

## Editorial

# The Medicare Crisis: a Communications Exercise

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Recently, I had the opportunity to talk to a group of vegetarians concerning the impending crisis in the Medicare program. Trying to explain the nature of Ponzi schemes and the adverse effects of changing demographics is always a challenge. As I surveyed the crowd while eating, I noted a high percentage of senior citizens. I recall thinking at the time: vegetables, vegetables everywhere.... I hope these kindly old folks decide to eat them and not throw them. Talking about the impending collapse of a government program on which people have become dependent just isn't a popular topic.

Despite the inherent danger of flying vegetables, and after making sure that my exit route was unobstructed, I proceeded with the planned program. Instead of a dry lecture on economics, population statistics, and financing schemes, I decided that the best way to get the message to the audience would be to put on a skit, using audience members, so that people would actually see and understand the nature of the Medicare crisis.

I thus began by asking for a show of hands. How many people in the room like money? Immediately, all of the hands went up. The next question I asked was: How many people in the room would like to receive *free* money? Again, all of the hands shot skyward. I then announced that I would pick five lucky people in the room to receive *free* money. I chose four people who were clearly under the age of 65 and one person who was clearly over the age of 65.

All of the volunteer actors were then invited to the front of the room, where they sat in chairs facing the audience. The four younger audience members were assigned fictitious names and occupations: two held minimum wage jobs, one owned a small floral boutique, and one was a highly paid factory manager. The retiree was also assigned a fictitious name and was given the position of multi-millionaire owner of a chain of dry-cleaning stores.

I then proceeded to take out my wallet to hand out the *free* money. Each of the four working people was given the equivalent of a day's wage, which differed according to occupation. Of course, right away, people began to notice that the *free* money I was handing out wasn't real. It was educational play money. At this point, I recited lesson number one: If it sounds too good to be true (i.e. *free* money), it probably is. This was followed immediately by lesson number two: There are always strings attached to *free*

money: in this case all five audience members now found themselves sitting in front of a crowd, participating in a strange little skit.

After giving each one the *free* money, I walked past the four working people and physically took some money from each one. I then gave the confiscated money to the retiree and announced that this is what a "wealth transfer" program (Medicare and Social Security) looks like. I also pointed out that "wealth transfers" from minimum-wage workers to multi-millionaire retirees do, in fact, occur in the Medicare program and Social Security.

I then told the audience about the number of Baby Boomers (73 million) who will begin retiring in 2011 and asked what effect this would have on the Medicare program. What will happen when the ratio of working people to government dependents goes from 4:1 to 2:1 by 2030? What will happen to the taxes of people who are still working? What will happen to the benefits of "covered" beneficiaries: Would the benefits be expected to increase or decrease? Will beneficiaries be paying higher premiums and co-payments or lower? What will a recently proposed drug benefit do to the costs of the program? Will the government employ schemes to delay the age of eligibility for Medicare and Social Security, hoping that some will die before their benefits are claimed? And, did they know that such a scheme is already being gradually phased in with respect to Social Security? The room became silent, and they all understood. Young and old alike, they all got it. It was something that they could see that was going to affect all of them.

I finished my skit by telling the story of Carlo Ponzi. Each and every one present could see that the government's scheme for financing Medicare and Social Security is precisely the same one that Carlo Ponzi used.

All members of AAPS have a responsibility to educate our colleagues and the public regarding the nature of government-run Ponzi schemes like Medicare, using skits, cartoons, songs, poems, or any other method that helps to get the message out. We may not be popular, and many may not like to hear the message, but if we don't tell them, who will?

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