Who Are Dual Eligibles?

There are roughly 9.7 million dual eligibles in the United States. Most of them qualify for Medicaid, due to low income. Others suffer from cognitive impairment or mental health issues, and are generally in poor health. Dual eligibles are among the sickest and poorest Americans.

Dual eligibles account for a disproportionate amount of Medicare and Medicaid spending. They make up just 15% of all Medicaid enrollments, yet account for 36% of the cost ($139 billion) annually (up from 27% in 2005). For Medicare spending, the numbers are significantly higher. Nearly $1 trillion is spent on Medicare and Medicaid each year, with dual eligibles accounting for 1/3 of total spending.

Source: Katherine Young, Rachel Garfield, MaryBeth Musumeci, Lisa Clemans-Cope and Emily Lawton. “Medicaid’s Role for Dual Eligible Beneficiaries.” Kaiser Family Foundation. August, 2013. Kaiser Family Foundation. August, 2013. https://kaiserfamilyfoundation.files.wordpress.com/2013/08/7846-04- medicaids-role-for-dual-eligible-beneficiaries.pdf

Coordination of Benefits

Dual eligibles have coverage that coordinates benefits between Medicare and Medicaid. In this coordination of benefits, Medicare will be the primary payer for most services. Some of those services include:

* Part A services
* Part B services
* Part D coverage
* Skilled nursing facilities (SNF)
* Home health care
* Long-term care (LTC)

The remainder of care is covered by state Medicaid programs. How states offer coverage is not universal. Each state has its own guidelines for deciding if it will offer coverage above and beyond what is mandated. Normally, Medicaid will cover Medicare cost sharing and premiums regardless of whether the beneficiary is a full or partial qualifier.

It is important to always check with Medicaid in the beneficiary’s resident state in order to ensure what the program offers and what the eligibility requirements are. There are general guidelines, but it is truly up to each to state to establish who qualifies for the state’s Medicaid program and at what level.

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