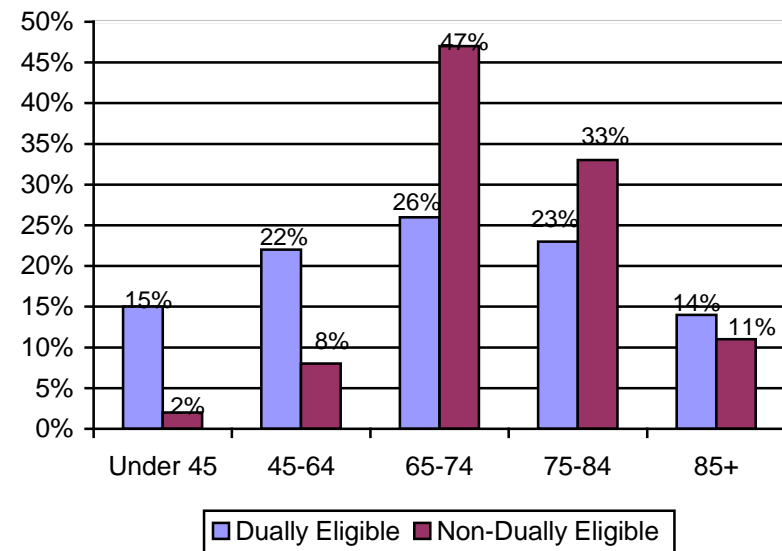


Section 8

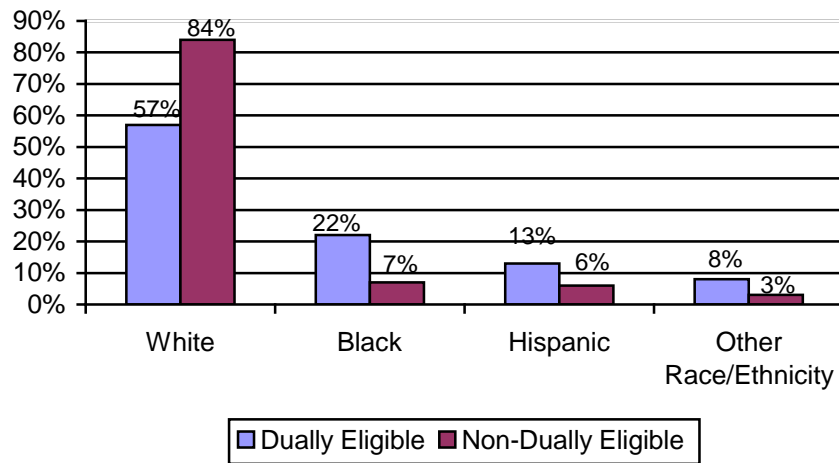
Medicare Dually Eligible Population in 2002

- There were over 7 million Medicare beneficiaries enrolled in Medicaid in 2002. (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 64 percent female and 36 percent male, while the non-dually eligible population was more evenly split at 55 percent female and 45 percent male.
- Thirty-seven percent of the dually eligible were under age 65 and qualified for Medicare benefits due to a disability. The disabled population made up only 10 percent of the non-dually eligible beneficiaries.
- The dually eligible population was also disproportionately aged. Fourteen percent of the dually eligible were aged 85 or older versus 11 percent of the non-dually eligible population. Both of these populations were of poorer health than other beneficiaries.

Dually and Non-Dually Eligible Beneficiaries, by Age

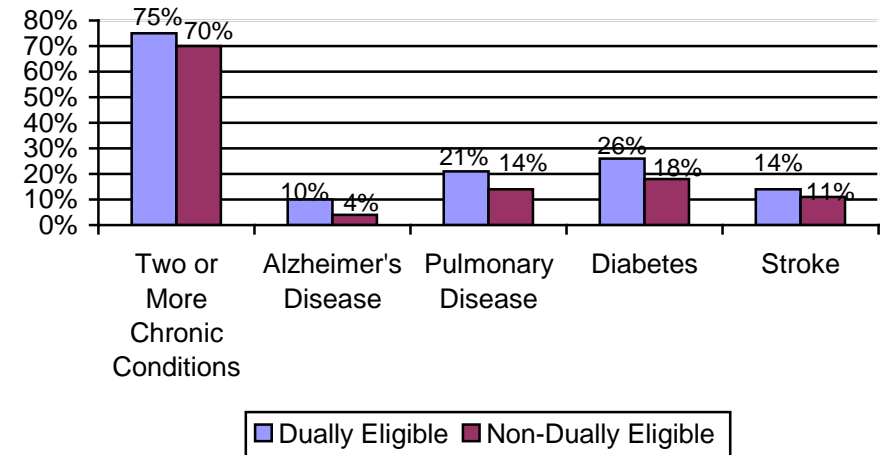


Dually Eligible and Non-Dually Eligible, by Race and Ethnicity



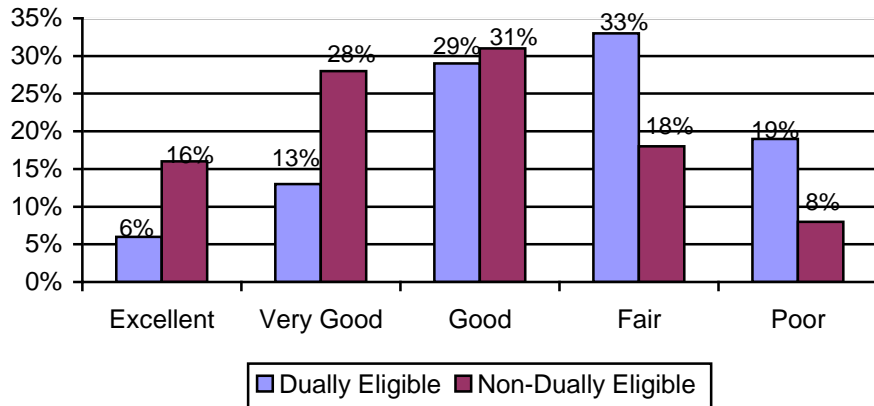
- Minorities, which comprised only 16 percent of the non-dually eligible population, made up 43 percent of the dually eligible population. Twenty-two percent of the dually eligible beneficiaries were Black, 13 percent were Hispanic, and 57 percent were White.

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



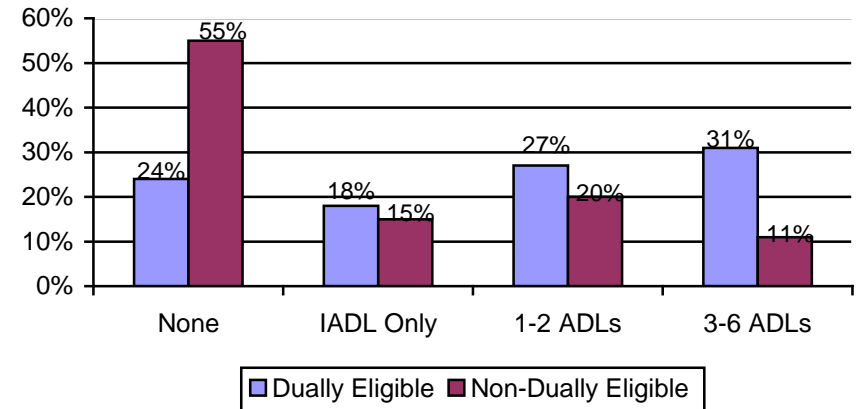
- The dually eligible population was more likely to have two or more chronic conditions or diseases such as diabetes or Alzheimer's disease.

Dually Eligible and Non-Dually Eligible, by Health Status



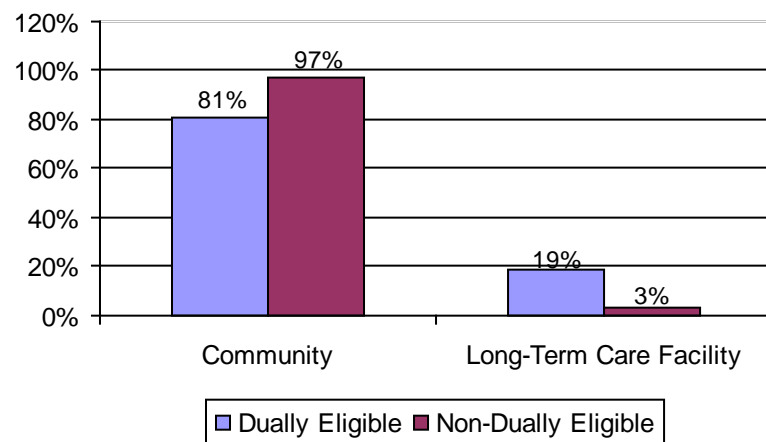
- The dually eligible population was in poorer health than the non-dually eligible. Over half of the dually eligible population reported that they were in poor or fair health.
- Only 19 percent of the dually eligible population reported their health as excellent or very good, while 44 percent of the non-dually eligible population reported their health as excellent or very good.

Dually Eligible and Non-Dually Eligible, by Functional Limitation



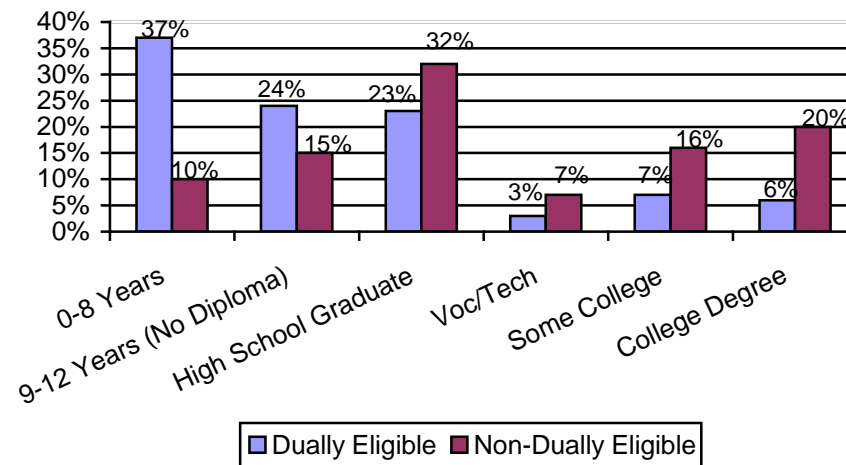
- In addition to being in poorer health, the dually eligible population was much more likely to have functional limitations. More than three-quarters of the dually eligible population had some type of functional limitation, and 58 percent of dually eligible beneficiaries could not perform one or more of the activities of daily living.

Dually Eligible and Non-Dually Eligible, by Residential Status



- Nineteen percent of dually eligible beneficiaries lived in long-term care facilities versus only 3 percent of non-dually eligible beneficiaries. The dually eligible population was almost half as likely to live with their spouse compared to non-dually eligible population.

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



- Sixty-one percent of the dually eligible population did not graduate from high school and only 13 percent had at least some college education. By contrast, 75 percent of the non-dually eligible population graduated from high school.