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# Medicare Coverage by State

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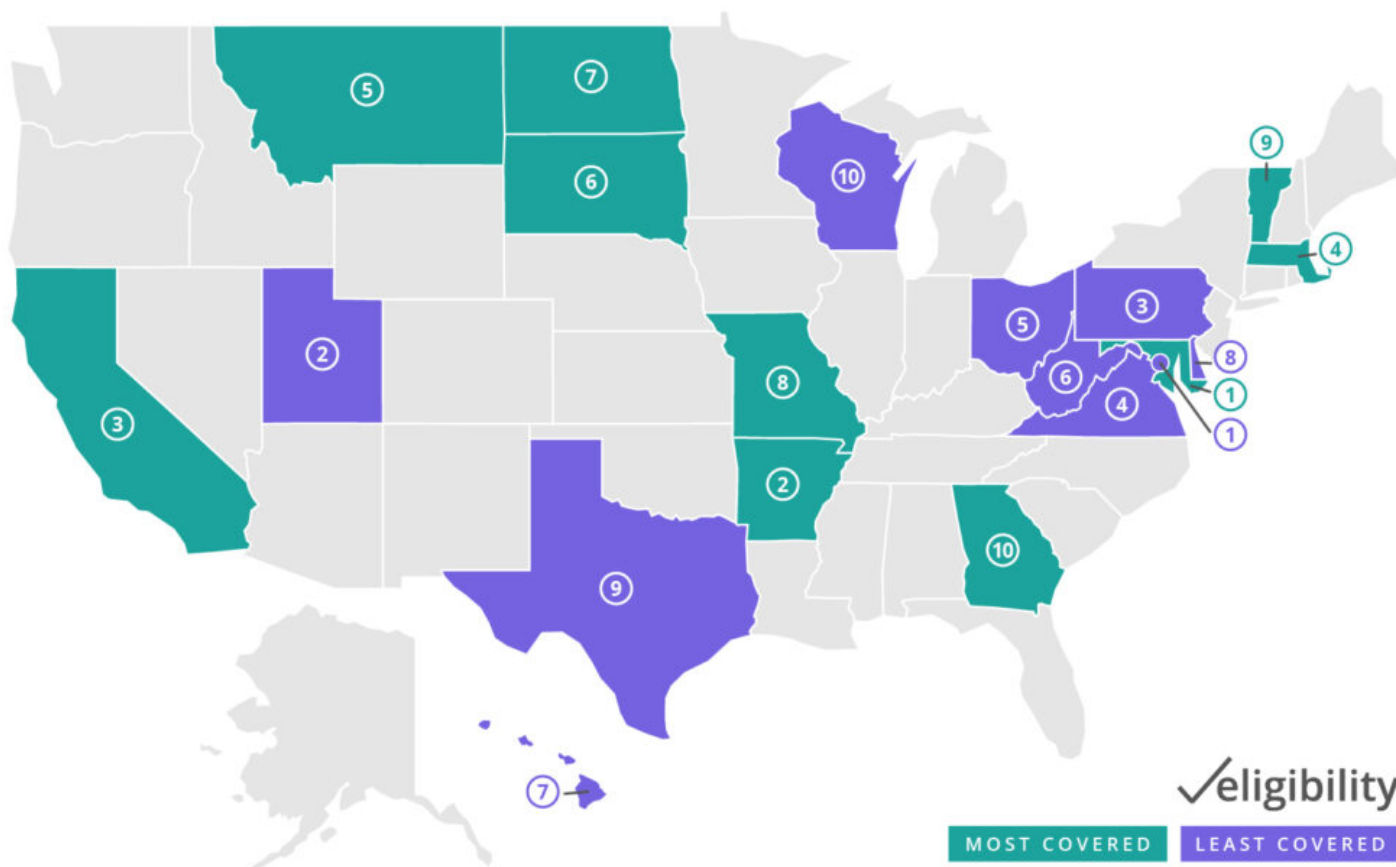
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It's painfully obvious: the cost of health care in the US is rising. You feel it every time you visit the doctor, pick up a prescription, and pay your insurance premiums. As your wallet gets lighter, you might be wondering whether Medicare coverage will keep up with these rising costs.

But Medicare recipients in some states may feel these price hikes more than others. That's right. How much you pay out of pocket (and how much Medicare covers) varies by where you live. We put together a map of the states that receive the highest and lowest Medicare coverage in the nation.

# Medicare Coverage by State



## Methodology

We looked at data from the Center for Medicare and Medicaid Services (CMS) to aggregate costs by procedure and health care provider. We averaged all procedure costs by state, comparing the average total cost to the average amount that Medicare pays. Then we ranked each state by the resulting percentage.

## Correlations and key findings

Medicare aims to cover around 80% of eligible medical costs,<sup>1</sup> so we were impressed that residents in most states received a higher percentage of coverage.

- Medicare in Maryland covered the highest percentage of costs in the nation at 91.13%.
- At more than an entire percent lower, Alaska came in second at 89.01%.
- Two of the top ten states with the most retirees—Texas and Delaware—made it into the bottom ten for Medicare coverage. None of the ten states with the most retirees made it into the top ten for Medicare coverage.<sup>2</sup>
- Washington, DC, received the lowest coverage in the nation at 77.29%.
- The only state that fell below the 80% mark was Utah, with coverage at 78.74%.
- Procedures that tended to have the most coverage nationwide include infectious and parasitic diseases, pacemaker implants, and major joint replacements.
- Procedures that tended to have the least coverage nationwide include hypertension, renal failure, and hip and pelvic fractures—common conditions among the 65+ population.

## Conclusion

While health care costs in the US continue to rise, most Medicare beneficiaries can expect Medicare to shoulder 80–90% of the burden. But depending on the procedure, your bill could still be in the thousands. People over 65 and those approaching retirement would do well to sock away some extra savings for medical costs if possible—even if they're perfectly healthy today.

Were you surprised about the Medicare coverage in your state? Let us know in the comments below.

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### Sources

1. Peter G. Peterson Foundation, "[Healthcare Costs for Americans Projected to Grow at an Alarming High Rate](#)"
2. Smart Asset, "[Where Retirees are Moving – 2019 Edition](#)"

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Kathryn is a Medicare and geriatric specialist who has appeared on Baby Boomers, OppLoans, and Best Company. Her readers don't need a degree in government-speak to get the right coverage because Kathryn sifts through Medicare's parts, plans, and premiums to distill only the most useful information. Her favorite place in the world is a hammock that swings peacefully between two crabapple trees somewhere in New Mexico's Gila National Forest.

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