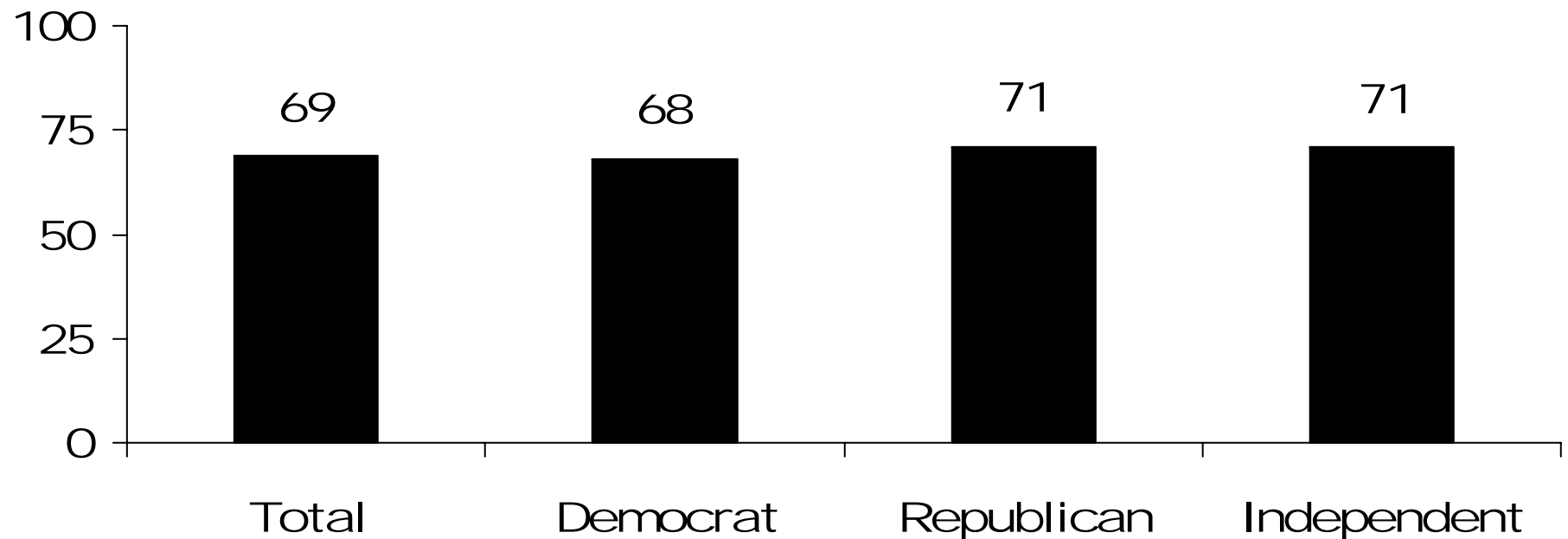


## Majorities of Adults Across Political Affiliation Express Interest in Medicare Health Accounts\*

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

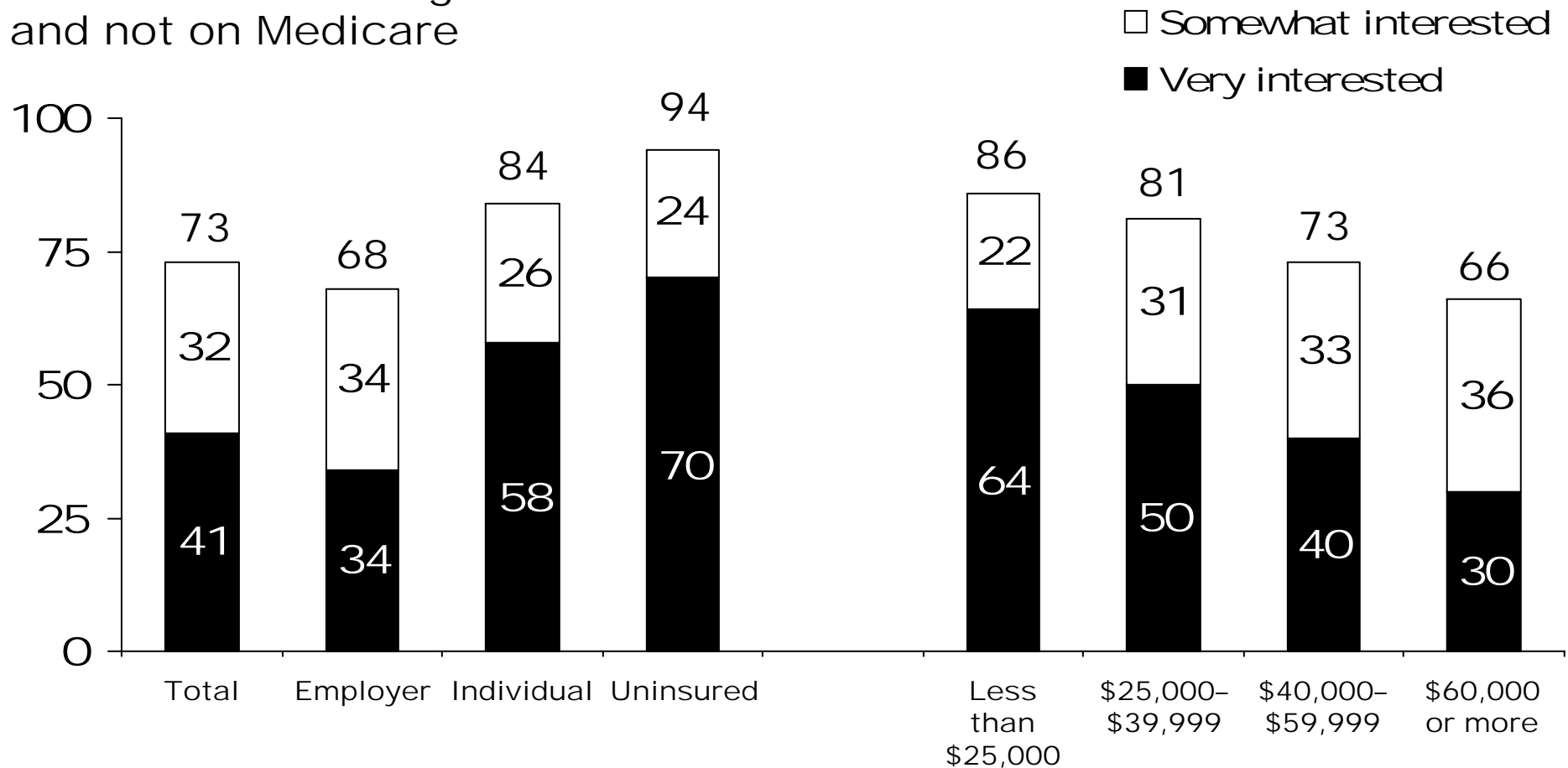


\* Respondents were asked: “Thinking about paying for your healthcare in the future, would you be interested in having 1% of your (and/or your spouses’) earnings deducted from your paycheck(s), tax-free, and placed in your own Medicare account(s) to use for long-term care or other expenses not covered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

Source: The Commonwealth Fund Survey of Older Adults (2004).

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

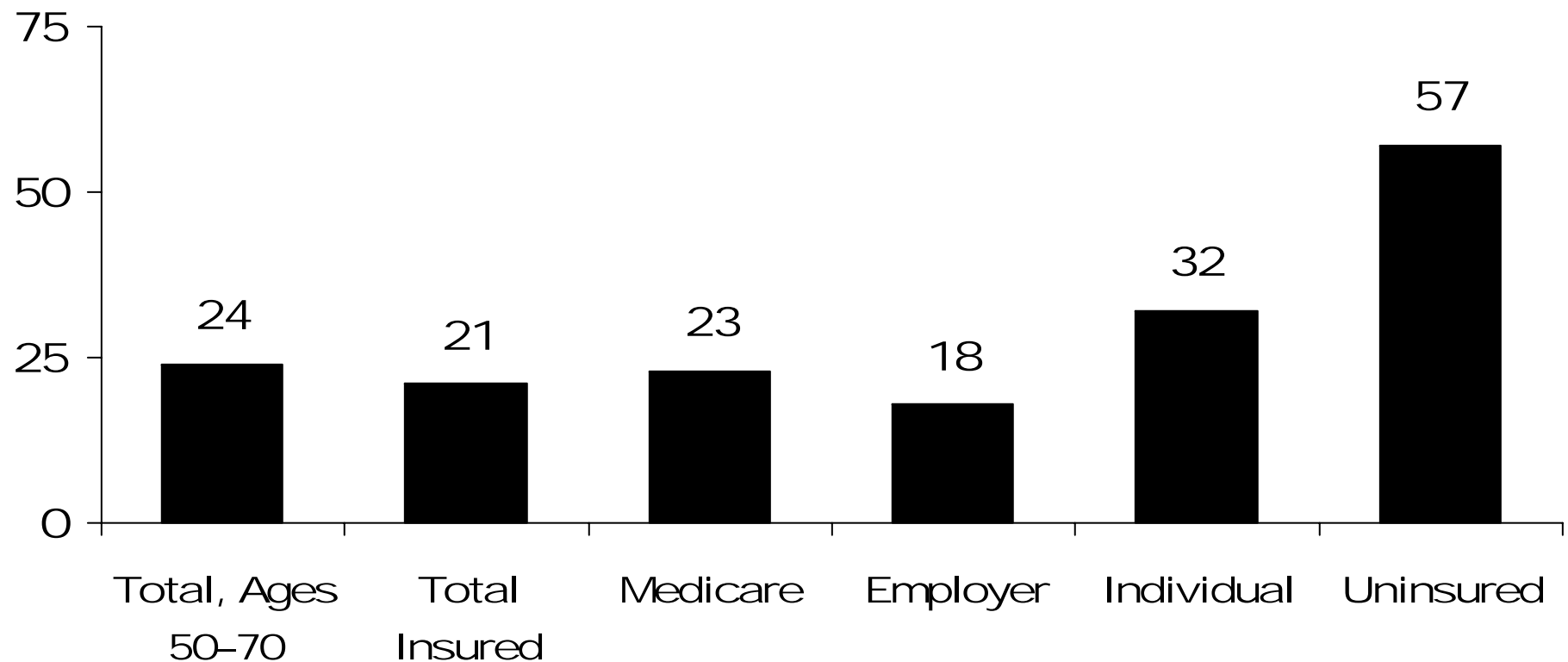
Percent of adults ages 50–64 and not on Medicare



Source: The Commonwealth Fund Survey of Older Adults (2004).

## Access Problems Because of Cost

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

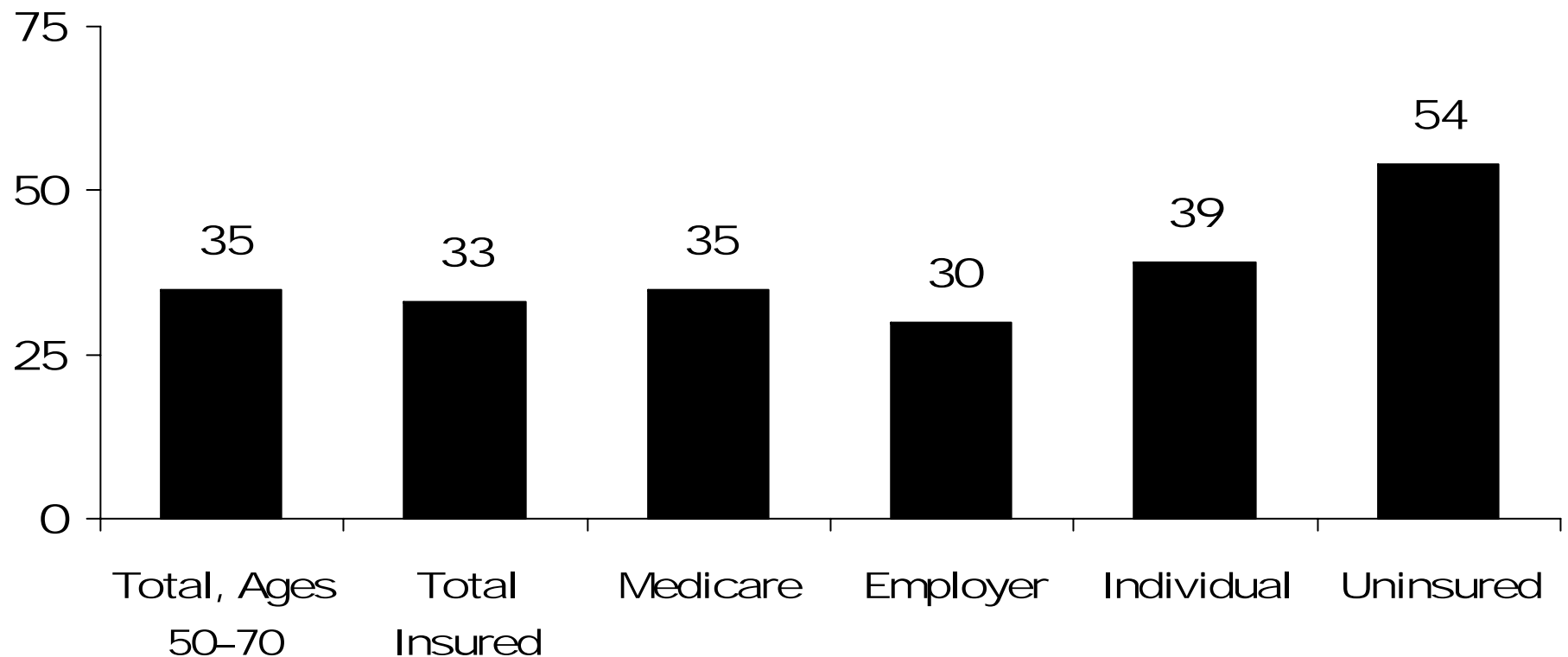


\* Did not fill a prescription; did not see a specialist when needed; skipped medical test, treatment, or follow-up; did not see doctor when sick.

Source: The Commonwealth Fund Survey of Older Adults (2004).

## 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.

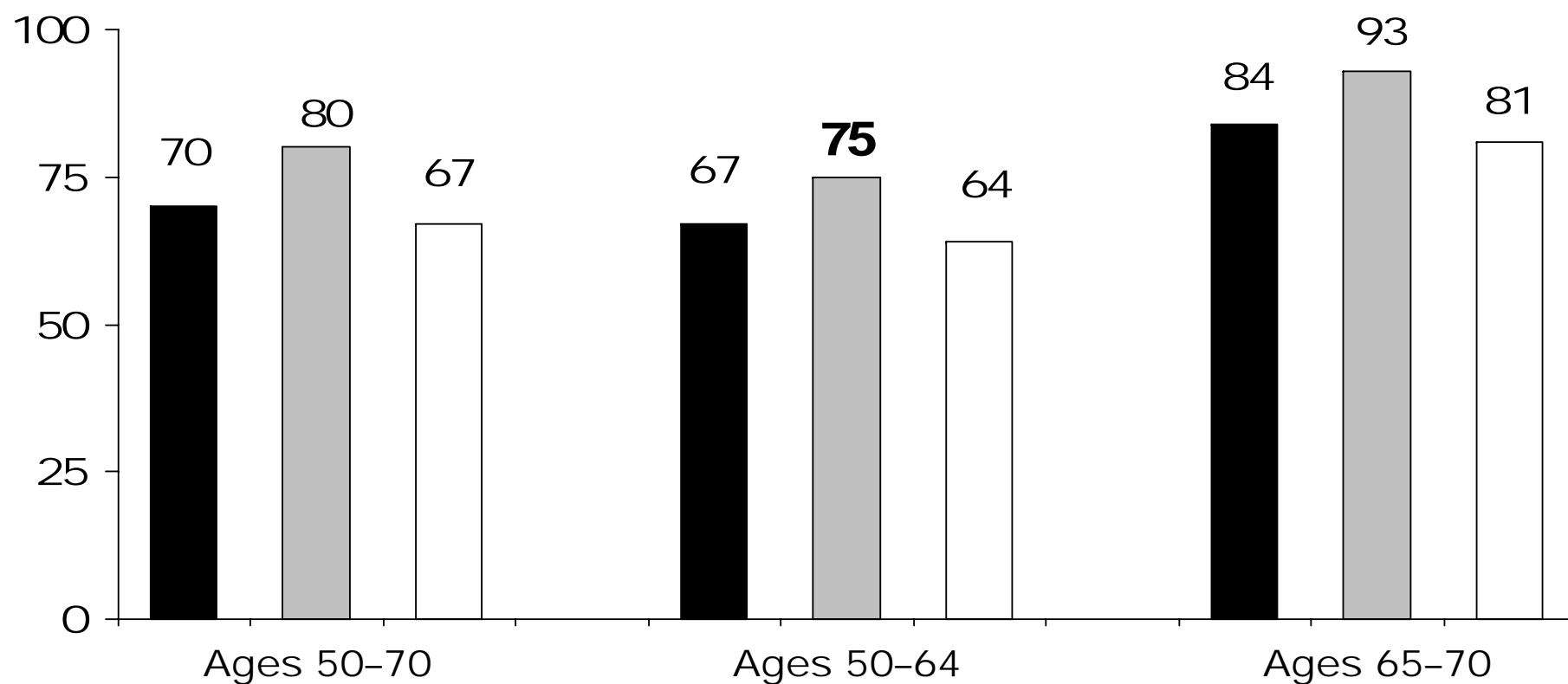
Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 1

## Older Adults Have High Rates of Chronic Conditions\*

■ Total    ■ <200% poverty    □ 200% poverty or more

Percent of adults with a chronic condition\*



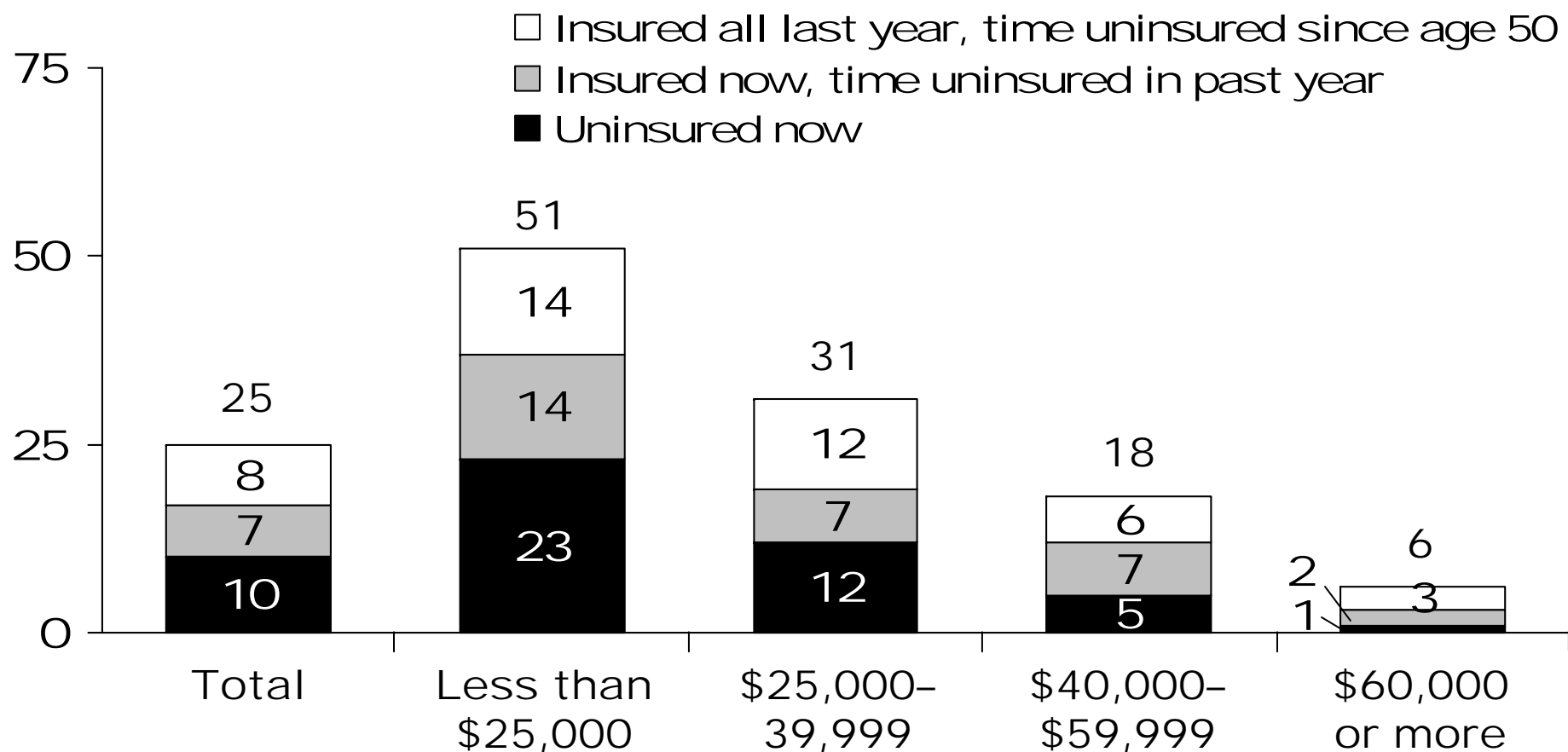
\* Includes hypertension/high blood pressure, heart disease/heart attack, cancer, diabetes, arthritis, or high cholesterol.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 2

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

Percent of adults ages 50-64



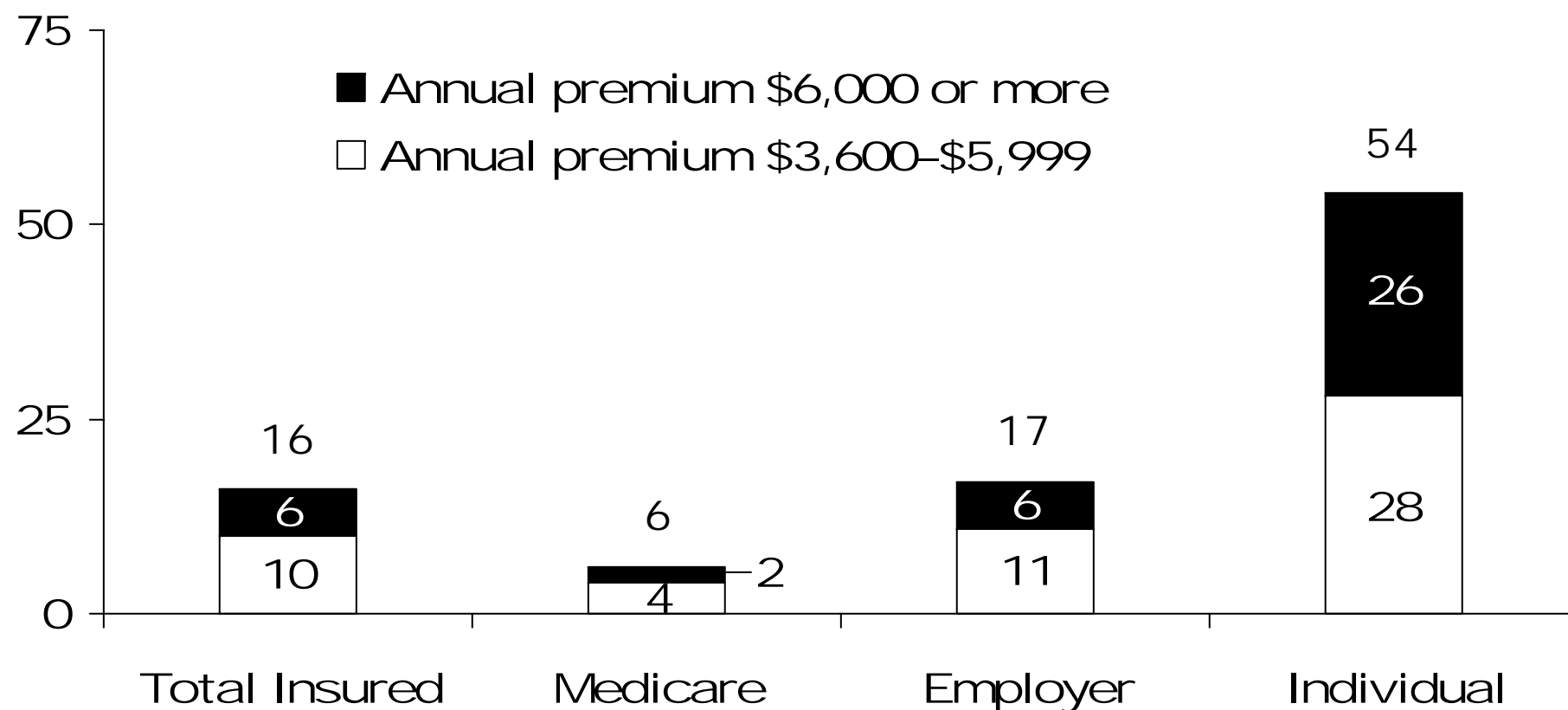
Note: Income groups based on 2003 household income.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 3

## More than Half of Older Adults with Individual Coverage Spend \$3,600 or More Annually on Premiums

Percent of insured adults ages 50-70

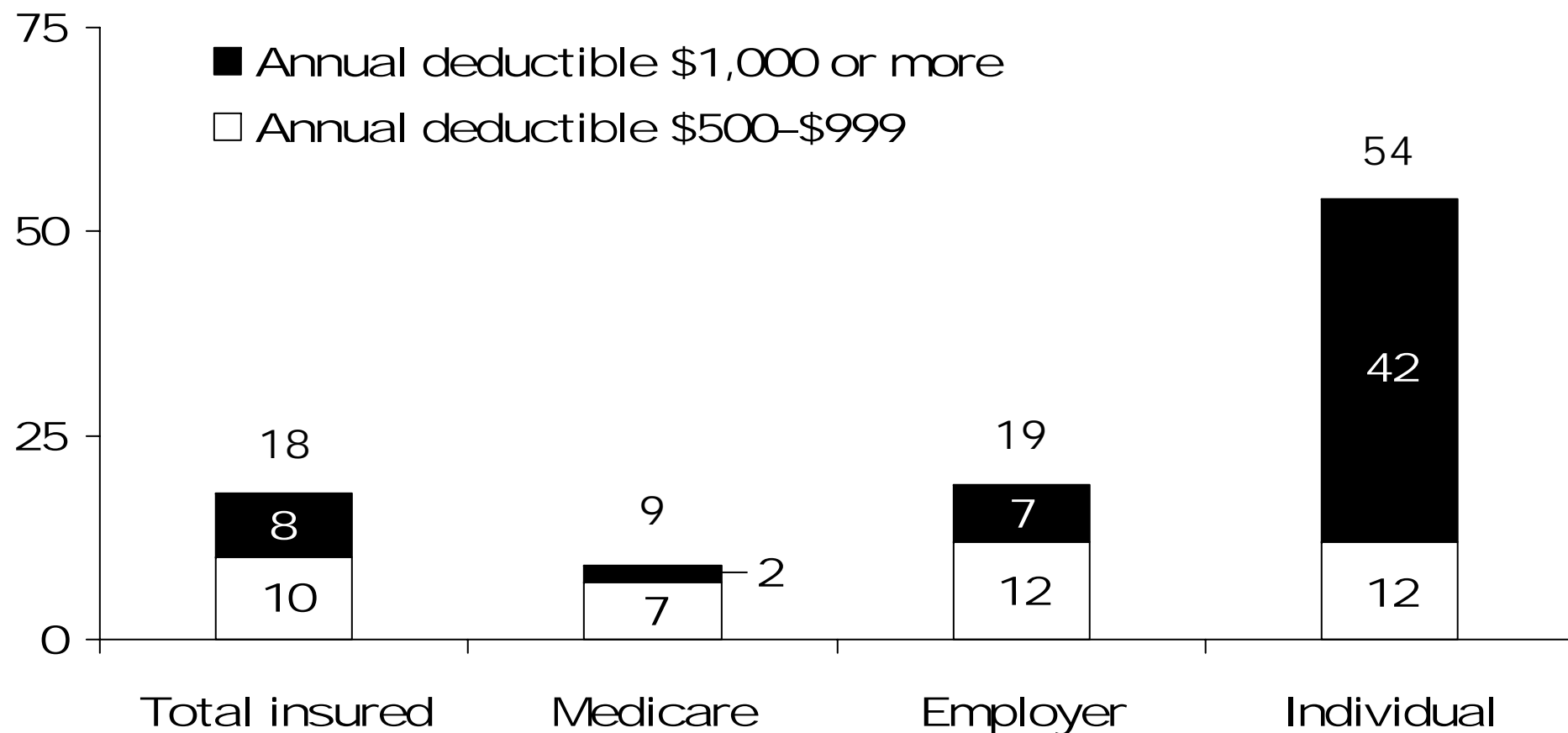


Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 4

# 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



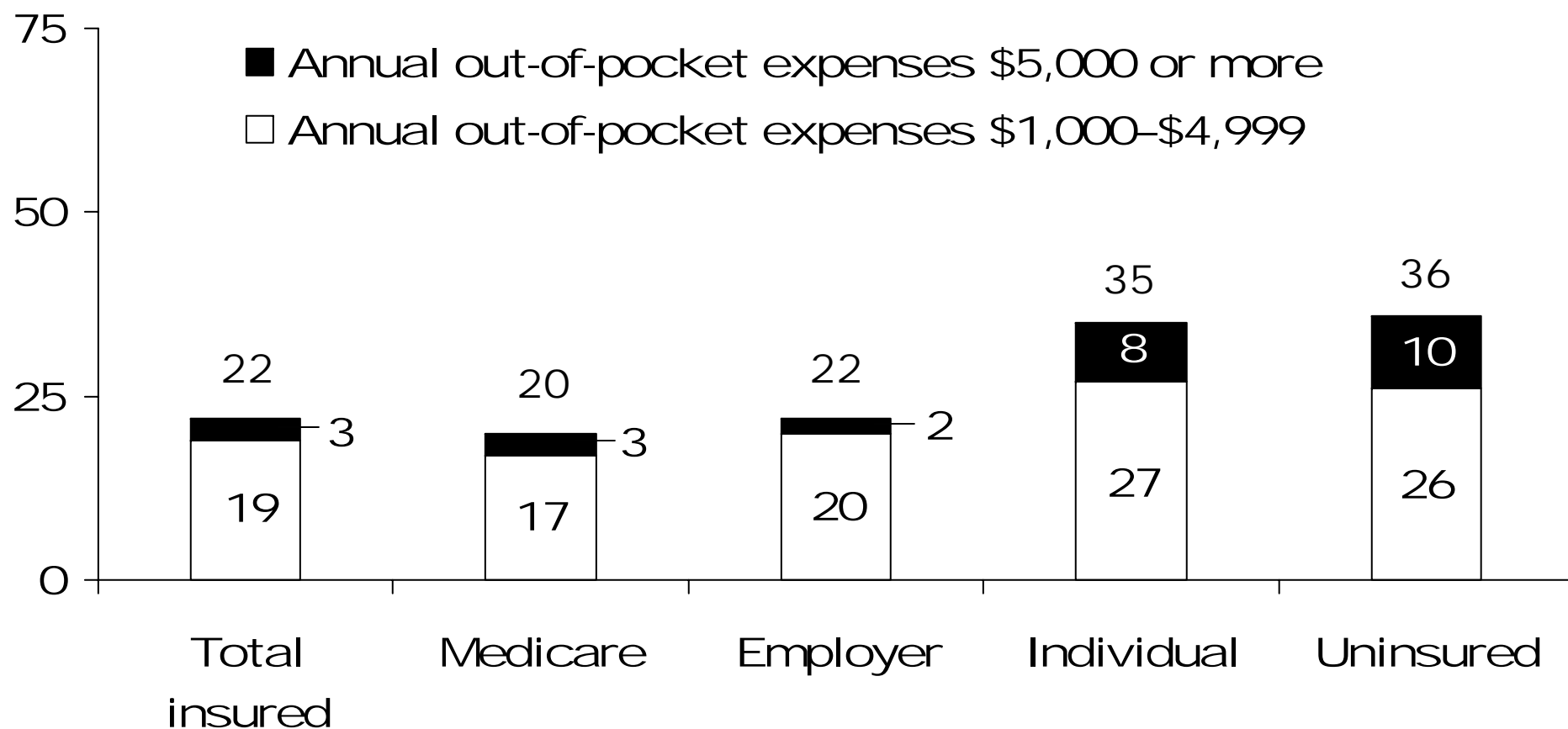
Source: The Commonwealth Fund Survey of Older Adults (2004).



Figure 5

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

Percent of insured adults ages 50-70



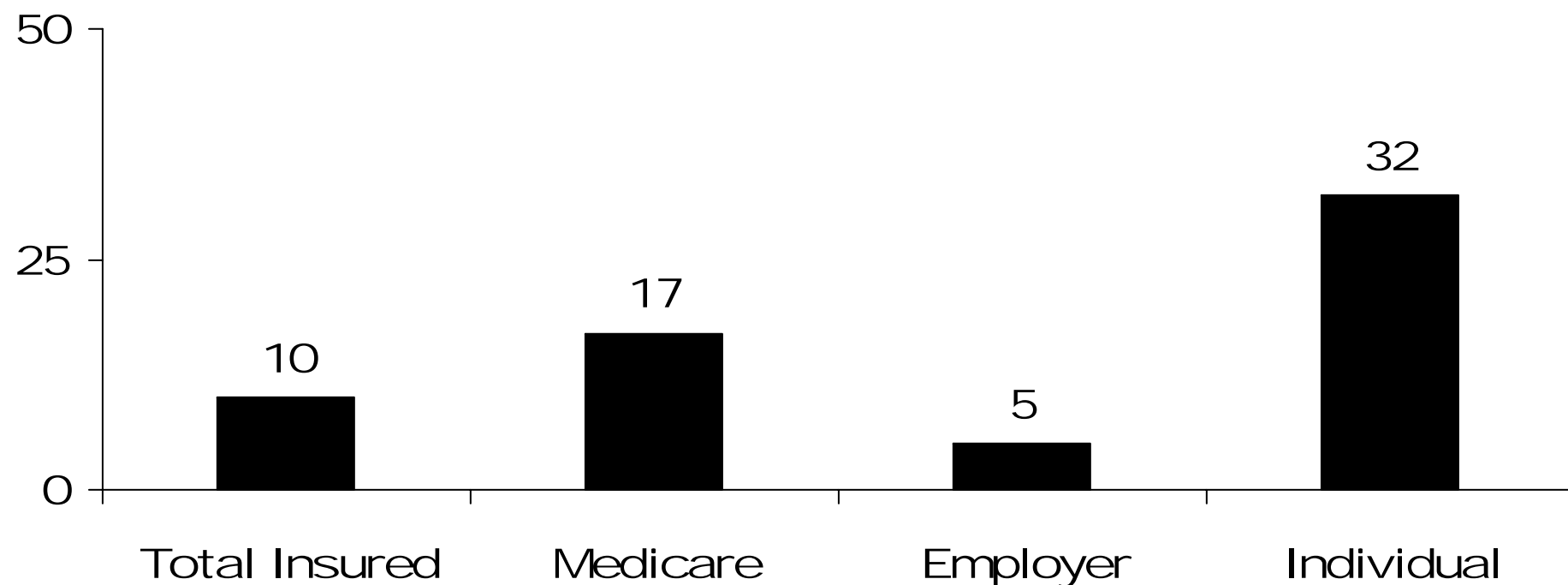
\* Does not include premiums.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 6

## Percent of Insured Older Adults Who Are “Underinsured” \*

Percent of insured adults 50–70



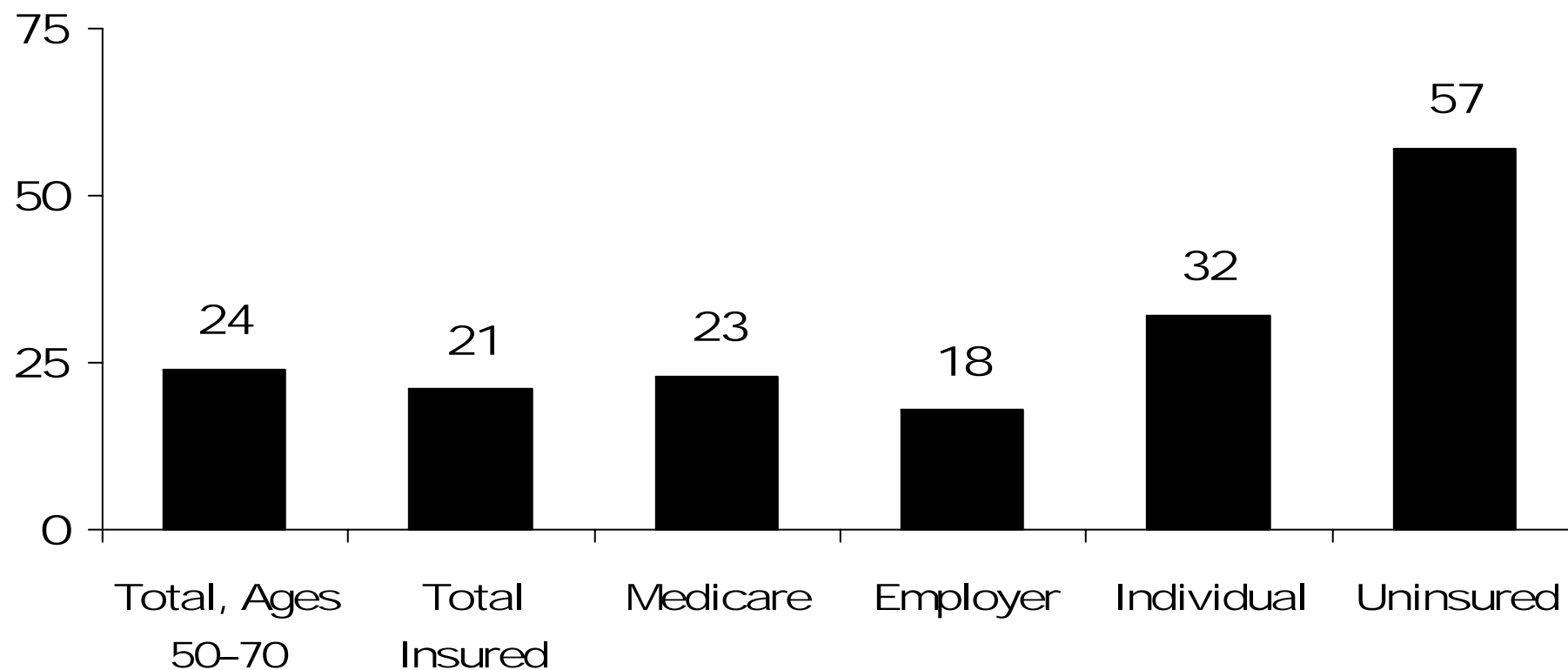
\* Defined as “underinsured” if: 1) medical expenses (excluding premiums) represent 10% or more of income; 2) medical expenses (excluding premiums) for low income (<200% FPL) represent 5% or more of income; or 3) deductible represents 5% or more of income. Based on C. Schoen et al., “Insured But Not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

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 7

## Access Problems Because of Cost

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



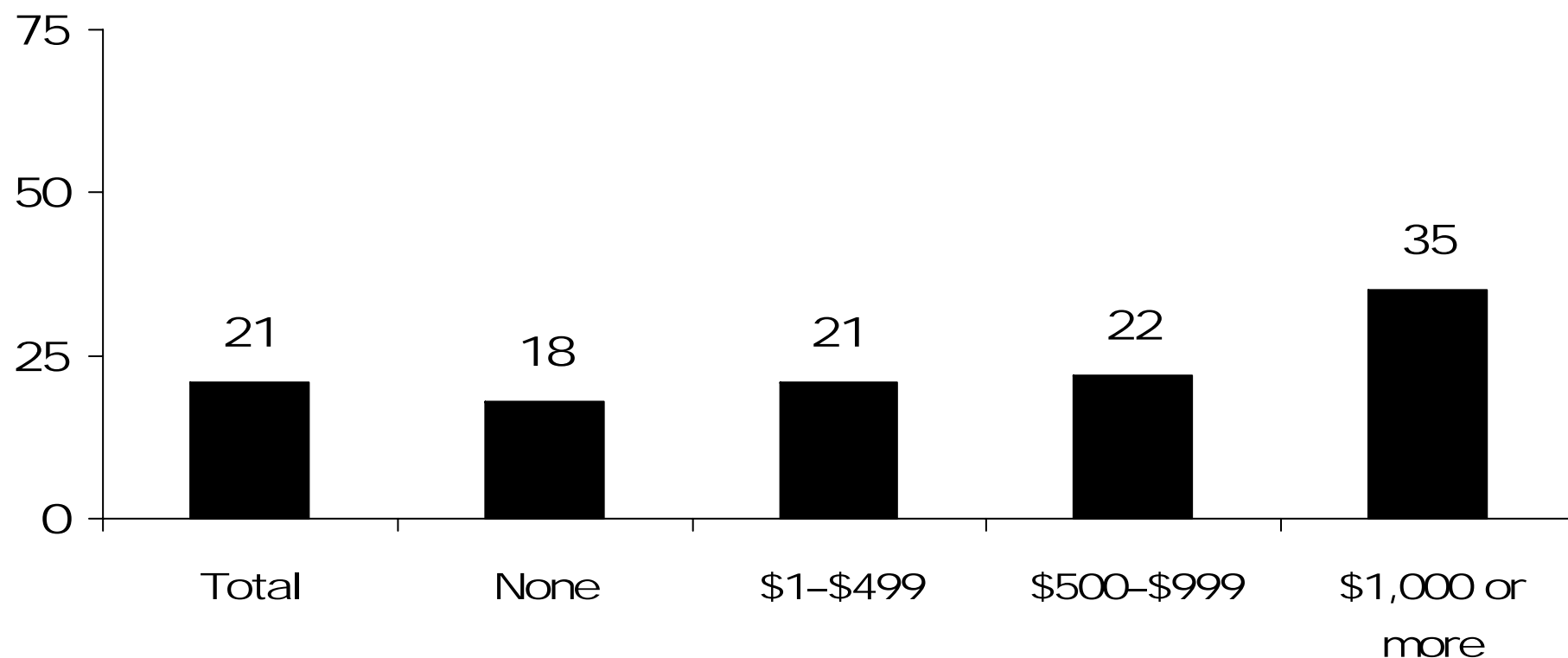
\* Did not fill a prescription; did not see a specialist when needed; skipped medical test, treatment, or follow-up; did not see doctor when sick.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 8

## Access Problems in Past Year, by Size of Deductible

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



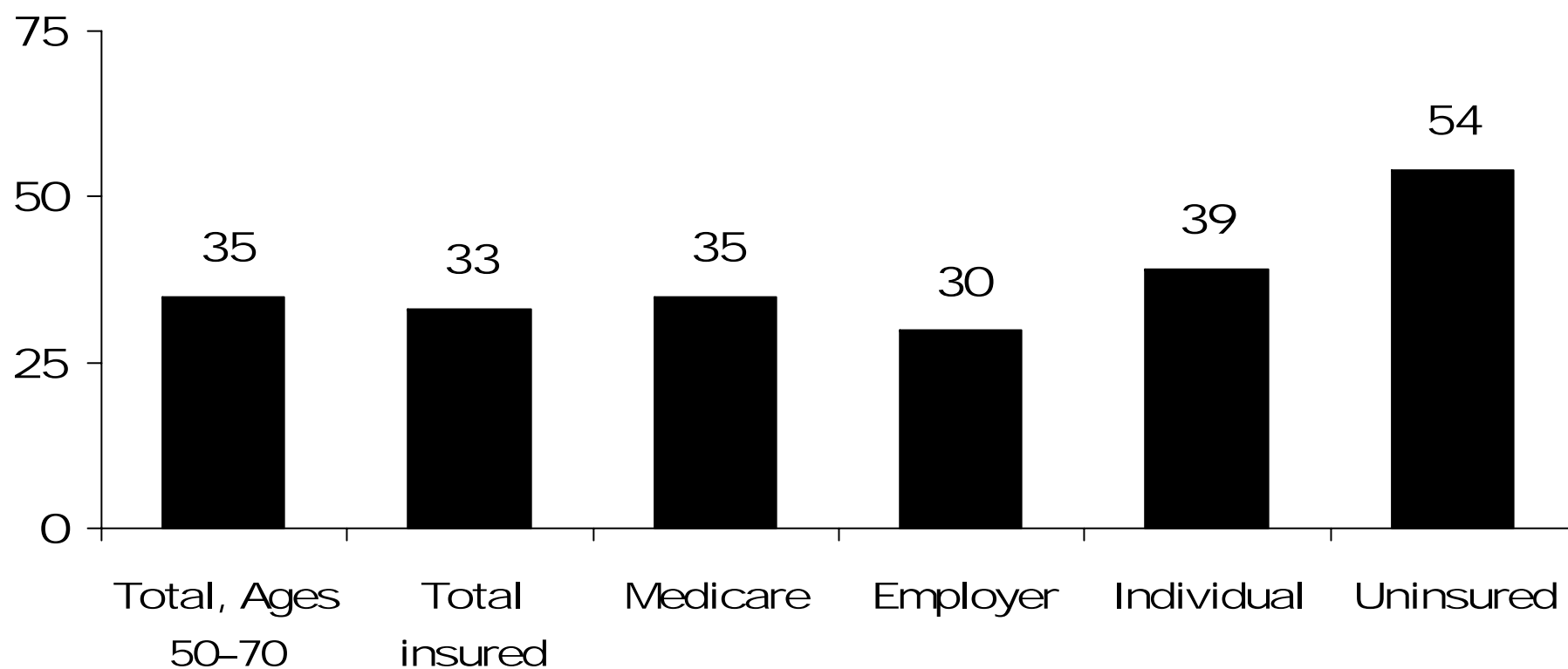
\* Did not fill a prescription; did not see a specialist when needed; skipped medical test, treatment, or follow-up; did not see doctor when sick.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 9

## 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\*



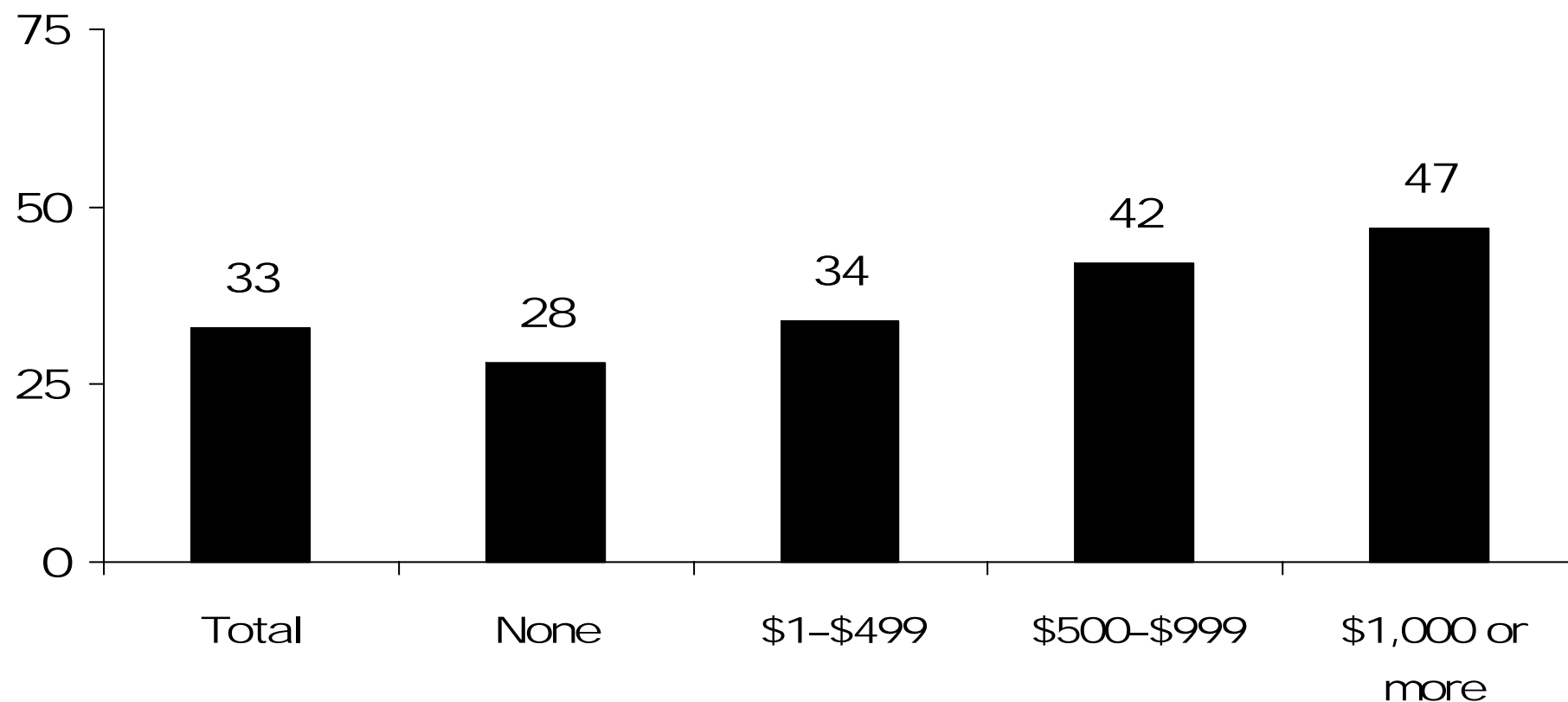
\* Problems paying/not able to pay medical bills, contacted by a collection agency for medical bills, had to change way of life to pay bills, or has medical debt being paid off over time.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 10

## 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\*

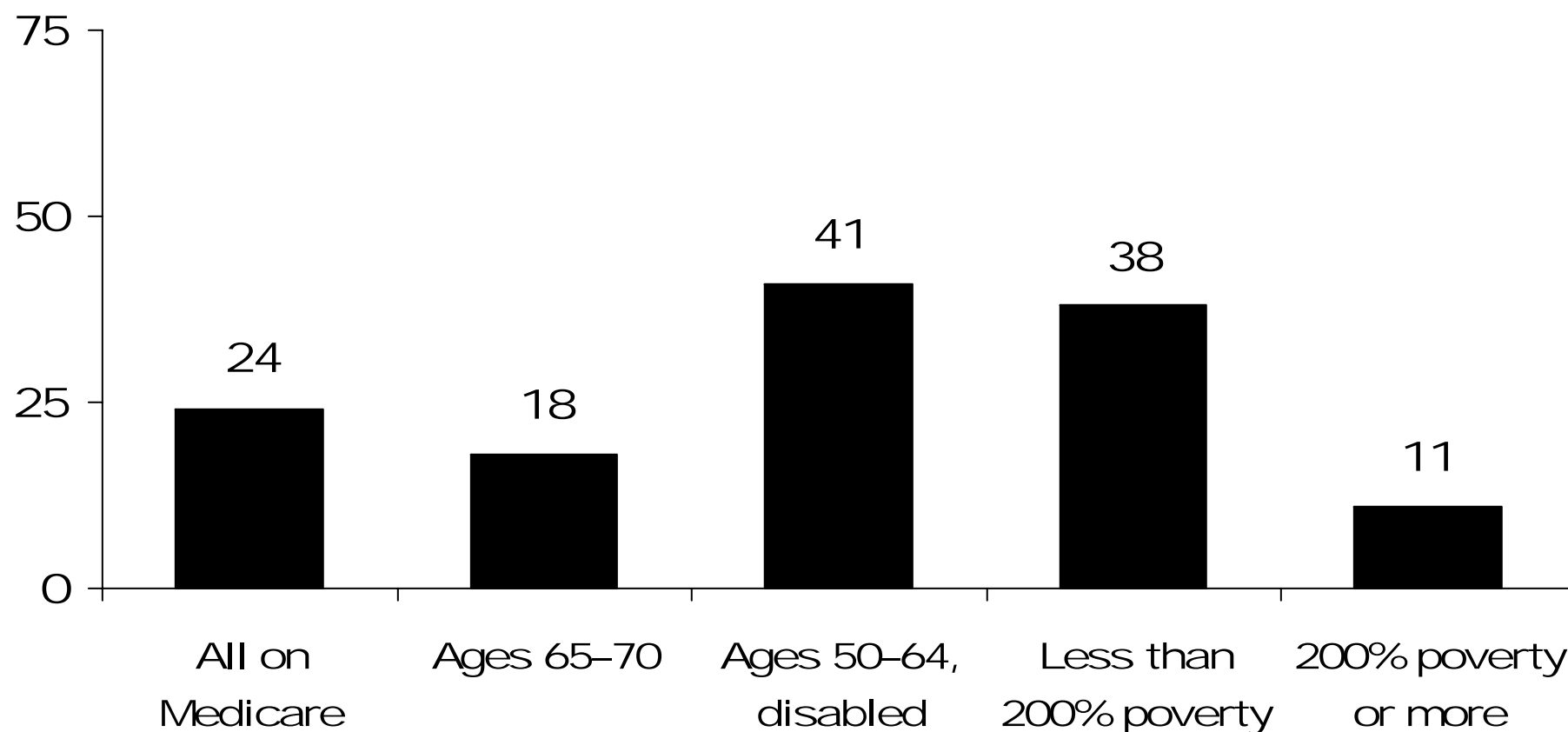


\* Problems paying/not able to pay medical bills, contacted by a collection agency for medical bills, had to change way of life to pay bills, or has medical debt being paid off over time.

Source: The Commonwealth Fund Survey of Older Adults (2004).

# Percent of Medicare Beneficiaries Who Were Uninsured Just Before Medicare

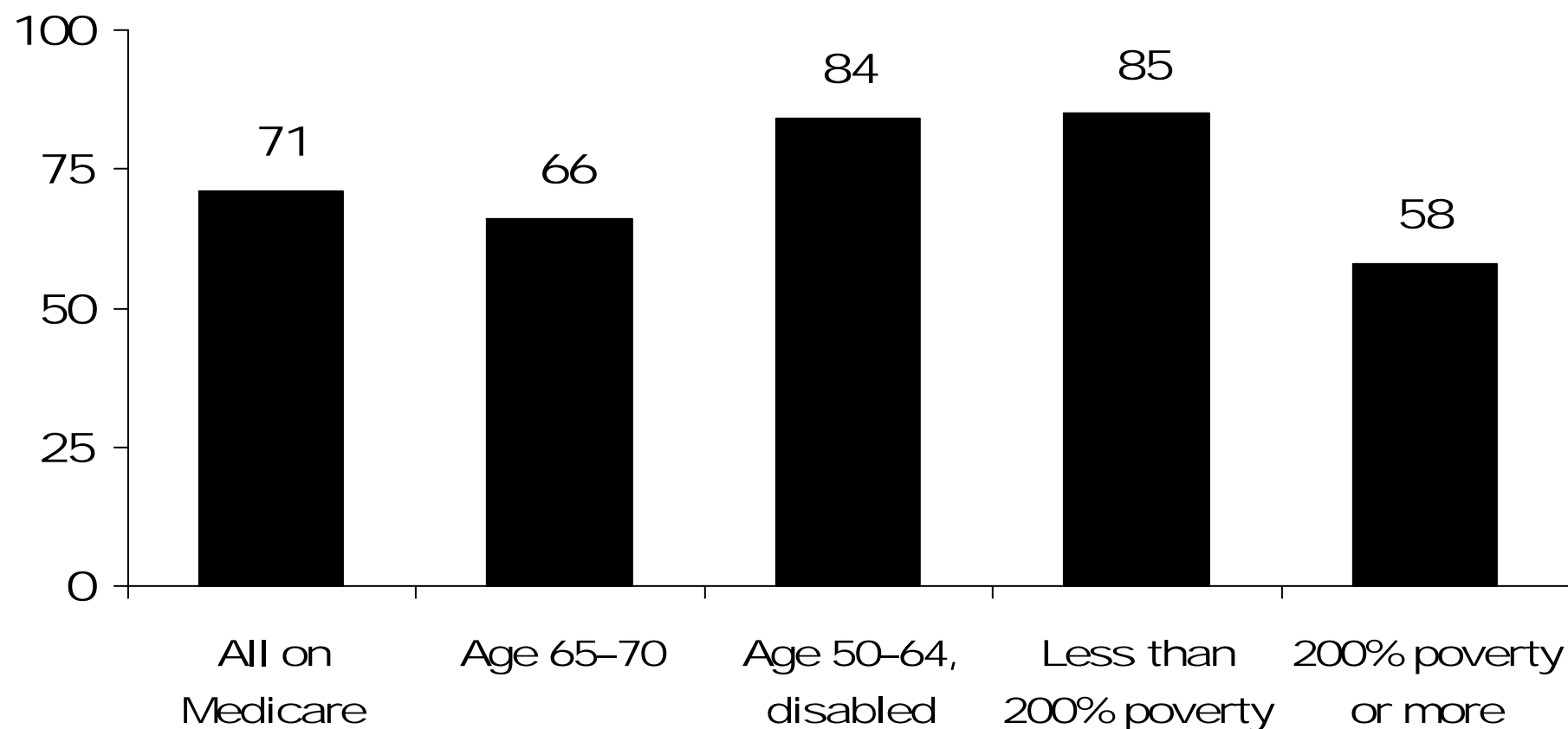
Percent of Medicare beneficiaries ages 50-70



Source: The Commonwealth Fund Survey of Older Adults (2004).

## Importance of Becoming Eligible for Medicare

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



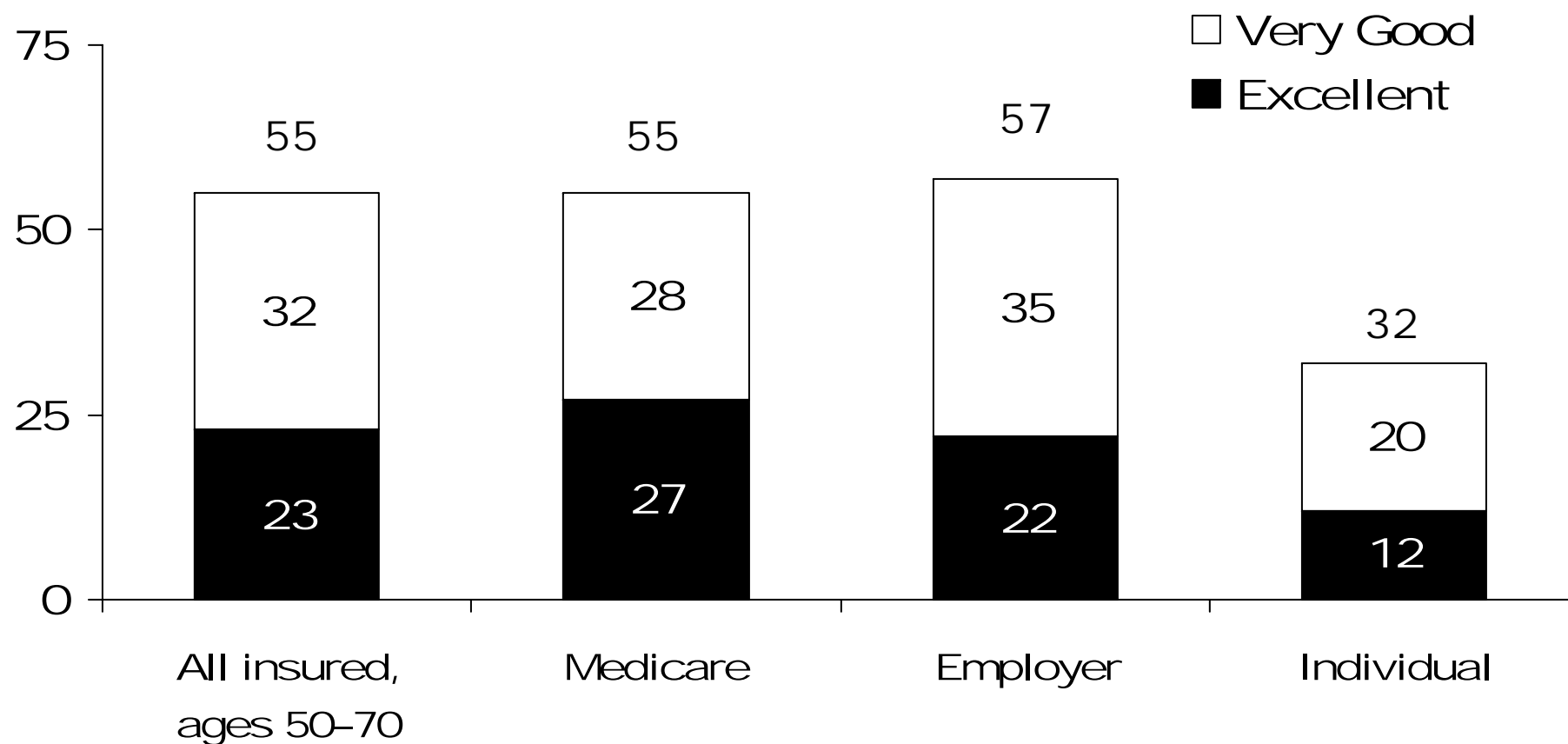
Source: The Commonwealth Fund Survey of Older Adults (2004).



Figure 13

## Ratings of Insurance Coverage

Percent of adults rating insurance coverage  
"excellent" or "very good"

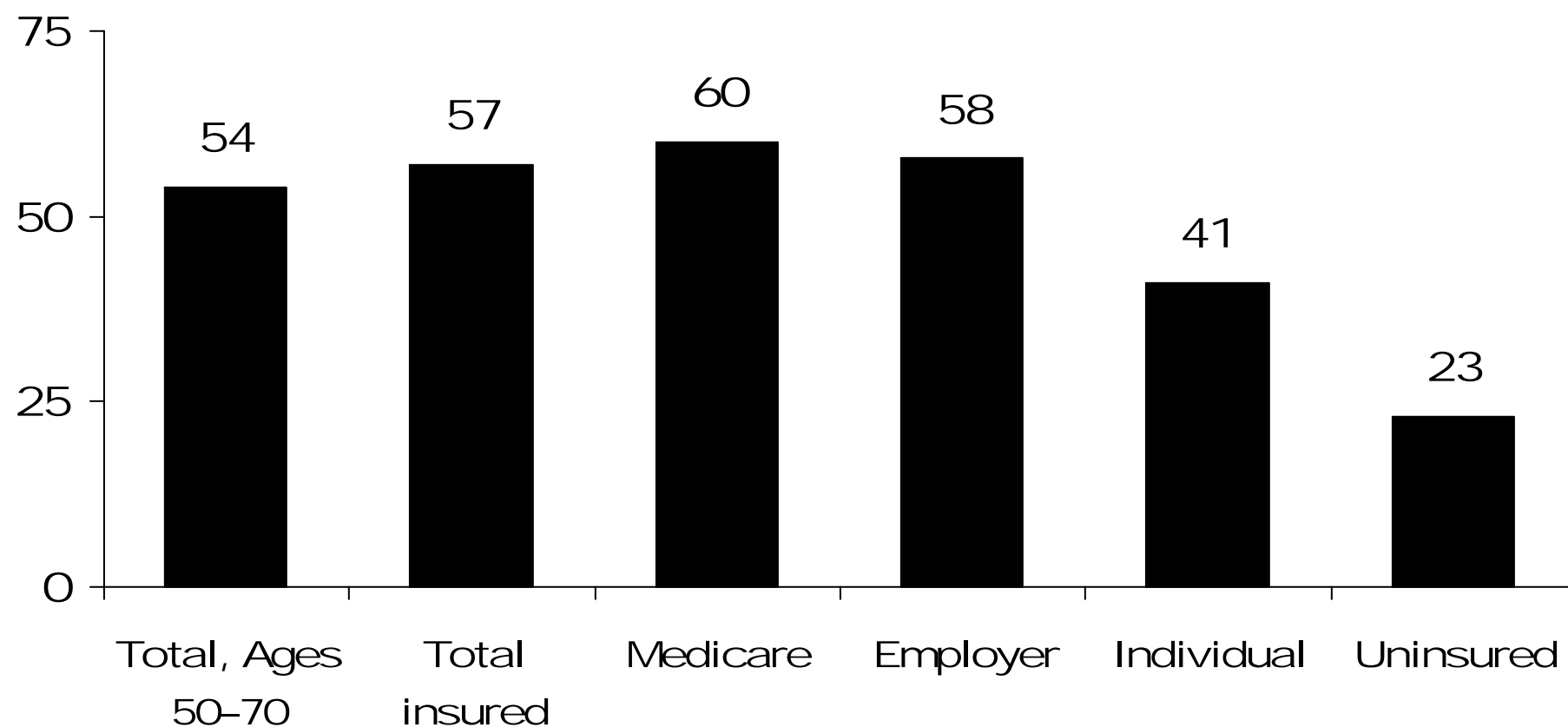


Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 14

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

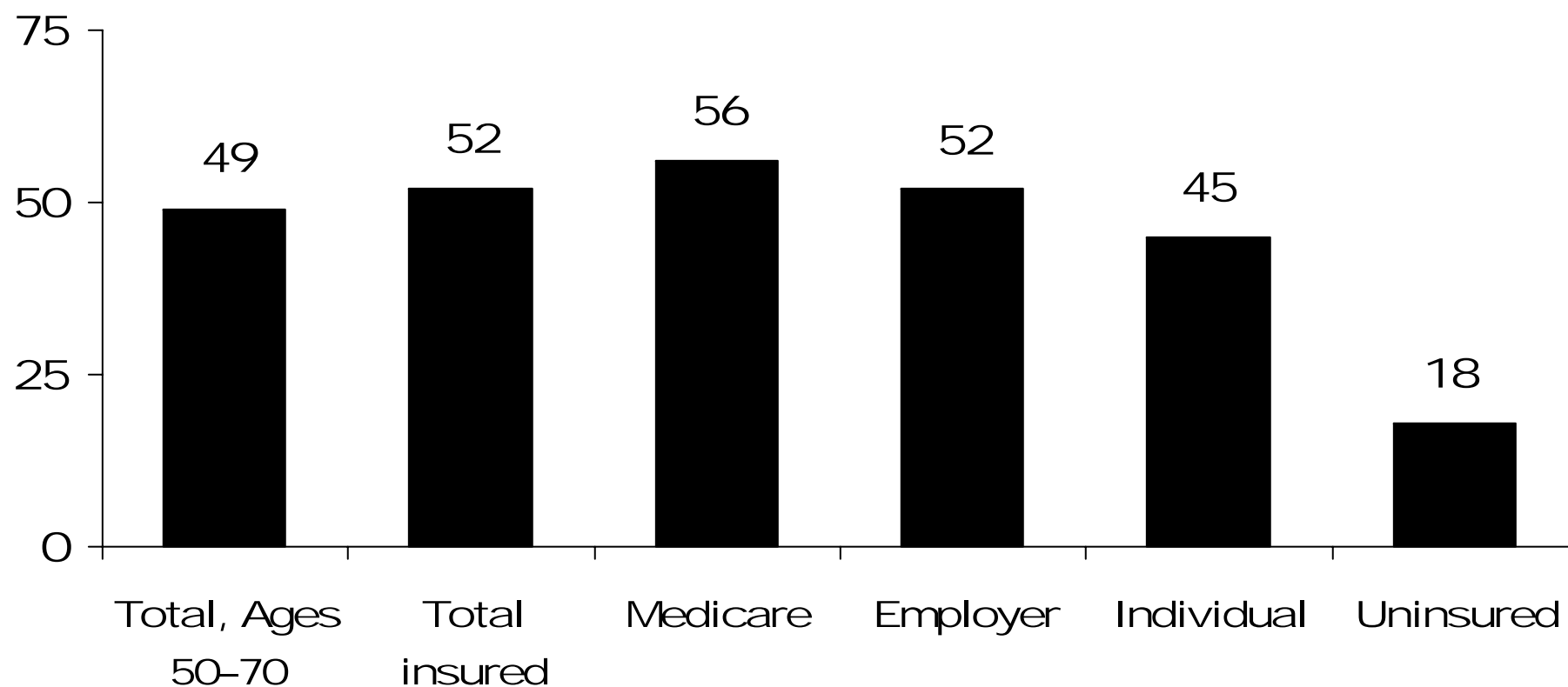
Percent who said they were "very satisfied" with their health care



Source: The Commonwealth Fund Survey of Older Adults (2004).

## 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

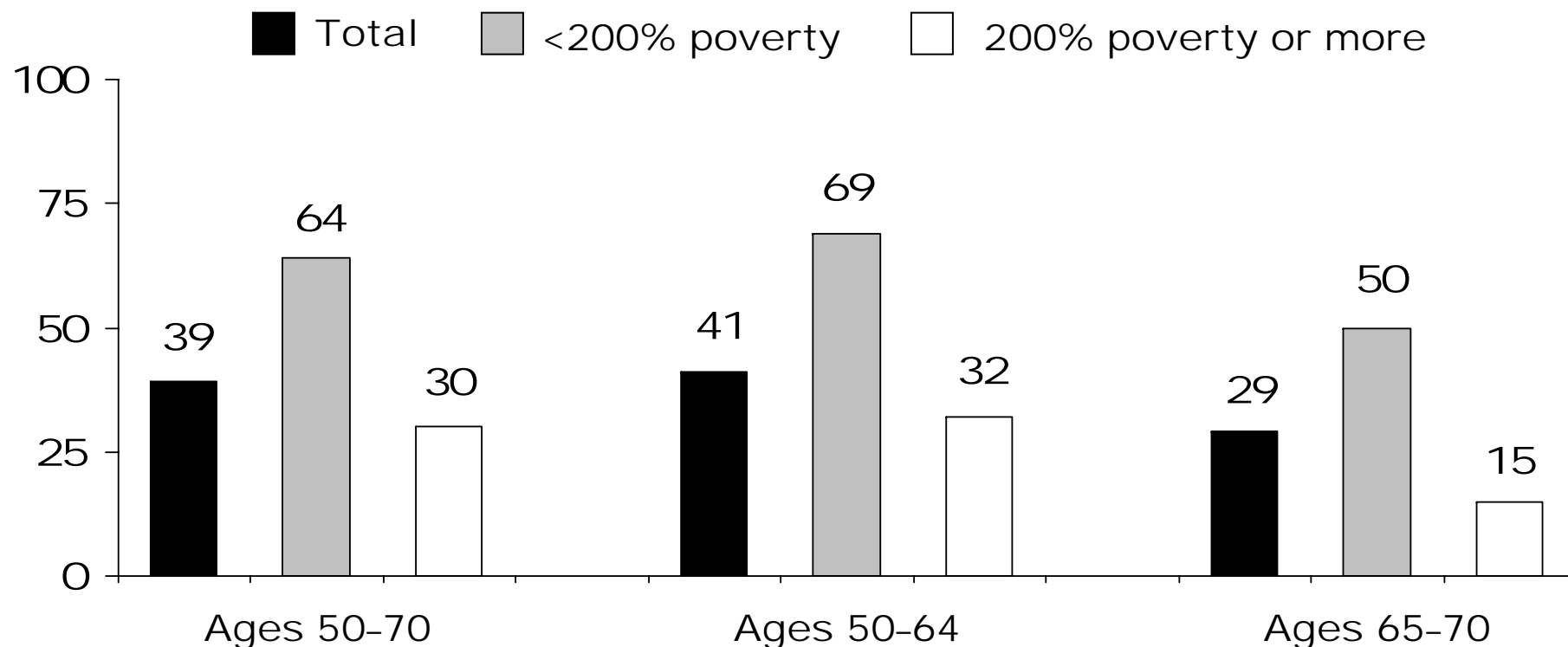


Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 16

## 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

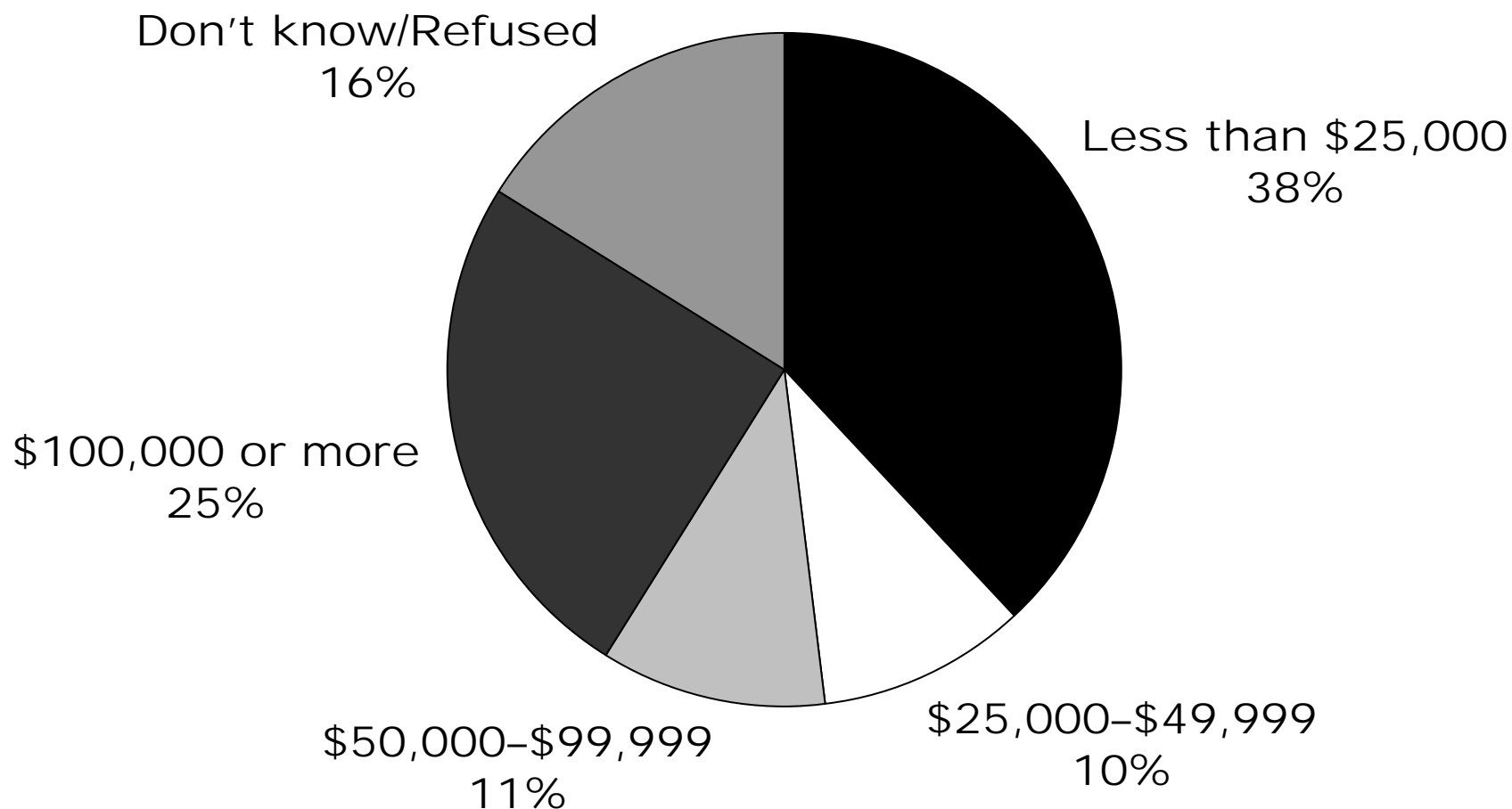


Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 17

## Total Bank or Stock Market Savings

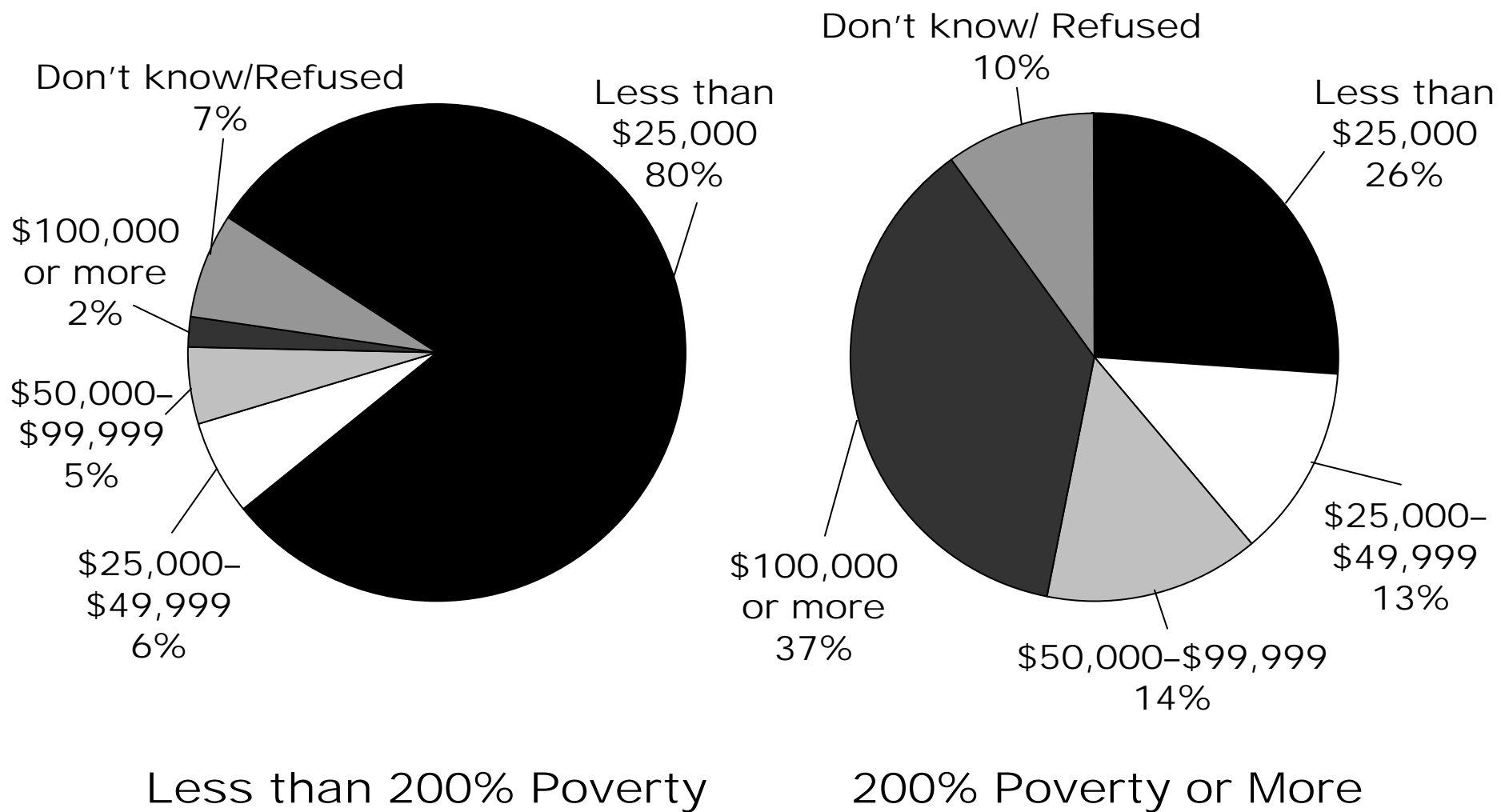
Percent of adults ages 50–70 with savings of the following amounts



Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 18

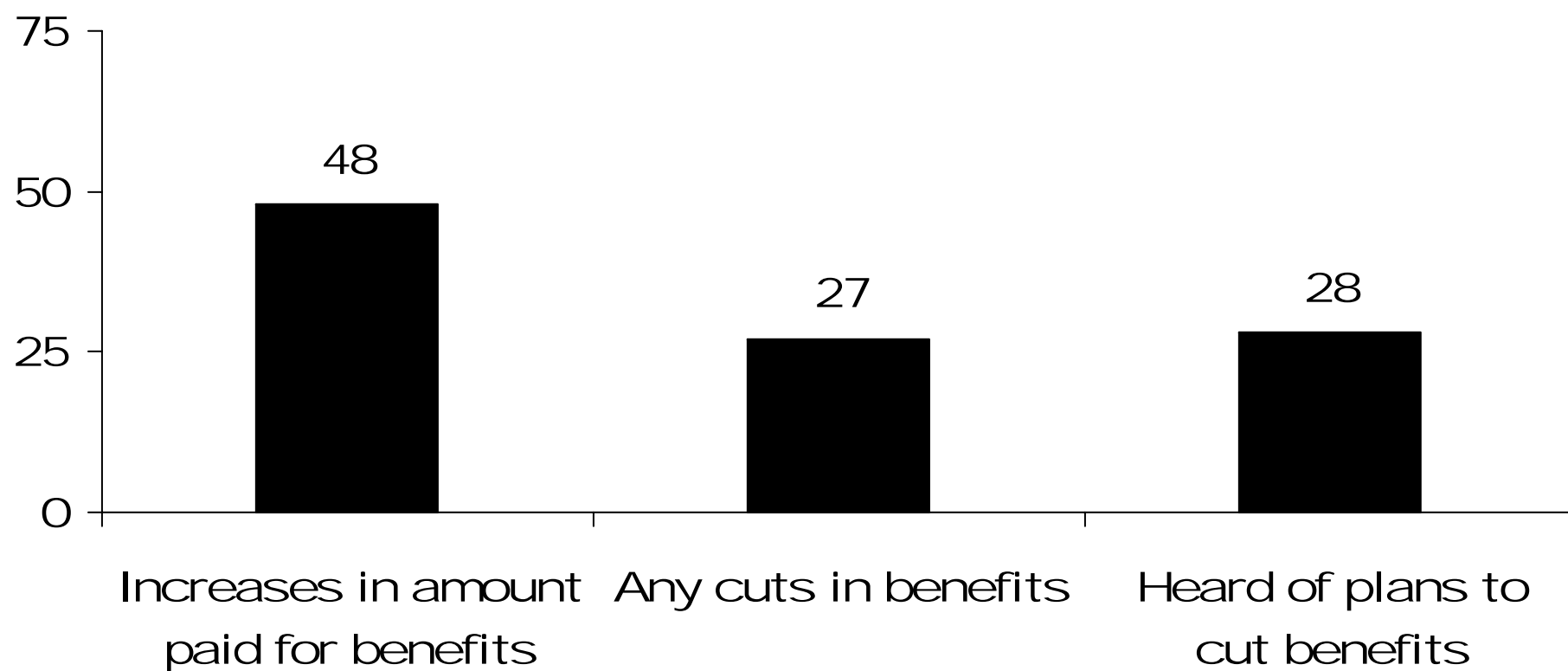
# Total Bank or Stock Market Savings, by Income, Adults Ages 50-70



Source: The Commonwealth Fund Survey of Older Adults (2004).

## The Quality of Retiree Health Benefits Is Eroding

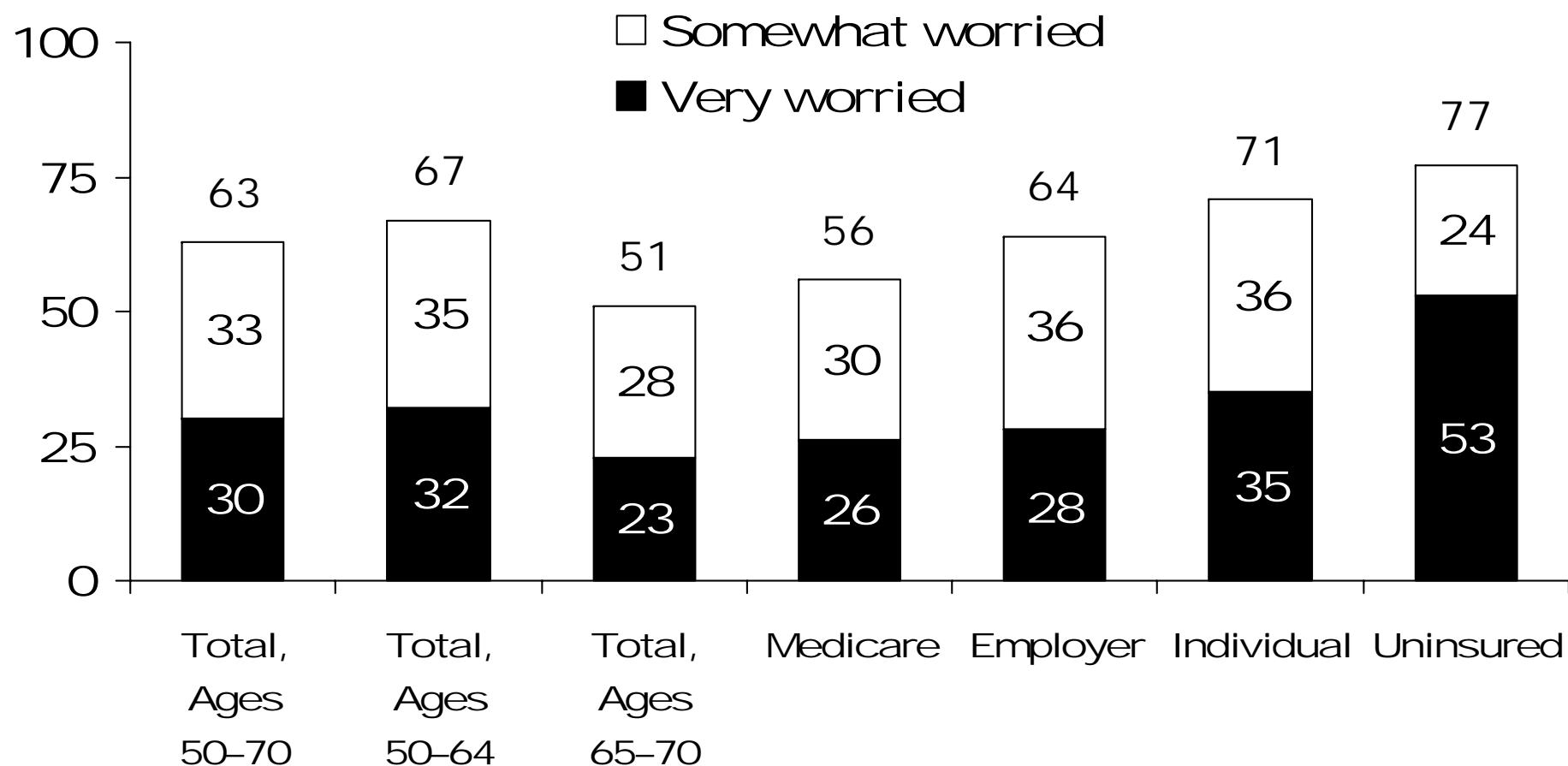
Percent of adults ages 50–70 with retiree health benefits  
or who expect to have them



Source: The Commonwealth Fund Survey of Older Adults (2004).

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

Percent "very/somewhat worried" about affording medical care

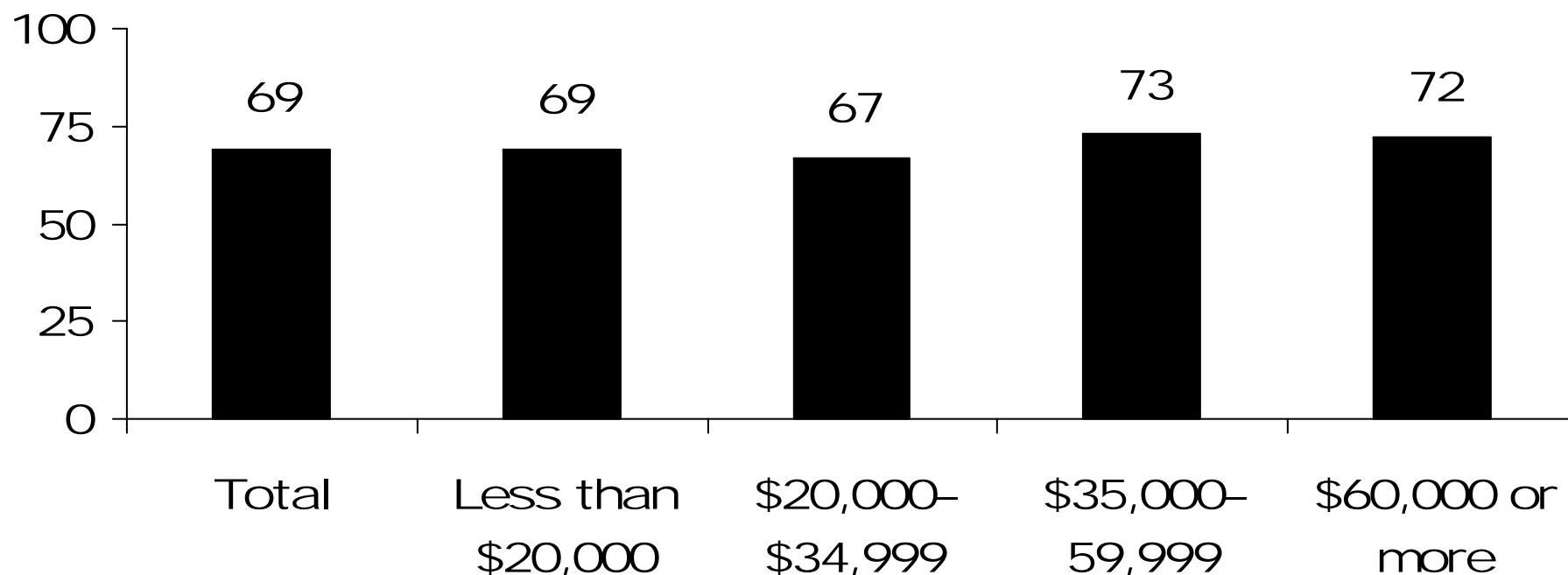


Source: The Commonwealth Fund Survey of Older Adults (2004).



## 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



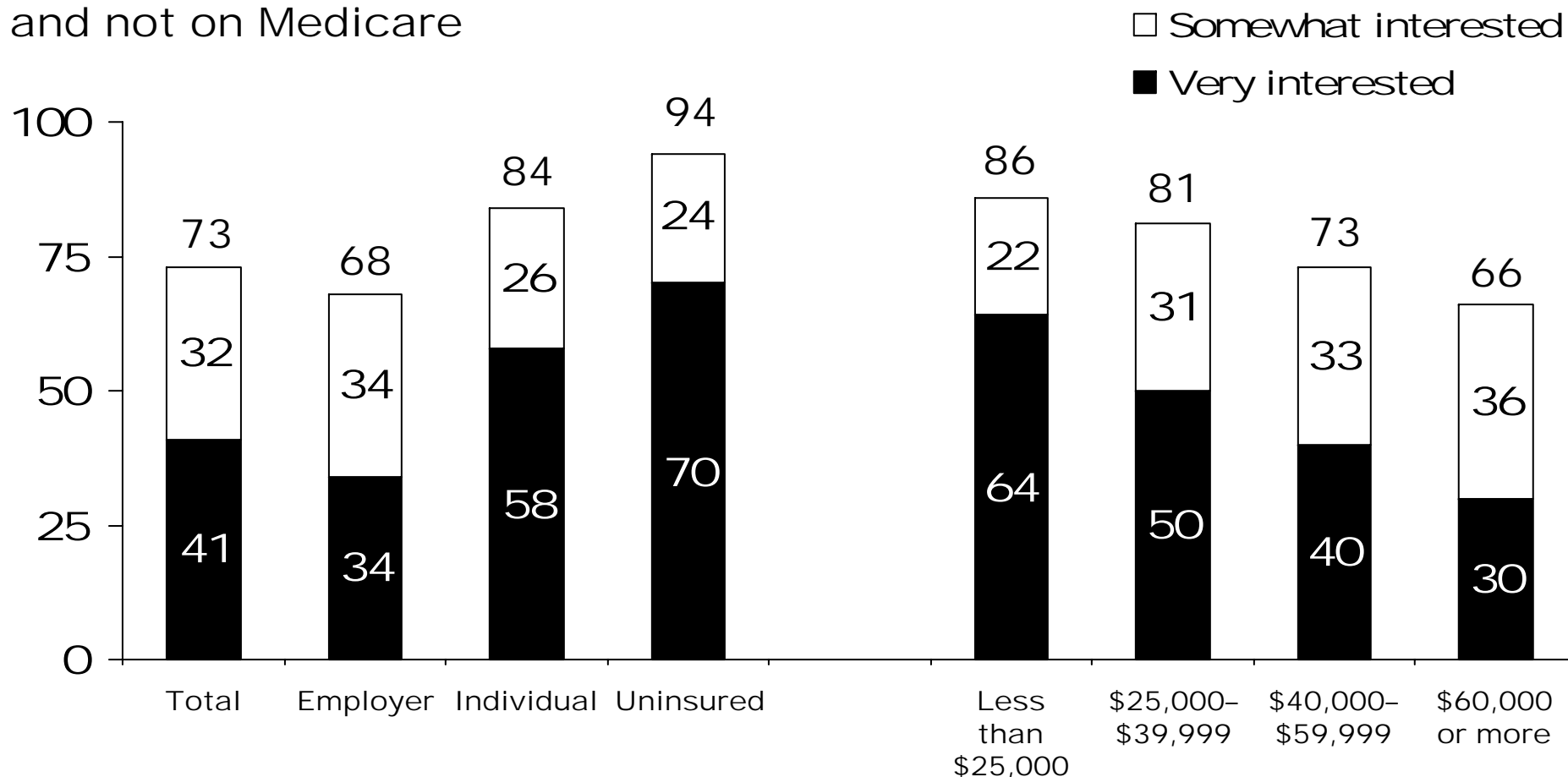
\* Respondents were asked: “Thinking about paying for your healthcare in the future, would you be interested in having 1% of your (and/or your spouses’) earnings deducted from your paycheck(s), tax-free, and placed in your own Medicare account(s) to use for long-term care or other expenses not covered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

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 22

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

Percent of adults ages 50–64 and not on Medicare



Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 23

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

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

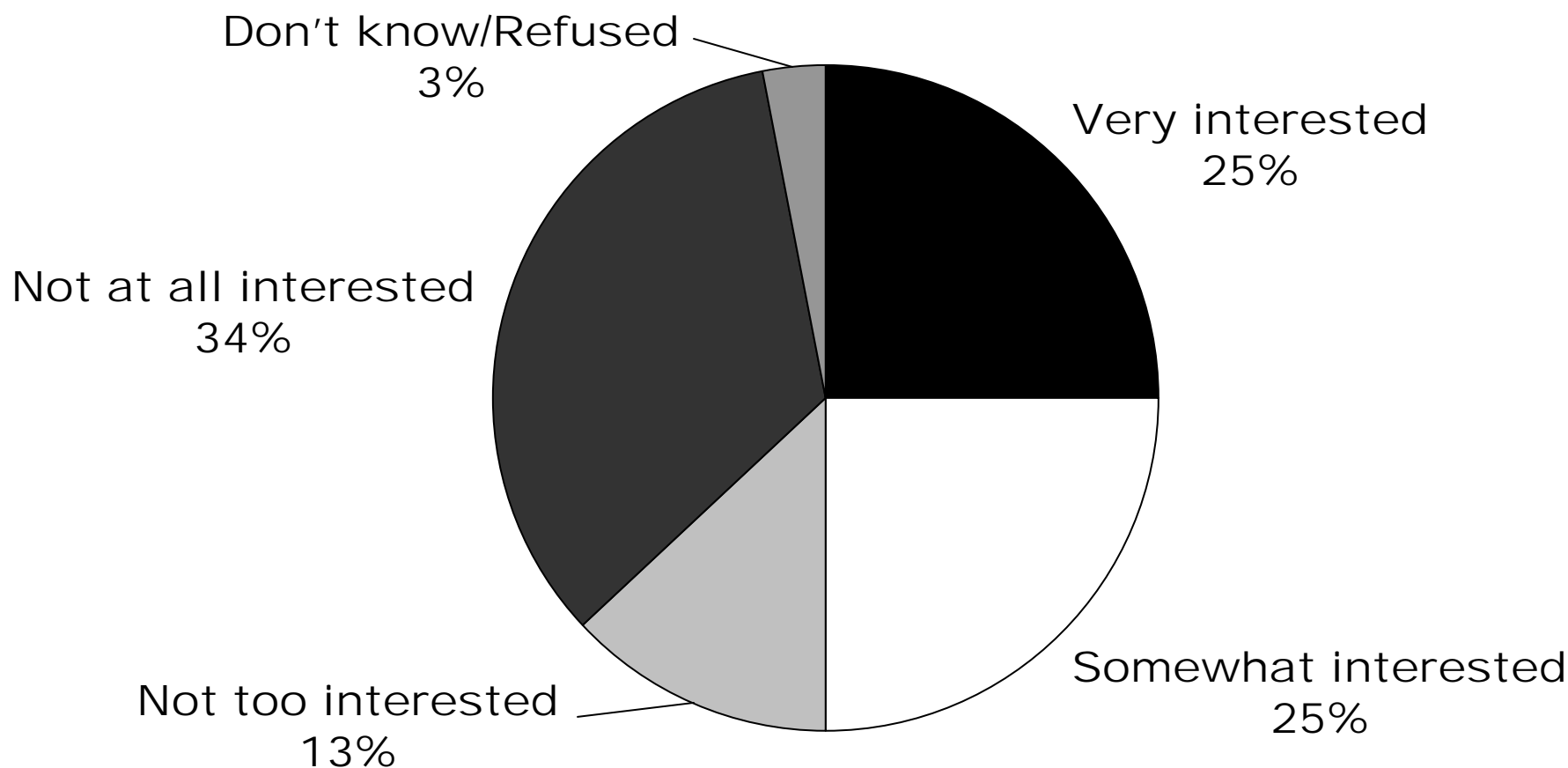
Note: Columns may not sum properly because of rounding.

Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 24

# 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

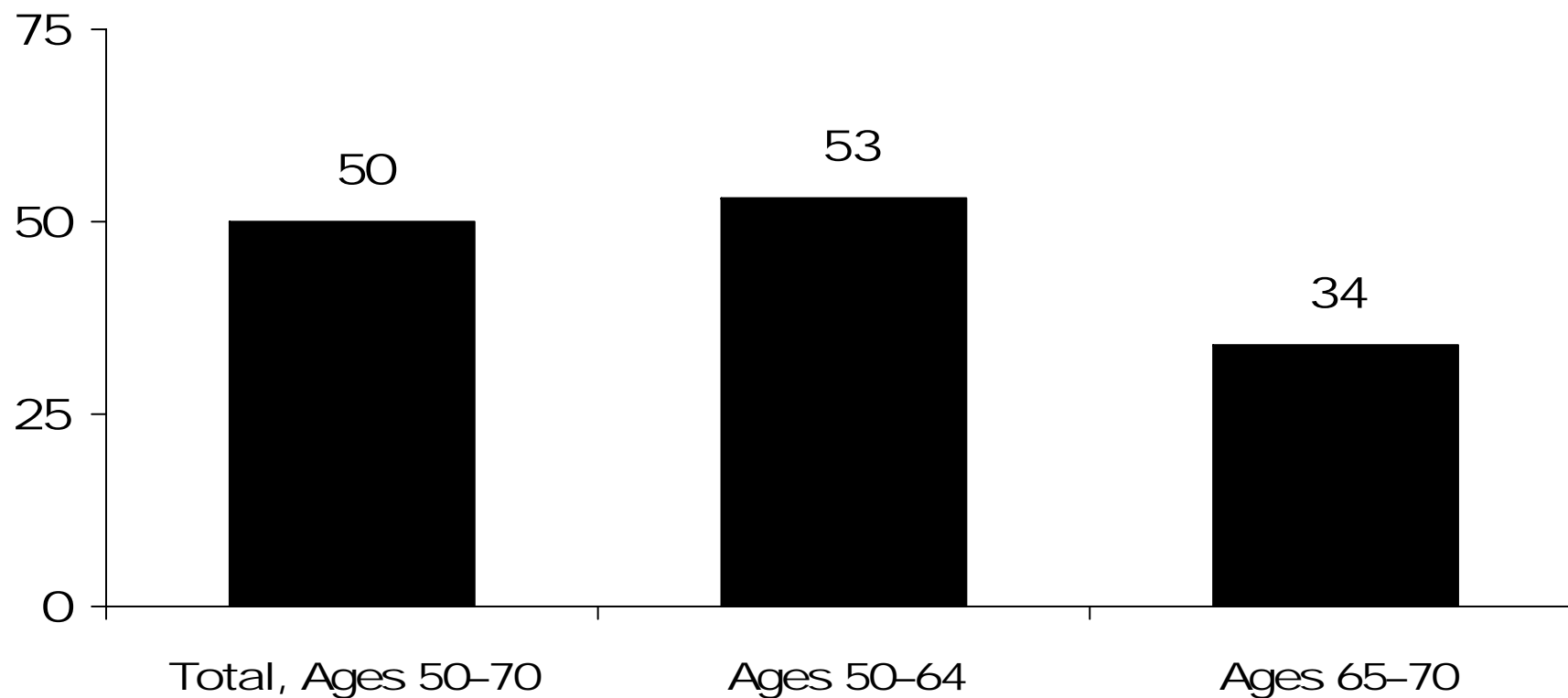


Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 25

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

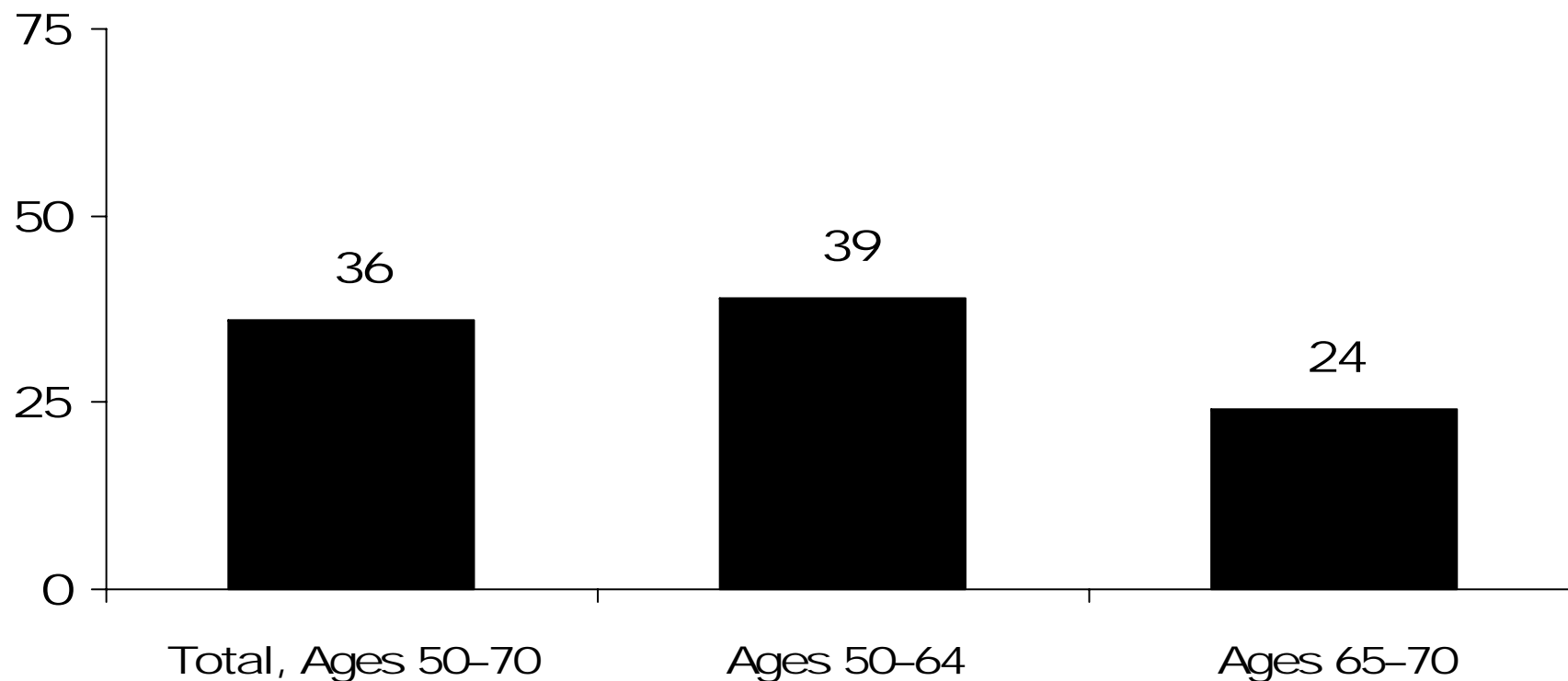


Source: The Commonwealth Fund Survey of Older Adults (2004).

Figure 26

# 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



Source: The Commonwealth Fund Survey of Older Adults (2004).