

# **2008 Survey of Health Care Among Nonelderly People with Disabilities and Seniors on Medicare: Key Findings and Insights**

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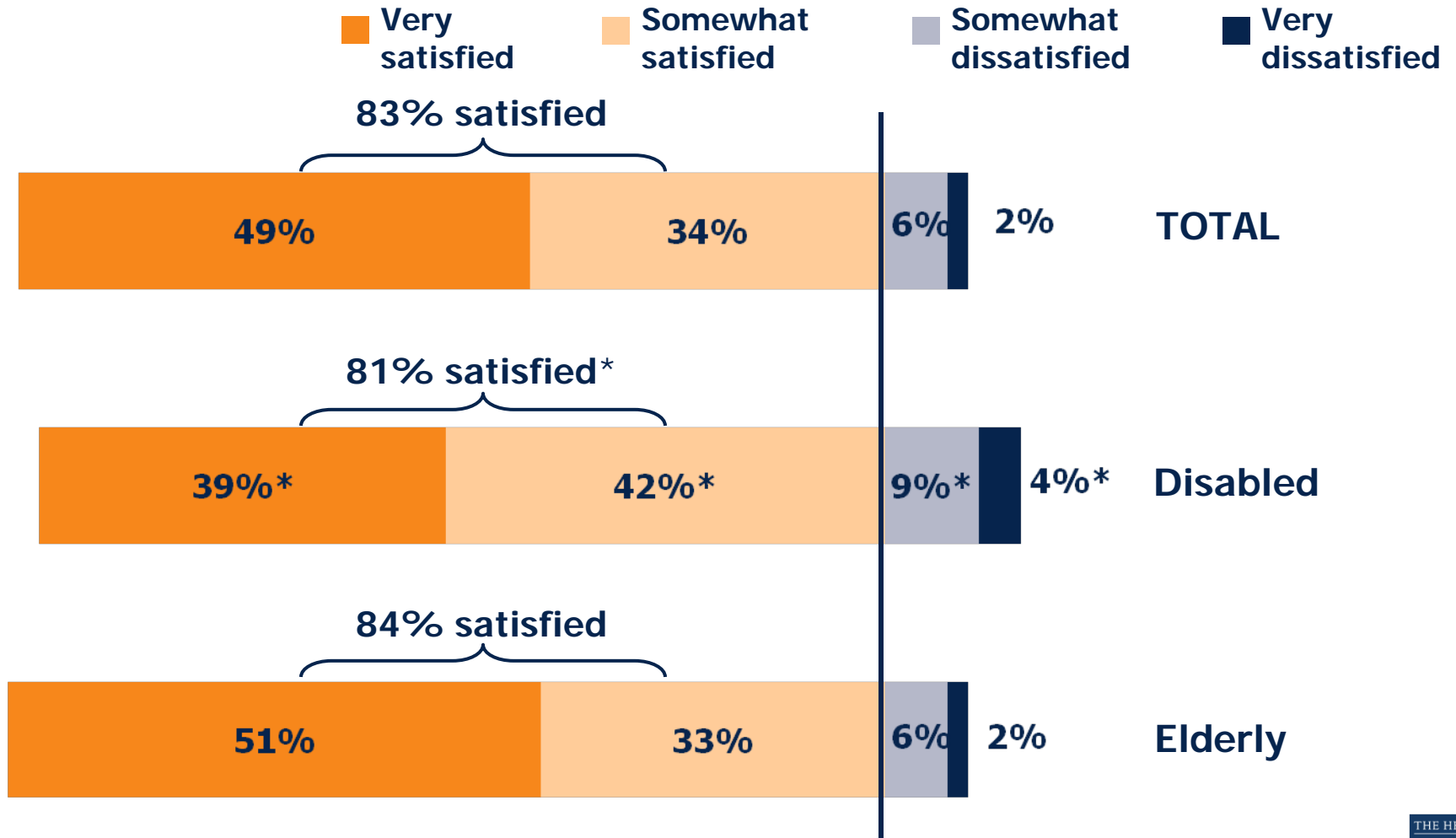


# About the Survey

- Nationally representative survey of Medicare beneficiaries, with oversample of beneficiaries under age 65 with permanent disabilities
- Used administrative data from Centers for Medicare & Medicaid Services to identify Medicare beneficiaries for sample frame; excluded beneficiaries with end-stage renal disease
- Conducted by mail, with telephone follow-up; in field October-December 2008
- Final sample includes 3,913 beneficiaries: 2,288 people with disabilities and 1,625 elderly
- Article based on key findings from the survey was published in the September issue of *Health Affairs*:
  - “Medicare Doesn’t Work As Well For Younger, Disabled Beneficiaries As It Does For Older Enrollees”, J. Cubanski and P. Neuman, <http://www.kff.org/medicare/med081210oth.cfm>

# A Majority of Nonelderly Disabled and Elderly Beneficiaries are Satisfied with Medicare

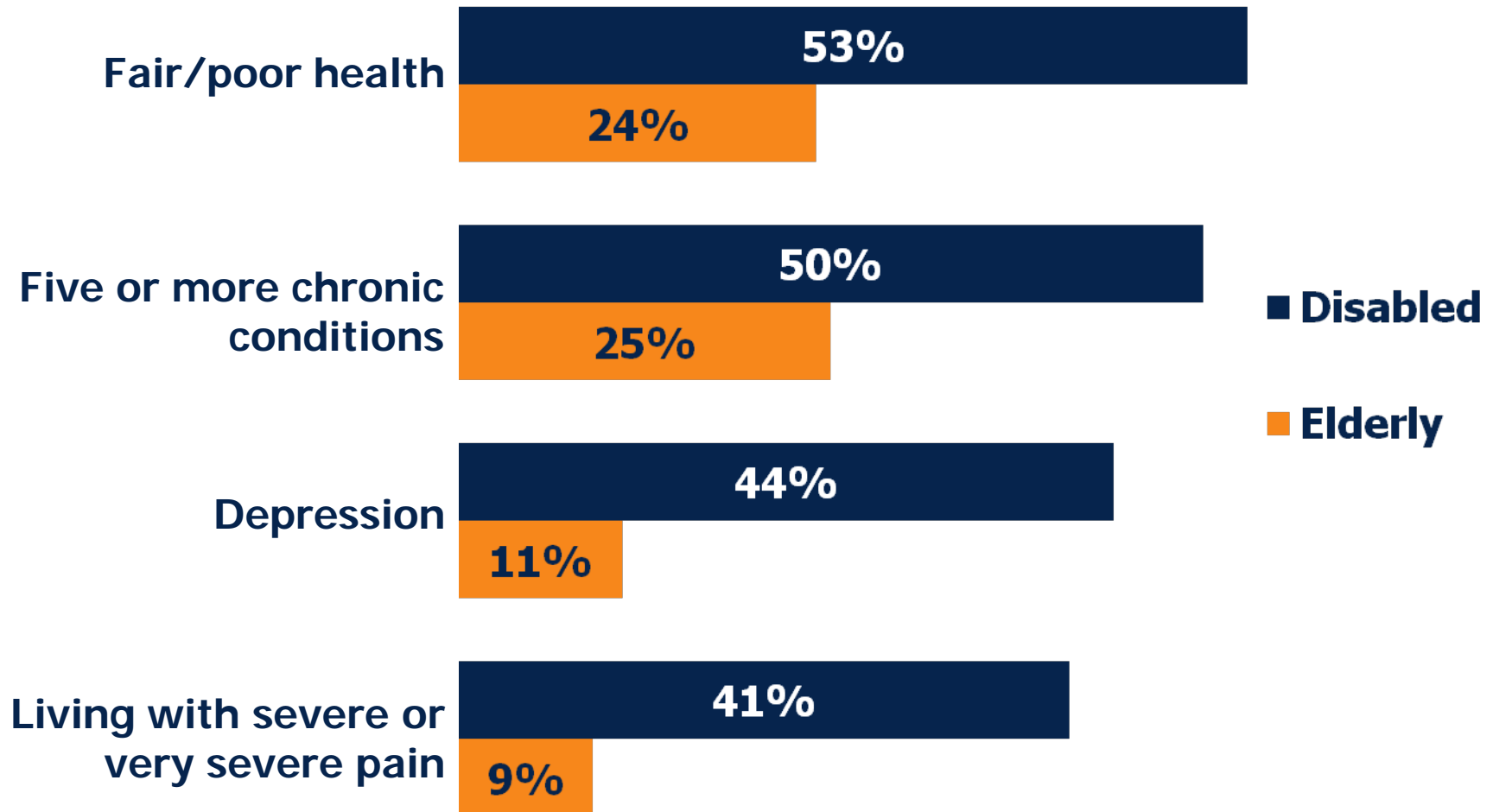
Overall, how satisfied are you with the Medicare program?



Note: "Don't know/refused/missing" responses not shown. \*Indicates statistically significant difference between disabled and elderly respondents (p<.05).

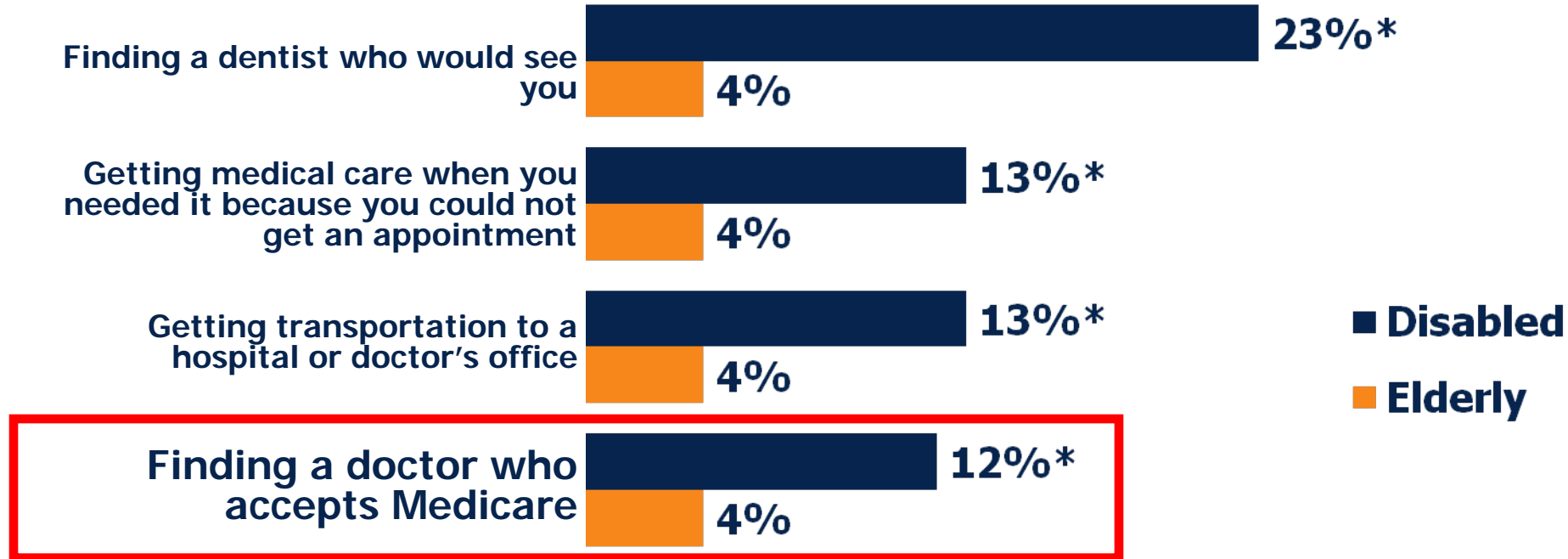
Source: Kaiser Family Foundation, *Survey of Health Care Among Nonelderly People with Disabilities and Seniors on Medicare* (conducted Oct-Dec 2008).

# Nonelderly Disabled Medicare Beneficiaries Report Higher Rates of Many Health Problems Than the Elderly



# A Larger Share of Nonelderly Disabled Than Elderly Medicare Beneficiaries Report Access Problems

In the past 12 months, have you had problems with any of the following?  
(percent responding YES)

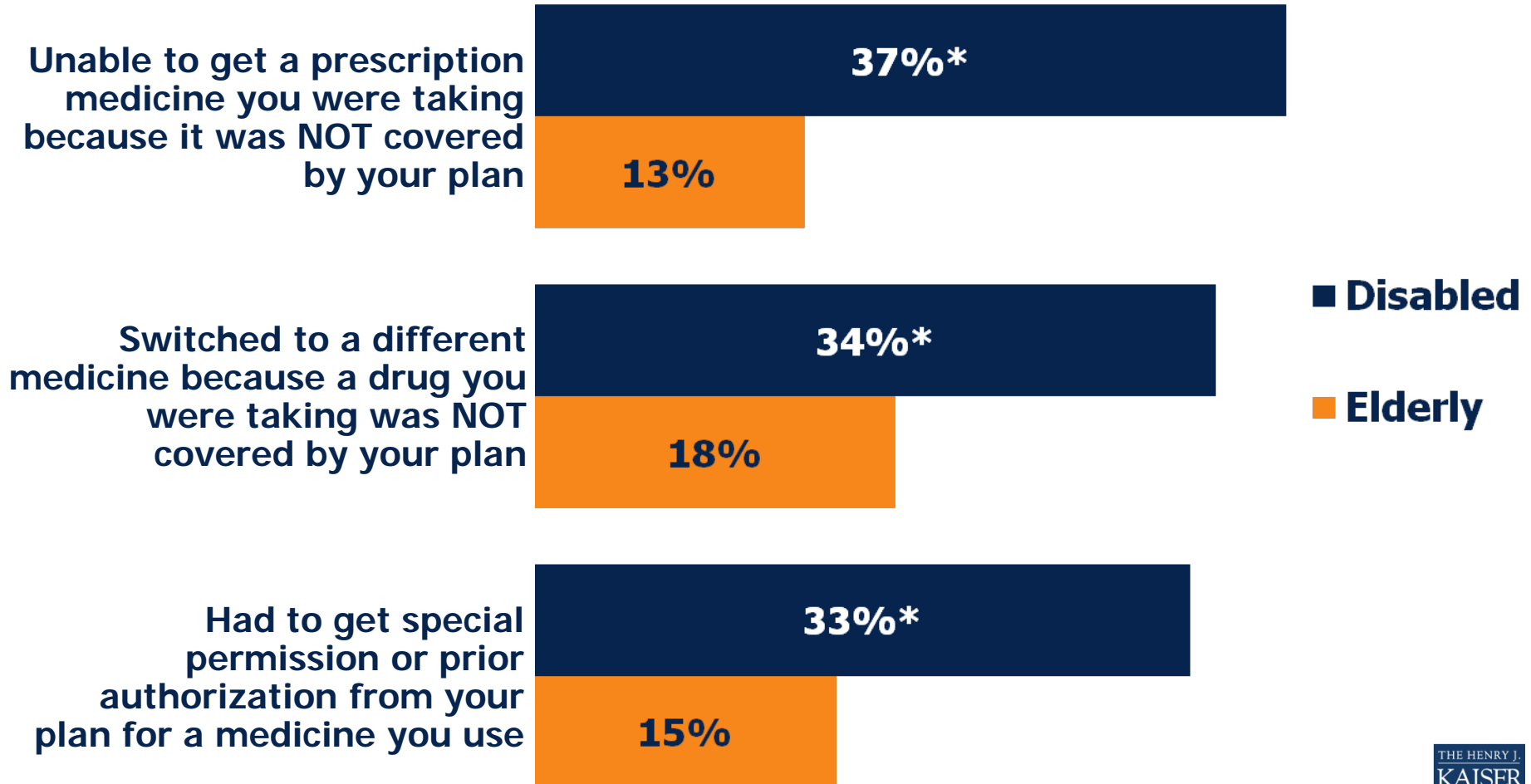


Asked of people with disabilities only:



# Among Medicare Part D Enrollees, a Larger Share of Nonelderly Disabled Beneficiaries Report Medication Access Problems

Since January of this year [2008], have you had any of the following experiences related to getting your prescription medicines? (*percent responding YES*)



Note: \*Indicates statistically significant difference between disabled and elderly respondents ( $p < .05$ ).

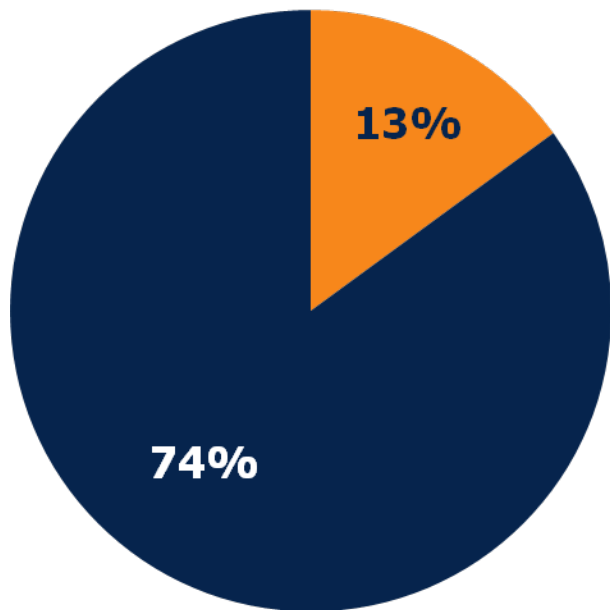
Source: Kaiser Family Foundation, *Survey of Health Care Among Nonelderly People with Disabilities and Seniors on Medicare* (conducted Oct-Dec 2008).

# More Nonelderly Disabled Than Elderly Medicare Beneficiaries Report Spending Less to Pay for Health Care

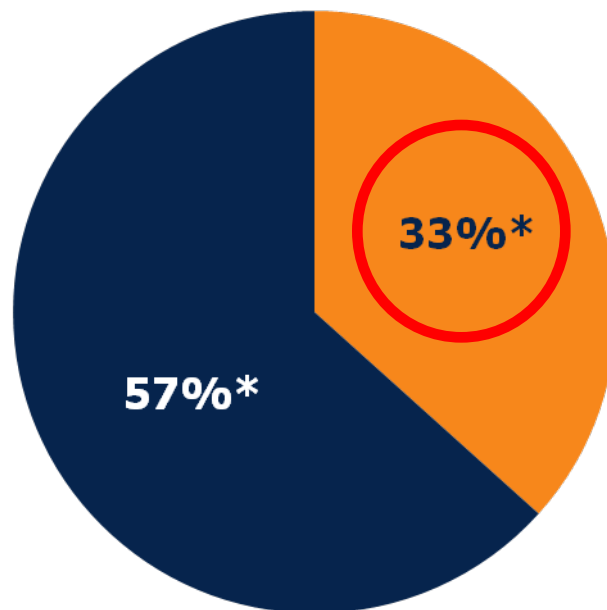
At any time in the past 12 months, have you and others in the household spent less on food, heat, or other basic needs so that you would have enough money to pay for your health care needs?

■ Yes    ■ No

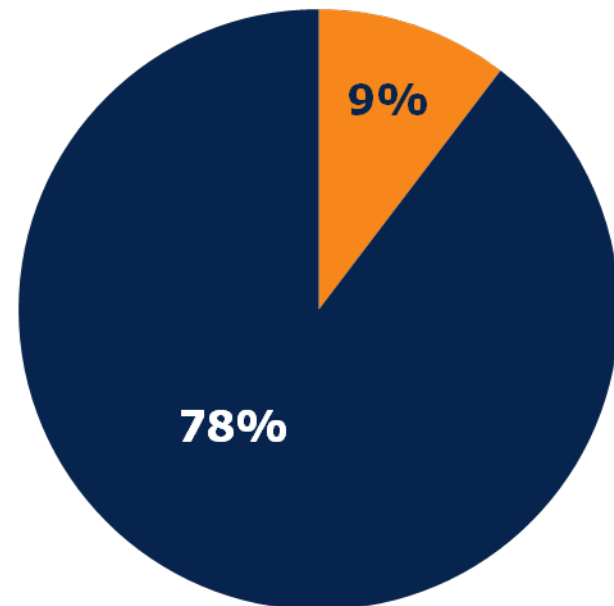
Total



Disabled



Elderly



Note: "Don't know/refused/missing" responses not shown. \*Indicates statistically significant difference between disabled and elderly respondents ( $p < .05$ ).

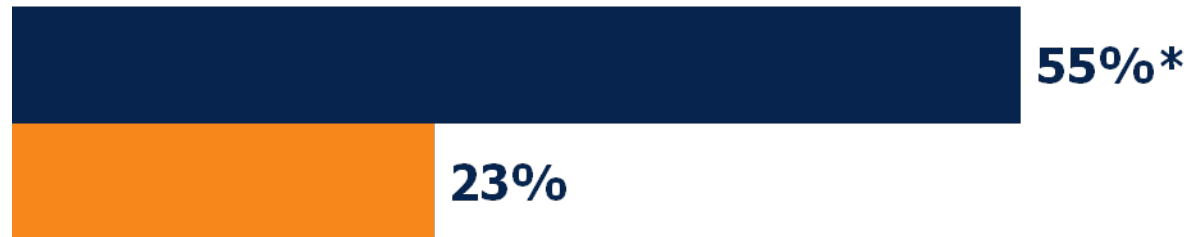
Source: Kaiser Family Foundation, *Survey of Health Care Among Nonelderly People with Disabilities and Seniors on Medicare* (conducted Oct-Dec 2008).

# Cost-Related Problems and Delays are Reported by More Nonelderly Disabled Than Elderly Medicare Beneficiaries

**In the past 12 months, have you had a problem paying for any of the following?**

*Visits to doctors; hospital services; prescription drugs; over-the-counter medications; dental services; equipment<sup>1</sup>; mental health services; home health services or personal assistance; home modifications, such as wheelchair ramps*

**ANY PROBLEMS  
PAYING**



■ Disabled

■ Elderly

**In the past 12 months, did you delay getting or not get any of the following [see list above] because of cost concerns?**

**ANY DELAYS  
BECAUSE OF COST  
CONCERNS**



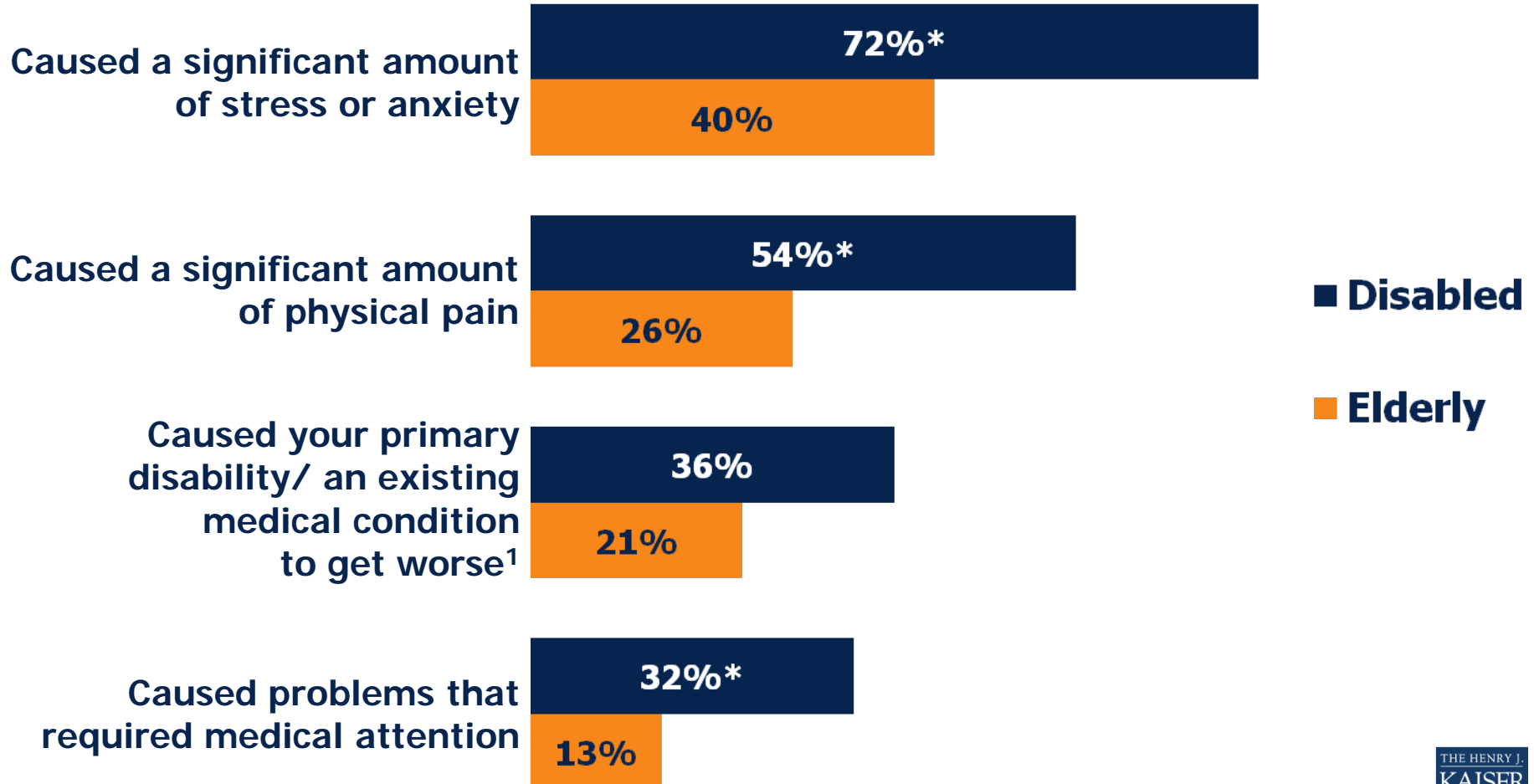
Note: <sup>1</sup>Includes medical equipment, bathroom equipment, and safety equipment. \*Indicates statistically significant difference between disabled and elderly respondents ( $p < .05$ ).

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



# A Greater Percent of Nonelderly Disabled Than Elderly Beneficiaries Report Adverse Consequences from Delays

*Among those who delayed getting or did not get items and services because of cost concerns: What was the effect of delaying or not getting the service(s) or item(s) you felt you needed? (percent responding YES)*



Note: <sup>1</sup>"Caused your primary disability to get worse" asked of people with disabilities; "Caused an existing medical condition to get worse" asked of seniors. \*Indicates statistically significant difference between disabled and elderly respondents ( $p < .05$ ).

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

# Nonelderly Disabled Beneficiaries with No Supplemental Coverage are Most Likely to Report Problems Paying Health Care Costs

In the past 12 months, have you had a problem paying your health care costs?

■ Yes, a MAJOR problem   ■ Yes, a MINOR problem

**TOTAL**   **16%**   **17%**   **33%**

**No Supplemental Coverage**   **25%<sup>† ^</sup>**   **22%<sup>^</sup>**   **47%**

**Medicare Advantage**   **19%**   **19%**   **38%**

**Employer<sup>1</sup>**   **13%<sup>^</sup>**   **19%**   **32%**

**Medigap**   **12%**   **20%**   **32%**

**Other Supplemental Coverage**   **17%**   **13%**   **30%**

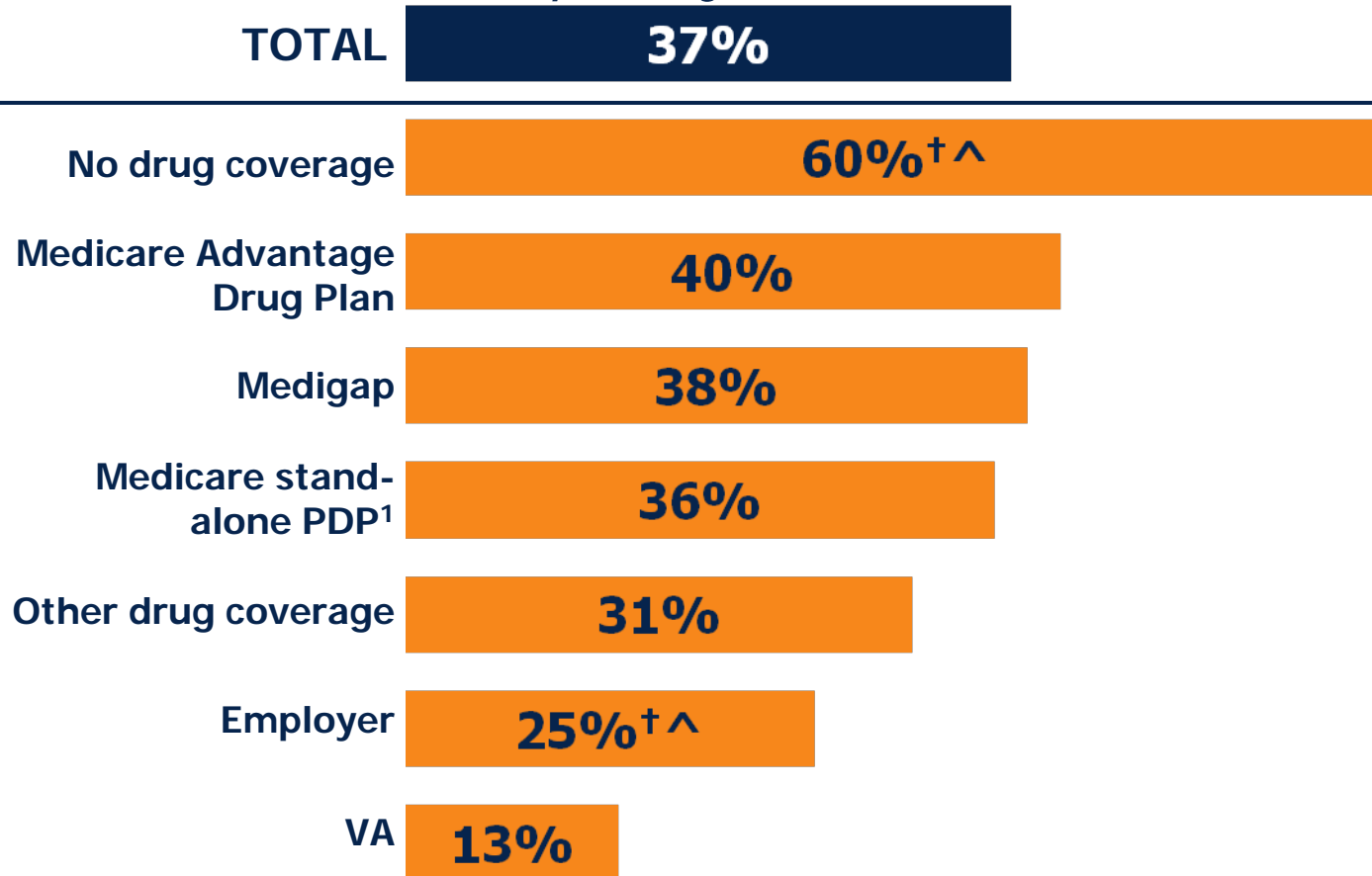
**Medicaid**   **12%<sup>^</sup>**   **13%<sup>† ^</sup>**   **25%**

Note: Estimates for people with disabilities only. <sup>1</sup>Reference group. <sup>†</sup>Indicates statistically significant difference from reference group for the category ( $p < .05$ ). <sup>^</sup>Indicates statistically significant difference from all other groups in the category combined ( $p < .05$ ).

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

# Cost-Related Non-Adherence is More Likely Among Nonelderly Disabled Beneficiaries with No Drug Coverage

Since January of this year [2008], have you delayed getting or not gotten a prescription medicine because it was too expensive? *(percent of nonelderly disabled beneficiaries responding YES)*

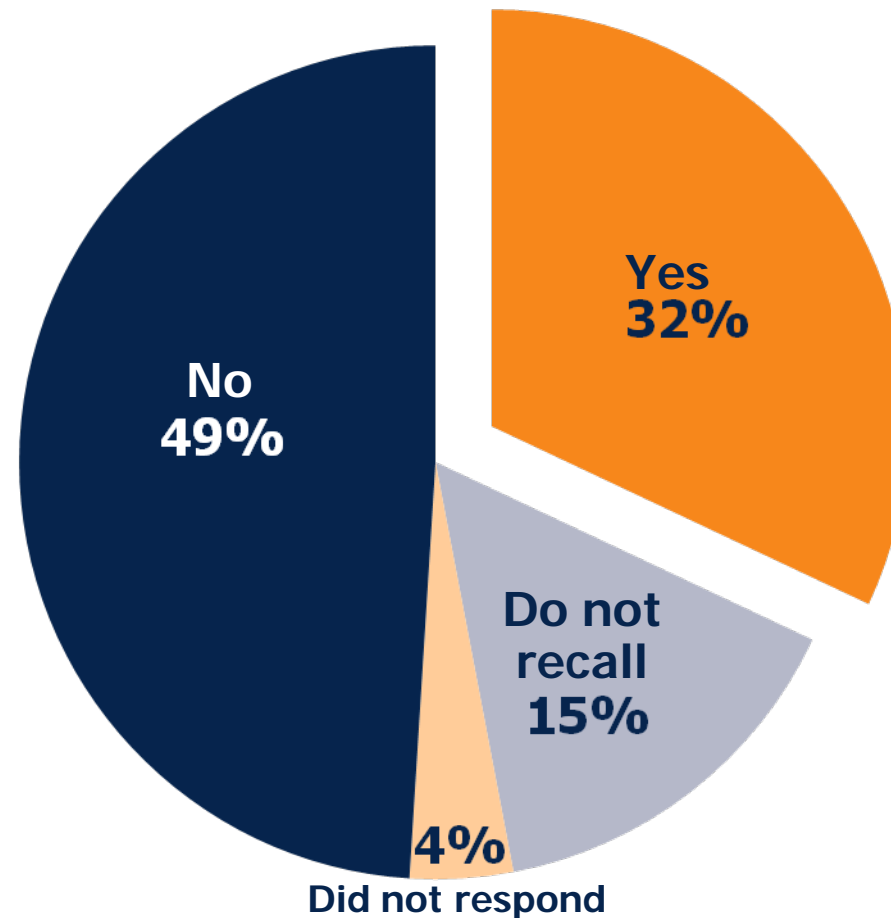


Note: Estimates for people with disabilities only. PDP is prescription drug plan. VA is Veterans Administration. <sup>1</sup>Reference group. <sup>†</sup>Indicates statistically significant difference from reference group for the category ( $p < .05$ ). <sup>^</sup>Indicates statistically significant difference from all other groups in the category combined ( $p < .05$ ).

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

# One-Third of Nonelderly Disabled Beneficiaries Said They Were Uninsured in the 24-Month Medicare Waiting Period

Most people who qualify for disability benefits must wait 24 months before receiving Medicare coverage. Did you go without health insurance coverage at any time during the 24-month waiting period?



# What Could the Government Do to Improve Quality of Life for People with Disabilities?

Which of the following would you say are the three most important things the government could do to improve the quality of life for people with disabilities?  
(percent of nonelderly disabled beneficiaries who say each is "most important")

