

THE FACES OF MEDICARE

Profiles of a diverse population



ABOUT THE FACES OF MEDICARE

Although elderly Americans are healthier and better off financially than ever before, the faces of Medicare are still often those with low incomes, people under 65 with disabilities, the cognitively impaired, women, and racial and ethnic minorities.



The Medicare beneficiary population is often described in homogenous terms, yet the nearly 40 million elderly and disabled people covered by the program vary significantly. They differ, for example, by health, income, supplemental insurance status, and medical service use. These differences underscore the challenge of addressing the program's future fiscal security while meeting the diverse needs of those it serves.

The Faces of Medicare profiles six key groups within the Medicare population:

Healthy retirees, who represent less than 10 percent of the total Medicare population, but sometimes are portrayed as typical of all seniors

Under-65 disabled beneficiaries, whose disproportionately high rates of health and cognitive problems are compounded by low incomes

Racial and ethnic minority beneficiaries, who by 2025 will account for one in three Medicare beneficiaries

Beneficiaries with cognitive impairments, now nearly one in four Medicare beneficiaries, who face unique challenges navigating the health care system

Low-income elderly and disabled, who remain among the most vulnerable

Women, who constitute over 56 percent of Medicare beneficiaries but nearly 70 percent of Medicare's poor

A variety of national data sources were used to develop *The Faces of Medicare*, including the Medicare Current Beneficiary Survey, the Current Population Survey, and the Kaiser/Commonwealth 1997 Survey of Medicare Beneficiaries.

Marilyn Moon and her team of researchers at the Urban Institute provided much of the data and analysis presented in each of the enclosed fact sheets. Dorothy Rice and Martha Michel of the Institute for Health and Aging at the University of California, San Francisco, contributed significantly to the fact sheet on women and Medicare. Patricia Neuman, Michelle Kitchman, and Jennifer Morales of the Kaiser Family Foundation assisted with analyzing, writing and compiling materials, with editorial support from Lynn Lewis.

We hope *The Faces of Medicare* will be a useful resource, providing basic information, trends, and data about the Medicare population.