

Read the passage and answer the following questions.

Each year, more and more “baby boomers” reach the age of 65 and become eligible for Medicare. As of July 2009, according to the Census Bureau, approximately 13% of the population in the United States is 65 years of age or older. It is projected that this group will increase to 21% of the population by 2050. As health care costs go up and needs increase with age, Medicare is especially important to seniors. Medicare Part A provides assistance with inpatient hospital costs, whereas Part B helps pay for doctor services and outpatient care. In 2006, Congress enacted Medicare Part D, which today helps many seniors pay for the cost of prescription drugs.

Before the enactment of Medicare Part D, many seniors faced financial hardship in regards to prescription drugs. Today, it is no longer a question of housing costs and food versus prescription drugs, but which Part D plan provides the best coverage. Although Part D has alleviated many uncertainties, there are still concerns. Not all prescription drugs are covered in each plan provided by Part D. Each plan has its own list of covered drugs that can change at any time, requiring seniors to possibly switch coverage every year. Seniors who suffer from multiple medical conditions may not be able to find a plan that covers all prescribed medication. In addition to a monthly premium paid for Part D, once prescription costs reach \$2830, the participant is responsible for all drug costs up to \$4450. This “donut hole,” as it is known, can mean that some seniors reduce or stop their medication for the remainder of the program year.

Medicare helps provide seniors with some of the best health care in the world. Yet, it does come at a huge financial cost that might behoove younger generations to consider preventive care to improve those golden years.

Q1. What is the main idea of the passage?

- A. Medicare Part D, along with Part A and Part B, helps seniors afford prescription drugs and better health care.
- B. The high cost of prescription drugs is a difficult financial burden for seniors.
- C. Medicare Part D has many problems and no benefits.
- D. Senior citizens enrolled in Medicare Part D have no prescription drug concerns.

Answers

Q2. Which statement would not be inferred by the reader?

- A. Some age-related illnesses might be averted with preventive care.
- B. Some seniors could find themselves changing their Part D coverage yearly.
- C. The “donut hole” in Part D does create a financial hardship for seniors.

D. Most Americans will never have a need for Medicare and its various parts.

Answers

Q3. Which of the following statements is an opinion?

A. In 2006, Congress enacted Medicare legislation that provides prescription drug coverage.

B. Not all prescription drugs are covered in each plan provided by Medicare Part D.

C. The high cost of prescription drugs has made life difficult for seniors.

D. Senior citizens pay a monthly insurance premium for Part D coverage.

Answers

Q4. Which of the following is not listed as a detail in the passage?

A. Seniors are required to enroll in Medicare Part D.

B. Medicare Part D includes a “donut hole.”

C. Medicare Parts A and B help pay for hospital costs and doctor services.

D. By the year 2050 the number of seniors over the age of 65 will increase.

Answers

Q5. Identify the overall tone of the essay.

A. Cautious

B. Sympathetic

C. Pessimistic

D. Argumentative

Answers

Q6. What is the meaning of the word behoove as used in the last paragraph?

A. To be needful

B. To increase

C. To tell others

D. To be responsible for

Answers

Q7. What is the author's primary purpose in writing this essay?

A. To persuade seniors to enroll in Medicare Part D

B. To entertain non-health care professionals

C. To analyze the provisions of Medicare Part D

D. To inform people how to enroll in Medicare

Answers

Answer Keys Link: [HESI A2 Reading Comprehension Practice Test](#)