

Minorities More Likely to Rely on Medicare

By Houkje Ross

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Minorities are far more likely to depend solely on the traditional Medicare program for their health insurance, according to a 1999 Kaiser Family Foundation (KFF) report, *Key Facts: Race, Ethnicity and Medical Care*. Almost 25 percent of African Americans and Hispanics/Latinos have no supplemental coverage, compared to 10 percent of all whites. Two-thirds of all white beneficiaries have Medigap or employer-sponsored retirement benefits, compared to only one third of African Americans and one fourth of Latinos, according to the report.

Minority dependence on Medicare can be attributed to higher poverty rates and lower incomes in African American, Hispanic, and American Indian/Alaskan Native (AI/AN) populations. This can create huge financial burdens and tough decisions for beneficiaries who must pay out-of-pocket costs for services not covered under Medicare.

“One woman told me she was taking her medication only every other day, instead of every day as prescribed,” says Tricia Neuman, director of Medicare Policy Project at KFF. “She could not afford to pay her bills otherwise.”

Minority Americans account for 16 percent of the nation’s elderly population. Generally, racial and ethnic minorities suffer from illness more often and are more likely to live in poverty. So limited access to health care and financial burdens are more likely, according to KFF.

More than half of the minority Medicare population is African American. Latinos are the next largest group. Asian Americans and Pacific Islanders and AI/ANs represent

less than two percent. Bill Benson, of the National Indian Council on Aging, says services such as having Medicare certified providers rarely exist where AI/ANs live.

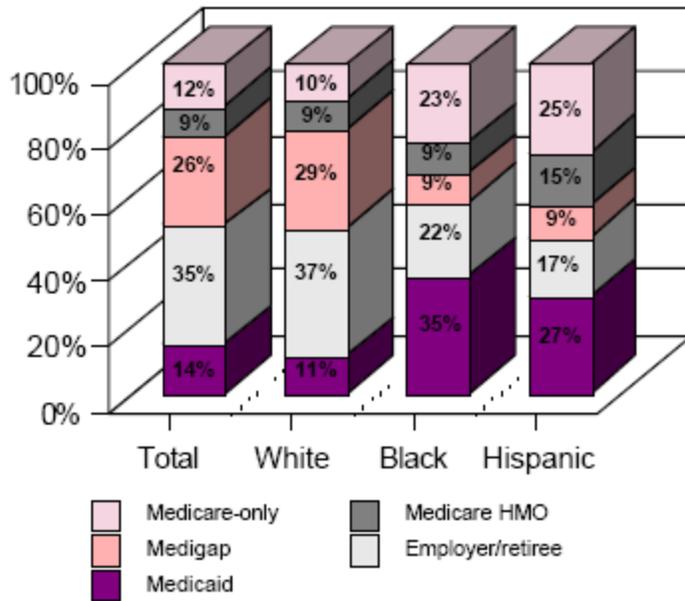
The study also found that African American and Latino beneficiaries are likelier than whites to have serious health problems and long term needs. More than 40 percent of Latinos and African Americans perceive their health as fair or poor compared to 26

percent for whites.

More than 1 in 6 African Americans and Latinos have limitations in functional status compared to 1 in 10 whites. Minority beneficiaries are also more likely than whites to have cognitive impairments such as dementia.

For a copy of the KFF report, call 1-800-656-4533; or access it on the Internet at: <http://www.kff.org>.

Minority Medicare beneficiaries less likely to have supplemental coverage



Source: Urban Institute analysis of the Medicare Current Beneficiary Survey, 1995, published in a report by the Kaiser Family Foundation, 1999.

