

### Medicare in America

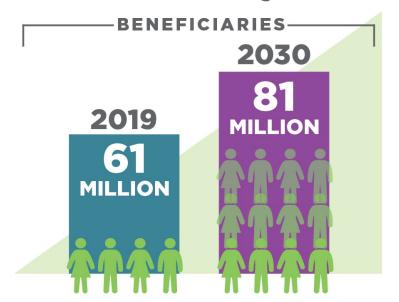
Coverage and Costs for Low-Income Beneficiaries

### **Population**

**Enrollment is projected to** 

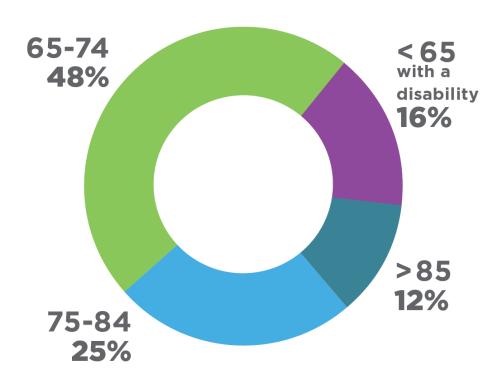
**INCREASE 33%** 

in the next 10 years





## Age





### **Health Status**





## **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**



to Help with Medicare Costs



# Medicaid and the Medicare Savings Programs



enrolled in Medicaid

Medicaid helps with Medicare costs through the Medicare Savings Programs



### **Help with Prescription Costs**

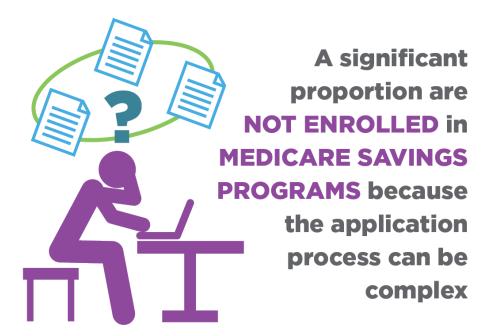
HELP WITH PRESCRIPTION COSTS

is available through
the Medicare Part D
Low-Income Subsidy/
Extra Help and
State Pharmaceutical
Assistance Programs





## Challenges



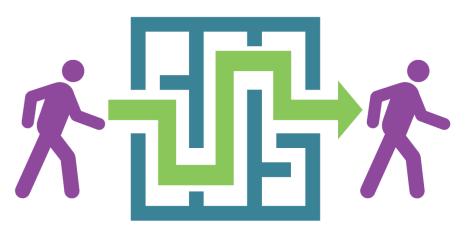


### **Support Consumer Assistance**

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





## 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

The Part D Low-

**Income Subsidy** 

(LIS)/Extra Help

partial subsidies

provides full or

depending on

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

The number of individuals dually eligible for Medicare and Medicaid grew nearly 16% from 2009 to 2013 Medicare beneficiaries under age 65 receive the Part D Low-Income Subsidy (LIS)/Extra Help

Over half of all

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

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



