

SENATE JOINT RESOLUTION NO. 14—COMMITTEE  
ON HUMAN RESOURCES AND EDUCATION

(ON BEHALF OF THE LEGISLATIVE COMMISSION’S COMMITTEE  
TO STUDY THE PUBLIC EMPLOYEES’ BENEFITS PROGRAM)

MARCH 26, 2007

Referred to Committee on Human Resources and Education

SUMMARY—Urges Congress to lower the age of eligibility for  
Medicare coverage. (BDR R-127)

FISCAL NOTE: Effect on Local Government: No.  
Effect on the State: No.

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EXPLANATION – Matter in **bolded italics** is new; matter between brackets **[omitted material]** is material to be omitted.

SENATE JOINT RESOLUTION—Urging Congress to lower the  
age of eligibility for Medicare coverage.

1 WHEREAS, Since its creation in 1965, Medicare has provided  
2 health insurance to persons 65 years of age or older and certain  
3 persons with disabilities, and currently, approximately 85 percent of  
4 enrollees are over the age of 65 years; and

5 WHEREAS, The group between the ages of 55 and 64, known as  
6 the “Baby Boomers,” is one of the fastest growing population  
7 segments, all of whom will reach the age of 65 years by 2020; and

8 WHEREAS, In 1998, approximately 65 percent of adults who  
9 were 62 to 64 years of age received health insurance coverage  
10 through current employers or former employers, leaving 35 percent  
11 to obtain their own coverage or remain uninsured; and

12 WHEREAS, Most pre-Medicare adults maintain incomes that are  
13 too high to qualify for public programs, but face paying a large  
14 portion of their income to obtain health insurance coverage whether  
15 through a private company, retiree benefits or COBRA coverage,  
16 and those with low incomes simply cannot afford private health  
17 insurance coverage; and

18 WHEREAS, When Medicare was first established, only 41  
19 percent of people began collecting social security benefits before



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1 they reached the age of 65 years, compared to 1999 when 75 percent  
2 did so; and

3 WHEREAS, Lowering the age of eligibility for Medicare  
4 coverage to 62 years, which is the same age at which persons are  
5 eligible to collect reduced social security benefits, will lower the  
6 incidence of uninsurance in those persons ages 62 to 64 years,  
7 would offer security and stability for those who rely primarily on the  
8 private health insurance market and allow those persons to obtain  
9 less costly and more secure Medicare coverage; and

10 WHEREAS, Lowering the age of eligibility would also reduce  
11 employer costs for retiree health benefits and both retiree and  
12 employer costs for COBRA coverage; now, therefore, be it

13 RESOLVED BY THE SENATE AND ASSEMBLY OF THE STATE OF  
14 NEVADA, JOINTLY, That the members of the 74th Session of the  
15 Nevada Legislature hereby urge Congress to lower the age of  
16 eligibility for Medicare coverage to 62 years of age; and be it further

17 RESOLVED, That the Secretary of the Senate prepare and  
18 transmit a copy of this resolution to the Vice President of the United  
19 States as the presiding officer of the United States Senate, the  
20 Speaker of the House of Representatives, the Secretary of the United  
21 States Department of Health and Human Services and each member  
22 of the Nevada Congressional Delegation; and be it further

23 RESOLVED, That this resolution becomes effective upon  
24 passage.

