

Care for Persons with Dementia in Medicare Advantage and Traditional Medicare: Family Spillovers and Disparities

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Background

- Patients with ADRD can require a lot of assistance, especially when living alone
- Medicare Advantage is now the dominant form of Medicare coverage, which can be
 - helpful (benefit flexibility, in home services, palliative care)
 - harmful (confusing to navigate, care denials, fewer services)
- High rates of discharge without followup care in MA in our prior work suggests potential burden on families

Research Objective

- Aim 1: Do ADRD patients experience more potentially burdensome transfers, potentially preventable hospitalizations, and discharges without home care in MA vs. TM?
- Aim 2: Does MA mitigate or contribute to disparities in care by race, ethnicity, or income among ADRD patients?
- Aim 3a: Do intergenerational transfers (time/money) differ in ADRD families when the patient has MA vs. TM?
- Aim 3b: Do posthumous family transfers differ in ADRD families with MA vs. TM?

Data Source & Study Population

- 100% Medicare data 2016 – 2024, all patients with any indication of ADRD, will compare to non-ADRD as well
 - Standardized time periods to avoid differential dx issues
- HRS + Medicare claims
 - Survey-ascertained ADRD
 - Claims-ascertained MA status

Key Measures & Outcomes

- Key exposure: MA enrollment
- Primary Outcomes:
 - Medicare: Potentially Preventable Hospitalizations, Discharges Home without Home Care, Potentially Burdensome Transfers
 - HRS: Time and financial transfers from children (inter-vivos), bequests to children

Analytic Approach

- Aims 1-2: descriptive regressions across definitions of MA status and ADRD
 - Hoping for new IV discoveries...
- Aim 3 GLM and quantile regressions of the value of time and financial transfers on MA enrollment and controls
 - Stratify by or instrument for informal care receipt using children/daughters residing nearby
 - Multiple strategies for valuing care provision
 - Paper 1 will be descriptive use of informal caregiving in MA vs TM targeting a clinical journal

Implications for the Economics of ADRD

- Calculations of potential overpayments to MA plans currently do not account for the value of informal care provided or avoided
- Medicare beneficiaries likely deciding on coverage type without considering intergenerational implications

Leveraging the Coordinating Center

- Shared DUAs/Code
- Meetings with non-economists
- Conference or policy panels
- New IVs?