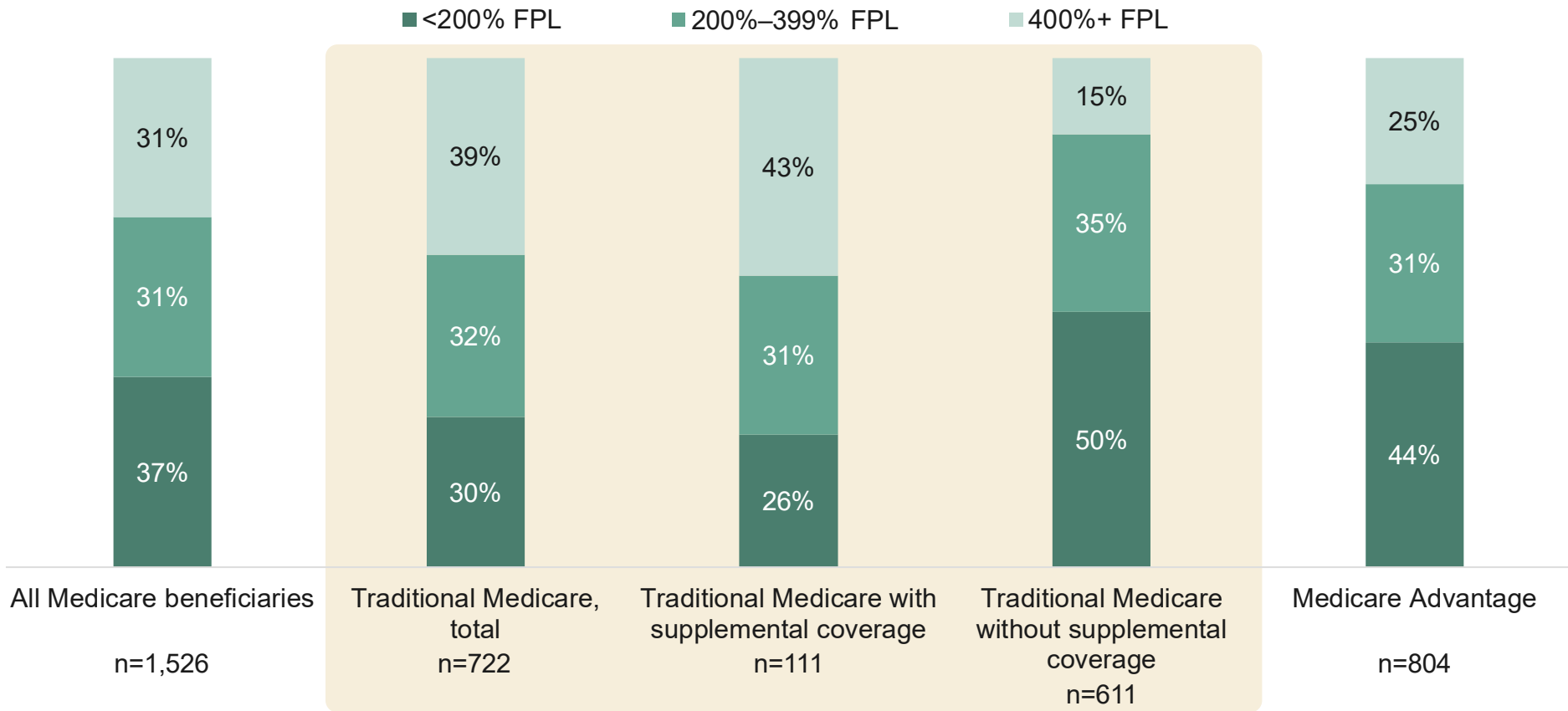


EXHIBIT 1

More than one in three older adults with Medicare coverage reported incomes below 200 percent of the federal poverty level.

Percentage of adults age 65+ with Medicare coverage, by income and coverage type



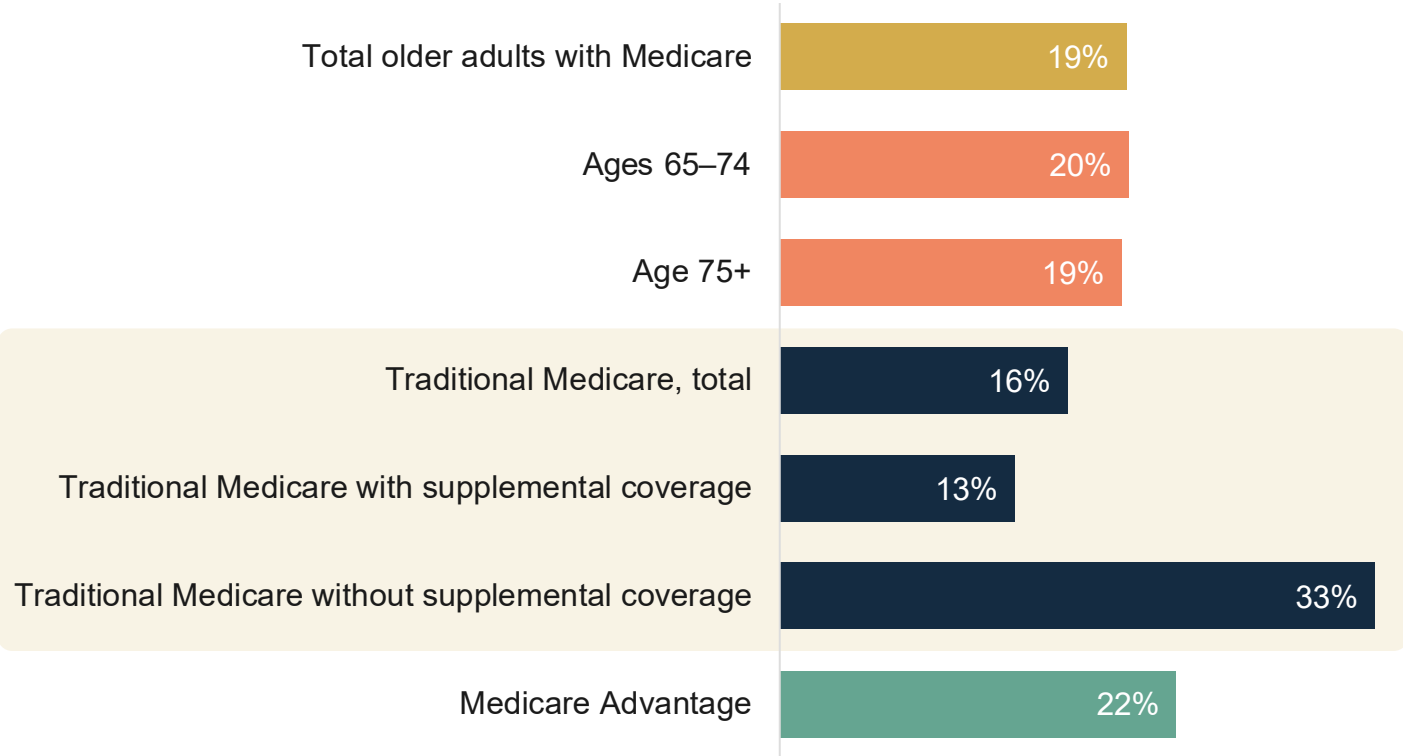
Base: Adults age 65+ with Medicare coverage who were insured all year.
 Notes: Coverage type given at time of survey. FPL = federal poverty level; annual income of \$13,590 for an individual in 2022. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI). "Traditional Medicare with supplemental coverage" refers to respondents who did not have Medicare Advantage and met one of the following criteria: dually eligible for Medicare and Medicaid; had Medicare and ESI but were unemployed or working part time; or had Medicare and had another type of coverage, such as Medigap. "Traditional Medicare, total" combines respondents in the two traditional Medicare subcategories.
 Data: Commonwealth Fund Biennial Health Insurance Survey (2022).



EXHIBIT 2

About one in five older adults with Medicare coverage reported high health care costs in the past year that make them underinsured.

Percentage of adults age 65+ with Medicare coverage who reported high health care costs

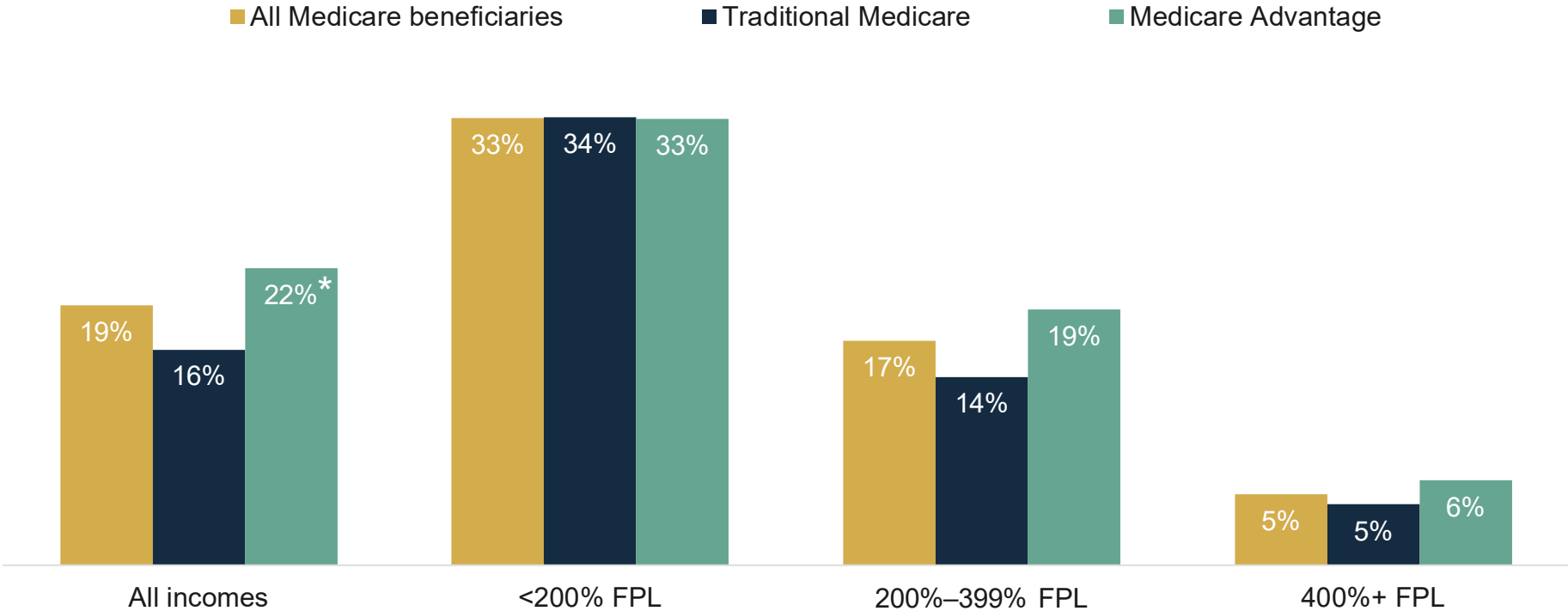


Base: Adults age 65+ with Medicare coverage who were insured all year.
Notes: Coverage type given at time of survey. "Underinsured" refers to adults who were insured all year but experienced one of following: out-of-pocket costs, excluding premiums, equaled 10 percent or more of income; out-of-pocket costs, excluding premiums, for those with low income (<200% of poverty) equaled 5 percent or more of income; or deductibles equaled 5 percent or more of income. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI). "Traditional Medicare with supplemental coverage" refers to respondents who did not report Medicare Advantage and met one of the following criteria: dual eligible; had Medicare and ESI but were unemployed or working part time; or had Medicare and had another type of coverage, such as Medigap. "Traditional Medicare, total" combines respondents in the two traditional Medicare subcategories.
Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

EXHIBIT 3

Among older adults on Medicare, underinsured rates were highest for those with low incomes.

Percentage of adults age 65+ with Medicare coverage who reported high health care costs, by income



Base: Adults age 65+ with Medicare coverage who were insured all year.

Notes: Coverage type given at time of survey. FPL = federal poverty level; annual income of \$13,590 for an individual in 2022. "Underinsured" refers to adults who were insured all year but experienced one of following: out-of-pocket costs, excluding premiums, equaled 10 percent or more of income; out-of-pocket costs, excluding premiums, for those with low income (<200% FPL) equaled 5% or more of income; or deductibles equaled 5% or more of income. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI).

* Difference statistically different at the p<0.05 level for people with Medicare Advantage compared to those with traditional Medicare.

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

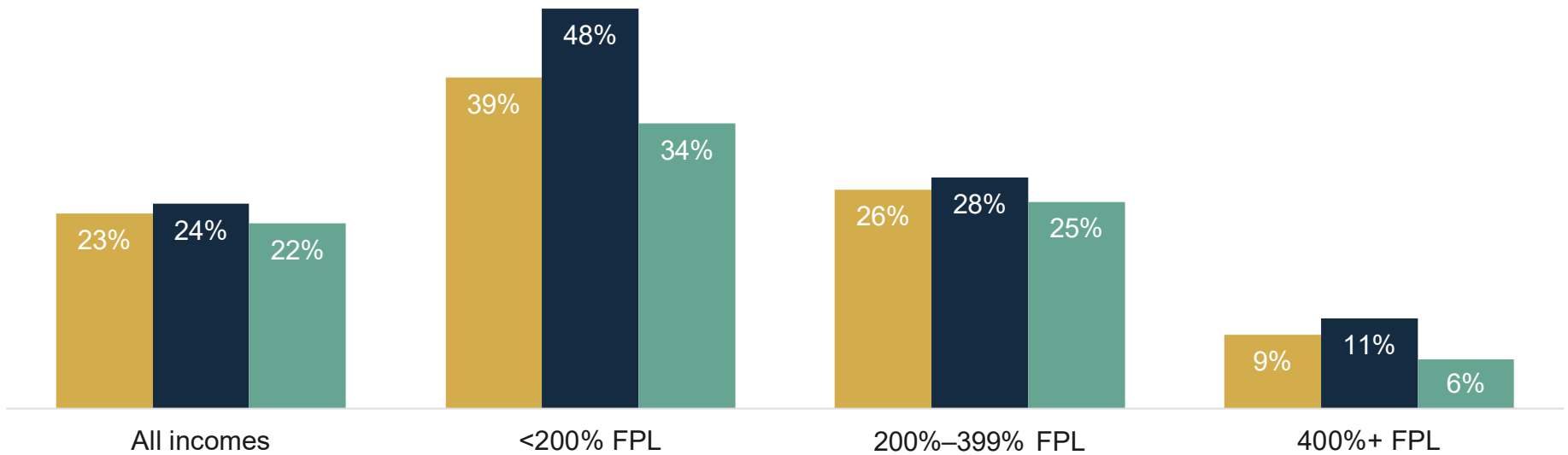


EXHIBIT 4

Up to a quarter of older adults with Medicare coverage reported struggling to afford premium costs associated with their health insurance.

Percentage of adults age 65+ with Medicare coverage who said it was somewhat or very difficult to afford the premium costs for their health insurance, by income and coverage type

■ All Medicare beneficiaries ■ Traditional Medicare ■ Medicare Advantage



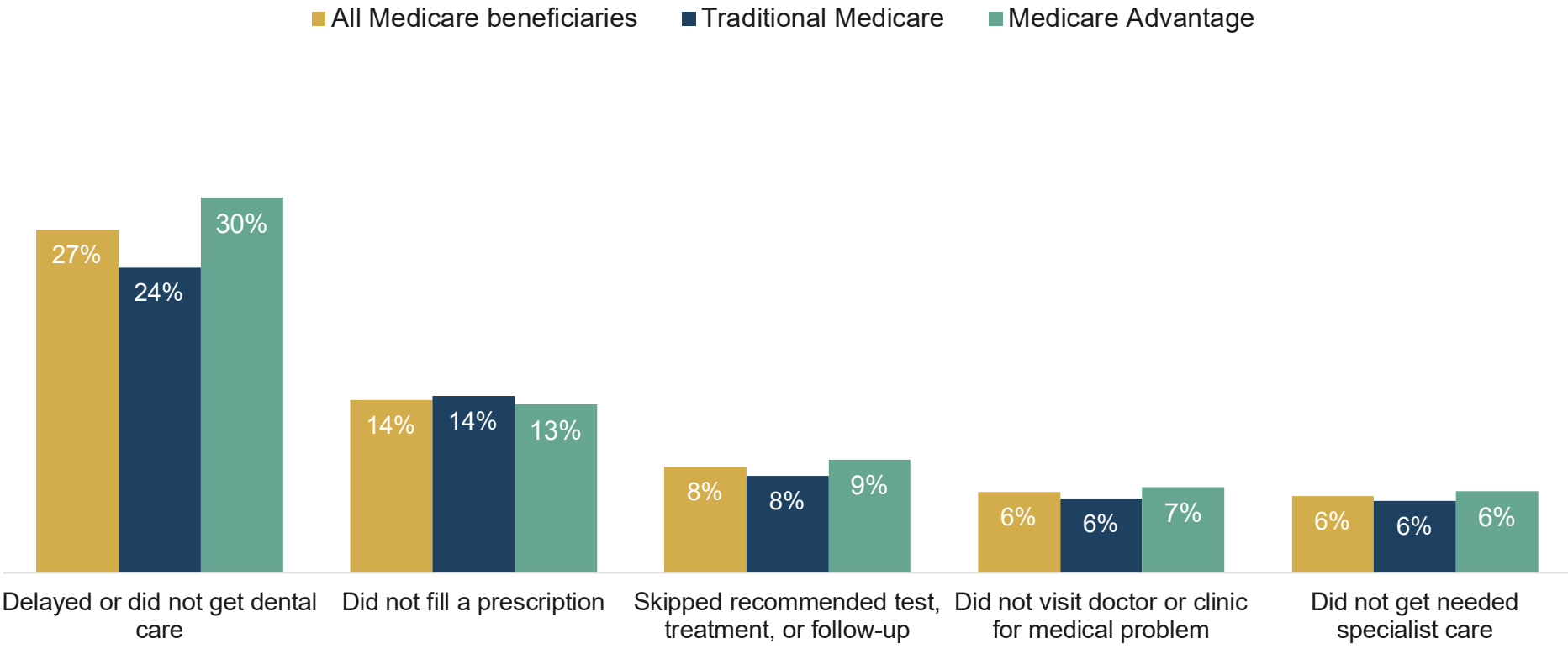
Base: Adults age 65+ with Medicare coverage who were insured all year and paid health insurance premiums (n=1,074).
Notes: Coverage type given at time of survey. FPL = federal poverty level; annual income of \$13,590 for an individual in 2022. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI).
Data: Commonwealth Fund Biennial Health Insurance Survey (2022).



EXHIBIT 5

More than a quarter of older adults with Medicare reported not getting dental care, and more than one in 10 reported not filling a prescription because of the cost.

Percentage of adults age 65+ with Medicare coverage who in past year reported any of five problems accessing care because of cost, by coverage type



Base: Adults age 65+ with Medicare coverage who were insured all year.

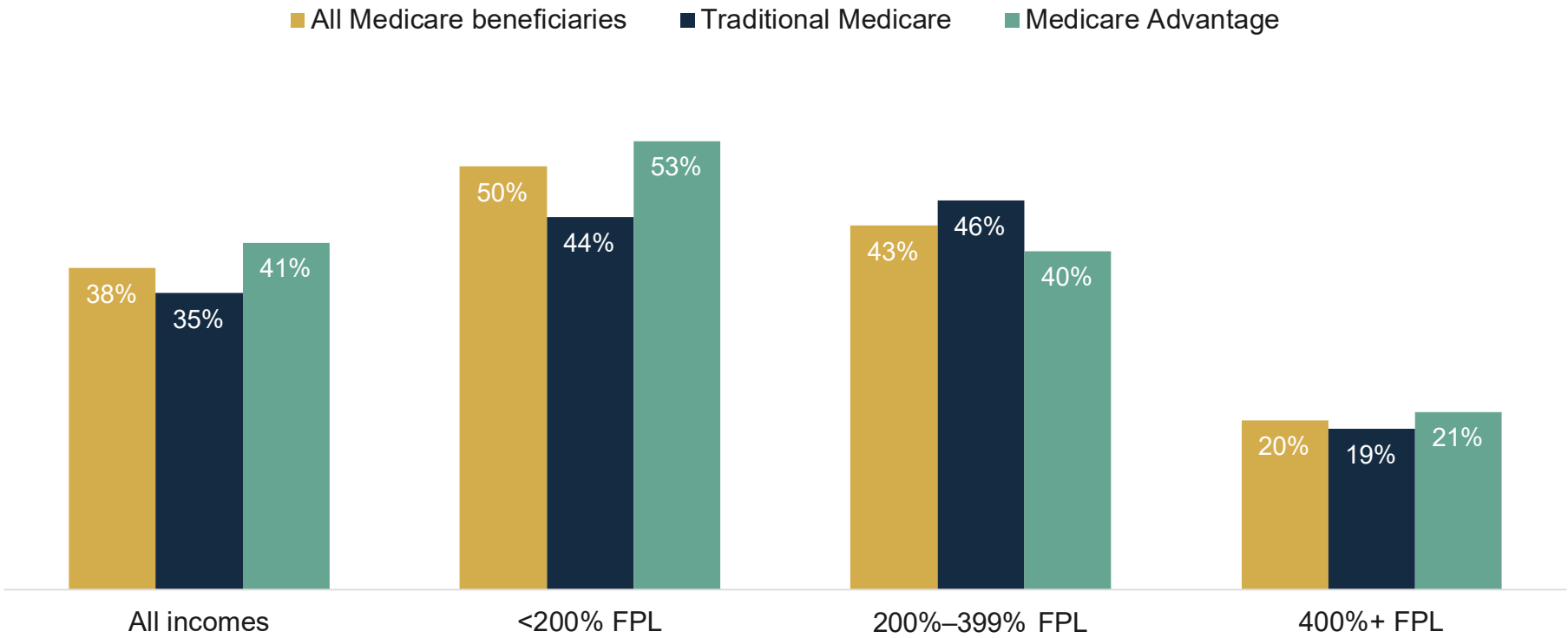
Notes: Coverage type given at time of survey. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI).

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

EXHIBIT 6

About four in 10 older adults with Medicare reported problems accessing health care because of its cost.

Percentage of adults age 65+ with Medicare coverage who in past year reported any of five problems accessing care because of cost, by income and coverage type



Base: Adults age 65+ with Medicare coverage who were insured all year.
Notes: Problems accessing care because of cost include: did not fill prescription; skipped recommended test, treatment, or follow up; did not visit doctor of clinic for medical problem; did not get needed specialist care; or did not get dental care. Coverage type given at time of survey. FPL = federal poverty level; annual income of \$13,590 for an individual in 2022. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI).
Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

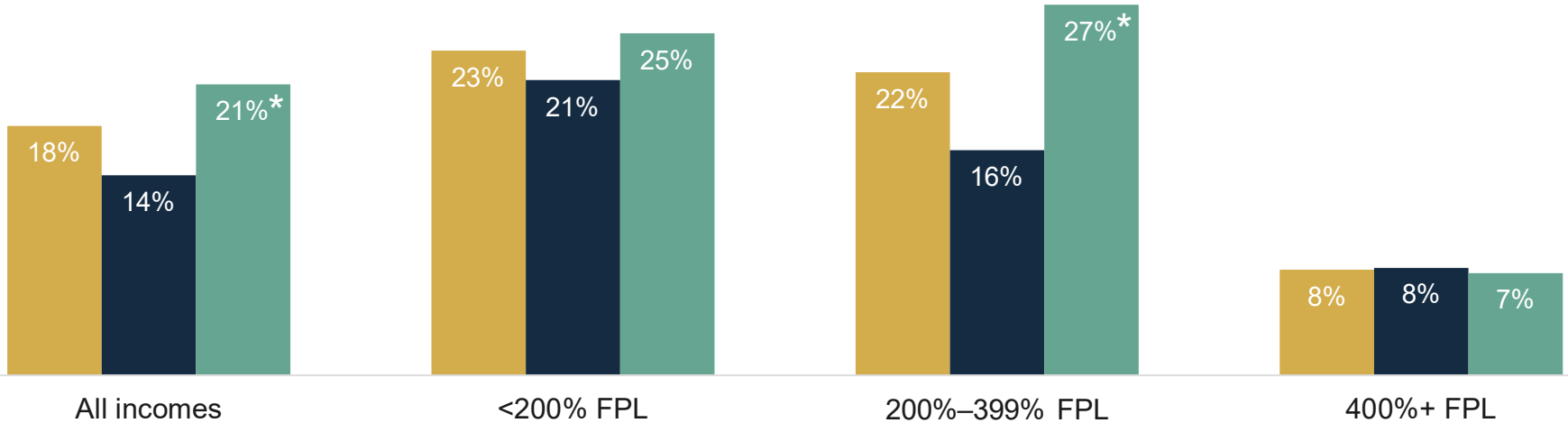


EXHIBIT 7

About one in six older adults with Medicare reported problems paying medical bills and debt.

Percentage of adults age 65+ with Medicare coverage who in past year reported any medical bill or debt problems, by income and coverage type

■ All Medicare beneficiaries ■ Traditional Medicare ■ Medicare Advantage



Base: Adults age 65+ with Medicare coverage who were insured all year.
Notes: Medical bill or debt problems include: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; or currently paying medical bills/debt over time. Coverage type given at time of survey. FPL = federal poverty level; annual income of \$13,590 for an individual in 2022. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI).

* Differences statistically different at the p<0.05 level for people with Medicare Advantage compared to those with traditional Medicare.

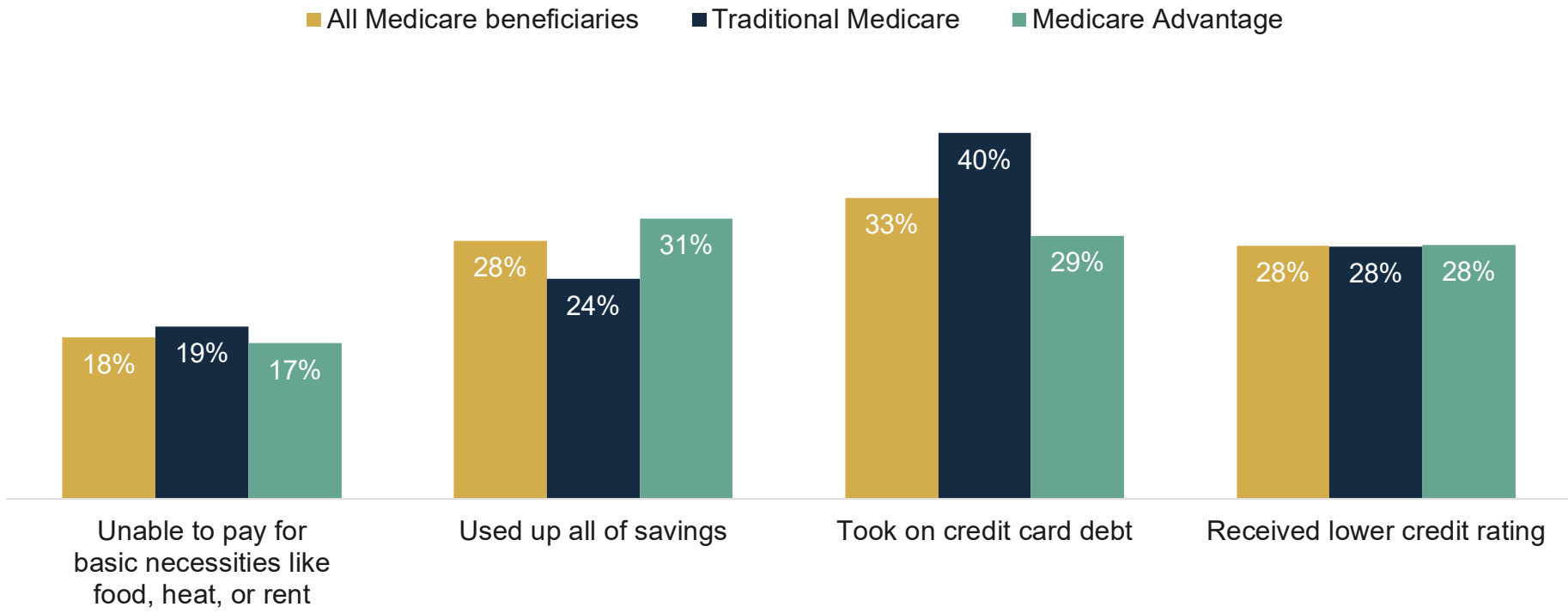
Data: Commonwealth Fund Biennial Health Insurance Survey (2022).



EXHIBIT 8

Among those reporting medical bill or medical debt problems, about one in six said they had been unable to pay for necessities like food, heat, or rent.

Percentage of adults age 65+ with Medicare coverage who in past year reported financial problems resulting from medical debt, by coverage type and consequence of medical bill problems



Base: Adults age 65+ with Medicare coverage who were insured all year and had at least one of four medical bill or debt problems: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; or currently paying medical bills/debt over time (n=291).

Notes: Coverage type given at time of survey. Medicare excludes those beneficiaries who indicated they were also working full time and had employer-sponsored insurance (ESI).

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

