

Trade-offs in raising Medicare eligibility age

RICARDO ALONSO-ZALDIVAR, Associated Press

WASHINGTON (AP) — Americans are living longer, and some lawmakers want to raise the Medicare eligibility age as part of any deal to reduce the government's huge deficits.

But what sounds like a prudent sacrifice for an aging society that must watch its budget could have some surprising consequences, including higher premiums for people on Medicare.

Unlike tax hikes, which spawn hard partisan divisions, increasing the Medicare age could help ease a budget compromise because President Barack Obama has previously been willing to consider it. A worried AARP, the seniors' lobby, is already running ads knocking down the idea as a quick fix that would cause long-term problems. House Democratic Leader Nancy Pelosi, D-Calif., doesn't like it either.

But for Republicans seeking more than just tweaks to benefit programs, raising the current eligibility age of 65 has become a top priority, a symbol of their drive to rein in government. If Obama and the GOP can't agree soon on a budget outline, it may trigger tax increases and spending cuts that would threaten a fragile economic recovery.

Increasing the eligibility age to 67 would reduce Medicare spending by about 5 percent annually, compounding into hundreds of billions of dollars over time. But things aren't that simple.

"This is a policy change that seems straightforward, but has surprising ripple effects," said Tricia Neuman, a leading Medicare expert with the nonpartisan Kaiser Family Foundation. "It's a simple thing to describe, and the justification is that people are

living longer, but I don't think people have thought through the indirect effects."

Among the cost shifts identified in a Kaiser study:

—Higher monthly premiums for seniors on Medicare. Their costs would go up because keeping younger, healthier 65- and 66-year-olds out of Medicare's insurance pool would raise costs for the rest. The increase would be about 3 percent when the higher eligibility age is fully phased in.

—Higher premiums for private coverage under Obama's health overhaul. That's because older adults would stick with private insurance for two extra years before moving into Medicare. Compared with younger adults, they are more expensive to insure.

—An increase in employer costs because older workers would try to stay on company insurance plans.

—Higher out-of-pocket health care costs for two out of three older adults whose entry into Medicare would be delayed.

The Congressional Budget Office has also projected an increase in the number of uninsured. That possibility becomes more real with populous states like Texas saying they won't accept the Medicaid expansion in Obama's health overhaul, which would provide coverage to low-income adults. Then there's the impact on people with physically demanding jobs, for whom extending their working years may be difficult.

Still, the idea isn't going away.

Polls show that many Americans are willing to consider raising the age at which people become eligible for Medicare benefits as part of a plan to reduce deficits, even if on the whole it's still unpopular.

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WALTER BRUCE DARLIN (1936-2012)

Service for Walter Bruce Darlin, 76, of Burleson will be conducted at 2:00 P.M., Saturday, Dec. 15, 2012 in the Granbury Street Church of Christ. Mr. Kevin Rhodes will officiate. Burial will follow in Greenacres Memorial Park.

Visitation was from 6-8:00 P.M., Friday at the funeral home. Mr. Darlin passed away Wednesday, Dec. 12, 2012 in Ft. Worth. He was born Nov. 21, 1936 to Walter D. and Leila Seaton Darlin. He married Mary Lou Lewis on Nov. 3, 1956 in Ackerly.

Mr. Darlin served in the United States Air Force. He worked at General Motors Parts Division in Everman and was a member of Granbury Street Church of Christ.

Survivors include his wife of 56 years, Mary Lou Darlin of Burleson; daughter, Sherry Hernandez and husband Ralph of Lewisville; granddaughter, Amber Huff and husband Jesse; grandson, Michael Bruce Hernandez; brother, Charles Darlin and wife Cynthia of Snyder and numerous nieces, nephews and great nieces and nephews.

You may sign guestbook, view photo and obituary at www.cpleburne.com.



DOYLE MANNING (1943-2012)

Doyle Manning, age 69 passed away December 12, 2012 in Lubbock, Texas. Funeral Service will be 2:00 P.M., Saturday, December 15, 2012, at First Baptist Church in Seagraves with Pastor Phillip Golden officiating. Burial will follow in Gaines County Cemetery in Seagraves. Family visitation will be 6:00 - 7:30 at Mark A. Jones Memorial Chapel. Personal services have been entrusted to Mark A Jones Funeral Directors of Seagraves.

Mr. Manning was born to Marvin and Beulah Manning on July 24, 1943 in Knott, Texas. He lived in Seagraves all of his life. He worked for Ingham as a Supervisor for 20 years and then worked for Brownfield Farmer's Co-op until he retired in 2006.

In 1965, he married the love of his life Sherry Rosson in Seagraves. Doyle loved to travel especially to Ruidoso. He enjoyed hunting and fishing, but most of all he loved his family. He was a member of the First Baptist Church in Seagraves.

He is survived by his wife Sherry of 47 years, of the home; 2 daughters: Leah Michele Williams and husband Joe of Seagraves and Amanda Ann Kohtz and husband Tim of Lubbock; 1 Brother, Obie Manning and 1 Sister, Vina Lou Ables both of Brownwood. He was also blessed with 8 Grandchildren and 2 Great-Grandchildren.

Doyle is preceded in death by both parents and 1 sister, Frances Dean.

The family requests that in lieu of flowers, donations be made to the Wounded Warriors, on line information @ Wounded Warriors.com.

NATHAN NELSON (1935-2012)

Nathan Nelson, age 76 passed way on Tuesday, December 11, 2012 in Odessa, Texas.

Graveside Services were at 10:00 A.M., Friday, December 14, 2012 at Terry County Memorial Cemetery in Brownfield, Texas. Personal services have been entrusted to Mark A Jones Funeral Directors of Brownfield.

Mr. Nelson was born to Walter and Clara Nelson on December 19, 1935 in Fort Worth, Texas.

He is survived by 5 Brothers: Ben Nelson of Seminole, Paul Nelson and Mark Nelson of Brownfield, James Nelson of O'Donnell and Luke Nelson of Denver City; 3 Sisters: Rachel Piscitello of Louisiana, Drusilla Webb of Oklahoma and Joanna Daugherty of Mineral Wells.

Nathan is preceded in death by both parents and 1 Brother: Joseph Nelson.

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GREAT ANTICIPATION

By Daphne Delay

The Christmas Song is one of my most favorite carols of all time. "Chestnuts roasting on an open fire, Jack Frost nipping at your nose. Yuletide carols being sung by a choir, and folks dressed up like Eskimos..." Like the song, I was once one of those "tiny tots" who couldn't wait to see what Santa had brought me. My little heart was so excited I could barely sleep...

Decades later, I am older and wiser now. And I realize Christmas is so much more than I understood as a child. But I'm still very fond of the Christmas Song because it reminds me of a different anticipation. One of the verses says, "Every mother's child is going to spy to see if reindeer really know how to fly." The song lyrics bear witness with so many

today because children are told the story of Santa Claus and his flying reindeer multiple times during the holidays. It builds their expectation.

But imagine what it must have been like hundreds of years ago when every mother's child was told a story that carried as much (if not more) anticipation. Instead of "Twas the Night Before Christmas," parents would sit their children down around the fire and read to them from the Book of Isaiah: "For unto us a Child is born, unto us a Son is given; and the government will be upon His shoulder. And His name will be called Wonderful, Counselor, Mighty God, Everlasting Father, Prince of Peace. Of the increase of His government and peace there will be no end, upon the throne of David and over His kingdom, to order it and establish it with judgment and justice from that time forward, even forever. The zeal of the Lord of hosts will perform this" (9:6-7).

Children were told about the coming Messiah, their Deliverer. In fact, they even had regular times of worship to keep them in remembrance of this very special promise. I imagine these feasts were also meant to keep the anticipation up. But year after year,

there was no Messiah... The people still watched and waited for Him, but most likely, it was hard to keep the faith (much less the anticipation) day after day, only to wake up to... nothing.

Centuries later, even John the Baptist hesitantly asked the Lord, "Are you the Coming One? Or do we look for another" (Matthew 11:3)?

As humans we understand diminished excitement, so it's no wonder the shepherds were surprised when a multitude of angels appeared to them out of the blue one night. "Now there were in the same country shepherds living out in the fields, keeping watch over their flock by night. And behold, an angel of the Lord stood before them, and the glory of the Lord shone around them, and they were greatly afraid. Then the angel said to them, 'Do not be afraid, for behold, I bring you good tidings of great joy which will be to all people. For there is born to you this day in the city of David a Savior, who is Christ the Lord. And this will be the sign to you: You will find a Babe wrapped in swaddling cloths, lying in a manger.' And suddenly there was with the angel a MULTITUDE of the heavenly host praising God and

saying: 'Glory to God in the highest, and on earth peace, goodwill toward men'" (Luke 2:8-14)!

When we read this story, we often only envision it from a human perspective. But Heaven had also been in great anticipation of God fulfilling His promise. Patiently, they too had waited... and prepared. But have you ever thought about the announcement to the shepherds? It was a BIG show for a small group! The announcement that the Messiah was finally here didn't really need all of Heaven, did it?—one angel could have delivered the message.

But I can almost picture the excitement in Heaven as word got out God was sending a messenger to tell the people their Messiah had come. They had anticipated this day for centuries! I imagine one angel asked if he could tag along to see... then another angel asked... then another and another... Who knows if God didn't just tell them, "Anyone who wants to go may go!" Heaven must have emptied! Their anticipation was so great not one of them wanted to miss this event!

Oh, if only Earth had known what was coming! Tiny tots with their eyes all aglow, would've found

it hard to sleep that night. They'd know that Jesus was on His way. In fact, I expect every mother's child would probably have spied to see if angels really knew how to fly!

Oh yes, if only earth had known what had been given to them. Oh the anticipation, the expectation, the high hopes and the joy would've been shared by Heaven and Earth alike! "For God so loved the world that He gave His only begotten Son" (John 3:16).

With great anticipation, children still awake on Christmas Day to find out what gifts they've received. And as Christians, that's how we should be... like children in anticipation! Just because Jesus has already come doesn't mean the anticipation should stop. Jesus is the gift that keeps on giving! Remember when He told the woman at the well, "If you [only] knew the gift of God..." (John 4:10).

I pray we'd all be child-like again in our anticipation. This season, and every day for that matter, we should be as excited about Jesus as the angels were. "Oh, thanks be to God for His Gift, [His precious, indescribable, inexpressible, free Gift]" (2 Corinthians 9:15)!

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