

## Drugs, Guns, Geezers, and Money

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For a lot of reasons, I haven't had a chance to write much lately. In the meantime, lots of things are crashing all around us—some good, some not so good. For now, let's focus on three (actually, any one of these three could be a topic in and of itself, but time grows short).

Older readers will recognize the title of this piece as a play on the old song title "Lawyers, Guns, and Money" by an off-the-wall songwriter named Warren Zevon, who, like Jimmy Buffett, is no longer with us. But references aside, let's look at what recent news has to say about the cost of prescription drugs, the fall-out from new gun laws, the outlook for the future of older Americans, and what all of this is costing.

And if you're younger? Sorry, but you can't relax. All of this will hit you a lot sooner than you can imagine.

### PRESCRIPTION DRUG COSTS

Let's say you walk into a grocery store with a list of items you need to pick up. You grab what's on the list, toss them into your cart, and get in line at the checkout counter. You notice that the person in line just ahead of you is your neighbor Charlie. He has exactly the same items in his cart as you.

The cashier rings up Charlie's groceries. "That'll be \$49.15," the cashier says with a smile. Charlie pays for the groceries, and leaves. The cashier next rings up yours.

"That'll be \$112.08," she says, with the same smile she gave Charlie.

You're stunned. "Wait, I got the same things as Charlie! This has to be a mistake!"

"No mistake," she says. "That was Charlie's price. This is yours."

"But you can't do that! I shop here all the time!"

"I know," the cashier politely says. "But we always charge you more than double everyone else. Edna, Frank, Bill, Lucy—all of your neighbors. We'd charge them \$49.15. Just not you."

"Why?"

The cashier shrugs. "Because we can get away with it, I guess. You don't seem to notice. And we have lots of expenses that people don't realize, and we don't want to trouble your neighbors. But if we didn't charge you a lot more, we just couldn't stay open.

"That's bullshit!" You rage. "This store makes plenty of money! I see where the store's owner lives and the kind of car he drives. You're just gouging me to make even more!"

The cashier smiles. "Well, maybe. But you keep paying it, don't you?"

Tell me—if that happened to you, would you ever shop there again?

But this is exactly what you're doing when you pay for prescription medications. The same drugs, manufactured by the same companies, rolling off the same production lines are sold to you for over twice the price paid in other countries. And those drugs aren't some kind of cheap, dangerous knock-offs. They're the same pills, gels, and liquids.

Why? Keep in mind that drug companies are multinational. Pfizer (an American based company), sells Lipitor all over the world. Novo Nordisk (a Danish company), sells Ozempic all over the world—and not just to rich Americans. In fact, of the twenty largest pharmaceutical companies in the world, the majority aren't even based in the U.S.

It's important to point this out, because the excuse we always hear for high drug costs is that companies need to charge through the ceiling in order to fund their research. The facts, however, tell a different story.

Pharmaceutical companies spend more on marketing than on development. In other words, they spend more money trying to *convince* you to take the blue pill than they spent actually *developing* the blue pill in the first place. In addition, they make more in actual profit than what they have put into research. And more often than not, the basic research behind the drug was actually government funded (either by the U.S. or elsewhere).

But as long as they can convince you that if you don't overpay for your prescriptions, then all research will vanish and it will be the end of the world as we know it, they'll keep making out like [bandits](#).

So let's go back to the grocery store example. What if you found out that the reason your neighbors could pay so much less was because they got together and negotiated with the store for a lower price? You'd insist that you should be included, too. Why should you foot the bill when they don't?

This is what happens virtually everywhere else in the world. The country negotiates directly with a drug company, uses its group purchasing power, and drives down the costs to its citizens. It works. But in the U.S, it's illegal.

Why? Because in 2003, President George W. Bush signed the Medicare Modernization Act, which, with the backing of the pharmaceutical industry, outlawed direct negotiations. With the stroke of a pen, Bush insured that Americans would overpay for medications for decades to come.

But that's beginning to change, and the drug companies are throwing a fit. The Biden administration recently announced they would negotiate directly for ten costly drugs to bring down costs, Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara, and Fiasp.

You've heard of most of them. They're advertised constantly on TV, but according to their manufactures, allowing American consumers to pay less—and to pay no more than the rest of the world is paying—is just asking too much! And all the while, these same companies are spending billions of your money on marketing.

Let's face it. There are only two real possibilities. Either the drug companies are right, and they have to charge us more for the same medications as anywhere else in the world to fund research (which is highly doubtful), or they're deliberately misleading us as an excuse to charge us more and rake in more profit (which is far more likely).

Take your pick. But either way, we're being taken for a ride. And if we allow this to continue, we should just get a big ink pad and stamp the word "STUPID" in all caps in the middle of our forehead. We have no one to blame but ourselves.

### **THE NO-PERMIT NO-QUESTIONS NO-THINKING CONCEALED CARRY LAWS**

Earlier this month, Nebraska joined an increasing number of states (including my childhood home of Missouri) in allowing anyone to carry pretty much any gun any place at any time without a permit. The thinking, beyond the usual "this is my right and I don't give a damn how it affects anyone else but me!" reasoning is that carrying a gun will somehow make society safer. I've already written [here](#) and [here](#) about the serious flaws in this logic.

Ironically enough, almost to the day that Nebraska changed its law, a [major study](#) was published which reviewed gun deaths in West Virginia before and after institution of a law allowing permit-less concealed carry. It found that firearms mortality jumped by 48% after their law was passed. Whatever you might want to believe, the law didn't make things safer.

No, West Virginia isn't every state. But it gives us a cautionary message that gun laws make a difference. I've already talked about [Florida](#), where gun deaths have increased 32% since the passage of so-called "stand your ground" laws. As the data keeps coming in, it's becoming clearer and clearer that America's gun fetish is actually killing more and more of us.

All of this has enormous implications for all of us, but especially our police officers who now must confront the fact that our streets may be loaded with untrained, angry, uninformed people who are packing loaded handguns. They will have to weigh this fact every time they approach a citizen.

Is this the kind of country we want? We should think about that long and hard. That is, if we still care about the truth.

### **GEEZERS AND MONEY**

I don't think any textbook explicitly states when geezerhood begins, but there's no question that I am there. Knee replacements, hearing aids, and dental implants. It's not great, but it does beat the alternative. As someone who's lectured for decades on the topic of geriatric medicine, the fact that all this stuff is now happening to me frankly sucks.

As many of you know, and others will one day find out, Medicare was created to be a safety net for medical expenses for geezers like me. For many of us, it's been a godsend.

But Medicare has been scapegoated by the political right for generations (at least since 1965). Conservatives have been decrying the program since it began. All along, they've claimed the program's costs would destroy it.

They've also tried to kill it through various other means, the leading ones being bleeding the program through the promotion of so-called [Medicare Advantage](#), and as I mentioned at the top of this article, funneling Medicare money to boost pharmaceutical profits.

Regardless, Medicare has continued to meet its commitments, despite all of the doomsday pronouncements. But last month, financial reports revealed something no one saw coming. Over the past ten years, Medicare spending per enrollee has stopped growing. In fact, it's actually [receded](#).

In 2011, Medicare spent \$13,159 per recipient. At that rate, it was expected to hit \$22,006 by 2023. Instead, current spending is flat at \$12,459—barely half of the predicted sum, and even less than 2011.

What happened? We simply don't know. Are geezers like me using fewer services? Probably not.

Is America's [declining life expectancy](#) a factor? After all, if people aren't living as long, they won't be going to the doctor as often. This might be a small issue but can't really explain the \$10,000 per person gap.

Here's a possible reason. The Affordable Care Act (ACA) or Obamacare, if you'd prefer. 20 million Americans who previously had no insurance now are covered. The ACA requires that preventative services are paid for. As a result, millions who might have forgone care in their 40's and 50's because they couldn't afford it, now have access. Could they be entering the Medicare program with fewer delayed (and more expensive) health care problems? After all, the more cases of high blood pressure you can detect and treat early on, the fewer strokes you'll have to treat later. The more cases of diabetes you can detect and treat early, the fewer amputations you'll have to do later.

How long this will last is uncertain. Right now, a far-right Trump appointed judge in Texas is doing everything he can to [strike the provision down](#). Apparently, he doesn't

think screening for cancer, diabetes, etc., is something worth paying for.

At some point, Medicare costs will once again start rising, as everything ultimately does. But in the meantime, despite hemorrhaging money to private insurers through Medicare Advantage, paying exorbitant dollars to big pharma, and being nickel and dimed by the far right, Medicare is holding its own. Get rid of the twin impediments of Advantage plans and overpayment for medications (as the new rule allowing direct Medicare drug negotiations is intended to do) and Medicare's outlook is even better.

That's good news if you're a geezer like me. But even better news for all of you future geezers who may be out there.