

Dually Eligible Individuals: The Basics

Dually eligible individuals qualify for both Medicare and Medicaid

Medicare Eligibility Criteria

Federal health insurance program

Age 65 or older

OR

Under age 65 with a disability, such as:

- Intellectual/Developmental disabilities
- Cognitive disabilities
- Physical disabilities
- Behavioral health needs
- Chronic medical conditions

OR

Any age with End Stage Renal Disease



Medicaid Eligibility Criteria

State health insurance program

Meet income and asset requirements (varies by eligibility group and state)

AND

Member of eligible group (varies by state)

- Adults with disabilities
- Older adults
- Children and families
- People who are pregnant
- Other

Two Types of Dually Eligible Individuals



Full-benefit dually eligible individuals

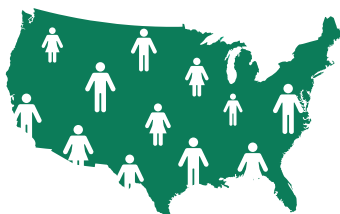
- ✓ Qualify for Medicare
- ✓ Qualify for full state Medicaid benefits
- ~ May receive financial assistance with Medicare premiums (and in many cases, cost sharing)



Partial-benefit dually eligible individuals

- ✓ Qualify for Medicare
- ✗ DO NOT qualify for full Medicaid benefits
- ✓ Receive financial assistance with Medicare premiums (and in many cases, cost sharing)

Within these categories, there are several subcategories. See the [CMS Dually Eligible Individuals Categories](#) document for more details.



More than **12 million** dually eligible individuals nationwide (2019)

1 in 5
Medicare enrollees

1 in 6
Medicaid enrollees

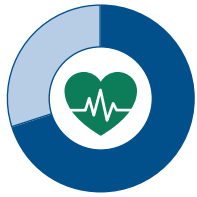


are dually eligible



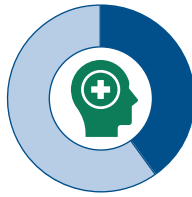
Dually Eligible Individuals are a High Need Population

70%
have been diagnosed with three or more chronic conditions, such as



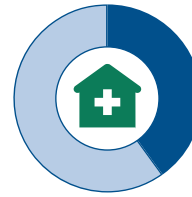
- Diabetes
- Alzheimer's disease
 - Heart disease
 - Intellectual disabilities

41%
have a behavioral health disorder, such as



- Depression
- Bipolar Disorder
 - Anxiety
 - Schizophrenia

Over 40%
use long-term services and supports, such as



- Nursing facility services
- Home and community-based services

Want to Learn More Dually Eligible Individuals in a Specific State? See the ICRC Guide: "[How States Can Better Understand their Dually Eligible Beneficiaries: A Guide to Using CMS Data Resources](#)"

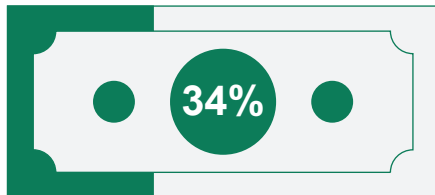
Dually Eligible Individuals Account for a Disproportionate Amount of Medicare and Medicaid Spending

MEDICARE

19%



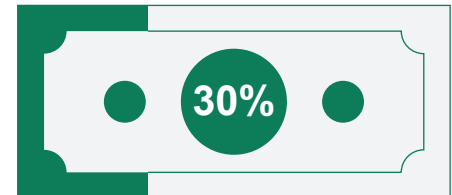
Proportion of enrollees



Proportion of spending

MEDICAID

14%



Resources on Dually Eligible Individuals:

- MedPAC-MACPAC [Data Book on Beneficiaries Dually Eligible for Medicare and Medicaid](#)
- CMS [Medicare Advantage Enrollment Data](#)
- CMS [Data and Statistical Resources on Dually Eligible Individuals](#)

For ICRC Resources and to request Technical Assistance, visit our website at: <https://www.integratedcareresourcecenter.com/>

ABOUT THE INTEGRATED CARE RESOURCE CENTER

The Integrated Care Resource Center is a national initiative of the Centers for Medicare & Medicaid Services Medicare-Medicaid Coordination Office to help states improve the quality and cost-effectiveness of care for Medicare-Medicaid enrollees. The state technical assistance activities provided within the Integrated Care Resource Center are coordinated by Mathematica and the Center for Health Care Strategies For more information, visit www.integratedcareresourcecenter.com.