

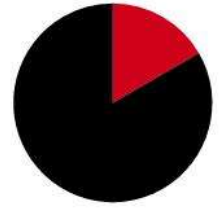
Massachusetts Seniors Are Falling Off A Healthcare Cliff

6 in 10 MA elders living alone don't have an income to meet their basic needs



1 in 3 low income elders in MA spend more than of their income on healthcare

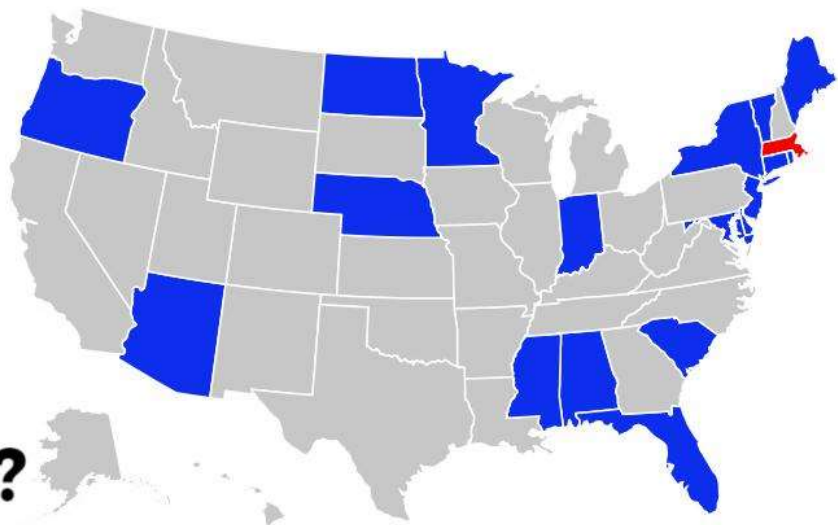
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How did this happen?

After working hard for most of their lives, many seniors believe that when they turn 65, Medicare will cover most of their healthcare costs. As many of Mass Senior Action members have discovered, in Massachusetts because of outdated asset limits and low investment from the state, seniors are left with higher healthcare costs and less help.

19 States have lowered health care costs for seniors. Why Not MA?



States like Connecticut, Mississippi, Alabama, Indiana, District of Columbia, Florida and many more have all done something beyond the federally mandated minimum to aid seniors with their healthcare costs

What can we do?

At Mass Senior Action, we don't just take it, we take charge! Our members came together and together we created our Bridge the Gap Senior Healthcare Bills that will help thousands of senior across the Commonwealth.

Policy Solution: Bridge the Gap Bill

Our bills tackle two different programs, Medicare Savings (S640&H615) and Mass Health (S639&H1317)

1) Expanding access to Medicare Savings Programs

(a) Raise income eligibility for MSP to 300% FPL from the federally mandated 135%.

This would mean hundreds of dollars back in the pockets of seniors who need it the most.

(b) Eliminate asset limit for seniors trying to access MSP. Right now, seniors are the only group who face asset limits in order to access healthcare

2) Mass Health Asset Limit

Because of an outdated asset limit, many seniors find themselves kicked off MassHealth when they turn 65 just because they have more than \$2,000 in the bank or life insurance of that value. Our bill would align this limit with the one used by federal programs (\$7,390 for individual, \$11,090 for couple)

What are MSP's?

MSP's help low-income individuals with some of the out-of-pocket costs for Medicare, including Medicare Part A and Part B premiums, deductibles copayments, and coinsurance

MASSHEALTH'S ASSET LIMIT FOR INDIVIDUALS 65 & OVER OF **\$2,000** HAS NOT BEEN UPDATED SINCE **1981**

	Loaf of Bread	Gallon of Milk	Gallon of Gas	Postage Stamp
1981	\$0.55	\$1.60	\$1.03	\$0.18
2016	\$2.31	\$3.36	\$2.25	\$0.46

How can you take action to support this?

Call your state representatives and let them know you support Senate Bills S639 & S640 and House Bills H615 & H1317



Are you or anyone you know struggling with high out of pocket costs? Have your healthcare expenses gone up since you turned 65? Share your story of the senior healthcare cliff with us!

For more information contact MSAC: 617-284-1234 or cvillers@masssenioraction.org