

Californians' personal health experience and difficulty paying for care are impacted by income disparities.

Findings from a 2022 survey of adults age 55 and older in California

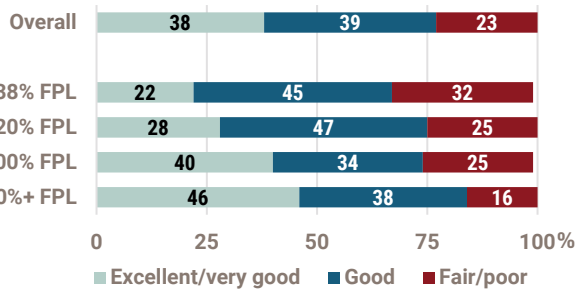
To learn about the needs and experiences of California's current and future Medicare beneficiaries, Californians age 55 and older were asked about their health, well-being, and their interactions with the health care system. While many reported positive experiences, people with incomes at or below 138% of the Federal Poverty Level (FPL) struggled more with health and health care.

Disparities in self-reported health emerged by income among older Californians.

- Those with incomes at or below 138% of FPL reported having fair or poor health more often than those with higher incomes.
- Those with incomes at or below 138% of FPL were twice as likely to show symptoms of moderate to severe depression compared to those above 220% of FPL (16% vs. 8%).

Those with lower incomes were more likely to report fair or poor health.

% of Californians age 55+



Question: In general, how would you rate your overall health?
 Note: Percentages may not add up to 100% due to rounding or item nonresponse.

Older Californians with lower incomes were more likely to need help with routine activities.

- While 9% overall needed help with routine needs like household chores and getting around outside the home, those at or below 138% of FPL were more likely than those above 220% of FPL to need help.

Cost prevented many from getting help with routine care needs.

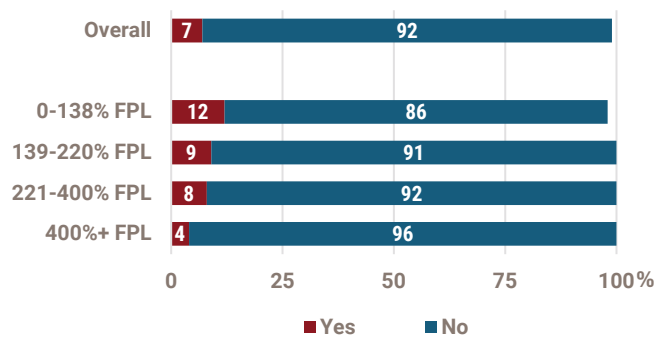
- 50% of those who didn't get all the help they needed with routine care cited cost as a barrier followed closely by 46% citing not knowing where to find help.

Those with lower incomes had a harder time paying medical bills.

- 7% of older Californians had problems paying medical bills, and those at or below 400% of FPL were twice as likely to report an issue.

Those with lower incomes were more likely to have had problems paying medical bills.

% of Californians age 55+



Question: In the last six months, have you had problems paying or were you unable to pay any medical bills? Please think about medical bills for things like doctors, hospitals, prescriptions.
 Note: Percentages may not add up to 100% due to rounding or item nonresponse.

While many older Californians report good health and the ability to access the care they need, disparities exist for individuals with lower incomes. Solutions for addressing access and affordability of health care should take into account the unique challenges that lower-income residents face whether they have Medicare only or both Medicare and Medi-Cal.