

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

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# nco

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

Medicare, core

routine dental.

vision, hearing,

and long-term

services and

supports

benefits exclude

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

73% of dual eligibles receive full Medicaid benefits. and 27% receive partial Medicaid benefits

**Every state is** required to provide **Medicare Savings Programs through** Medicaid

The number of individuals dually eligible for Medicare and Medicaid grew

over six percent

from 2018 to 2021

35% of all Medicare beneficiaries under age 65 receive the Part D **Low-Income Subsidy** (LIS)/Extra Help

The Part D Low-**Income Subsidy** (LIS)/Extra Help program helps to pay for covered prescription drug costs

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

**Different Medicare** and Medicaid programs contribute to barriers to coordination of care, increased costs, and poor health outcomes





#### **SOURCES:**

#### **PEOPLE ON MEDICARE**

- · Baseline Projections: Medicare, Congressional Budget Office, June
- · A Snapshot of Sources of Coverage Among Medicare Beneficiaries,

#### FINANCIAL NEEDS AMONG MEDICARE BENEFICIARIES

- · Income and Assets of Medicare Beneficiaries in 2023, KFF, 2024 Can Medicare Beneficiaries Afford Their Health Care? Findings
- from the Commonwealth Fund 2023 Health Care Affordability Survey, The Commonwealth Fund, 2023
- How Do Patients and Providers Feel about Drug Costs in Medicare?. The Commonwealth Fund. 2024
- A Snapshot of Sources of Coverage Among Medicare Beneficiaries,

#### PROGRAMS SUPPORTING LOW-INCOME BENEFICIARIES

- · 5 Key Facts About Medicaid Coverage for People with Medicare, KFF. March 2025
- · Understanding the Extra Help with Your Medicare Prescription Drug Plan, Social Security Administration, 2025
- SPAP Basics, Medicare Interactive by the Medicare Rights Center Chapter 3: Medicare Savings Programs: Enrollment Trends,

#### WAYS TO IMPROVE ACCESS

- Medicare Improvements for Patients and Providers Act (MIPPA), National Council on Aging (NCOA), 2021
- Chapter 3: Medicare Savings Programs: Enrollment Trends, MACPAC, 2024

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

- · How to Cover the Medical Costs Medicare Doesn't Cover. National Council on Aging (NCOA), 2025
- Who's Eligible for Medicare?, U.S. Department of Health and Human Services
- Data Book: Beneficiaries Dually Eligible for Medicare and Medicaid, MedPAC and MACPAC, January 2024
- What's not covered? Medicare.gov
- · Distribution of Medicare Beneficiaries Receiving Part D Low-Income Subsidies, by Age, KFF, 2021
- · Understanding the Extra Help with Your Medicare Prescription Drug Plan, Social Security Administration, 2025

# **MEDICARE AMERICA**

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

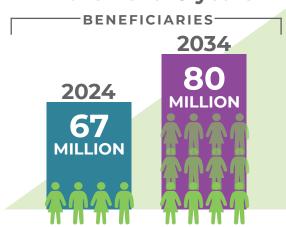




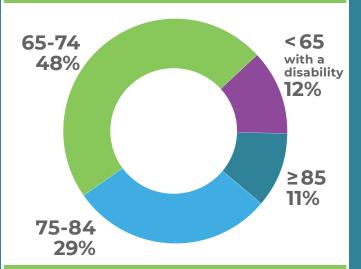
#### **PEOPLE ON MEDICARE**

#### **Population**

INCREASE 19% in the next 10 years



#### Age



#### **Health Status**





# FINANCIAL NEEDS AMONG MEDICARE BENEFICIARIES

#### **Income and Savings**



ONE HALF have INCOMES BELOW \$36.000

ONE in FOUR have INCOMES BELOW \$21,000

ONE in FOUR have LESS THAN \$16,950 in SAVINGS

### **Spending on Healthcare**

Beneficiaries have
Difficulty Affording
HEALTH CARE
COSTS



### **Spending on Prescriptions**

Prescription
DRUG COSTS
are a PRIMARY
CONCERN for
Beneficiaries



### **Supplemental Coverage**

11% of all Medicare beneficiaries



17% <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 18% 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



