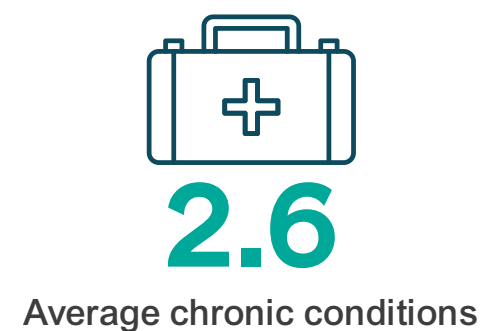
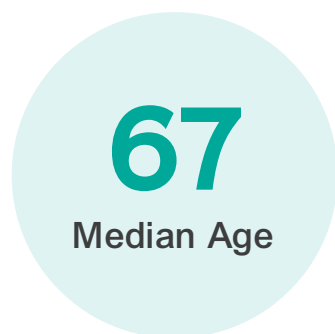




# Standing Back from the Medicare Cliff:

Research and Policy Options to Help Low-Income Older Adults

## A profile of the Medicare Cliff population



## After people hit the Medicare Cliff, they experience:



Rising out-of-pocket medical expenses



Declining net worth



Worsening of health

## People who experience the Medicare Cliff say:



Communication is confusing



They need more help navigating options



Higher expenses in Medicare means cutting back on other necessities

The Medicare Savings Programs (MSPs) help people with limited incomes to afford Medicare. Experts recommend two areas of policy reform for the MSPs that could lessen the impact of the Medicare Cliff:

1. **Improve** consumer outreach and education about Medicare Savings Programs, especially through strengthening counseling offered by State Health Insurance Assistance Programs (SHIPs)
2. **Remove** the MSP asset limits, which while costly, could potentially be paid for by other cost offsets