

# The Medicare Cliff: How Washington State is Failing Seniors and People with Disabilities



Many lower-income seniors and people with disabilities lose their affordable, comprehensive health coverage when they qualify for Medicare. *It doesn't have to be this way.*

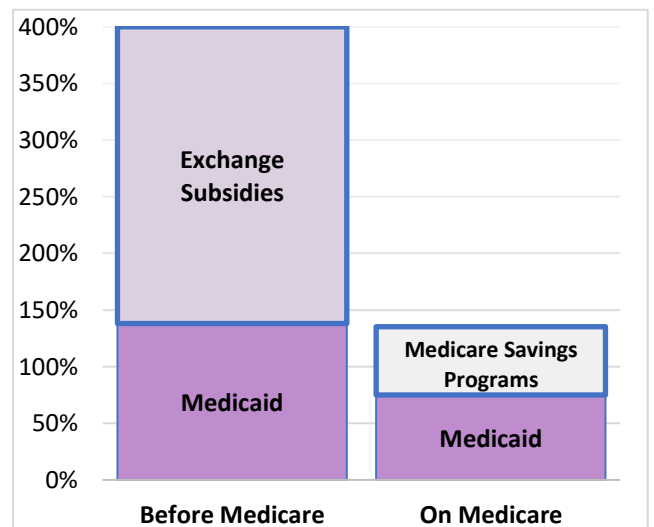
A [new report](#) explains how Washington State can protect people transitioning to Medicare by making care more affordable and covering services they need.

## What is the Medicare Cliff?

Lower-income adults without Medicare can get free Medicaid or generously subsidized Health Benefit Exchange plans. When Medicare starts, people lose this coverage and pay more, experiencing the “Medicare cliff.”

**Medicare is not free.** It has significant out-of-pocket costs and excludes important services covered by Medicaid, like routine dental, vision, and hearing care. Medicare enrollees can get help with these costs only if they have minimal savings and *extremely* low income – much lower than required by the programs that help people without Medicare (see chart).

Health Care Financial Assistance Programs by Income Level (FPL), Before and After Medicare



## The Medicare Cliff Disproportionately Hurts Women and Communities of Color

At a time when many long-standing inequities are coming into focus, the impact of the Medicare Cliff on low-income seniors and people with disabilities has been overlooked.

- Half of Medicare enrollees with income under 200% FPL **pay 27% or more of their income for health costs.**
- Women and people from communities of color are disproportionately affected by the Cliff affordability challenges, because they have disproportionately lower income.



## Washington Can Fix the Cliff

34 states have taken an action to expand eligibility for programs that help Medicare enrollees with health care costs and benefits. Washington has taken no action, keeping eligibility standards at the lowest level allowed by federal law. **Older adults and people with disabilities in our communities deserve better.** Read our new [report](#) to learn how Washington can fix the Cliff, with the help of federal funds.

**Get Involved:** Tell your story or give us feedback [here](#).

**Learn more:** Register for our July 15 webinar [here](#).

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