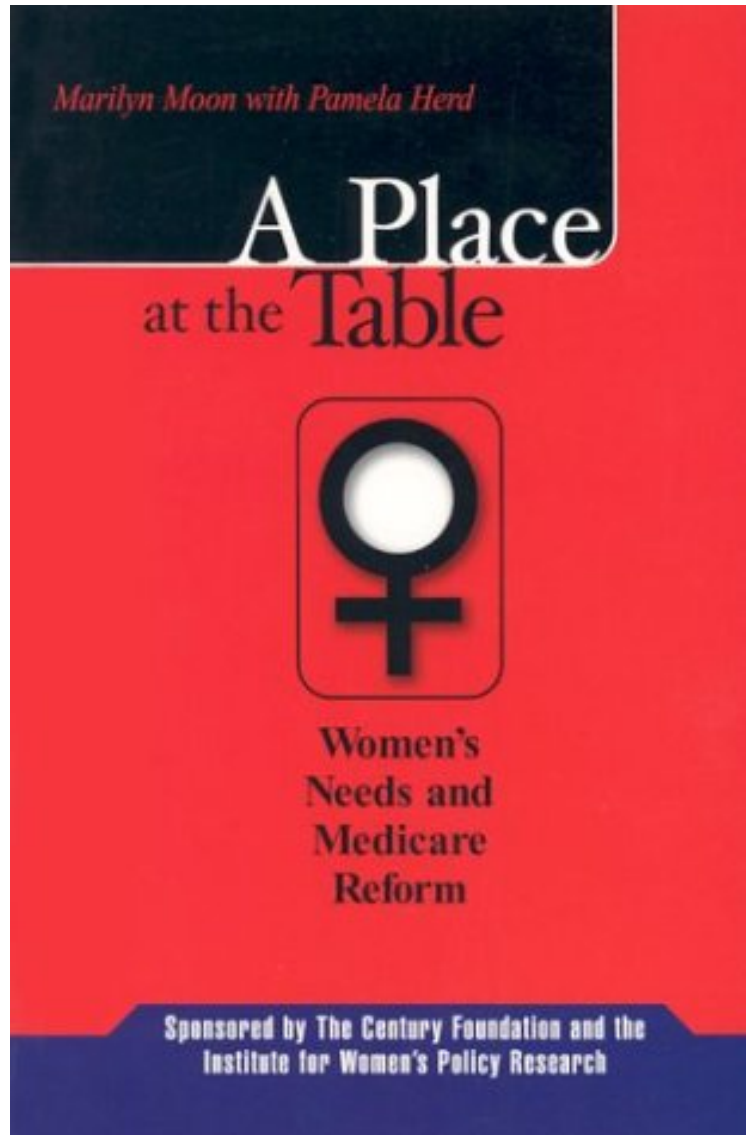


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## **A Place at the Table: Women's Needs and Medicare Reform (Century Foundation Report)**

*Marilyn Moon*

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Women's Needs and Medicare Reform (Century Foundation Report):

Medicare is the federal health insurance program that offers coverage on equal terms to seniors and those with disabilities. The benefit package is uniform and premiums do not rise with age. As Marilyn Moon shows in this important work, however, the characteristics of older women make them extremely vulnerable to gaps in Medicare coverage and other features of the program. Because older women are more likely to suffer from multiple chronic illnesses than men, Medicare's failure to cover most outpatient prescription drugs affects them the most. Because women live longer on average than men and have lower incomes from pensions and other sources, they are less able to meet the out-of-pocket costs associated with Medicare or supplemental insurance. Moon evaluates Medicare reform proposals with an eye to whether they would alleviate or worsen the existing position of women in Medicare. She argues that making Medicare benefits more comprehensive and simplifying the program's rules would improve the health of older women and reduce their financial burdens.

About the Author Marilyn Moon is a senior fellow at the Urban Institute. Pamela Herd is an assistant professor of public affairs and sociology at the University of Wisconsin, Madison. She is also a faculty affiliate at the university's Institute for Research on Poverty.