

About that 'old age' problem ...

Copyright. InsuranceTimes™ © 2003 by M&S Communications, Inc. All rights reserved. September 30, 2003

Whether people are healthy at age 70 and live independently for many more years or are sickly and die sooner, their medical costs are about the same, federal researchers say.

The finding that living longer does not cost the health care system more suggest that the outlook for the Medicare program as baby boomers grow old is not as dire as some policymakers feared.

Researchers at the National Center for Health Statistics said they found medical expenses from age 70 until death averaged \$140,700, with little difference between active senior citizens and disabled ones.

"The basic lesson of our study is that although healthy people live longer, they don't cost more in the long run," said Jim Lubitz, acting chief in the statistics center.

But Sandra Decker, a researcher at the International Longevity Center-USA, predicted that Medicare costs will rise because of the sheer number of beneficiaries, not their longer life span. □