

# Points for KOHO radio interview regarding social security and Medicare

Senator Daniel K. Akaka Papers

Public relations, Speeches, statements, and messages, Box PR3, Folder 45

<https://hdl.handle.net/10524/78372>

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POINTS FOR KOHO RADIO INTERVIEW  
REGARDING SOCIAL SECURITY AND MEDICARE  
January 13, 1989

Assuming that the majority of the audience is near or over age 65, I have provided information on those changes which will affect them.

SOCIAL SECURITY:

Background:

The Social Security program provides monthly benefits to retired and disabled workers, their eligible spouses and children, and to eligible survivors of deceased workers. A worker's benefit amount is related to covered earnings averaged over a working lifetime.

Facts about Social Security:

- o In Hawaii, approximately 140,000 individuals receive Social Security benefits. That's about 12.9% of the total population of the State.
- o In 1989, Social Security beneficiaries received a 4.0% cost-of-living adjustment (COLA).
- o The maximum Social Security benefit for workers retiring at age 65 in January of 1989 is \$899, compared to \$838 in January 1988.
- o Hawaii's retired workers receive on the average \$507 per month.
- o As a result of the COLA, the national average of Social Security benefits for a retired worker \$537, and \$921 for couple.

SUPPLEMENTAL SECURITY INCOME PROGRAM:

Background:

The Supplemental Security Income (SSI) is a national program which provides uniform payment standards and eligibility requirements for the aged, blind, and disabled with limited income and resources. The State of Hawaii also provides supplemental payment to these individuals.

Facts about Supplemental Security Income Program:

- o In Hawaii, 12,600 individuals receive Federal SSI payments.
- o SSI recipients also received a 4% COLA increase.

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- o The average SSI payment for the people of Hawaii was \$260.

There have been concerns regarding the soundness of the Social Security program. A report by the Social Security Board of Trustees shows that in 1988 the trust fund will realize a reserve of \$41 billion.

It has been suggested that this growing reserve be used for increased payments or alternative financing for federal programs, however, it must be understood that the funds are being built up for future payments, specifically the "baby boom" generation. Therefore, the assets in the trust funds is a reserve and not a surplus.

MEDICARE:

Background:

The Medicare program was established to assist in covering costs of hospital and medical expenses for those receiving Social Security benefits. Medicare is comprised of two parts: Part A which covers hospital insurance and Part B a supplemental medical insurance.

Facts about Medicare:

- o Individuals receiving Social Security benefits are automatically covered by Part A when they reach age 65 or receive disability benefits for 2 years.
- o Those who are 65 but not yet receiving benefits need to apply for Medicare, unless they are continuing to work and are covered under a group plan.
- o Persons interested in Part B, the Supplemental Medical Insurance participate by paying monthly premiums.

Medicaid:

Background:

Medicaid is a medical assistance program established to provide medical benefits for needy individuals.

- o Those individuals receiving SSI payments qualify to receive Medicaid benefits.

\*\*\* FOR FURTHER INFORMATION ON SOCIAL SECURITY OR MEDICARE,  
PLEASE CONTACT YOUR NEAREST SOCIAL SECURITY OFFICE.  
phone 800-234-5772

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OLDER AMERICANS ACT

Background:

Established by Congress to address the social service needs of older people. The Older Americans Act provides the major organizational and delivery of social services to the elderly population.

- o In the 100th Congress, legislation to reauthorize the Older Americans Act was passed and became Public Law 100-175.
- o This law included a program for in-home services for the frail elderly.
- o Authorizes adult day care centers for the elderly and disabled to receive funds for meals under the National School Lunch Act.
- o Establishes a program for grants to assist older Native Hawaiians.
- o Authorizes the Public Health Service to conduct demonstration projects on home health services for low income persons and for victims of Alzheimer's disease and their families.
- o Public Law 100-175 reauthorizes the Older Americans Act until 1991.