



Reporting on Medicare and Medicaid

Concerns of the Elderly, Disabled, and Poor

By

Mark McGee

The Numbers

As of March 2023, 65,748,297 people are enrolled in Medicare, an increase of almost 100,000 since the last report in September. [Medicare Enrollment Numbers](#)

- 33,948,778 are enrolled in Original Medicare.
- 31,799,519 are enrolled in Medicare Advantage or other health plans. This includes enrollment in Medicare Advantage plans with and without prescription drug coverage.
- 51,591,776 are enrolled in Medicare Part D. This includes enrollment in stand-alone prescription drug plans as well as Medicare Advantage plans that offer prescription drug coverage. (Enrollment in private, for-profit Part D or MA-PD plans remains the only option for drug coverage in the Medicare program).

92,614,205 individuals were enrolled in Medicaid and CHIP in the **50 states** and the District of Columbia that reported enrollment data for June 2023. [Medicaid.gov](https://www.Medicaid.gov)

- **85,614,581 individuals** were enrolled in Medicaid.
- **6,999,624 individuals** were enrolled in CHIP. (Children's Health Insurance Program)

The Funding

President Lyndon B. Johnson signed Medicare and Medicaid into law on July 30, 1965. I started working part-time in 1964, so I was an early participant in the Medicare program. I remember it fairly well because the government took more money out of my meager paycheck each week. It is called a FICA tax (Federal Insurance Contributions Act) — a U.S. federal payroll tax. 6.2% of your earnings goes toward the Social Security Tax. 1.45% of your earnings goes toward Medicare Tax — total of 7.65% out of every paycheck. Your employer matches those percentages for a total of 15.3% per payroll check.

Medicaid is funded jointly by states and the federal government — about 30% state and 70% federal. Rates are based on each state's 'per capita income' and other changes determined each year. You can research your state information by searching online for '*your state*' *Medicaid* or visit [Medicaid.gov](https://www.Medicaid.gov) and search the [State Overviews](#) tab.

The Cost

The cost of Medicare and Medicaid is the largest budget item for the United States government — approaching \$1.5 trillion ([U.S. Debt Clock](#)). For tens of millions of older, disabled, and poor Americans, that's their health insurance. Many of them are very concerned about the future of Medicare, as well as Social Security (currently at \$1.366 trillion).

Though most people on Medicare do not pay an extra premium for Part A (Hospital Insurance), premiums for Part B will increase from about \$165 per month this year to \$175 per month in 2024. The deductible for Part B will be \$240 in 2024. After that Part B will usually pay 20% of what Medicare Part A doesn't cover for services like surgeries, some medical equipment, and outpatient therapy. Parts C (Medicare Advantage Plan), D (Drug coverage), and Medigap (Medicare Supplement Insurance) cost extra.

The Coverage

What I've shared with you so far are numbers. Any journalist can find those numbers at a variety of government and economic websites, then read them over graphics. Question — is that the best way to cover a story that deeply impacts a large number of people in your audience? I don't think so, which is why I emphasize telling economic stories through real people.

In the same way I shared about profile stories in the previous article, I recommend journalists seriously consider spending the time to find some people to profile for stories about Medicare and Medicaid. Introduce your audience to the people who use it. How has it helped them? What would they do if Medicare or Medicaid were cut?

Medicare recipients paid into the program through FICA taxes. You will probably discover that Medicare recipients do not believe Medicare is a government ‘handout’ program. They paid into Medicare for many years, even decades. Many paid for private insurance even as the government was keeping some of their income for their retirement years. Medicare is something they’ve earned.

People are usually eligible for Medicare at the age of 65 — earlier if you have a disability. Many people on Medicare continue working full or part-time for years after turning 65, so be sure to talk with them as well as people who are fully retired. The more people you profile, the more you will touch the interests and needs of your audience.

When you profile someone on Medicare who is fully retired and living on Social Security, ask them if they believe the annual cost-of-living adjustment (COLA) will meet their needs for medical costs. The COLA for 2024 will be 3.2%, which averages out to about \$50 extra per month.

COLA is meant to help Americans keep up with inflation so they can maintain their standard of living year to year. But the hikes aren't enough, many seniors say. The cost of items older adults spend most of their money on consistently outpaces COLA, according to The Senior Citizens League, a nonprofit advocate for older adults. The biggest expense is health care. [USA Today](#)

As for profiling people on Medicaid, visit your state's Medicaid website to learn who is eligible and how it works in your state. If you cover multiple states, include Medicaid information for each of those states.

You may find it best to cover these stories as a short series of reports (at least two parts) since Medicare and Medicaid are administered differently by government agencies. They affect different people in different ways, so multiple story coverage will give your audience the best insights that will help them. Be sure to archive the stories online so people can find them when they have questions about coverage.

Tough Questions for Tough Times

Many people who receive Medicare or Medicaid are worried about the future of those programs. What would they do if the programs suffered cutbacks, or even worse were cut entirely? Times are tough and getting tougher as our National Debt increases by trillions of dollars each year. Many economists believe the only way the U.S. will be able to deal with debt of that size is by cutting programs like Medicare, Medicaid, and Social Security. That deeply concerns older, disabled, and poor people. Ask them what they think about the ideas being put forth by economists and legislators. Are they hopeful that the government will figure out the debt problem? If not, then what?

Interview elected officials on both the state and federal levels about this problem. What are they doing to solve it? What legislation have they proposed? What legislation are they supporting? What is the chance the legislation will pass? What will they do if it doesn't?

Journalists need to ask tough questions during tough times, and we are in some of the toughest times of most of our lifetimes. If journalists don't ask these questions, who will?



1960s Radio News, © Mark McGee