

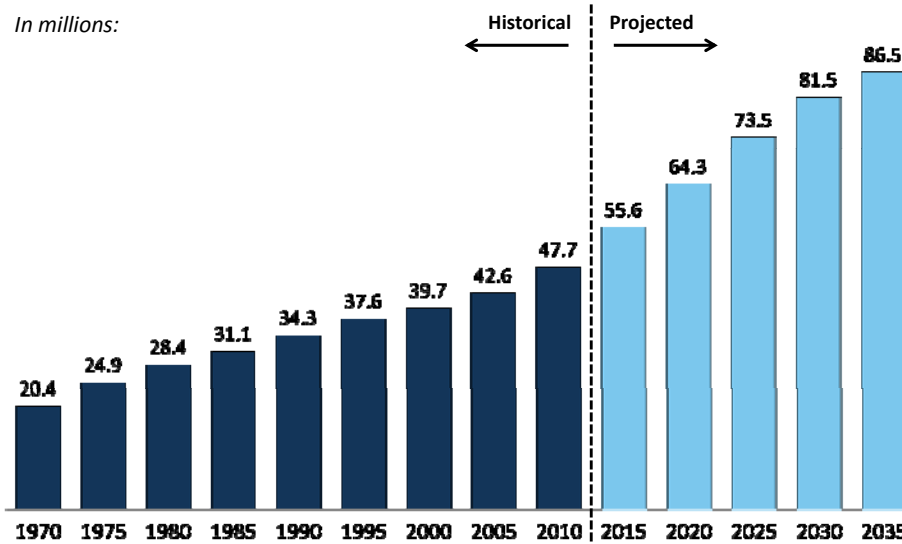
People with Medicare

Demystifying Medicare: 2014 Summer Academy
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Medicare Enrollment, 1970-2035

In millions:



SOURCE: 2013 Annual Report of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds.

People with Medicare

- ❖ Half live on annual incomes of **\$23,500** or less
- ❖ Half have **\$61,400** or less in personal savings
- ❖ **4 in 10** with three or more chronic conditions
- ❖ **1 in 4** with a cognitive or mental impairment
- ❖ **1 in 4** live on annual incomes of **\$14,400** or less

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People with Medicare

- ❖ Average Medicare households spends **14%** of income on health care vs. **5%** among non-Medicare households
- ❖ Spending on premiums is rising: **26%** of average Social Security benefit in 2010 vs. **6%** in 1970

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People with Medicare

2012 HELPLINE HIGHLIGHTS

33% of all questions—the largest single category of problems handled by the Medicare Rights Center helpline in 2012—involved insurance denials and appeals

The majority of appeals calls related to Medicare Advantage and Part D denials

2012 HELPLINE HIGHLIGHTS

23% of callers to Medicare Rights' helpline in 2012 had questions about transitioning to Medicare

Nearly all of these callers needed help enrolling in or disenrolling from Medicare Part B, or determining how Medicare works with other types of insurance

2012 HELPLINE HIGHLIGHTS

21% of all questions fielded by the helpline are related to low-income program enrollment

More than **half** of low-income calls were related to Medicare Savings Programs (MSP), and one-quarter of calls involved the Extra Help program

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People with Medicare

❖ Susan (age 65) was recently hospitalized for a hip replacement and is now home recovering. On top of her monthly Medicare premiums, Susan is paying **\$400** per month for anti-rejection drugs and physical therapy.

Susan's income totals about **\$1,400** per month, and she has just over **\$13,000** in personal savings. Her modest income and assets make her ineligible for federal assistance programs.

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Context that matters—widespread economic insecurity

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