

# Medicare, Health Reform, and the Challenges for People with Disabilities

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EXHIBIT 1

## How Younger Adults with Disabilities Qualify for Medicare

- Of the 47 million people on Medicare, 8 million are under age 65
- To qualify for Medicare, an individual must be eligible for Social Security Disability Insurance (SSDI)
  - Must be permanently disabled, unable to perform substantial gainful activity, have contributed payroll tax for a sufficient number of quarters
  - Must wait 5 months before receiving Social Security Disability Insurance (SSDI) payments to confirm disability is permanent
- Must receive SSDI payments for at least 24 months known as the 24-month Medicare waiting period



## **In Comparison to Seniors on Medicare, Nonelderly People with Disabilities on Medicare ...**

- **Have lower incomes**
- **Are more likely to be African American or Hispanic**
- **Report being in poorer health, with more chronic conditions**
- **Have more doctors and visit them more frequently**
- **Live in greater pain, and with more sadness and depression**
- **More likely to rely on Medicaid to supplement Medicare, and more likely to be without any form of supplemental coverage**



Source: Kaiser Family Foundation, *Survey of Health Care Among People with Disabilities and Seniors on Medicare* (conducted Oct-Dec 2008).