

Who is Eligible for Medicare?^{1,2}

Medicare is a federal health insurance program for three populations.¹



1. SENIOR POPULATION (65+ years)



2. INDIVIDUALS WITH DISABILITIES*



3. INDIVIDUALS WITH END STAGE RENAL DISEASE (ESRD)*

*Regardless of age

**1 in 4
CA Medicare
Members**

are eligible for both Medicare and Medi-Cal, known as “dual eligibles” or “Medi Medis,” for a total of **1.5 million** or **23% of all CA Medicare members**³

Medicare Health Benefits Coverage^{4, 5}

Original/Fee-For-Service (FFS) Medicare vs. Medicare Advantage/Managed Medicare

- **Medicare Part A** covers inpatient hospital stays, hospice care, some home health care, and limited care in skilled nursing facilities for specific rehabilitation needs (not to exceed 100 days)
- **Medicare Part B** covers outpatient services such as primary and specialty doctors visits, as well as some preventive services and medical supplies
- **Medicare Part D** covers prescription drugs
- **Medicare Part C**, also known as **Medicare Advantage**, is delivered through private managed care plans; Medicare Advantage bundles together services covered by Medicare Parts A, B, and D into a single plan, Part C

Medicare Enrollment

Figure 1a: The California Population and Medicare Enrollment⁶

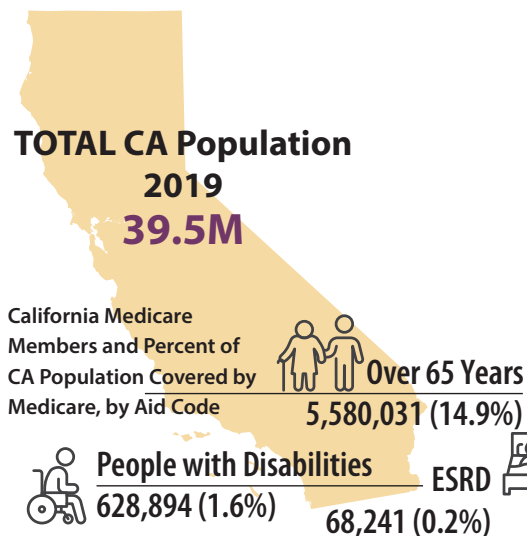
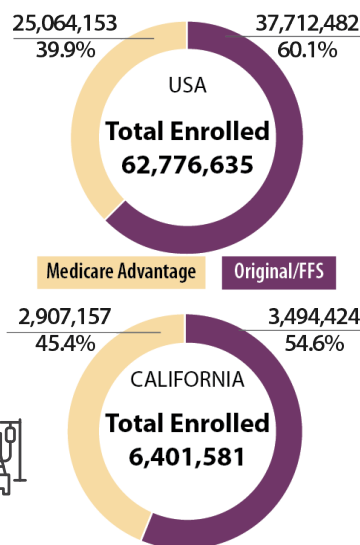


Figure 1b: Medicare Enrollment in United States and California⁷⁻¹⁰

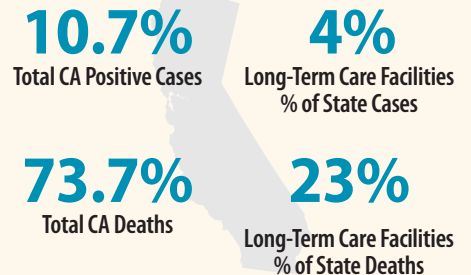


California Represents 10% of Total US Medicare Enrollment

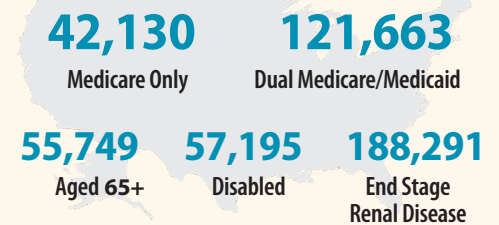


Medicare Members and COVID-19¹¹⁻¹⁴

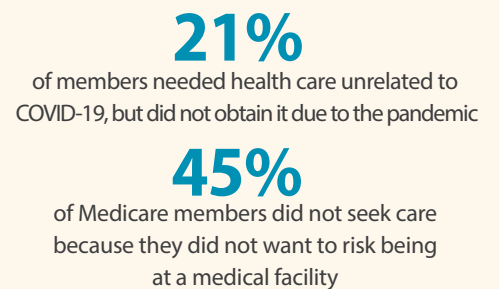
Californians Age 65+ and COVID-19, March 2021



Total Nationwide COVID-19 Cases, November 2020



Survey: COVID-19 Experiences among all US Medicare Members, Summer 2020



Survey: Impact of COVID-19 on Well-Being

- **46%** reported feeling more stressed or anxious
- **18%** reported feeling less financially secure
- **37%** reported feeling less socially connected to family and friends

Medicare Affordability and Medigap Plans (Medicare Supplemental Insurance)^{15, 16}

Original/FFS Medicare does not cover all of the costs of receiving health care services through Medicare and members often face additional costs in the form of deductibles, copayments, and coinsurance. Original/FFS Medicare members can purchase Medigap, also known as Medicare Supplemental Insurance, to offset or eliminate many of these out-of-pocket costs. Private health plans offer Medicare Supplemental Insurance for an extra, usually, monthly premium cost. You can read more about Medigap Plans [here](#).

TOTAL CALIFORNIA MEDIGAP ENROLLMENT **591,240**

Race/Ethnicity and Socioeconomic Status of CA Medicare Members

Table 1. Racial Breakdown of California and California's Medicare Members, 2019^{17, 18}

	All California		Californians >65		Dual Eligible Population		Medicare Members	
TOTAL	39,001,000		5,844,000		1,226,000		5,899,300	
White	14,390,000	36.9%	3,531,000	60.4%	409,000	33.3%	3,237,500	54.9%
Black	2,231,000	5.7%	379,000	6.5%	157,000	12.8%	334,500	5.7%
Latinx	15,198,000	39.0%	1,046,000	17.9%	404,000	32.9%	1,298,400	22.0%
Asian/Native Hawaiian and Pacific Islander	6,120,000	15.7%	779,000	13.3%*	206,000	16.9%*	904,300	15.3%
American Indian/Alaska Native	196,000	0.5%	19,000	0.3%*	18,000	1.4%*	28,800	0.5%
Multiple Races	866,000	2.2%	91,000	1.6%	32,000	2.6%*	95,700	1.6%

*statistically unstable

Table 2. Income Breakdown by Percent of the Federal Poverty Level (FPL) Among Californians 65+ and Medicare Members, 2019^{18, 19}

Californians	0-99% FPL	100-199% FPL	200-299% FPL	>300% FPL
Age 65 +	646,000	1,000,000	812,000	3,385,000
	11.1%	17.1%	13.9%	57.9%
Medicare Beneficiaries	733,400	1,060,500	1,564,000	2,541,400
	12.4%	18.0%	26.5%	43.1%

For reference, 2019 FPL annual incomes for an individual are: 0-99% FPL - \$0-\$12,365; 100-199% FPL - \$12,490-\$24,855; 200-299% FPL - \$24,980-\$37,345; >300% FPL - >\$37,470

Medicare Enrollment Assistance: Health Insurance Counseling and Advocacy Program (HICAP)

HICAP, a program run by the California Department of Aging, is available to consumers.²⁰



In Fiscal Year 2018-2019,
72,473
 individuals participated

- Educates consumers on Medicare, including enrolling in Original Medicare, Medicare Advantage, and Medigap plans
- [The Master Plan for Aging](#) intends to modernize HICAP by improving upon cultural competency and increasing language options and resources available

Addressing Social Determinants of Health

FOOD SECURITY

CalFresh is the California program for food stamps, also known as the federal Supplemental Nutritional Assistance Program (SNAP).

19% of CalFresh enrollees are in families with members who are elderly or have disabilities



Average Monthly Supplemental Nutritional Assistance Program Benefit 2019

\$247

All Households

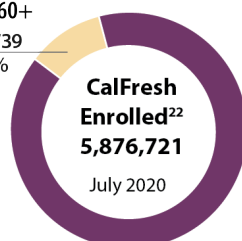
\$140

Households with Seniors

\$119

Households with Non-Elderly Disabled Individuals

Over 60+
756,739
12.9%

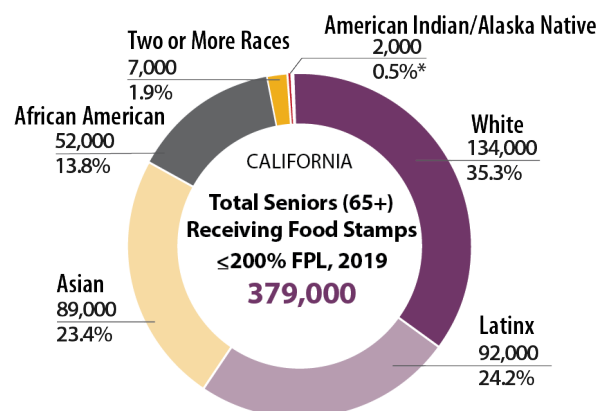


CalFresh defines their senior population as enrollees aged 60 years and older

Proportion of Adults Who Report Always Finding Fruits and Vegetables in Neighborhood, 2015²²

MEDICARE MEMBERS	75.8%
65+	76.8%
LET'S GET HEALTHY CALIFORNIA TARGET	88%

Figure 3. Seniors (65+) Currently Receiving Food Stamps - ≤200% FPL by Race, 2019²³



(*) statistically unstable

(-) data not available for Native Hawaiian/Pacific Islander

Medicare members account for 94.5% of those with incomes ≤200% FPL who receive food stamps

SNAP-Ed (CalFresh Healthy Living Program)^{24, 25}

- Eligibility: Individuals 60+ years old, ≤185% of the FPL
- Helps older adults make healthy food choices and develop more physically active lifestyles to reduce risk of chronic disease
- TOTAL PARTICIPANTS 2017-2018: 5,108**

HOUSING ASSISTANCE

California Federal Housing Assistance, 2019²⁶

- 23%** of people aged 61+ years receiving rental assistance are seniors
- 26%** of people receiving rental assistance have a disability
- 12%** of the senior population are low-income California renters who pay more than half their income for housing
- According to a 2018 national survey,²⁷ lower-income seniors:
 - 55.5%** were concerned about housing affordability
 - 30.9%** were concerned about adequate transportation

Household Owner vs. Renter, Californians Aged 65+, 2019³⁰

Owner	Renter
4.4M (77.4%)	1.1M (19.5%)

HUD Assisted Status of Households, 2019^{31, 32}

65+	947,100
WITH A DISABLED PERSON	931,300

HUD = Department of Housing and Urban Development

Additional CA Senior Housing Resources and Programs^{28, 29}

The California Department of Social Services (CDSS) also offers housing assistance in the form of, but not limited to, the following:

- Project Roomkey/Housing and Homelessness COVID Response
- CalWORKs Housing Support Program
- CalWORKs Homeless Assistance
- Senior Home Safe Program

Next Steps: The 2021 Master Plan for Aging³³

On January 6, 2021, the Newsom Administration released its [Master Plan for Aging](#). The Plan proposed five bold goals to achieve by 2030, along with over 100 initiatives to reach those goals and accommodate the growing aging populations.

Master Plan for Aging: Five Bold Goals for 2030



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About ITUP

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