



September 21, 2022

The Honorable Bob Casey
Senator from Pennsylvania
393 Russell Senate Office Building
Washington, DC 20510

The Honorable Todd Young
Senator from Indiana
185 Dirksen Senate Office Building
Washington, DC 20510

Dear Senators Casey and Young,

On behalf of the 2.3 million members of the Association of Mature American Citizens (AMAC), I am writing in support of S. 3675, *Beneficiary Enrollment Notification and Eligibility Simplification 2.0 Act (BENES 2.0)*. This important legislation will help seniors go through the Medicare Part B enrollment process and provide millions of Americans with certainty as they plan for their long-term health.

Under current law, seniors become eligible for Medicare Part B's initial enrollment period three months before and after reaching age 65. Seniors who miss this three-month window are subject to a hefty penalty that increases their monthly premium by 10 percent for every year they delayed Part B enrollment. Unfortunately, because Medicare Part B and Social Security full retirement eligibility no longer occur at the same age, many seniors are unaware that they become eligible for Medicare Part B well before becoming eligible for Social Security. To date, approximately 701,000 Medicare beneficiaries pay this monthly Part B penalty, increasing individual premiums by an average of 31 percent. BENES 2.0 builds on the gains of the original BENES Act and helps seniors by notifying them of the enrollment requirement which provides the certainty they need when planning for retirement and prevents millions of seniors from paying burdensome penalties in the future.

As an organization committed to representing the interests of mature Americans and seniors, AMAC is dedicated to ensuring senior citizens' interests are protected. We commend Senators Casey and Young for your commonsense, responsible, and equitable solution that will benefit millions of aging Americans preparing to retire. AMAC is pleased to offer our organization's full support to the *Beneficiary Enrollment Notification and Eligibility Simplification 2.0 Act*.

Sincerely,

A handwritten signature in black ink that reads "Bob Carlstrom".

Bob Carlstrom
President
AMAC Action