To: Caring Across Generations

From: Maury Giles, Kris Dabadie

Date: December 1, 2023

Subject: Medicare/Medicaid Long-Term Care Expectations Nationwide

---

Following please find the results of the recently completed omnibus research on Americans' understanding and expectations of long-term care coverage in Medicare and Medicaid.

EXECUTIVE SUMMARY

- Slightly more than half of adults indicate confidence in their understanding of Medicare coverage for long term care services; however, fewer than 20% are very confident in their understanding.
- Despite this overall confidence, one-quarter to nearly half indicate that they 'do not know' if their current insurance provider covers these long term care services at a nursing home or in-home.
- One-in-three people insured via Medicare or private insurance incorrectly believe that their insurance covers long term care, both for nursing homes and for in-home care. Only one-in-three people who have Medicare or private insurance know they are not covered for long-term care.
- Nationwide respondents overwhelming believe that Medicare should cover long term care services: 93% indicate 'yes' with nearly two thirds (63%) saying 'definitely'.
- Opposition to the Medicaid Spend Down requirement for long term care service, while strong (63%) is also soft with only one-in-three saying the Spend Down should 'definitely not' be required.
- Nearly all adult Americans report having some form of health insurance coverage, with one-in-four indicating they are covered by Medicare.

Detailed findings with supporting graphics can be found on the following pages.

memorandum

DETAILED FINDINGS

Overall, High but Soft Confidence in Understanding of Medicare Long Term Care Coverage, But Far More Limited Correct Knowledge of Coverage. High Uncertainty and Misunderstanding.
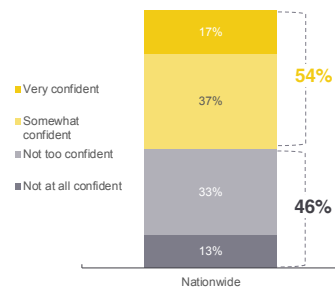
Confidence in one's understanding of Medicare coverage for long term care services is moderately high (54%) but soft as fewer than one-in-five indicate they are very confident about their understanding.

- Among those farther away from being personally eligible for Medicare (18-54) confidence in their understanding is relatively high (ranges from 45%-72% confident) but decreases as one nears eligibility age.
- Those closer to eligibility (55-64) are least confident in their understanding (39%). Those who are Medicare eligible (65+) express moderate confidence in their Medicare knowledge (51%).
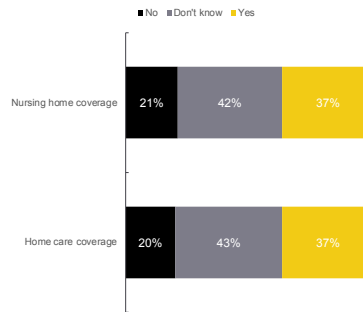
When asked about whether Medicare covers these long term care services at a nursing home or in-home – regardless of their current coverage -- only one-in-five correctly identify that these services are not covered. Roughly four-in-ten simply do not know.

Confidence in knowledge of LTC coverage is high, but only about 1/5 are correct about Medicare coverage.

Confidence in Understanding Medicare Coverage for LTC

Very confident	17%
Somewhat confident	37%
	54%
Not too confident	33%
Not at all confident	13%
	46%

Nationwide

Medicare coverage beliefs

■ No ■ Don't know ■ Yes

	No	Don't know	Yes
Nursing home coverage	21%	42%	37%
Home care coverage	20%	43%	37%

BASE: All Respondents Nationwide (n=2,026)
M5. In general, how confident do you feel about your understanding of current Medicare policies regarding long-term care coverage for services such as nursing home care or care provided in your home and community, including assisting with getting dressed, taking you to medical appointments, and preparing meals? [Select one answer]
M4. As you may know, Medicare provides health insurance to individuals aged 65 and older and to younger persons with certain long-term disabilities. As far as you know, does Medicare cover long-term care services such as nursing home care or care in your home and community, including assisting with getting dressed, taking you to medical appointments, and preparing meals?
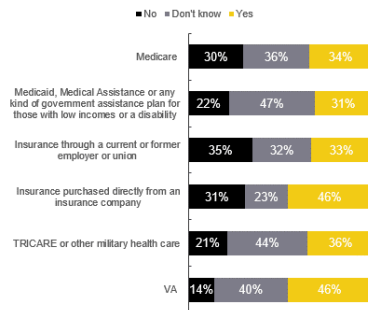
Pg. 3

Additionally, there is both significant misunderstanding and lack of certainty about if their <u>current</u> health insurance – generally regardless of source – covers long term care services such as nursing home care or in-home/community care including assisting with getting dressed, transportation to medical appointments and preparing meals.
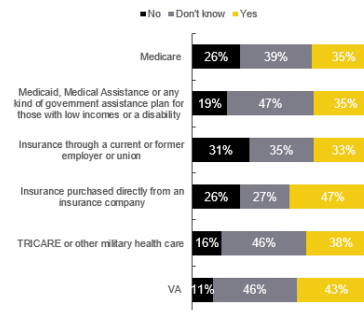
- One-quarter to nearly half indicate that they 'do not know' if their current insurance provider covers these long term care services at a nursing home or in-home.
- One-in-three people insured via Medicare or private insurance incorrectly believe that their insurance covers long term care, both for nursing homes and for in-home care. Only one-in-three people who have Medicare or private insurance know they are not covered for long-term care.
- Among those with Medicaid roughly one-third correctly identify that long term care services are covered at a nursing home (31%) or at home (35%). Among those with VA benefits, nearly half (46% and 43%, respectively) know that these services are covered.
-

Uncertainty about LTC coverage, many <u>incorrectly</u> identify if current insurance offers this coverage.

Current insurance nursing home coverage

■No ■Don't know ■Yes

	No	Don't know	Yes
Medicare	30%	36%	34%
Medicaid, Medical Assistance or any kind of government assistance plan for those with low incomes or a disability	22%	47%	31%
Insurance through a current or former employer or union	35%	32%	33%
Insurance purchased directly from an insurance company	31%	23%	46%
TRICARE or other military health care	21%	44%	36%
VA	14%	40%	46%

Current insurance home care coverage

■No ■Don't know ■Yes

	No	Don't know	Yes
Medicare	26%	39%	35%
Medicaid, Medical Assistance or any kind of government assistance plan for those with low incomes or a disability	19%	47%	35%
Insurance through a current or former employer or union	31%	35%	33%
Insurance purchased directly from an insurance company	26%	27%	47%
TRICARE or other military health care	16%	46%	38%
VA	11%	46%	43%

BASE: All Respondents Nationwide (n=VARIES)
M3. As far as you know, does your [PIPE IN RESPONSE FROM M2] cover long-term care services such as nursing home care or care in your home and community, including assisting with getting dressed, taking you to medical appointments, and preparing meals? [Select one answer for each]

Pg. 4

memorandum

Strong Support for Medicare and Medicaid Policy Change for Long Term Care Services
Nationwide, respondents overwhelming believe that Medicare should cover long term care services: 93% indicate 'yes' with nearly two thirds (63%) saying 'definitely'.

- Support for this inclusion increases with age.

Americans overwhelmingly and strongly believe Medicare should cover long-term care services.

**Belief that Long Term Care Services Should be Covered by Medicare**
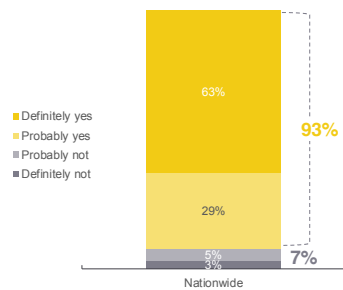
BASE: All Respondents Nationwide (n=2,026)
M6. Do you believe that long-term care services such as nursing home care and in-home care should be included as part of Medicare's coverage, or not? [Select one answer]
Pg. 5

Opposition to the Medicaid Spend Down requirement for long term care services, while strong (64%) is also soft with only one-in-three saying the Spend Down should 'definitely not' be required. Not surprisingly, the least support for this Spend Down requirement is among those at higher income levels.

Most oppose Medicaid policy of using up assets and savings before LTC coverage is provided.

Support for Medicaid "Spend Down"
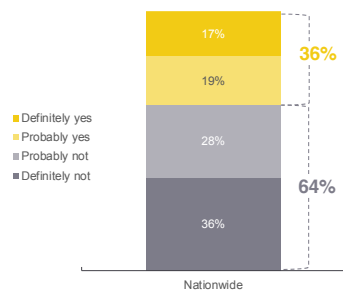
BASE: All Respondents Nationwide (n=2,026)
M7. Medicaid does cover long-term care services, but only for individuals whose savings and assets are below a specific level. Under current Medicaid policy, if you have too much savings to qualify for Medicaid long-term care coverage and cannot afford private insurance coverage, you have to use up your life savings and assets to become eligible.
Do you believe people in need should be required to use up their savings and assets to qualify for Medicaid coverage for long-term care services at home? [Select one answer]
Pg. 6

memorandum

Nearly All Americans Have Health Insurance Coverage, Most Through Private Coverage. One in Four Covered by Medicare.

Most Americans (86%) report having some form of health insurance coverage or plan.
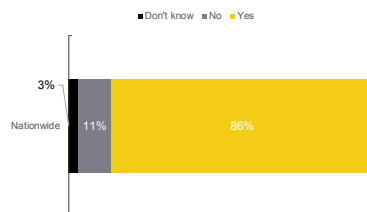- Nationally, those 65+ are significantly more likely than other age cohorts to have health insurance coverage of some type.
- Whites are significantly more likely than Blacks, who are significantly more likely than Hispanics, to have some form of health insurance coverage.
- Those who are employed, with higher incomes and higher educational attainment are generally more likely to have health insurance coverage.

Overall, approximately one-in-four (26%) are covered by Medicare, and comparable proportions (23%) are covered by Medicaid or receive some type of assistance for those who are low income or have disabilities. A plurality are privately insured (46%) with current/former employers providing coverage.
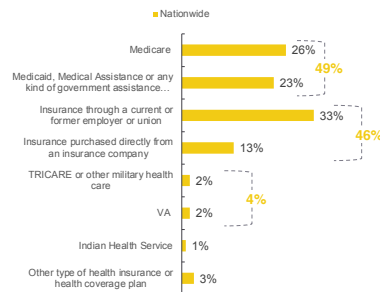- Nearly all (87%) of those 65+ report Medicare coverage
- Slightly less than half (41%) of those earning $50,000 or less report Medicaid coverage

Nearly all adults have health insurance. Most have private coverage. 1 in 4 covered by Medicare.

Health Insurance Coverage

Legend: Don't know ■ No ■ Yes

Nationwide: 3% | 11% | 86%

Health source among all respondents

■ Nationwide

Category	Value
Medicare	26%
Medicaid, Medical Assistance or any kind of government assistance…	23%
Insurance through a current or former employer or union	33%
Insurance purchased directly from an insurance company	13%
TRICARE or other military health care	2%
VA	2%
Indian Health Service	1%
Other type of health insurance or health coverage plan	3%

49%
46%
4%

BASE: All Respondents Nationwide (n=2,026)
M1. Are you, yourself, currently covered by any form of health insurance, health plan, Medicaid, Medicare, etc.?
Pg. 2   M2. Which of the following types of health insurance or health insurance plans do you, personally, currently have?

METHODOLOGY

This CARAVAN survey was conducted by Big Village among a sample of 2,026 adults 18 years of age and older. The online omnibus study is conducted three times a week among a demographically representative U.S. sample of 1,000 adults 18 years of age and older. This survey was live on November 8-12, 2023.

Completed interviews are weighted by five variables: age, sex, geographic region, race, and education to ensure reliable and accurate representation of the total U.S. population, 18 years of age and older. The raw data are weighted by a custom designed program which automatically develops a weighting factor for each respondent. Each respondent is assigned a single weight derived from the relationship between the actual proportion of the population based on U.S. Census data with its specific combination of age, sex, geographic characteristics, race and education and the proportion in the sample. Tabular results show both weighted and unweighted bases.

Respondents for this survey were selected from among those who have volunteered to participate in online surveys and polls. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey adjustments.

Big Village is a collaborative and consultative research partner to hundreds of organizations around the globe. We possess a wide variety of resources, tools, and technologies to collect and analyze information for our clients. As a member of the Insights Association and ESOMAR (the European Society for Opinion and Marketing Research), Big Village adheres to industry ethics and best practices, including maintaining the anonymity of our respondents. Our authorization is required for any publication of the research findings or their implications.

Big Village has exercised its best efforts in the preparation of this information. In any event, the company assumes no responsibility for any use which is made of this information or any decisions based upon it.

memorandum