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.

Separate funding streams for Medicare and Medicaid contribute to barriers to coordination of care, increased costs, and poor health outcomes.

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The Part D Low-Income Subsidy (LIS)/Extra Help provides full or partial subsidies depending on income level.

Medicare is the primary source of health insurance for dual eligibles; Medicaid may cover services not included in Medicare.

Over half of all Medicare beneficiaries under age 65 receive the Part D Low-Income Subsidy (LIS)/Extra Help.

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Increased Access
Spending on Healthcare
FinanciaL needs among Medicare Beneficiaries
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 Prescriptions

- 41% of low-income beneficiaries spend 20% of their income on health care costs

Financial Needs Among Medicare Beneficiaries

- Medicare 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

People on Medicare

- Population
  - Enrollment is projected to increase 33% in the next 10 years

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

Health Status

- Health status: 1 in 3 has a functional impairment
- 1 in 4 reports being in fair or poor health

Supplemental Coverage

- 14% of all Medicare beneficiaries lack supplemental coverage to help with Medicare costs
- 21% of those under 65 years with a disability

Ways to Improve Access

- 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 and educate aging and disability professionals

- Challenges
  - A significant proportion are not enrolled in Medicare savings programs because the application process can be complex

About programs that help with Medicare costs and about programs to support beneficiaries