

The United States Social Security/Medicare Morass

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Mini-Review

It is a well-known fact that the entitlement program/s the United States government provides for its senior and disabled citizens is in financial crisis. There seems to be no end in sight for putting a cap on expenses and generous pensions to the elderly. However, the serious drain to the system comes from various parts of the population applying for and receiving generous "social security disability" pensions. This is often an easy way out for the business sector for people who sue them for accidents at work and the government covers the pension while the business owner avoids lawsuit expenses in the end. They may fun some workman's' compensation payments (from insurance) and relieve their responsibilities that way. These expenses, widespread across the United States, coupled with an attitude of entitlement for benefits of medicare government subsidized healthcare after age 65, places an enormous drain on our government's financial system that cannot be maintained without some sort of adjustment. Even the wealthy and those with generous corporate pensions are eager to sign up for medicare health care upon turning the "magical" age of 65. Those with resources, who are more than capable of paying for their own healthcare, feel the entitlement to reap the benefits of a system they "qualify" for. Any attempts to reform the system or establish a progressive scale based on ability to pay are very politically unpopular and suicide approach for any politician seeking election. Americans (middle and upper classes) have become very comfortable with their way of life and government subsidies in the form of these supports for elderly and disabled of any form so that the system perpetuates itself. Unfortunately, financially the government cannot sustain it. In fact, some members of society think that Medicaid and medicare programs should be expanded to pay for members of society in the poverty level so that they can have subsidized health care. So far, these attempts to provide these services have not been met with warm reception in the state governments who will often refuse to fund the services.

The United States government has a growing problem of expectations versus ability to keep adequate funds in reserve to meet demand at current levels and provide for future payments. No mention

has been made of Obamacare and the challenges it faces to become competitive as a health insurance provider and affordable enough to be a viable choice for borderline families under the medicare health insurance age. The next administration in place after the presidential elections of 2016 will have a major policy problem situation in the making on all counts of the health care situation in America. Problems exist for current Obamacare health insured because many health providers are pulling out of the system because their hunger for profitability and sustainability are not met. They say the need is for healthier young people to sign up for Obamacare in order to provide adequate care for the needy ones who require expensive treatment currently loyal members of Obamacare.

It appears to the author that a system of means testing for medicare for the elderly would be appropriate as well as a sliding scale for social security benefits for elderly and disabled based upon family income. It appears to the author too many comfortable households are profiting and gaining a cushy lifestyle with the medicare and social security benefits provided to them that the government really cannot to provide "indiscriminately". However, a "means testing" system is very unpopular in the U.S. with the "Marlboro country" psychology of every man out for himself and what he can benefit from. Witness the wild and physical nature of the Trump for president rallies. It seems Americans are not willing to sacrifice their entitlement mentality for the "good of the country." People may sign up to go to war, but they don't want the social security and medicare benefits reduced or removed from mom and dad or uncle and aunt. We haven't nurtured the mentality of "common good" in this country, it is more "what's in it for me". I am sorry to see this in our national character. Some efforts are made for "Corporate social responsibility" but that doesn't include providing health care for even senior managers if the medicare system is there as a ready umbrella to cover their needs. The problem as the author sees it that people cannot distinguish their selfishness from the costs to their country, and the less fortunate members. It seems the mentality is continually to "milk the system".

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