

Women and Medicare: Making the Connection

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For

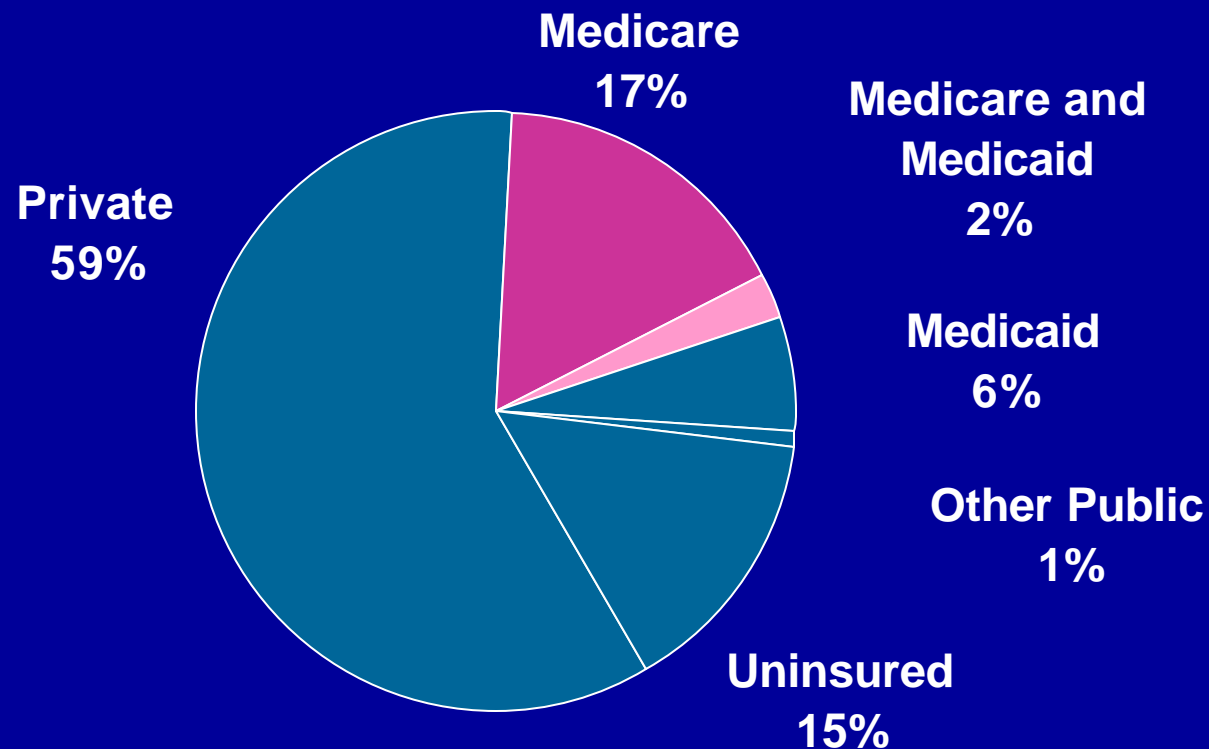
Capitol Hill Briefing Series on Women's Health Policy

Washington, DC

July 24, 2001



Insurance Coverage of Adult Women, 1999



Total = 104.7 Million Women Age 18 and Over

Source: Urban Institute estimates of March 2000 Current Population Survey for the Kaiser Family Foundation.

What Medicare Covers

Part A

Benefits

- Hospital inpatient services
- Skilled nursing facility care
- Home health services
- Hospice

Financing

- Deductible (\$792) for inpatient hospital stays; coinsurance for extended hospital stays and skilled nursing facility services

Part B

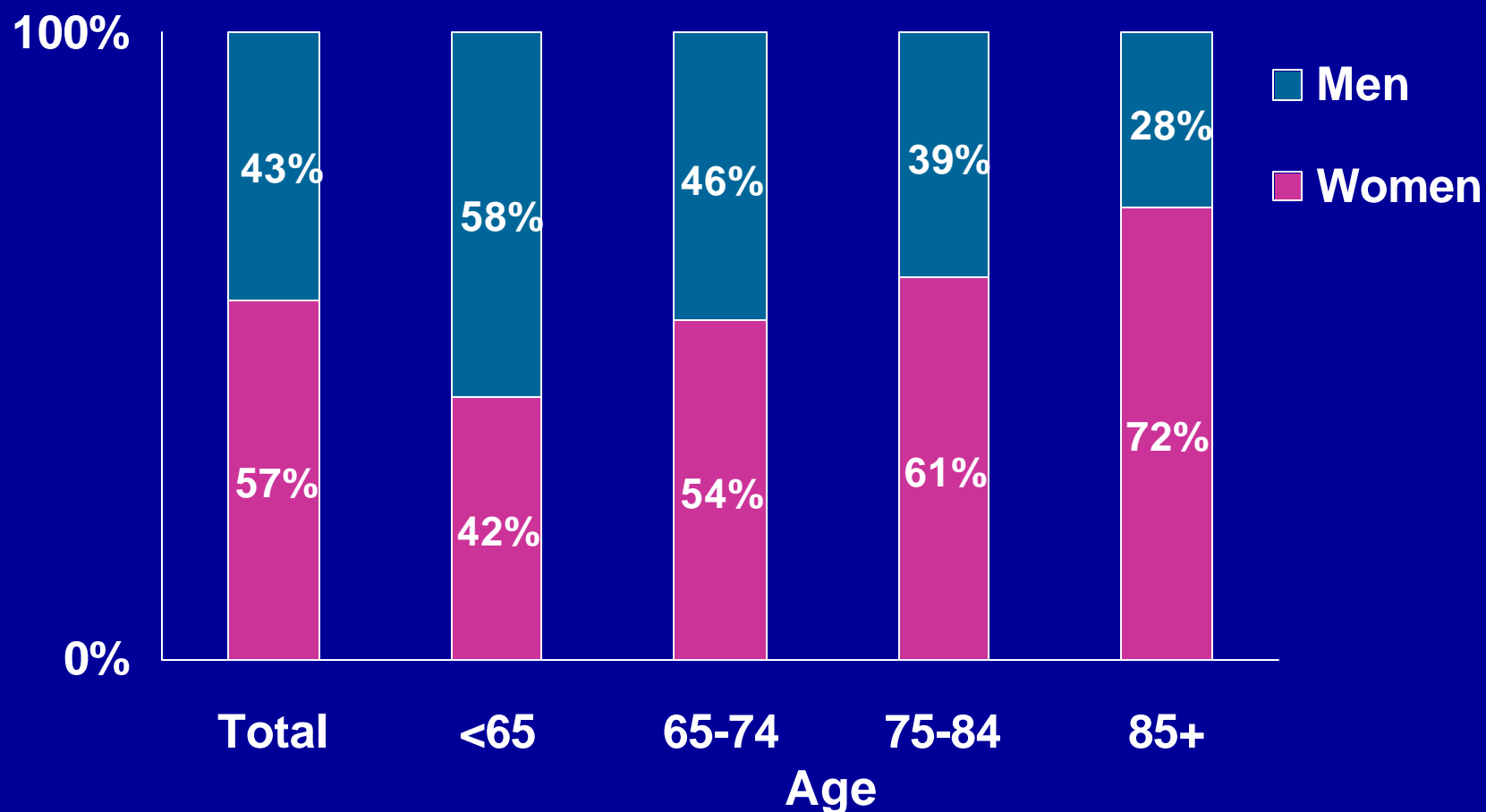
Benefits

- Physician services
- Outpatient services
- Lab services and medical equipment
- Preventive services
- Home health services

Financing

- Deductible for most services (\$100); coinsurance of 20% for most Part B benefits
- Premium (\$50/month)

Medicare Population, by Age and Gender, 1999

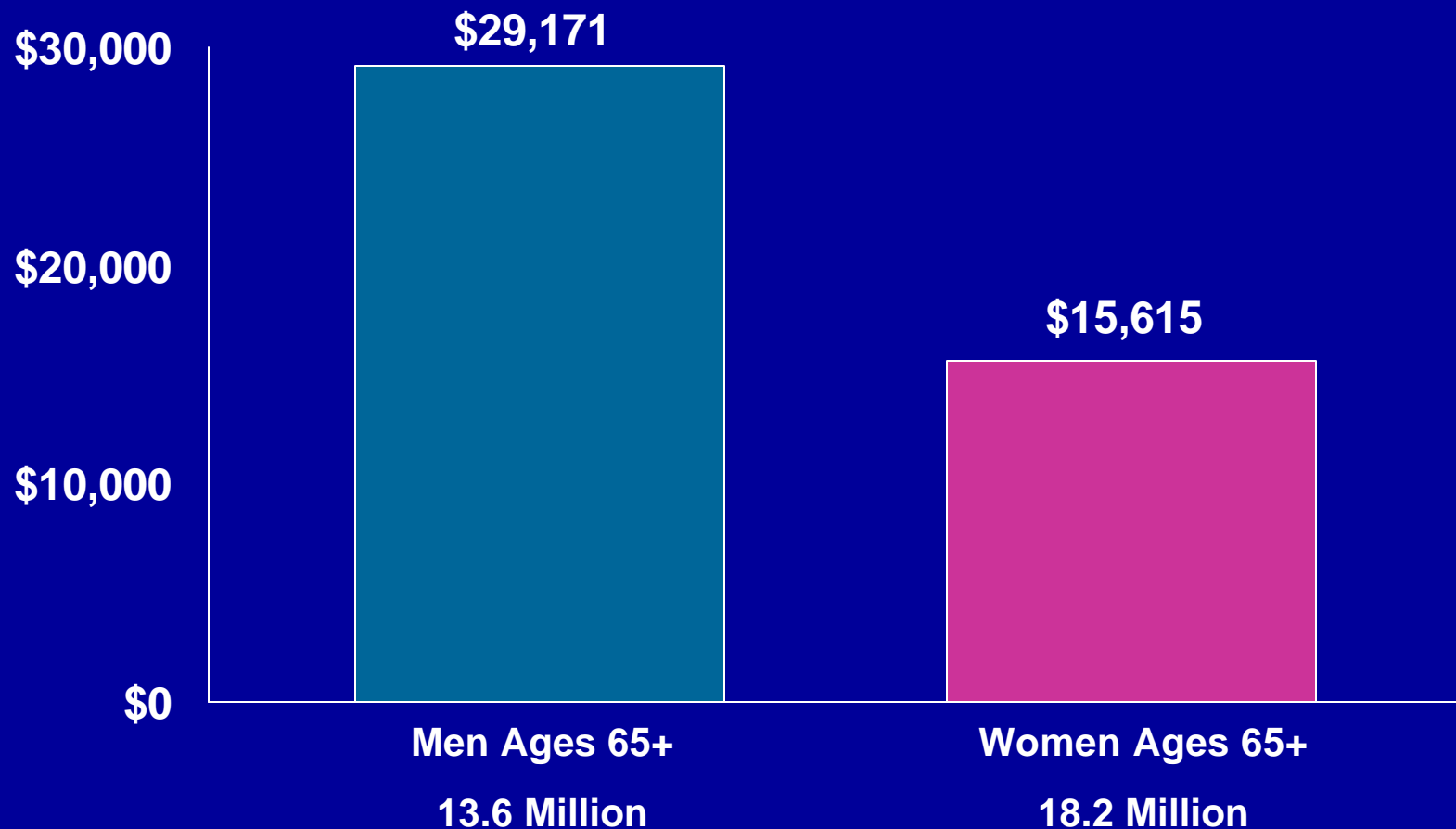


Total Beneficiaries	37 million	5 million	16 million	12 million	4 million



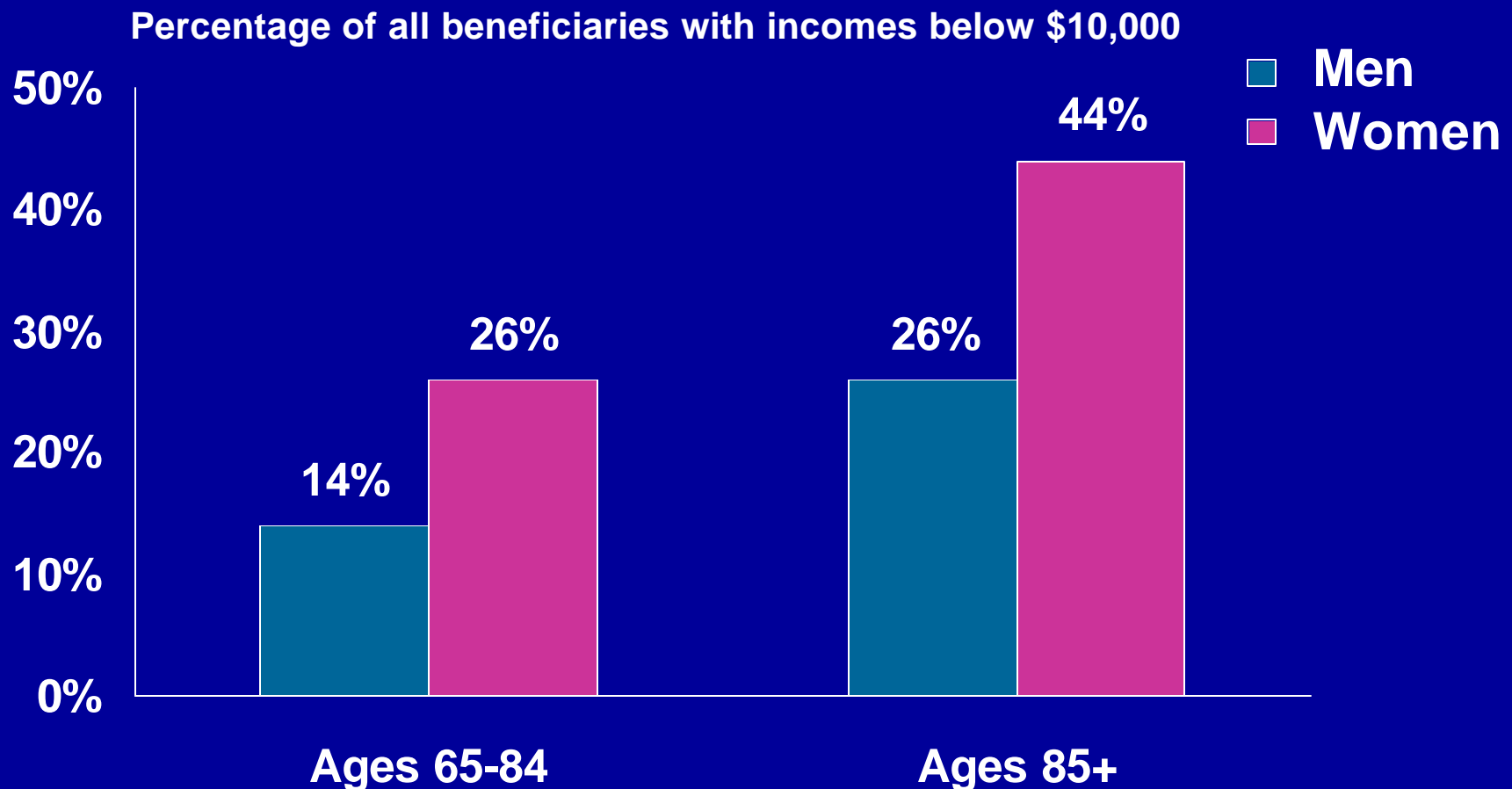
Source: Barents Group, KPMG Consulting, Inc., analysis of 1999 Medicare Current Beneficiary Survey, 2001.

Mean Annual Income of Adults 65 Years and Older, by Gender, 1999



Source: March 2000 Current Population Survey reflecting 1999 data, U.S. Bureau of the Census.
http://ferret.bls.census.gov/macro/032000/perinc/new09_000.htm

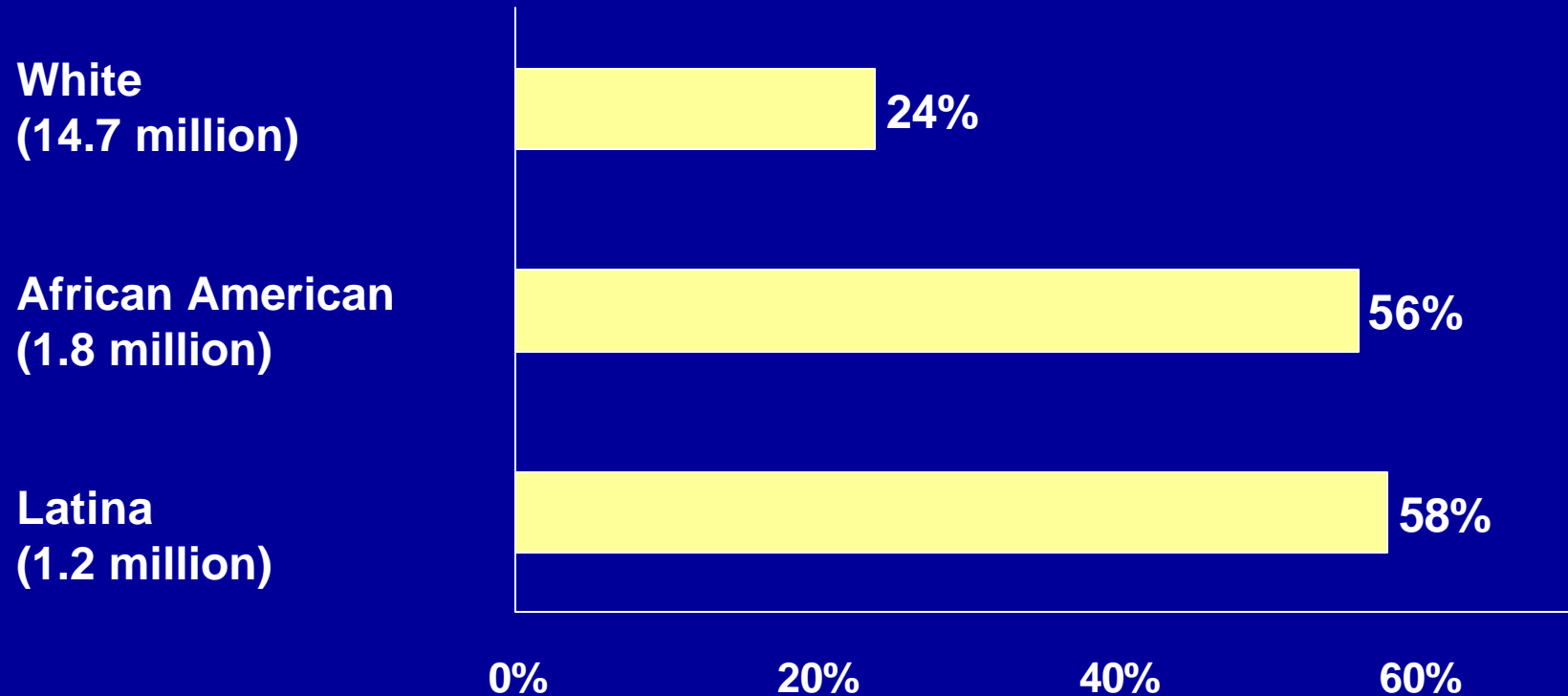
Percent of Medicare Population with Incomes Below \$10,000, by Age and Gender, 1999



Source: Barents Group, KPMG Consulting, Inc., analysis of 1999 Medicare Current Beneficiary Survey, 2001.

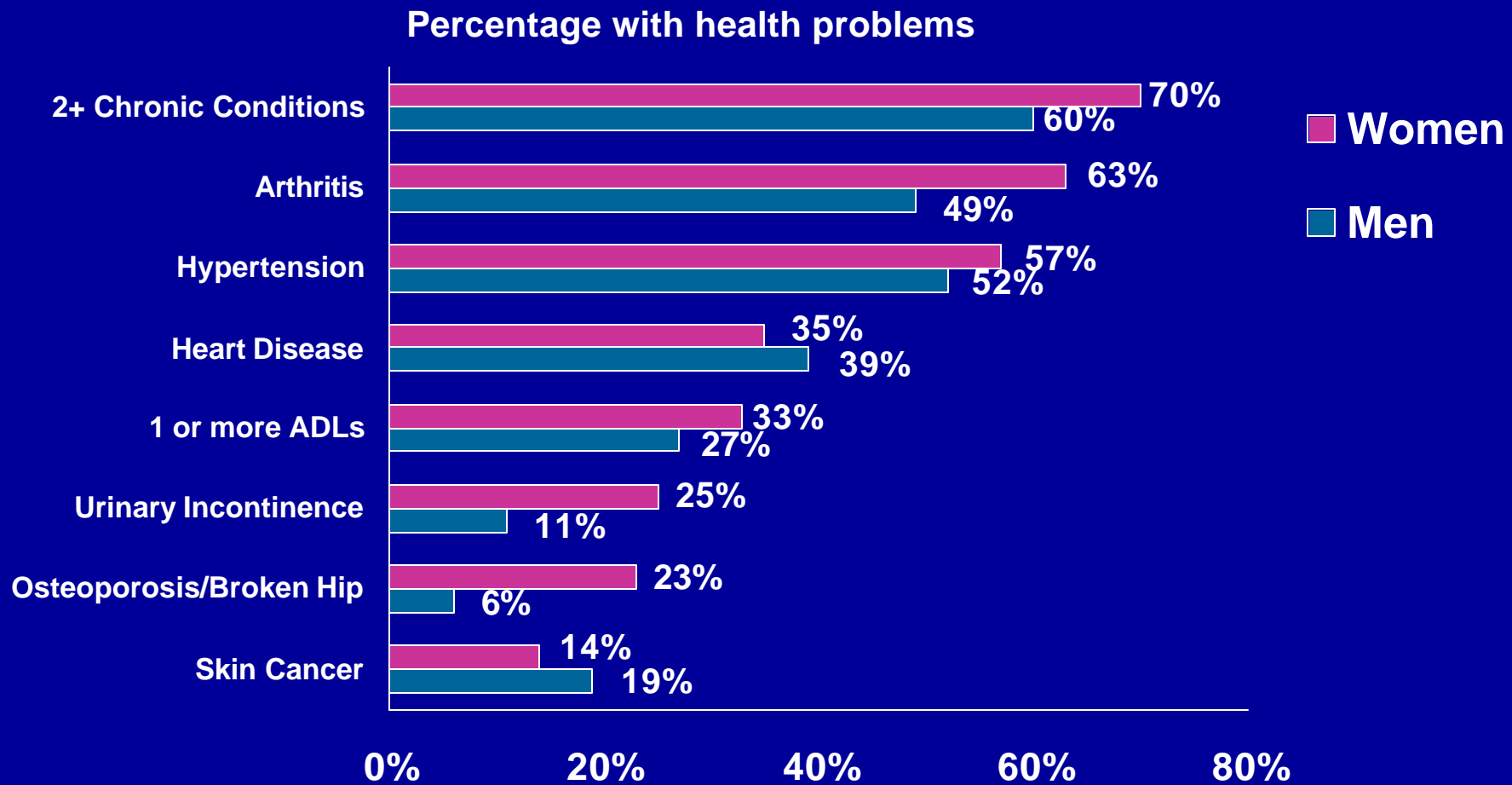
Percent of Women on Medicare with Incomes Less than \$10,000, by Race/Ethnicity, 1999

Percent of women on Medicare with incomes < \$10,000



Source: Barents Group, KPMG Consulting, Inc., analysis of 1999 Medicare Current Beneficiary Survey, 2001.

Prevalence of Selected Health Conditions among the Medicare Population, by Gender, 1999

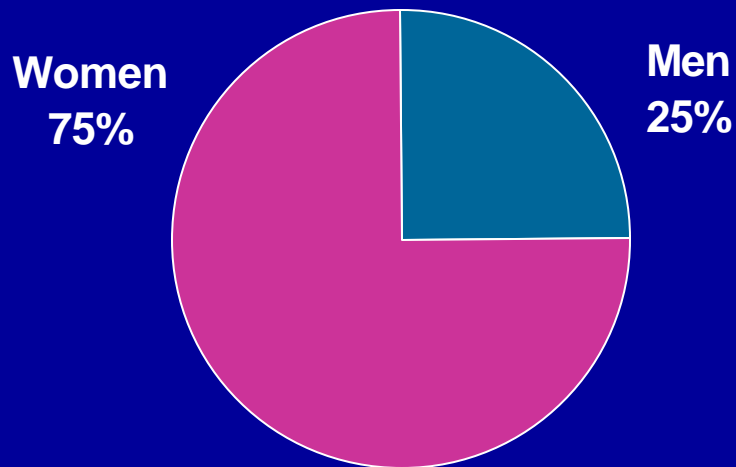


Note: ADLs (activities of daily living) include tasks such as eating, dressing, or bathing.

Source: Barents Group, KPMG Consulting, Inc., analysis of 1999 Medicare Current Beneficiary Survey, non-institutionalized population, 2001.

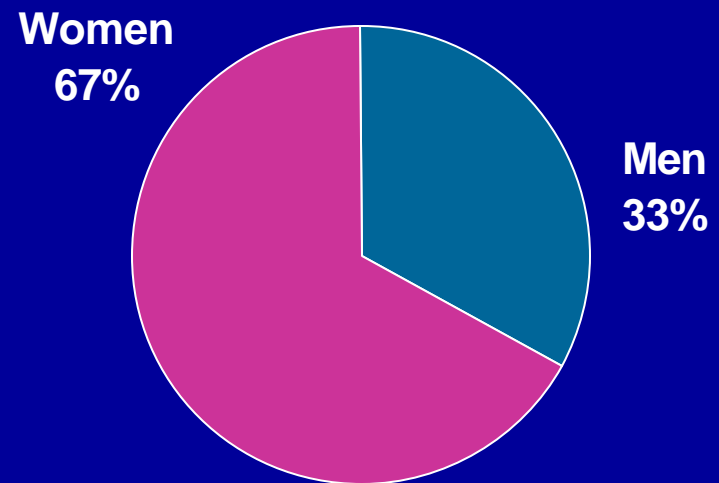
Distribution of Nursing Home Residents and Home Health Users, by Gender

Nursing Home Residents



Total = 1.5 million

Home Health Users

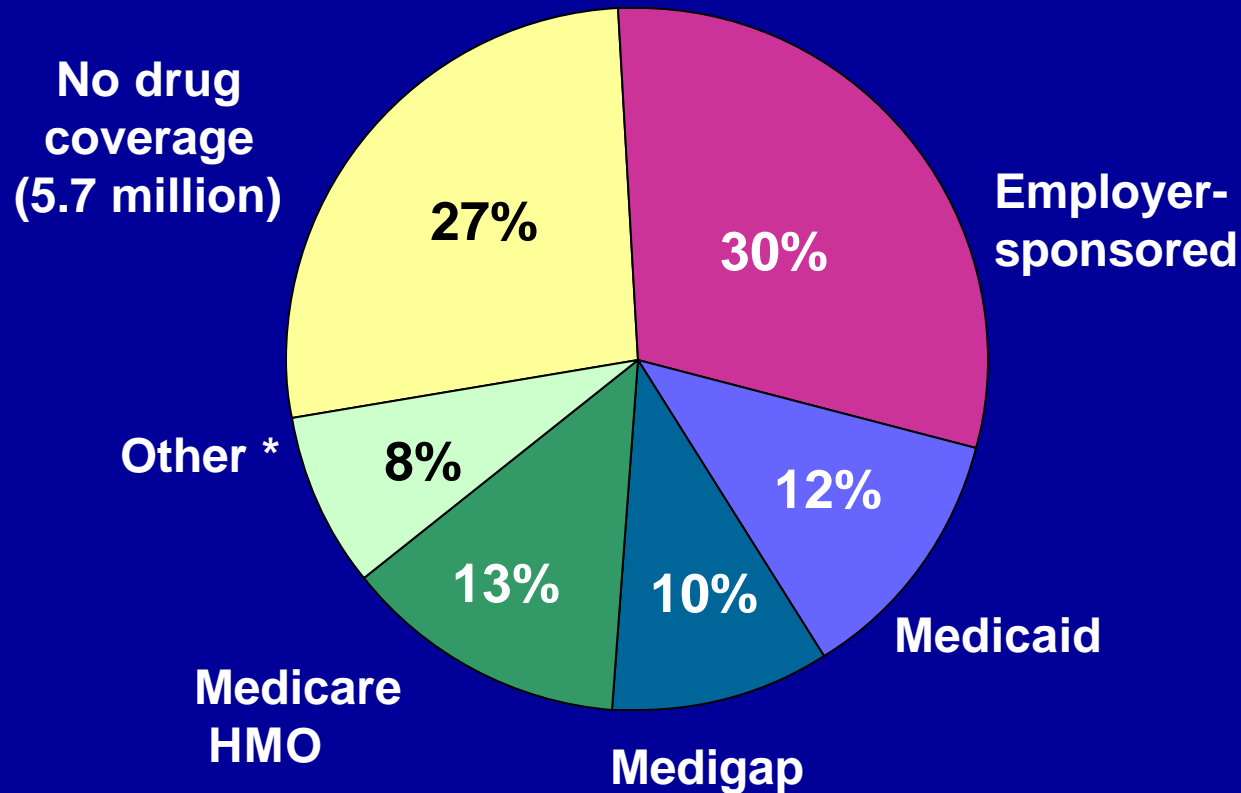


Total = 2.4 million

Note: Nursing home residents refer to those ages 65 and older.

Source: *Health, United States, 2000*. Nursing home data from the 1997 National Nursing Home Survey. Home Health data from the 1996 National Home and Hospice Care Survey.

Sources of Prescription Drug Coverage for Women on Medicare, 1998



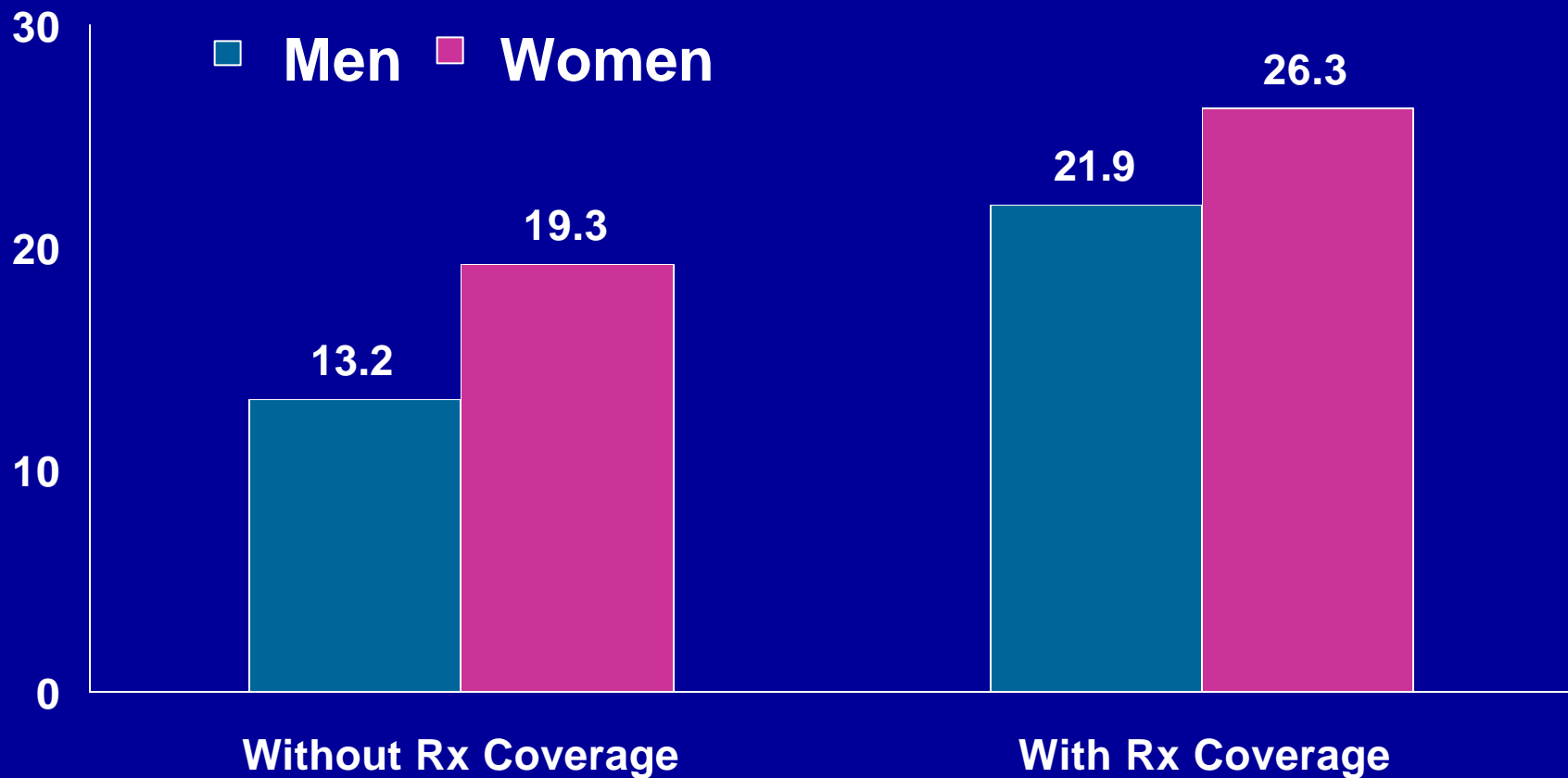
Total = 21 million women on Medicare

Note: *Includes those receiving coverage from other public programs, those in non-risk HMOs, and those who switched coverage during the year. Data are based on the non-institutionalized population.

Source: Poisal, J. Unpublished data from the 1998 Medicare Current Beneficiary Survey, via personal communication, 2001.

Medicare Beneficiaries' Prescription Drug Use, by Gender, 1998

Average Number of Prescriptions Filled



Source: Poisal, J. and Murray, L., *Health Affairs*, March/April 2001.

Potential Out-of-Pocket Drug Costs for an Older Woman with Selected Health Conditions

Zoloft, 50 mg (Depression)	\$732
Fosamax, 5 mg (Osteoporosis)	\$723
Lipitor, 10 mg (High Cholesterol)	\$639
Zestril, 5 mg (High Blood Pressure)	\$320
Synthroid, .025 mg (Thyroid Imbalance)	\$99
Total	\$2,513

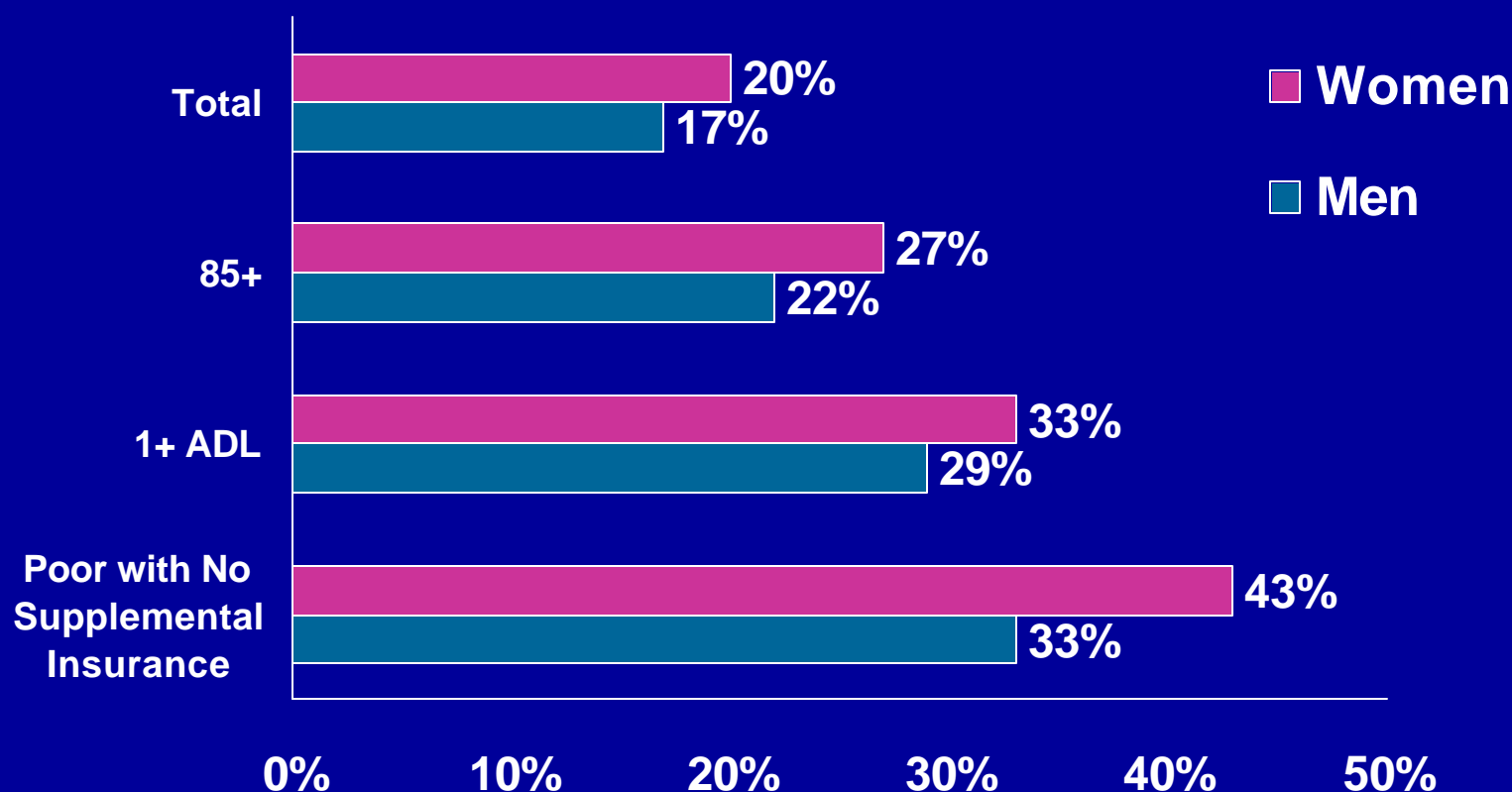
Note: Includes yearly supply of lowest dose tablets currently available.

Source: Kaiser Family Foundation estimates based on prices from Anymed.com, July 2001.



Out-of-Pocket Health Spending for Medicare Beneficiaries as a Share of Income, by Selected Characteristics and Gender, 1999

Out-of-Pocket Health Care Spending as a % of Income

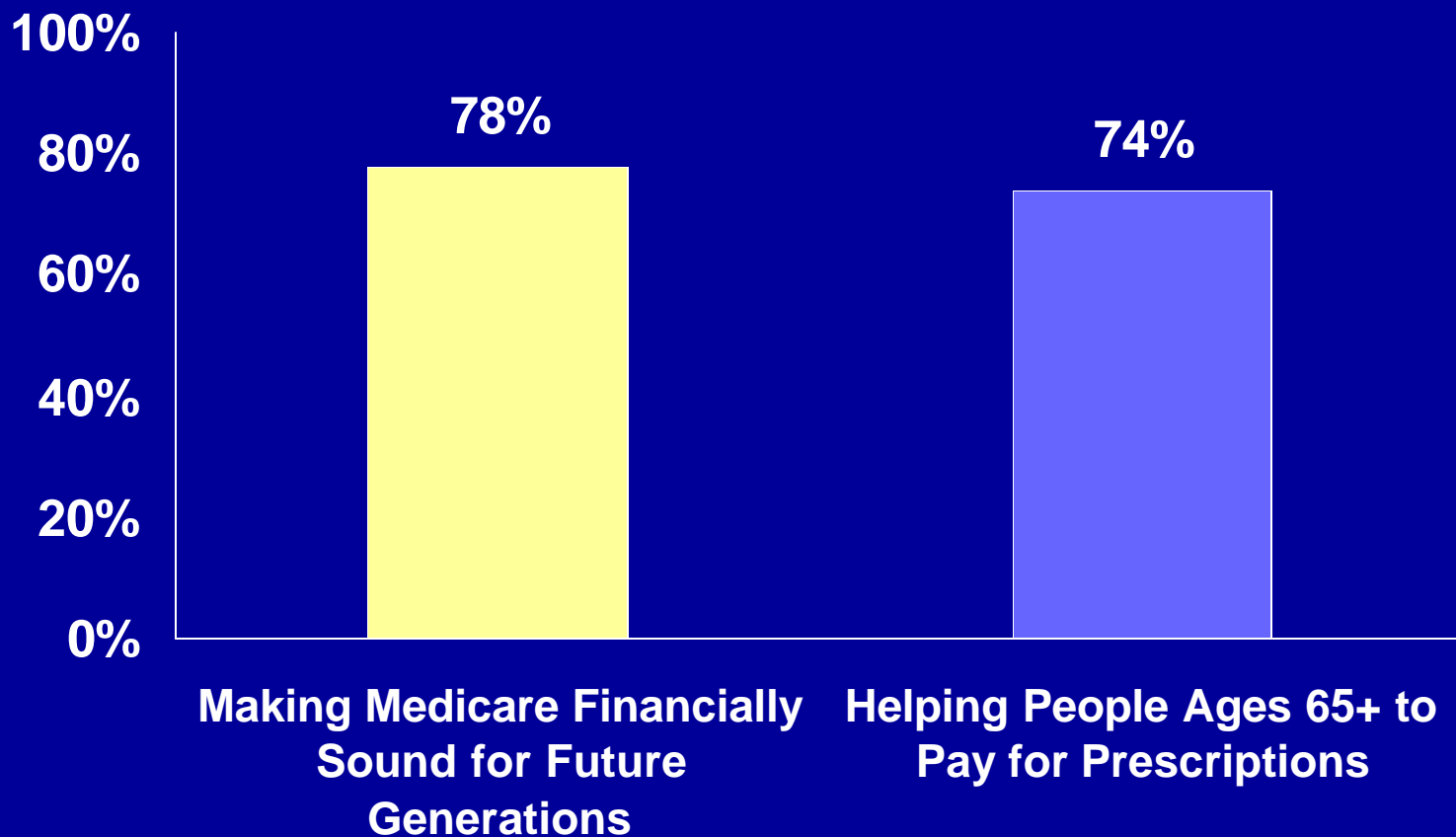


Note: Excludes beneficiaries enrolled in Medicare HMOs, beneficiaries under 65 and disabled, and beneficiaries in long-term care facilities. ADL = activities of daily living limitation, such as eating or bathing.

Source: Foley, L. and Gibson, M., "Older Women's Access to Health Care: Potential Impact of Medicare Reform," July 2000.

Key Issues for Women Voters, 2000

Percent of women voters 18+ who report that in choosing a candidate for President, "It is very important to consider":



Source: *Washington Post/Kaiser/Harvard Issues in the Election Survey*, July 2000.

Future Challenges

- **Improving prescription drug and long-term care coverage**
- **Providing financial protections for those with low-incomes**
- **Meeting the changing needs of women as they grow older**
- **Understanding the implications of proposed reforms for beneficiaries – including those with low incomes and complex health needs**
- **Keeping Medicare fiscally strong for future generations**