Majorities of Adults Across Political Affiliation Express Interest in Medicare Health Accounts*

Percent of adults ages 50–70 in working families interested in a Medicare Health Account

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Democrat</th>
<th>Republican</th>
<th>Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>69</td>
<td>68</td>
<td>71</td>
<td>71</td>
</tr>
</tbody>
</table>

* Respondents were asked: “Thinking about paying for your healthcare in the future, would you be interested in having 1% of your (and/or your spouses’) earnings deducted from your paycheck(s), tax-free, and placed in your own Medicare account(s) to use for long-term care or other expenses not covered by Medicare?”

Percent of Adults Ages 50–64 Who Are Very/Somewhat Interested in Receiving Medicare Before Age 65, by Insurance Status and Income

Access Problems Because of Cost

Percent of adults who had any of four access problems* in past year because of cost

* Did not fill a prescription; did not see a specialist when needed; skipped medical test, treatment, or follow-up; did not see doctor when sick.

More than One-Third of Older Adults Report Medical Bill Problems

Percent of adults ages 50–70 with any medical bill problems or outstanding medical debt*

* Problems paying/not able to pay medical bills, contacted by a collection agency for medical bills, had to change way of life to pay bills, or has medical debt being paid off over time.

Older Adults Have High Rates of Chronic Conditions*

* Includes hypertension/high blood pressure, heart disease/heart attack, cancer, diabetes, arthritis, or high cholesterol.

Insurance Instability Among Adults Ages 50–64
Is Highest Among Those with Low Incomes

Percent of adults ages 50–64

- Insured all last year, time uninsured since age 50
- Insured now, time uninsured in past year
- Uninsured now

Note: Income groups based on 2003 household income.
More than Half of Older Adults with Individual Coverage Spend $3,600 or More Annually on Premiums

Percent of insured adults ages 50–70

- **Annual premium $6,000 or more**
- **Annual premium $3,600–$5,999**

**Total Insured**
- 6
- 10

**Medicare**
- 4
- 2

**Employer**
- 17
- 6

**Individual**
- 26
- 28

More than Two of Five Older Adults with Individual Coverage Have Annual Deductibles of $1,000 or More

Percent of insured adults ages 50–70

<table>
<thead>
<tr>
<th>Category</th>
<th>Annual deductible $500–$999</th>
<th>Annual deductible $1,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total insured</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Medicare</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Employer</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Individual</td>
<td>12</td>
<td>54</td>
</tr>
</tbody>
</table>

Annual Out-of-Pocket Medical Expenses, Including Prescription Drugs*

Percent of insured adults ages 50–70

- Annual out-of-pocket expenses $5,000 or more
- Annual out-of-pocket expenses $1,000–$4,999

* Does not include premiums.

Percent of Insured Older Adults Who Are “Underinsured”*

* Defined as “underinsured” if: 1) medical expenses (excluding premiums) represent 10% or more of income; 2) medical expenses (excluding premiums) for low income (<200% FPL) represent 5% or more of income; or 3) deductible represents 5% or more of income. Based on C. Schoen et al., “Insured But Not Protected: How Many Adults Are Underinsured?” Health Affairs Web Exclusive (June 14, 2005): W5-289–W5-302.

Access Problems Because of Cost

Percent of adults who had any of four access problems* in past year because of cost

* Did not fill a prescription; did not see a specialist when needed; skipped medical test, treatment, or follow-up; did not see doctor when sick.

Access Problems in Past Year, by Size of Deductible

Percent who had any of four access problems* in past year because of costs

* Did not fill a prescription; did not see a specialist when needed; skipped medical test, treatment, or follow-up; did not see doctor when sick.

More than One-Third of Older Adults Report Medical Bill Problems

Percent of adults ages 50–70 with any medical bill problems or outstanding medical debt*

* Problems paying/not able to pay medical bills, contacted by a collection agency for medical bills, had to change way of life to pay bills, or has medical debt being paid off over time.

Medical Bill or Debt Problems in Past Year, by Size of Deductible

Percent of insured adults ages 50–70 with any medical bill problem or outstanding debt*

* Problems paying/not able to pay medical bills, contacted by a collection agency for medical bills, had to change way of life to pay bills, or has medical debt being paid off over time.

Percent of Medicare Beneficiaries Who Were Uninsured Just Before Medicare

Percent of Medicare beneficiaries ages 50–70

Importance of Becoming Eligible for Medicare

Percent of Medicare beneficiaries ages 50–70 who said it was “very important” to become eligible for Medicare

Ratings of Insurance Coverage

Percent of adults rating insurance coverage “excellent” or “very good”

Medicare Beneficiaries and Older Adults with Employer Coverage Are Most Satisfied with Health Care Quality

Percent who said they were “very satisfied” with their health care

Medicare Beneficiaries and Older Adults with Employer-Sponsored Coverage Are Most Confident in Getting the Best Medical Care

Percent reporting they were “very confident” in getting the best medical care

Two of Five Older Adults Are Not Confident in Their Retirement Security: Older Adults with Low Incomes Are the Least Confident

Percent of adults who are not too or not at all confident they’ll have enough income and savings to live comfortably in retirement

Total Bank or Stock Market Savings

Percent of adults ages 50–70 with savings of the following amounts

- Less than $25,000: 38%
- $25,000–$49,999: 10%
- $50,000–$99,999: 11%
- $100,000 or more: 25%
- Don’t know/Refused: 16%

Total Bank or Stock Market Savings, by Income, Adults Ages 50–70

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Less than 200% Poverty</th>
<th>200% Poverty or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000–$49,999</td>
<td>80%</td>
<td>6%</td>
</tr>
<tr>
<td>$50,000–$99,999</td>
<td>13%</td>
<td>14%</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>2%</td>
<td>37%</td>
</tr>
<tr>
<td>Less than $25,000</td>
<td>7%</td>
<td>Don't know/Refused: 10%</td>
</tr>
<tr>
<td>Don’t know/Refused</td>
<td>7%</td>
<td>Less than $25,000: 26%</td>
</tr>
</tbody>
</table>

The Quality of Retiree Health Benefits Is Eroding

Percent of adults ages 50–70 with retiree health benefits or who expect to have them

Majorities of Older Adults Are Worried They Won’t Be Able to Afford Needed Medical Care

Percent “very/somewhat worried” about affording medical care

Interest in Medicare Health Accounts Is Strong Across Income Group*

Percent of adults ages 50–70 in working families interested in a Medicare Health Account

* Respondents were asked: “Thinking about paying for your healthcare in the future, would you be interested in having 1% of your (and/or your spouses’) earnings deducted from your paycheck(s), tax-free, and placed in your own Medicare account(s) to use for long-term care or other expenses not covered by Medicare?”

Percent of Adults Ages 50–64 Who Are Very/Somewhat Interested in Receiving Medicare Before Age 65, by Insurance Status and Income

## Amount Willing to Pay to Buy into Medicare Before Age 65

<table>
<thead>
<tr>
<th>Percent of adults ages 50–64 and not on Medicare who are interested in buying into Medicare</th>
<th>Total 50–64</th>
<th>Less than $40,000</th>
<th>$40,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of adults ages 50–64 and not on Medicare who are interested in buying into Medicare</td>
<td>73%</td>
<td>83%</td>
<td>68%</td>
</tr>
<tr>
<td>Willing to pay $200</td>
<td>26</td>
<td>21</td>
<td>30</td>
</tr>
<tr>
<td>Willing to pay $100, but not willing to pay $200</td>
<td>26</td>
<td>32</td>
<td>24</td>
</tr>
<tr>
<td>Willing to pay $50, but not willing to pay $100</td>
<td>11</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>Not willing to pay $50</td>
<td>5</td>
<td>10</td>
<td>3</td>
</tr>
<tr>
<td>Don’t know/refused to answer how much willing to pay</td>
<td>5</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Note: Columns may not sum properly because of rounding.

How Interested Would You Be in Paying an Extra $100 per Month to Medicare to Have All Your Health Services, Including Rx, Covered?

Percent of respondents on Medicare

- Very interested: 25%
- Somewhat interested: 25%
- Not too interested: 13%
- Not at all interested: 34%
- Don’t know/Refused: 3%

If Medicare or Your Insurance Plan Charged You a Lower Monthly Premium If You Agreed to Go to Doctors That Provided the Best Care at the Lowest Cost, Would You Participate, Even If It Meant You Had to Change Doctors?

Percent of adults ages 50–70 who responded yes

Should Medicare or Your Insurance Plan Require You to Sign Up for a Doctor Who Would Be Your Regular Source of Care?

Percent of adults ages 50–70 who responded yes