

The Value of Medicare

Medicare is a success story. Before Medicare, about half of America's older adults had no health insurance, and one-third lived in poverty. Today, nearly all older people have health insurance, and only about 14% live below the poverty line. Medicare is so popular that almost 80% of Americans support expanding its coverage to Americans aged 55 to 64.

Challenges to Medicare

- Despite costing more than traditional Medicare, many factors are tipping the scales in favor of enrollment in Medicare Advantage. MA plans not only cost Medicare more, but provide fewer provider options for beneficiaries; this can be particularly harmful for people with chronic, debilitating, or serious illnesses or injuries.
- Medicare continues to be a target for policymakers that support fragmenting and privatizing the program or even changing it into a “premium support” (or “voucher” program), that would likely lead to many people paying more for less coverage.
- Changes in policy, payment methods, and more continue to create access problems for people who rely on Medicare coverage, particularly for home health care, skilled nursing facility care, and therapy.
- Medicare still lacks coverage for important health care needs like oral health care, vision care, and hearing care.

Get Answers – Ask Candidates and Office-Holders These Questions

- What specific steps will you take to preserve and strengthen Medicare for all beneficiaries, whether they are in traditional Medicare or a Medicare Advantage plan?
- How will you make Medicare more affordable for all the people who rely on it to make sure they get access to the care they need?
- Will you fight attempts to privatize Medicare by unfairly favoring private Medicare Advantage plans and/or by turning it over to big insurance companies?
- Medicare is a popular program, but there are significant gaps in what it covers, including most oral health, vision and hearing care. Do you think Medicare should cover these things? If so, how do we get there?
- Most people want to remain in their own homes as long as possible, but Medicare makes it hard for people with chronic conditions and longer-term illnesses to get home health care. Will you help ensure that all people who qualify can get home health care under Medicare?
- Some hospitals pretend people haven't been formally “admitted” and are just “under observation” so they must pay out-of-pocket for nursing home care after they leave. Would you support pending legislation that would count all time a Medicare patient spends in the hospital toward the 3-day requirement to get nursing home coverage? What about removing the requirement altogether?
- At best you can generally get only 100 days of nursing home coverage if you are on Medicare. Do you think Medicare should include a long-term care benefit? If so, how would you accomplish that?