

The following appendices are supplemental to a Commonwealth Fund issue brief, C. Schoen, K. Davis, and A. Willink, *Medicare Beneficiaries' High Out-of-Pocket Costs: Cost Burdens by Income and Health Status* (The Commonwealth Fund, May 2017), available on the Fund's website at: <http://www.commonwealthfund.org/publications/issue-briefs/2017/may/medicare-out-of-pocket-cost-burdens>.

## Appendix 1. Medicare Benefits, 2017

	Part A: Hospital	Part B: Medical care
Premium	None if fully eligible	\$134 month (for new beneficiaries) \$1,608 year/person
Deductible	\$1,316 per episode	\$183
Cost-sharing	\$329/day for days 62–90; \$658/day for days 91+	20% of doctors' visits (including in hospital); 20% of outpatient, physical therapy and DME
Cost-sharing for lab tests, home health, hospice		None. Home health medical only
Nursing home	After hospital, up to 100 days; \$165/day for days 21–100	
Part D Private Plans: Prescription medications		
Part D costs:	Premiums average \$42/month. Cost-sharing and drug formulary lists vary. Multiple cost-sharing tiers. Max deductible \$360	

Sources: Parts A and B—Medicare.gov, *Medicare 2017 Costs at a Glance* (Centers for Medicare and Medicaid Services, n.d.); Part D plan offerings in 2017—J. Hoadley, J. Cubanski, and T. Neuman, *Medicare Part D: A First Look at Prescription Drug Plans in 2017* (Henry J. Kaiser Family Foundation, Oct. 17, 2016).

## Appendix 2. Medicare Beneficiaries by Income and Supplemental Coverage

	Total	Medicare only	Medicaid	Employer-sponsored insurance	Medicare Advantage	Medigap
<b>Total</b>	56,100,006.61	5,403,600.32	11,006,574.65	18,685,593.98	13,797,728.51	7,206,509.16
<b>Income</b>						
<100% FPL	8,977,862.68	925,974.06	5,894,237.98	468,099.48	1,234,912.19	454,638.97
100%–149% FPL	9,175,934.95	1,235,113.88	3,520,053.82	1,111,478.25	2,463,852.32	845,436.70
150%–199% FPL	7,084,223.98	1,068,008.40	852,209.47	1,484,542.35	2,546,308.84	1,133,154.92
200%–399% FPL	18,404,901.24	1,569,899.43	642,964.18	8,102,573.72	5,303,817.69	2,785,646.22
400%+ FPL	12,457,083.76	604,604.56	97,109.20	7,518,900.18	2,248,837.47	1,987,632.35
	Total	Medicare only	Medicaid	Employer-sponsored insurance	Medicare Advantage	Medigap
<b>Coverage percent of each row</b>						
<b>Total</b>	100%	10%	20%	33%	25%	13%
<b>Income</b>						
<100% FPL	100%	10%	66%	5%	14%	5%
100%–149% FPL	100%	13%	38%	12%	27%	9%
150%–199% FPL	100%	15%	12%	21%	36%	16%
200%–399% FPL	100%	9%	3%	44%	29%	15%
400%+ FPL	100%	5%	1%	60%	18%	16%

Note: Medicaid includes any Medicaid coverage.

Data: Roger C. Lipitz Center analysis of 2012 Medicare Current Beneficiary Survey projected to 2016.

### Appendix 3. Medicare Low-Income Policies, 2016

#### Full Medicaid 75% to <100% poverty level, varies by state

- Assets limit: \$2,000 individual; \$3,000 couple (states vary)

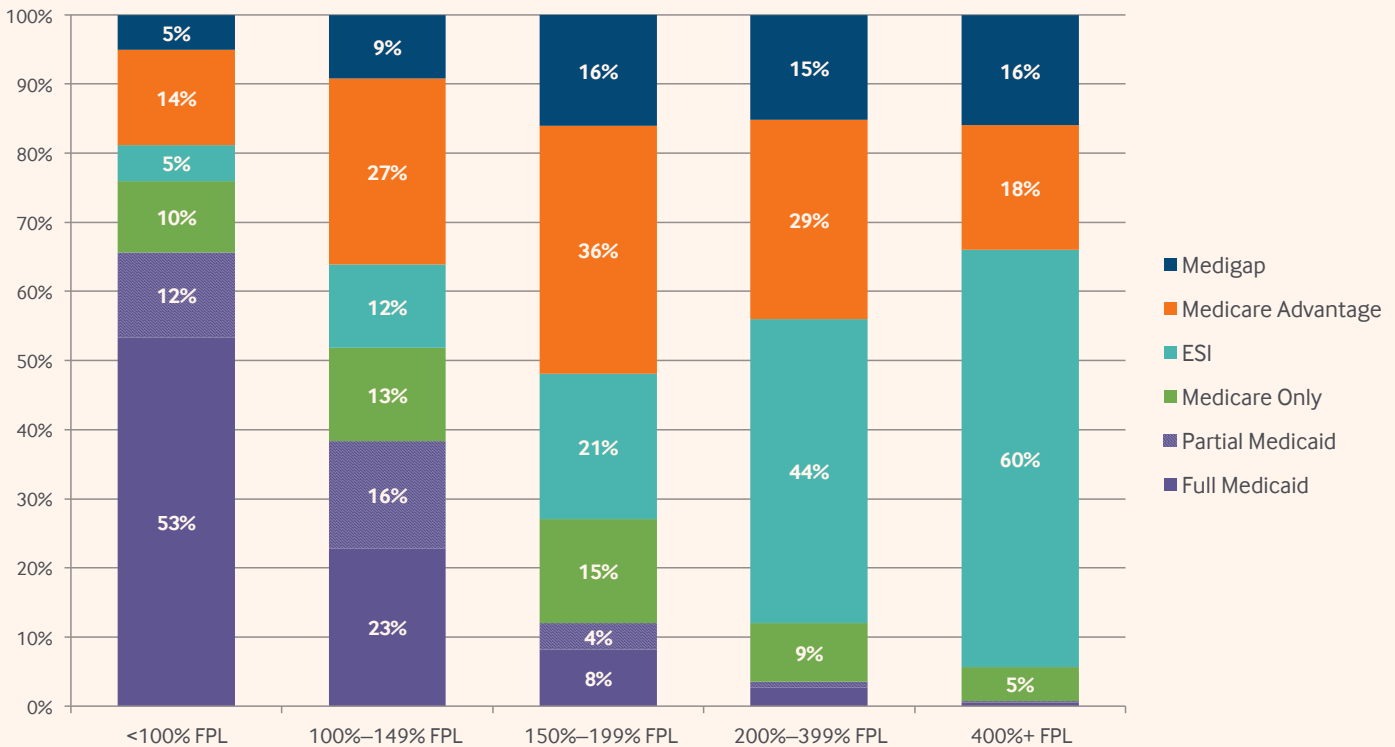
#### Medicare savings programs for Part A and Part B

- Administered by Medicaid
- Asset limit: \$7,280 individual; \$10,930 couple
- <100% poverty level: Medicaid pays Medicare premium + cost-sharing
- 100% to 135% poverty level: help with Part B premium only

#### Medicare Part D sliding scale to 150% poverty level—premium and benefits

- Asset limit: \$13,640 individual; \$27,250 couple
- Lower assets for full subsidy <135% poverty level (\$8,780/\$13,930)
- No premium or deductible <135% poverty level; sliding scale to 150% poverty level
- Administered by Medicare

### Appendix 4. Medicare Beneficiaries by Income and Supplemental Coverage, Including Full or Partial Medicaid



Note: ESI = employer-sponsored insurance; FPL = federal poverty level.

Data: Roger C. Lipitz Center analysis of 2012 Medicare Current Beneficiary Survey projected to 2016. Retains 2012 coverage distribution.

## Appendix 5. Out-of-Pocket Spending by Type of Service and Medicare Beneficiary Income, Coverage, and Health Status

	Number of beneficiaries	Average out-of-pocket spending on health care services									
		Total	Inpatient	ED	Outpatient	Medical providers*	Drugs	SNF	Home health	Facility	Dental
<b>All beneficiaries</b>	56,100,007	\$3,024	\$90	\$14	\$123	\$684	\$760	\$71	\$92	\$861	\$329
<b>Income</b>											
<100% FPL	8,977,864	\$2,345	\$90	\$13	\$82	\$452	\$330	\$61	\$44	\$1,138	\$135
100%–149% FPL	9,175,936	\$2,854	\$68	\$15	\$100	\$492	\$589	\$176	\$36	\$1,219	\$157
150%–199% FPL	7,084,225	\$3,271	\$147	\$15	\$119	\$835	\$926	\$72	\$66	\$832	\$260
200%–399% FPL	18,404,903	\$3,032	\$55	\$13	\$146	\$742	\$887	\$49	\$102	\$660	\$377
400%+ FPL	12,457,085	\$3,486	\$125	\$13	\$136	\$820	\$913	\$35	\$167	\$714	\$564
Medicare only	5,403,598	\$5,374	\$244	\$26	\$138	\$714	\$634	\$225	\$48	\$3,065	\$282
Medicaid	11,006,575	\$2,587	\$89	\$17	\$77	\$446	\$265	\$166	\$21	\$1,420	\$86
ESI	18,685,594	\$2,826	\$107	\$13	\$143	\$801	\$798	\$25	\$145	\$343	\$449
Medicare Advantage	13,797,729	\$2,472	\$34	\$10	\$100	\$524	\$880	\$16	\$29	\$564	\$315
Medigap	7,206,512	\$3,499	\$40	\$7	\$171	\$1,024	\$1,282	\$38	\$215	\$270	\$453
Top 5% of spending	2,203,159	\$19,009	\$916	\$30	\$936	\$2,353	\$1,169	\$1,393	\$1,057	\$10,902	\$253
<b>Health status</b>											
No chronic conditions	25,811,765	\$1,549	\$23	\$6	\$41	\$337	\$313	\$21	\$233	\$148	\$427
3+ chronic conditions	30,288,242	\$2,755	\$124	\$16	\$150	\$839	\$974	\$35	\$121	\$165	\$331
Serious physical or cognitive impairment	13,702,999	\$5,519	\$203	\$18	\$151	\$1,001	\$857	\$243	\$362	\$2,491	\$194
0 ADLs	34,732,782	\$2,063	\$44	\$11	\$107	\$556	\$681	\$8	\$8	\$253	\$394
1 ADL	8,719,719	\$2,939	\$91	\$18	\$141	\$727	\$968	\$51	\$31	\$627	\$286
2+ ADLs	12,647,505	\$5,695	\$213	\$18	\$155	\$1,006	\$835	\$261	\$365	\$2,660	\$183
<200% FPL, all	25,238,019	\$3,215	\$83	\$13	\$142	\$773	\$898	\$43	\$128	\$681	\$453
<200% FPL and high need,** all	17,001,477	\$3,223	\$115	\$17	\$117	\$674	\$691	\$140	\$70	\$1,235	\$164
<200% FPL and high need,** Medicaid	7,475,973	\$2,529	\$77	\$20	\$83	\$500	\$284	\$159	\$5	\$1,320	\$83
<200% FPL and high need,** ESI	1,954,582	\$3,759	\$61	\$18	\$184	\$964	\$906	\$90	\$107	\$1,138	\$290
<200% FPL and high need,** Medicare only	1,698,244	\$6,737	\$513	\$36	\$176	\$900	\$816	\$400	\$31	\$3,540	\$325

Note: ED = emergency department; SNF = skilled nursing facility; FPL = federal poverty level; ESI = employer-sponsored insurance; ADLs = activities of daily living.

\* Medical providers includes hearing and other services not covered by Medicare as well as Medicare cost-sharing.

\*\* High need = Three or more chronic conditions and/or serious physical or cognitive impairment.

Data: Roger C. Lipitz Center analysis of 2012 Medicare Current Beneficiary Survey projected to 2016.