Medicare in America
Coverage and Costs for Low-Income Beneficiaries
Population

Enrollment is projected to **INCREASE 33%** in the next 10 years

**BENEFICIARIES**

2019
- 61 MILLION

2030
- 81 MILLION
Age

- 65-74: 48%
- 75-84: 25%
- < 65 with a disability: 16%
- > 85: 12%
Health Status

1 in 3 has a functional impairment
1 in 4 reports being in fair or poor health
Income and Savings

ONE HALF have INCOMES BELOW $26,200

ONE in FOUR have INCOMES BELOW $15,250

ONE in FOUR have LESS THAN $15,000 in SAVINGS
Spending on Healthcare

41% of LOW-INCOME Beneficiaries Spend 20% of their INCOME on HEALTH CARE COSTS
Spending on Prescriptions

Medicare Beneficiaries

Spend 20% of Out-of-Pocket Costs on Prescription Drugs
Supplemental Coverage

14% of all Medicare beneficiaries

21% <65 years with a disability

LACK SUPPLEMENTAL COVERAGE to Help with Medicare Costs
Medicaid and the Medicare Savings Programs

More than 20% are enrolled in Medicaid
Medicaid helps with Medicare costs through the Medicare Savings Programs
Help with Prescription Costs

HELP WITH PRESCRIPTION COSTS
is available through the Medicare Part D Low-Income Subsidy/Extra Help and State Pharmaceutical Assistance Programs
Challenges

A significant proportion are NOT ENROLLED in MEDICARE SAVINGS PROGRAMS because the application process can be complex.
Support Consumer Assistance

SUPPORT CONSUMER ASSISTANCE PROGRAMS
that provide
COUNSELING and
ASSISTANCE to
people on Medicare
Align Processes

EXPLORE WAYS TO SIMPLIFY the eligibility and enrollment processes
Promote Awareness

INCREASE CONSUMER AWARENESS & EDUCATE AGING AND DISABILITY PROFESSIONALS

About PROGRAMS that help with MEDICARE COSTS and about PROGRAMS to SUPPORT BENEFICIARIES
Profile of Low-Income Medicare Beneficiaries in America

- Traditional Medicare has no limit on beneficiaries’ out-of-pocket spending for medical and hospital services.
- People 65 and older, adults under age 65 with permanent disabilities, and people with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS) are eligible for Medicare benefits.
- 72% of dual eligibles receive full Medicaid benefits, and 28% receive partial Medicaid benefits.
- Every state is required to provide Medicare Savings Programs through Medicaid.
- With traditional Medicare, core benefits exclude dental, vision, hearing, and long-term services and supports.
- Over half of all Medicare beneficiaries under age 65 receive the Part D Low-Income Subsidy (LIS)/Extra Help.
- Separate funding streams for Medicare and Medicaid contribute to barriers to coordination of care, increased costs, and poor health outcomes.
- The number of individuals dually eligible for Medicare and Medicaid grew nearly 16% from 2009 to 2015.
- Medicare is the primary source of health insurance for dual eligibles; Medicaid may cover services not included in Medicare.
- The Part D Low-Income Subsidy (LIS)/Extra Help provides full or partial subsidies depending on income level.