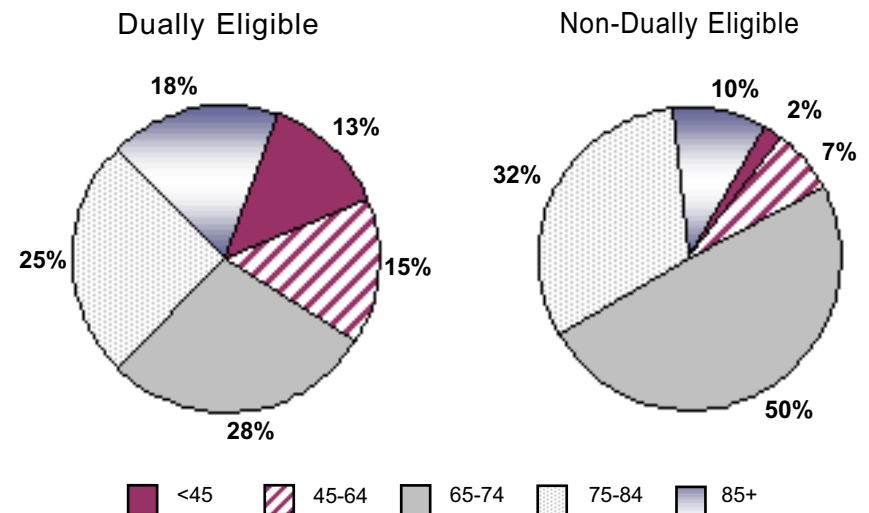


Section 8

Medicare Dually Eligible Population

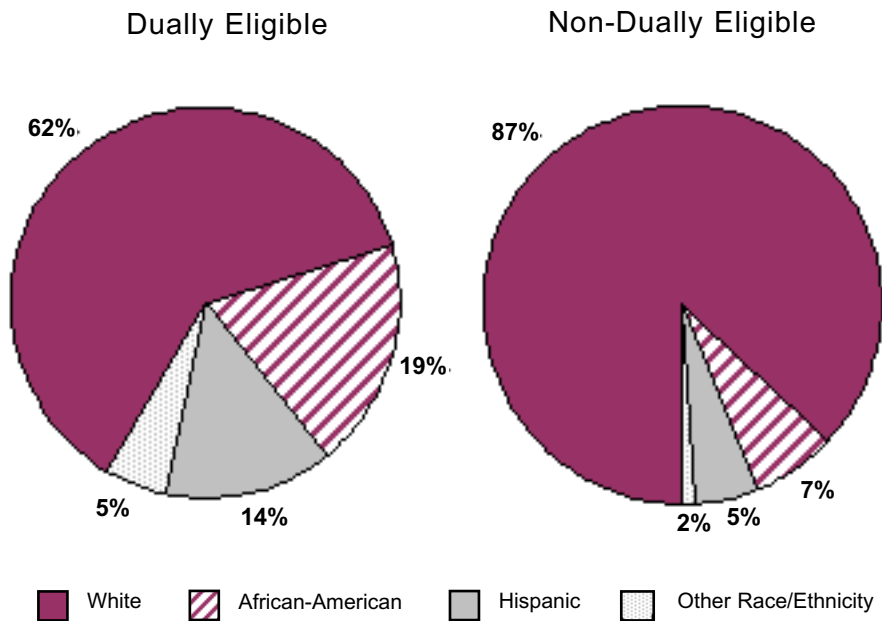
- There were nearly 6.6 million Medicare beneficiaries enrolled in Medicaid in 1997. (Medicaid is the program designed to provide low-income persons with health care.) The dually eligible made up 17 percent of the Medicare population.
- This population was more likely to be a minority female, in poorer health or disabled, and to be less educated than the average Medicare beneficiary. All of these characteristics tended to be correlated with lower incomes.
- The dually eligible beneficiary was also less likely to be married and more likely to live in a long-term health care facility.
- The dually eligible population was 63 percent female and 37 percent male, while the non-dually eligible population was more evenly split at 55 percent female and 45 percent male.

Dually and Non-Dually Eligible Beneficiaries, By Age



- Twenty-eight percent of the dually eligible were under age 65 and qualified for Medicare benefits due to a disability. The disabled population made up only nine percent of non-dually eligible beneficiaries.
- The dually eligible population were also disproportionately aged -- 18 percent of the dually eligible were aged 85 or older versus ten percent of the non-dually eligible population. Both of these populations were in poorer health than other beneficiaries.

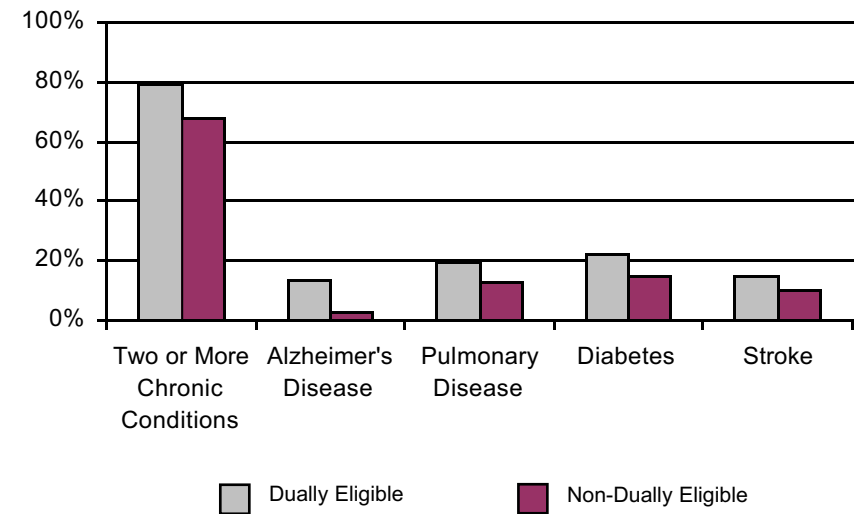
Dually Eligible and Non-Dually Eligible, By Race and Ethnicity



- Minorities, which comprised only 14 percent of the non-dually eligible population, made up 38 percent of the dually eligible population. Nineteen percent of the dually eligible were African-American, 14 percent were Hispanic, and 62 percent were white.

Dually Eligible and Non-Dually Eligible, By Diseases/Conditions

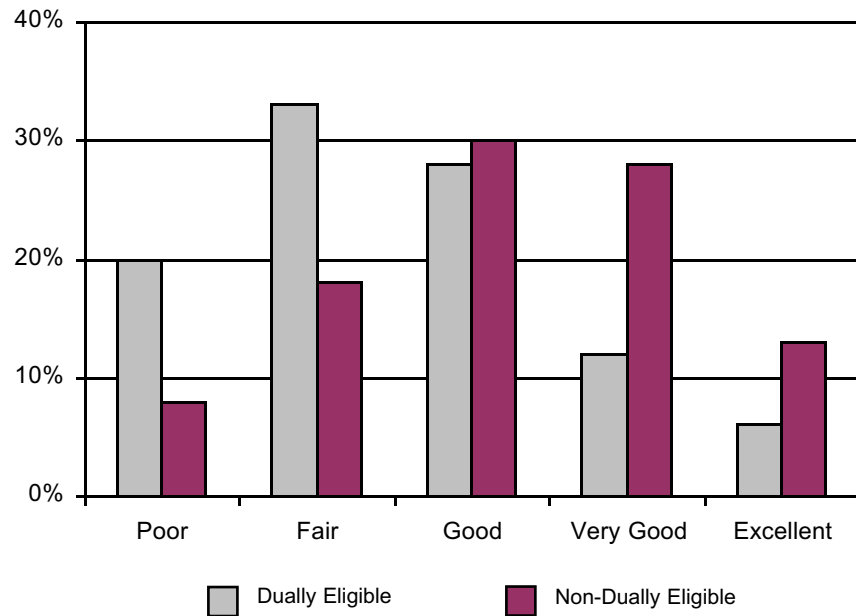
Dually Eligible and Non-Dually Eligible, By Disease/Conditions



- The dually eligible population was more likely to have two or more chronic conditions or diseases such as diabetes or Alzheimer's disease. The dually eligible population was also more likely to have a mental disorder.

Dually Eligible and Non-Dually Eligible, By Health Status

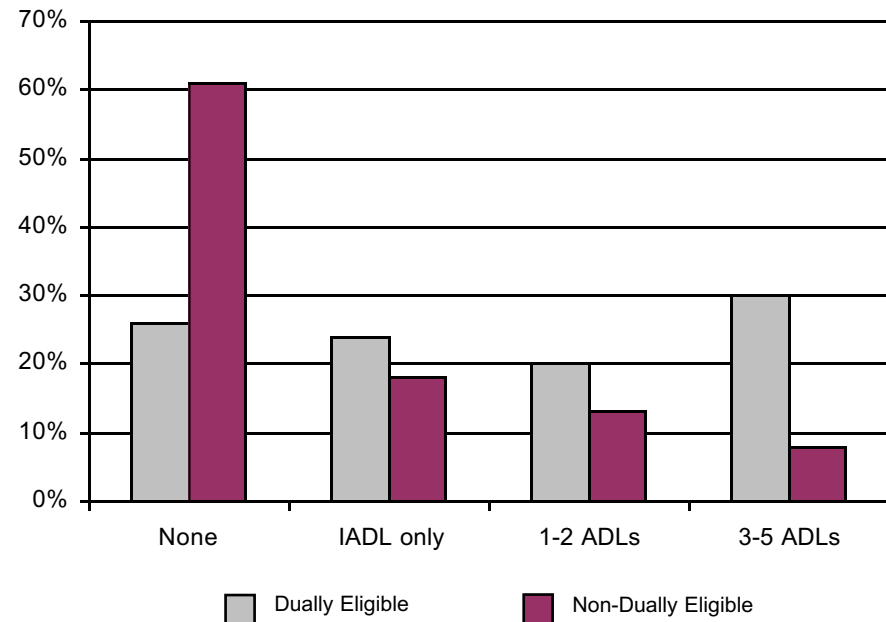
Dually Eligible and Non-Dually Eligible, By Health Status



- The dually eligible population was in poorer health than the non-dually eligible. Over half of the dually eligible population reported that they were in poor or fair health.
- Only 18 percent of the dually eligible population reported their health as excellent or very good, while nearly half of the non-dually eligible population reported their health as excellent or very good.

Dually Eligible and Non-Dually Eligible, By Functional Limitations

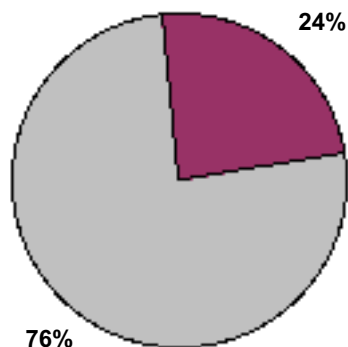
Dually Eligible and Non-Dually Eligible, By Functional Limitations



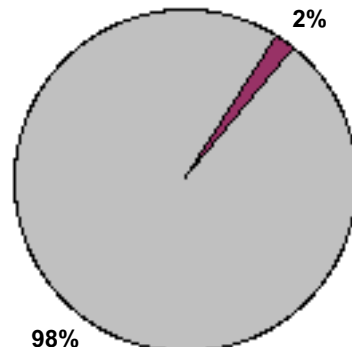
- In addition to being in poorer health, the dually eligible population was much more likely to have functional limitations. Nearly three-quarters of the dually eligible population had some type of functional limitation, and half could not perform one or more of the activities of daily living.

Dually Eligible and Non-Dually Eligible, By Residential Status

Dually Eligible



Non-Dually Eligible



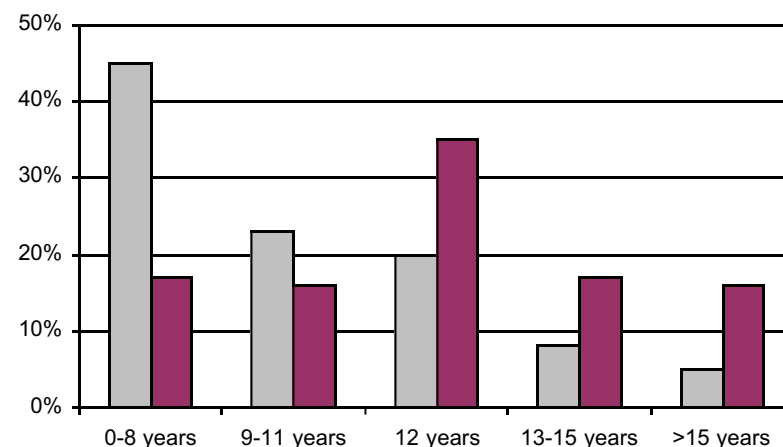
Community

Long-Term Care Facility

- Nearly one-quarter of dually eligible beneficiaries lived in long-term health care facilities versus only two percent of non-dually eligible beneficiaries. The dually eligible population was twice as likely to live with children or others, and much less likely to live with a spouse.

Dually Eligible and Non-Dually Eligible, By Years of Schooling

Dually Eligible and Non-Dually Eligible, By Years of Schooling



Dually Eligible

Non-Dually Eligible

- Nearly two-thirds of the dually eligible population did not graduate from high school and only 13 percent had some college education. By contrast, nearly 70 percent of the non-dually eligible population graduated from high school.