

Leadership, innovation, collaboration for state Aging and Disability agencies.

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National Council on Aging

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For more information on the **Medicare low-income** subsidies, outreach materials, and training, please visit www.advancingstates.org/mippa



PROFILE OF LOW-INCOME MEDICARE BENEFICIARIES IN AMERICA

Traditional Medicare has no limit on beneficiaries' out-of-pocket spending for medical and hospital services

With traditional

benefits exclude

Medicare, core

dental. vision.

hearing, and

services and

long-term

supports

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

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

eligibles receive full Medicaid benefits, and 28% receive partial **Medicaid benefits**

72% of dual

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

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





SOURCES:

• Medicare Enrollment Dashboard, Centers for Medicare & Medicaid Services (CMS), Office of Enterprise Data & Analytics, July 2019

The number

of individuals

dually eligible

Medicaid grew

2009 to 2013

nearly 16% from

for Medicare and

- June 2018 Data Book Section 2: Medicare Beneficiary Demographics, MedPAC, 2018
- An Overview of Medicare, Kaiser Family Foundation, 2019

FINANCIAL NEEDS AMONG MEDICARE BENEFICIARIES

- · Income and Assets of Medicare Beneficiaries, 2016-2035, Kaiser Family Foundation, 2017
- A Policy Option to Enhance Access and Affordability for Medicare's Low-Income Beneficiaries, The Commonwealth Fund, 2018 • 10 Essential Facts About Medicare and Prescription Drug Spending,
- Kaiser Family Foundation, 2019
- A Primer on Medicare: Key Facts About the Medicare Program and the People It Covers, Kaiser Family Foundation, 2015
- · Medicare's Role for People Under Age 65 with Disabilities, Kaiser Family Foundation, 2016

PROGRAMS SUPPORTING LOW-INCOME BENEFICIARIES

- An Overview of Medicare, Kaiser Family Foundation, 2019
- A Policy Option to Enhance Access and Affordability for Medicare's Low-Income Beneficiaries, The Commonwealth Fund, 2018

- State Pharmaceutical Assistance Program, Medicare Rights Center, 2019
- Medicare Savings Programs: New Estimates Continue to Show Many Eligible Individuals Not Enrolled, MACPAC, 2017

WAYS TO IMPROVE ACCESS

• Ten Opportunities to Better Serve Individuals Dually Eligible for Medicaid and Medicare, CMS, 2018

PROFILE OF LOW-INCOME MEDICARE **BENEFICIARIES IN AMERICA**

- A Primer on Medicare: Key Facts About the Medicare Program and the People It Covers, Kaiser Family Foundation, 2015
- Medicare's Role for People Under Age 65 with Disabilities, Kaiser Family Foundation, 2016
- A Policy Option to Enhance Access and Affordability for Medicare's Low-Income Beneficiaries, The Commonwealth Fund, 2018
- Data Book: Beneficiaries Dually Eligible for Medicare and Medicaid, MedPAC & MACPAC, 2018
- Benefits: Dually Eligible Beneficiaries, MACPAC, 2019
- Medicare's Role for People Under Age 65 with Disabilities, Kaiser Family Foundation, 2016
- An Overview of Medicare, Kaiser Family Foundation, 2019

MEDICARE AMERICA

Coverage and **Costs for** Low-Income **Beneficiaries**



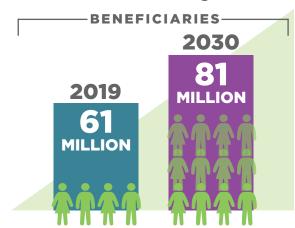


PEOPLE ON MEDICARE

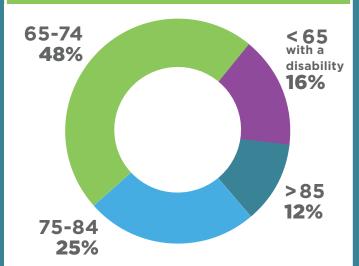
Population

INCREASE 33%

in the next 10 years



Age



Health Status





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 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



PROGRAMS SUPPORTING LOW-INCOME BENEFICIARIES

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



WAYS TO IMPROVE ACCESS

Support Consumer Assistance

SUPPORT CONSUMER
ASSISTANCE PROGRAMS
that provide
COUNSELING and

ASSISTANCE to people on Medicare



Align Processes



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



