

Dual eligibles: A profile

ISSUE: Understanding the demographic characteristics and spending patterns of dual eligible beneficiaries will help policymakers assess coverage and payment policy options that may improve beneficiaries' access to quality, cost-effective health care.

KEY POINTS: Given dual eligibles' vulnerability and relative costliness, do Medicare's current eligibility, coverage, and payment policies promote access to quality care for this population? Could their needs be better met? Are there ways to meet their needs more cost effectively?

To provide the foundation for addressing these questions, we analyzed dual eligibles' characteristics, spending, and care patterns and found that:

- Dual eligibles are a diverse population. Many are poor, female, African American or Hispanic, and poorly educated, but they vary greatly in other respects (e.g., living situation, health status, age).
- Most dual eligibles are over age 65, and the majority of these have fewer than two limitations in activities of daily living and no mental or cognitive impairments.
- Spending on dual eligibles is concentrated among a minority of the population.
- Dual eligibles are more likely to use all types of Medicare-covered services than nonduals, and average spending is higher for dual eligibles across all services.

ACTION: Commissioners should provide feedback on this draft chapter.

STAFF CONTACT: Sarah Lowery (202-220-3754), Anne Mutti (202-220-3744), and Dan Zabinski (202-220-3722)