

Kathleen Martin is an attorney with O'Donnell, Weiss & Mattei, P.C., and a newspaper columnist for The Mercury, which gave permission for this article to be reprinted.

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Younger beneficiaries have difficulty with Medicare

As most are aware, Medicare is the government sponsored health insurance for eligible Americans who are 65 years of age or older. However, not all Americans realize that Medicare is also the principal health insurance for those younger than 65 years who are receiving Social Security Disability Insurance payments, or have certain conditions, such as end stage kidney disease. Elder Law Answers (www.elderlawanswers.com) reports that a recent survey of Medicare beneficiaries shows that younger beneficiaries are experiencing more difficulty with the Medicare system than their older counterparts.

The survey, conducted through the Medicare Policy Project at the Kaiser Family Foundation between 2008 and 2009, studied nearly 4,000 Medicare beneficiaries. The conclusion of the study is that beneficiaries who are younger than age 65 years receive fewer medical services, have more difficulty paying for services that they do receive, and are more likely to feel sad or depressed than their senior counterparts. Twelve percent of younger beneficiaries claim to have had difficulty finding a physician who would accept Medicare, compared to only four percent of the senior respondents who reported similar problems.

The survey respondents included 2,288 non-institutionalized Medicare recipients under age 65, and 1,625 beneficiaries over age 65 years. The authors of the study point out that in comparison, the younger recipients are more racially diverse, had lower incomes, less education, and were in worse physical condition. Most of the younger beneficiaries have been declared unable to work and are permanently disabled. The population of beneficiaries over age 65 years receives Medicare as an entitlement. Much of the marketing is targeted to seniors, and the majority of the senior population is not disabled. Moreover, the study did not explicitly mention that many younger beneficiaries are not entitled to Medicare until after receiving SSDI for more than 24 months. It is then can be difficult to establish a relationship with a physician that accepts Medicare, if indeed the beneficiary could afford more than cursory health care in the interim.

The authors of the study point out other deviations of younger beneficiaries from their senior counterparts. One-half of the younger respondents had problems paying for medical services in the year prior to the survey, while only 18 percent of the older beneficiaries reported the same situation. Additionally, younger beneficiaries experienced more difficulty finding Medicare Part D plans that would cover their prescription medications. However, those beneficiaries who are "dual eligible," i.e. have both Medicare and Medicaid coverage, reported fewer problems with cost and access to services than those who only had Medicare as their insurance coverage.

The survey highlights the problems but not many solutions. It is hoped the new Patient Protection and Affordable Care Act will provide some relief for younger beneficiaries. There are many consumer advocate groups who are working to change the current two year waiting period for health care coverage for those who are declared eligible for SSDI. Younger beneficiaries do not have as many options for Medicare and assistance programs, but may be more comfortable with computer usage, and can use that to learn more about the programs, and what assistance is available to them.