## Average Annual Medicare Spending by Type of Service Among Older, Community-Dwelling Medicare Beneficiaries, 2015

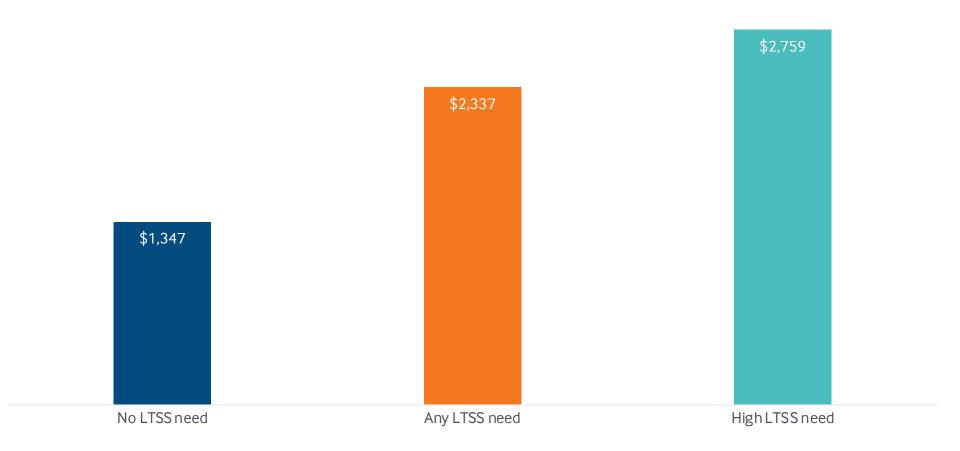


Notes: LTSS = long-term services and supports. N = 3,975, weighted to 21.8 million fee-for-service (FFS) beneficiaries for services other than prescription drugs; N = 2,454, weighted to 13.2 million FFS beneficiaries enrolled in Part D for prescription drug spending.

Data: Authors' analysis of Medicare claims data, 2015.



## Out-of-Pocket Spending for Medicare Covered Services by Older, Community-Dwelling Medicare Beneficiaries, 2015



Notes: LTSS = long-term services and supports. N = 3,975, weighted to 21.8 million fee-for-service (FFS) beneficiaries for services other than prescription drugs; N = 2,454, weighted to 13.2 million FFS beneficiaries enrolled in Part D for prescription drug spending.

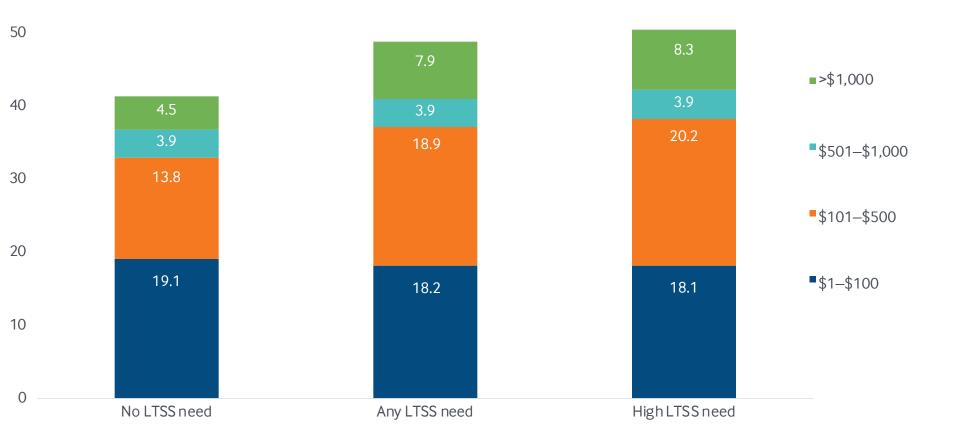
Data: Authors' analysis of Medicare claims data, 2015.



### Out-of-Pocket Spending on Assistive Devices, 2015

Percent

60

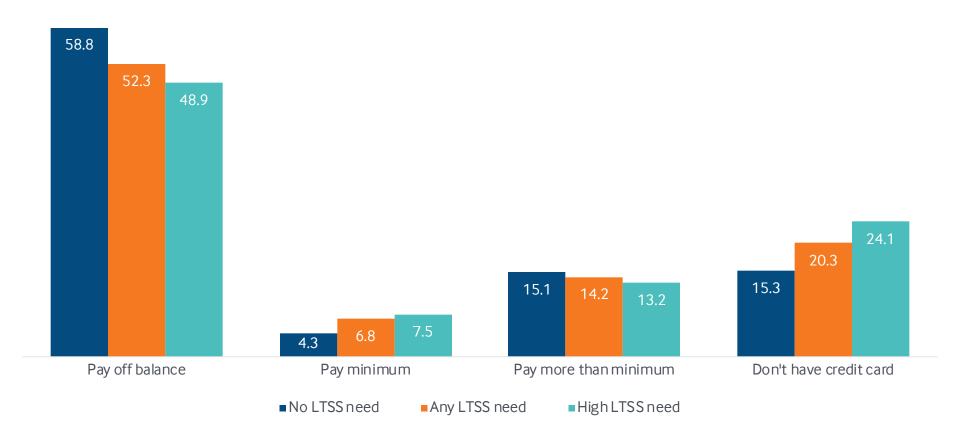


Notes: LTSS = long-term services and supports. N = 7,070, weighted to 38.8 million Medicare beneficiaries; excludes nursing home and non-nursing home residential care residents. Data: Authors' analysis of National Health and Aging Trends Study (NHATS) 2015 data.



### Credit Card Ownership and Payments in 2015 by LTSS Need Status

Percent



Notes: LTSS = long-term services and supports. N = 7,070, weighted to 38.8 million Medicare beneficiaries; excludes nursing home and non-nursing home residential care residents; totals do not add to 100%, as 6.4% of the weighted community refused this question.

Data: Authors' analysis of National Health and Aging Trends Study (NHATS) 2015 data.

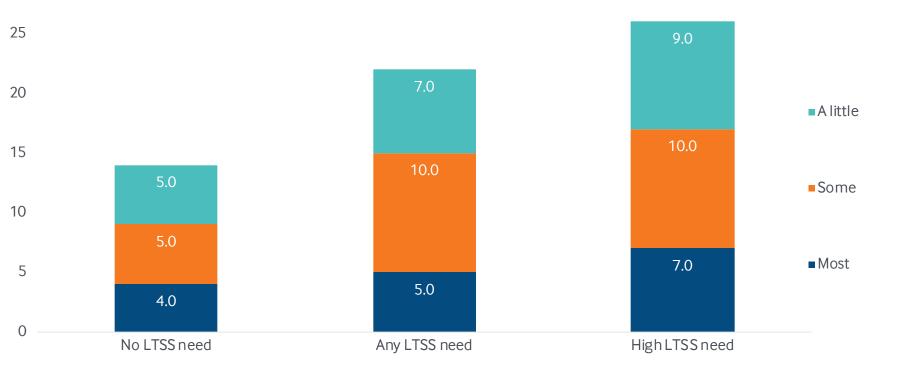


#### Exhibit 5

# Proportion of Credit Card Debt for Medical Care Among Those with Credit Card Debt in 2015



30



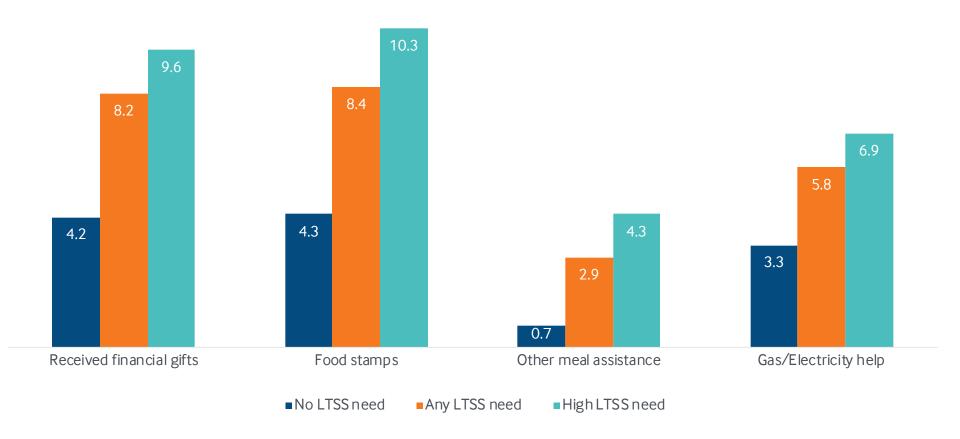
Notes: LTSS = long-term services and supports. N = 7,070, weighted to 38.8 million Medicare beneficiaries; excludes nursing home and non-nursing home residential care residents.

Data: Authors' analysis of National Health and Aging Trends Study (NHATS) 2015 data.



## Proportion of Older Medicare Beneficiaries Receiving Financial Assistance or Other Public Support

Percent

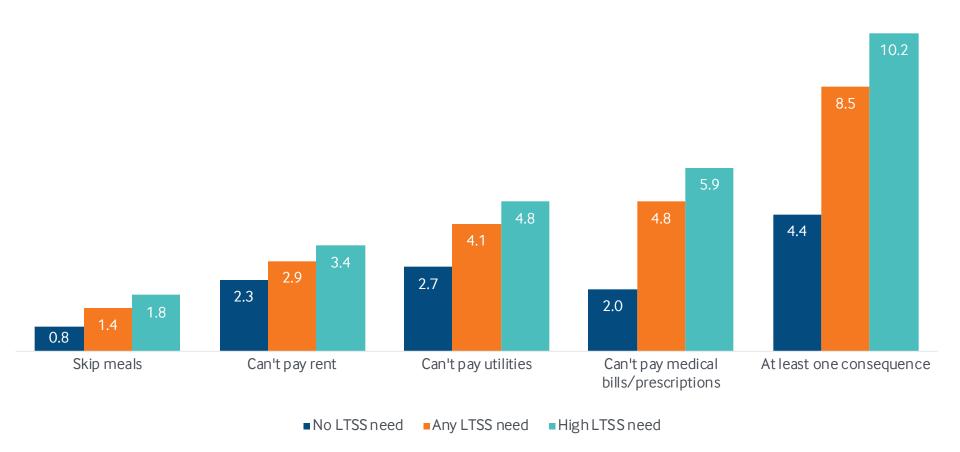


Notes: LTSS = long-term services and supports. N = 7,070, weighted to 38.8 million Medicare beneficiaries; excludes nursing home and non-nursing home residential care residents. Data: Authors' analysis of National Health and Aging Trends Study (NHATS) 2015 data.



# Adverse Consequences Associated with Not Having Enough Money by LTSS Need

Percent



Notes: LTSS = long-term services and supports. N = 7,070, weighted to 38.8 million Medicare beneficiaries; excludes nursing home and non-nursing home residential care residents. Data: Authors' analysis of National Health and Aging Trends Study (NHATS) 2015 data.

