



NEW REPORT

Win-Win: How Reducing Drug Prices Would Also Expand Medicare Benefits to Include Dental, Vision, and Hearing

July 2021

THE CAMPAIGN TO
Reduce Drug Prices

PROTECT
OUR CARE

NEW REPORT:

Expanding Medicare Benefits—Dental, Vision, and Hearing

Millions of Americans on Medicare lack basic dental, vision, and hearing coverage. This lack of coverage translates to a severe [lack of access](#), particularly for beneficiaries of color, individuals with low incomes, and those living in rural areas. Sizeable majorities of Medicare beneficiaries are currently [without coverage](#) in all three areas, with millions reporting difficulty eating meals, navigating their homes, and hearing loved ones.

The consequences of not having dental, vision, and hearing coverage have far reaching health implications. Oral health conditions are associated with higher rates of stroke, heart disease, and difficulty managing diabetes. When states cut their dental programs and individuals are unable to see a dentist, many are forced to rely on [emergency room visits](#) to receive dental care. Hearing loss can have profound impacts on [mental and physical health](#), leading to increases in dementia, depression, and reduced cognitive function, as well as heightening the risk of falls. Failing vision has similar implications, with increased likelihood of cognitive impairments, limited mobility, and [hospitalization](#).

Medicare beneficiaries face daunting costs when attempting to access dental, vision, and hearing care. The average out-of-pocket cost for dental care in 2016 was nearly [\\$500](#), with nearly one in five Medicare beneficiaries spending more than \$1,000 out-of-pocket. The average cost of an eye examination, glasses, and frames for those without vision coverage is [\\$576](#) and hearing aids can range from [\\$1,000 to \\$5,000](#). These out-of-pocket costs create serious financial barriers for the 50 percent of Medicare beneficiaries living on incomes below [\\$29,650](#) per year. This does not need to be our reality. Americans of all political stripes strongly [support](#) expanding Medicare benefits to include dental, vision, and hearing coverage.

House and Senate Democrats are committed to passing legislation in the budget reconciliation package that would empower the federal government to negotiate prescription drug prices. Robust negotiation alone would save patients more than [\\$150 billion](#) at the pharmacy counter and create [\\$500 billion](#) in savings for the federal government that could be reinvested across a range of improvements to health care including expanding Medicare benefits to include dental, vision, and hearing. We must act

to lower prescription drug prices now and provide life saving coverage to millions of Americans.

KEY POINTS

- **Lack of coverage and high out-of-pocket costs restrict access to needed care.** Millions of Medicare beneficiaries are struggling with dental problems, poor vision, and hearing loss due to cost. A [2020 study](#) of Medicare beneficiaries found 64 percent do not have dental coverage, 74 percent lack vision coverage, and 76 go without hearing coverage.
- **Income and racial inequity increase health disparities.** Half of all Medicare beneficiaries live on annual incomes below [\\$29,650](#), pushing dental, vision, and hearing coverage out of reach. For [beneficiaries of color](#) or those living in [rural](#) areas, accessing these essential benefits has become increasingly challenging.
- **Americans overwhelmingly support expanding Medicare benefits.** There is strong support to expand Medicare benefits across the political spectrum. [84 percent](#) of voters support adding dental, vision, and hearing coverage to Medicare.

Dental Coverage

Most Medicare Beneficiaries Have No Dental Coverage. [Nearly two in three](#) Medicare beneficiaries do not have dental coverage. As a result, 49 percent had not visited a dentist in the last year, with racial health inequity intensifying disparities. [71 percent](#) of Black and 65 percent of Hispanic and Latino beneficiaries have not had a dental visit in the past year.

Prescription Drugs Create Greater Need For Dental Care. [More than half](#) of seniors take four or more prescription drugs. Increased medication use can result in dry mouth, which significantly increases the risk for [dental problems](#). High prescription drug costs, coupled with a growing need for dental care, places increased financial strain on Medicare beneficiaries.

Income Inequity Increases Dental Health Disparities. [Seven in ten](#) Medicare beneficiaries with low incomes have not been to the dentist in the past year. [15 percent](#) of adults over 65 have no natural teeth, with that figure increasing with age and diminished income. [Nearly one in three](#) seniors living below the federal poverty level have no natural

teeth, a rate five times higher than seniors with incomes over 400 percent of the federal poverty level.

High Out-Of-Pocket Costs Restrict Access To Care. In 2016, the average out-of-pocket cost for dental care was [nearly \\$500](#) for Medicare beneficiaries. [Nearly 20 percent](#) of Medicare beneficiaries who utilized dental care, spent more than \$1,000 in out-of-pocket costs. These staggering costs create an extreme financial burden for the 50 percent of Medicare beneficiaries living on incomes below [\\$29,650](#) per year.

Americans Overwhelmingly Favor Adding A Dental Benefit To Medicare. Across the political spectrum, there is broad support for expanding Medicare benefits. A recent Morning Consult poll found [84 percent](#) of voters support adding dental, vision, and hearing coverage to Medicare.

Vision Coverage

Most Medicare Beneficiaries Have No Vision Coverage. [Nearly three quarters](#) of Medicare beneficiaries do not have vision coverage. This is despite the fact that [92 percent](#) of Medicare beneficiaries over 65 require corrective lenses.

Lack Of Vision Coverage Can Result In Higher Health Costs. The likelihood for poor health outcomes is heightened when Medicare beneficiaries are unable to access necessary vision care. The consequences of [poor vision](#) can range from depression and cognitive impairment, to broken bones, hospitalization, and restricted mobility.

Income and Racial Disparities Reduce Access to Vision Care. Individuals of color and those with low incomes were significantly [less likely](#) to use eyeglasses, suggesting many may be avoiding needed vision care because of the costs. [Nearly 40 percent](#) of Medicare beneficiaries have difficulty seeing, despite using eyeglasses. That figure jumps to nearly 50 percent for beneficiaries living below the federal poverty level.

Basic Vision Care Is Cost Prohibitive. The average cost of an eye examination, glasses, and frames for those without vision coverage is [\\$576](#). An enormous sum for Medicare beneficiaries already trying to make ends meet on fixed incomes.

Older Americans Have The Greatest Need For Vision Care. As individuals age, they are [increasingly likely](#) to suffer from glaucoma, cataracts, diabetic retinopathy, and age-related macular degeneration. In order for these conditions to be effectively treated, early detection and treatment is essential. Unfortunately, due to lack of coverage, many older Americans put off preventative care, allowing vision impairing conditions to advance.

Vision Impairment On The Rise. As life expectancy increases, the rates of vision impairment and blindness continue to grow. It is estimated that by 2030, the number of Americans experiencing vision impairment and blindness will [double](#) if action is not taken to address vision related health problems.

Americans Face Serious Risks Of Vision Loss. More than [90 million](#) American adults are considered high risk for serious vision loss, but just half have sought eye care in the last year. The risk of vision loss increases with age, putting seniors in a more precarious position of losing their sight.

Hearing Coverage

Millions Of Seniors Go Without Hearing Aids Because Of Costs. A University of Michigan study found that [just over a third](#) of older adults reporting hearing loss are using a hearing aid to correct it, with cost being a prohibitive factor. Hearing aids can cost [thousands of dollars](#) out of a patient's pocket because most health insurance programs, including Medicare, do not cover them. If passed, [H.R. 3](#) would cover one set of hearing aids every five years for those with severe hearing loss.

Hearing Loss Is Increasingly Prevalent. In the U.S., hearing loss is twice as common as diabetes or cancer, making it the [third most common](#) chronic physical condition. The widespread occurrence of hearing loss has significant financial implications. The societal cost associated with age-related hearing loss is nearly [\\$300,000](#) over the life of each impacted individual.

With Rising Life Expectancy Comes Rising Hearing Loss. Nearly [50 percent](#) of adults over 60 have hearing loss. As life expectancy continues to extend, so does the rate of hearing loss. It is anticipated that by 2040, [82 million](#) Americans will experience hearing loss.

Untreated Hearing Loss Puts Seniors' Health At Risk. Untreated hearing loss in older adults can lead to a variety of physical and mental health problems. Hearing loss [increases the risk](#) of falls, dementia, and depression, as well as increasing the risk of social isolation and reduction of cognitive function.

Conclusion

Lack of access to dental, vision, and hearing coverage puts millions of Medicare beneficiaries at risk. The impacts of going without coverage in these three areas are devastating and completely unnecessary. No American should be forced to go without essential care due to cost. Congress must act now to pass H.R. 3, which would empower the federal government to negotiate the skyrocketing costs of prescription drugs, and create billions in savings to be invested in lifesaving care.

Democrats in the House and Senate understand what is at stake, and are currently fighting to ensure drug price negotiation is included in the budget reconciliation package. This bold reform will save more than [\\$600 billion](#) that will be reinvested to improve health outcomes for the American people. When we act to lower prescription drug prices, we create the opportunity to expand Medicare benefits, cap out-of-pocket drug costs, and provide health coverage to the millions living in the coverage gap in Medicaid holdout states. The stakes have never been higher; we must pass H.R. 3 now.