, or, based on a 2026 report, over \$200 in added Part B premium costs per member annually; and

Whereas investigations conducted by the U.S. Department of Health and Human Services Office of Inspector General have found that Medicare Advantage plans have improperly denied or delayed care for tens of thousands of beneficiaries, including services that met Medicare coverage rules and should have been approved; and

Therefore, be it resolved that the Alliance for Retired Americans supports a strengthened traditional Medicare program with expanded benefits, including annual physical

exams, dental health, eyeglasses, hearing aids, and foot care;
and

Therefore, be it further resolved that the Alliance for Retired Americans will continue to educate and mobilize its members, the American public, and public officials on the merits and successes of the traditional Medicare program.