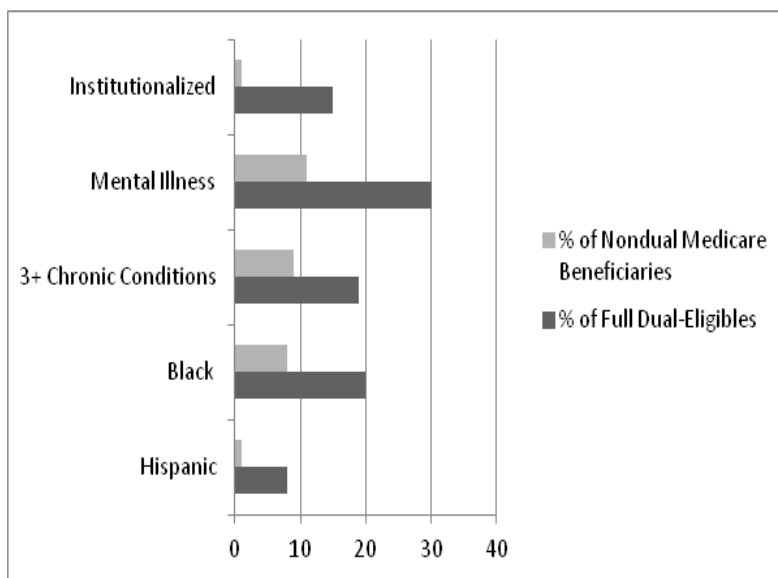


## Dual Eligible Beneficiaries: Who are Dual Eligibles?

- Dual eligibles are the 10.2 million people that qualify for both Medicaid and Medicare, including 7.4 million full benefit enrollees and 2.7 million who receive assistance with Medicare cost-sharing only.<sup>1</sup>
- Nearly 60% are age 65 and over.<sup>2</sup> The rest are younger persons with disabilities.
- Most have very low income: 58% have incomes below 100% FPL; 93% have incomes below 200% FPL.<sup>3</sup>
- Most have substantial health needs: half are in fair or poor health, more than twice the rate of others on Medicare.<sup>4</sup>
- Dual eligibles are more likely than other Medicare beneficiaries to be women, African American or Hispanic, to speak a language other than English, to have mental health needs, and to live in an institution.<sup>5</sup>
- Dual eligibles often have multiple chronic conditions and are more likely than other Medicare beneficiaries to be hospitalized, use emergency rooms and require long-term care.<sup>6</sup>



Source: Congressional Budget Office

### Challenges for Dual Eligibles

- Dual eligibles receive services from both Medicare and Medicaid but gaps remain, and navigating the complexities of the programs can be difficult.
- Dual eligibles need greater access to home and community based services so that they can stay in their communities. Though improving, program designs and financing continue to favor institutionalization over community care. State budget pressures also threaten cuts to services currently in place.
- Complex eligibility rules and restrictive income and asset limits prevent many from qualifying for needed benefits.
- Several provisions of the Affordable Care Act address the needs of dual eligibles but details of implementation are critical.

1 Medicare-Medicaid Coordination Office, "Data Analysis Brief: Medicare-Medicaid Dual Enrollment from 2006-2011" (2013) available at [http://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/Downloads/Dual\\_Enrollment\\_2006-2011\\_Final\\_Document.pdf](http://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/Downloads/Dual_Enrollment_2006-2011_Final_Document.pdf).

2 Kaiser Family Foundation, "Dual Eligibles: Medicaid's Role for Low-Income Beneficiaries" (2011) available at [www.kff.org/medicaid/upload/4091-08.pdf](http://www.kff.org/medicaid/upload/4091-08.pdf).

3 Medicare Payment Advisory Committee, "Dual Eligible Beneficiaries MedPAC Data Book" (2012), Chapter 3, 32. available at <http://www.medpac.gov/documents/Jun12DataBookEntireReport.pdf>.

4 Id.

5 Medicare Payment Advisory Committee, "Dual Eligible Beneficiaries MedPAC Data Book," (2012) Chapter 3, 30, available at <http://www.medpac.gov/documents/Jun12DataBookEntireReport.pdf>.

6 Kaiser Family Foundation, "Dual Eligibles: Medicaid's Role for

Low-Income Beneficiaries." (2011) available at [www.kff.org/medicaid/upload/4091-08.pdf](http://www.kff.org/medicaid/upload/4091-08.pdf).