

Functional Age a Response to a Government Shutdown and Medicare Insolvency

Use of Functional Age for Medicare Beneficiaries has the Potential to save \$300 Billion and Improve Health Outcomes

CHICAGO, IL, UNITED STATES, September 19, 2025 /EINPresswire.com/ -- Against the backdrop of

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The Medicare system is not aligned with the needs of older adults. Incorporating the functional age of Medicare beneficiaries will improve their health, quality of life and save billions”

Stephen C Fox D.O.

a looming government shutdown over healthcare funding and the projected insolvency of Medicare in 2032, Steven C Fox DO, a leading voice in geriatric and disability medicine, addressed the Healthcare Innovation Summit in Nashville with a bold call for systemic reform.

"The Medicare system is not aligned with the needs of older adults," said Dr. Fox. "Healthcare outcomes are poor and costs are rising rapidly. We currently spend \$1.21 trillion dollars per year on Medicare. In just 10 years that will more than double to \$2.54 trillion. A government

shutdown increases the risk of Medicare insolvency well before 2032. However, if Medicare incorporates [functional age](#) into the care and reimbursement for beneficiaries there is the potential for saving \$600 billion to push back insolvency."

Key points from Dr. Fox's presentation

* Poor outcomes: US seniors have the lowest Life expectancy and face more years of life disabled and in poorer health than their peers in the EU, UK, and Japan. At age 65, a US older adult Male can expect to spend 11.1 years disabled and in poor health. The fact that women outlive men, only leads to greater years of disability and poor health at 14.3 years.

* Systemwide failure: the US ranks at the bottom (last place 10th out of 10) in comparison to Canada, Germany, France, Australia, Sweden, Switzerland New Zealand, the Netherlands and the United Kingdom. Dr. Fox urge policy makers, Industry leaders, and healthcare innovators to act with urgency. "This isn't just a a problem for older adults. It reaches into the lives of every generation of Americans. Medicare insolvency would be catastrophic to our economy and way of life." Aligning care with functional ability is the clearest path to better health outcomes and fiscal stability. The choice is not whether to act. It is how soon we will act to safeguard the future our country.

About Steven C. Fox D.O.

Steven C. Fox D.O. as a physician who for the past 43 years has cared for geriatric, disabled adults and children. He advocates for systemic reforms to align Medicare with the realities of aging and disability by using a person's functional ability as the cornerstone to improve health outcomes, reduce cost, and extend the solvency of the Medicare Trust Fund.

Media availability: Dr. Fox is available for interviews, expert commentary, and policy briefing.

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