

February 2004

## Dual Eligibles: Enrollment and Spending, by State, 2002

Over 7 million of Medicaid's 50 million beneficiaries are "dual eligibles," low-income elderly and persons with disabilities who are enrolled in both Medicaid and Medicare. While Medicare covers basic health services, including physician and hospital care, dual eligibles rely on Medicaid to pay Medicare premiums and cost-sharing and to cover critical benefits Medicare does not cover, such as long-term care. Because dual eligibles have significant health needs and few resources to obtain the range of services they require, Medicaid provides critical assistance.

Starting in 2006, coverage of prescription drugs for dual eligibles that receive full Medicaid benefits will shift from Medicaid to Medicare. In 2002, there were 6.1 million "full" dual eligibles that received coverage of prescription drugs and other benefits, including long-term care, through Medicaid. The remaining 1.1 million "partial" dual eligibles primarily receive Medicaid assistance with their Medicare premiums, but not prescription drugs. Under the new Medicare law, states are required to finance a large share of the cost of providing the Medicare Part D prescription drug benefit to full dual eligibles through payments to the federal government. Financing coverage of dual eligibles will continue to pose a challenge to fiscally-pressed Medicaid programs.

This set of tables, prepared by Urban Institute for the Kaiser Commission on Medicaid and the Uninsured, uses the most current data for dual eligibles to provide an overview of enrollment and Medicaid expenditures for this group.

Full Set of Tables

### Implications of the Medicare drug law for full dual eligibles:

Table 1: "Full" Dual Eligible Enrollment and Prescription Drug Expenditures, by State, 2002

### Enrollment and spending data for full and partial dual eligibles:

Table 2: Total Dual Eligibles (Full & Partial) by State, 2002

Table 3: Total Dual Eligibles (Full & Partial) as a Share of Aged and Disabled Medicaid Enrollees by State, 2002

Table 4: Medicaid Expenditures for Full & Partial Dual Eligibles by State, 2002

Table 5: Distribution of Medicaid Expenditures for Full & Partial Dual Eligibles by State, 2002

**Table 1**  
**"Full" Dual Eligible Enrollment and Prescription Drug Spending, by State, 2002**

State	Enrollment Full Dual Eligibles	Full Duals as a Share of all Dual Eligibles*	Spending on "Full" Duals (millions)			State Per-Capita Spending on Prescribed Drugs (State Dollars Only)
			Total	Prescribed Drugs	Prescribed Drugs as % of Total	
United States	6,126,000	85%	\$91,056	\$13,177	14%	\$918
Alabama	121,000	75%	\$1,349	\$193	14%	\$470
Alaska	9,000	98%	\$144	\$24	17%	\$1,122
Arizona	57,000	87%	\$765	\$91	12%	\$562
Arkansas	98,000	81%	\$1,010	\$151	15%	\$422
California	904,000	97%	\$8,290	\$1,652	20%	\$888
Colorado	59,000	84%	\$1,014	\$137	14%	\$1,162
Connecticut	76,000	92%	\$2,252	\$201	9%	\$1,322
Delaware	9,000	64%	\$236	\$24	10%	\$1,313
District of Columbia	17,000	90%	\$287	\$29	10%	\$504
Florida	354,000	87%	\$3,933	\$937	24%	\$1,153
Georgia	129,000	72%	\$1,622	\$298	18%	\$947
Hawaii	26,000	96%	\$250	\$32	13%	\$529
Idaho	10,000	80%	\$163	\$28	17%	\$799
Illinois	171,000	77%	\$2,976	\$423	14%	\$1,237
Indiana	103,000	83%	\$1,828	\$301	16%	\$1,110
Iowa	55,000	82%	\$911	\$124	14%	\$838
Kansas	39,000	85%	\$792	\$109	14%	\$1,110
Kentucky	172,000	82%	\$1,961	\$418	21%	\$730
Louisiana	109,000	77%	\$1,300	\$252	19%	\$687
Maine	42,000	85%	\$645	\$106	16%	\$843
Maryland	71,000	78%	\$1,368	\$182	13%	\$1,282
Massachusetts	193,000	89%	\$3,638	\$408	11%	\$1,058
Michigan	190,000	88%	\$1,891	\$358	19%	\$822
Minnesota	92,000	90%	\$2,194	\$232	11%	\$1,258
Mississippi	133,000	98%	\$1,092	\$258	24%	\$463
Missouri	138,000	86%	\$1,983	\$408	21%	\$1,152
Montana	15,000	93%	\$207	\$33	16%	\$591
Nebraska	35,000	93%	\$533	\$82	15%	\$949
Nevada	18,000	63%	\$208	\$33	16%	\$910
New Hampshire	19,000	93%	\$455	\$52	11%	\$1,371
New Jersey	140,000	82%	\$2,684	\$381	14%	\$1,359
New Mexico	27,000	69%	\$405	\$47	12%	\$466
New York	537,000	89%	\$15,217	\$1,200	8%	\$1,117
North Carolina	225,000	83%	\$2,824	\$527	19%	\$903
North Dakota	13,000	86%	\$272	\$28	10%	\$656
Ohio	179,000	82%	\$4,401	\$496	11%	\$1,142
Oklahoma	77,000	82%	\$869	\$123	14%	\$471
Oregon	56,000	82%	\$766	\$156	20%	\$1,134
Pennsylvania	306,000	91%	\$3,339	\$554	17%	\$822
Rhode Island	27,000	82%	\$715	\$63	9%	\$1,114
South Carolina	117,000	97%	\$1,199	\$192	16%	\$503
South Dakota	14,000	78%	\$240	\$29	12%	\$707
Tennessee	191,000	77%	\$2,058	\$197	10%	\$375
Texas	363,000	74%	\$4,956	\$654	13%	\$717
Utah	17,000	89%	\$263	\$52	20%	\$913
Vermont	22,000	77%	\$248	\$58	23%	\$977
Virginia	101,000	68%	\$1,450	\$243	17%	\$1,166
Washington	93,000	87%	\$1,007	\$239	24%	\$1,275
West Virginia	36,000	72%	\$634	\$77	12%	\$529
Wisconsin	115,000	93%	\$2,082	\$274	13%	\$988
Wyoming	6,000	72%	\$128	\$15	12%	\$956

Source: Kaiser Commission on Medicaid and the Uninsured estimates based on Urban Institute analysis of MSIS and Medicaid Financial Management Reports, as presented in Bruen and Holahan, *Shifting the Cost of Dual Eligibles: Implications for States and the Federal Government*, The Kaiser Commission on Medicaid and the Uninsured, November 2003, available at [www.kff.org/kcmu](http://www.kff.org/kcmu).

**Table 2****Total Dual Eligibles (Full & Partial) by State, 2002**

State	Dual Eligibles	Duals as a Share of...	
		All Medicaid Enrollees	Aged and Disabled Enrollees
United States	7,200,000	14%	58%
Alabama	162,000	22%	59%
Alaska	9,000	7%	53%
Arizona	65,000	8%	49%
Arkansas	121,000	21%	75%
California	932,000	10%	58%
Colorado	71,000	16%	61%
Connecticut	83,000	17%	71%
Delaware	15,000	10%	55%
District of Columbia	19,000	11%	44%
Florida	406,000	16%	56%
Georgia	180,000	13%	51%
Hawaii	27,000	11%	63%
Idaho	12,000	7%	33%
Illinois	221,000	11%	51%
Indiana	125,000	14%	65%
Iowa	67,000	19%	66%
Kansas	46,000	15%	55%
Kentucky	209,000	25%	73%
Louisiana	142,000	15%	50%
Maine	49,000	21%	64%
Maryland	92,000	11%	51%
Massachusetts	216,000	17%	61%
Michigan	216,000	14%	54%
Minnesota	103,000	15%	67%
Mississippi	136,000	20%	58%
Missouri	161,000	14%	64%
Montana	16,000	14%	56%
Nebraska	37,000	14%	68%
Nevada	29,000	16%	60%
New Hampshire	20,000	16%	72%
New Jersey	171,000	18%	59%
New Mexico	39,000	8%	52%
New York	605,000	16%	54%
North Carolina	272,000	19%	66%
North Dakota	15,000	21%	75%
Ohio	219,000	13%	51%
Oklahoma	94,000	14%	65%
Oregon	68,000	10%	63%
Pennsylvania	335,000	18%	54%
Rhode Island	33,000	16%	59%
South Carolina	120,000	13%	58%
South Dakota	18,000	16%	65%
Tennessee	248,000	14%	56%
Texas	489,000	16%	66%
Utah	19,000	8%	49%
Vermont	28,000	17%	73%
Virginia	149,000	19%	62%
Washington	107,000	10%	53%
West Virginia	51,000	13%	41%
Wisconsin	123,000	17%	60%
Wyoming	9,000	14%	62%

Source: Urban Institute estimates based on data from MSIS prepared for the Kaiser Commission.

**Table 3****Total Dual Eligibles (Full & Partial) as a Share of Aged and Disabled Medicaid Enrollees by State, 2002**  
(in millions)

State	Age 65 and Older			Disabled (Under 65)			Duals as a Share of...	
	Total	Dual Eligibles	Other Aged Enrollees	Total	Dual Eligibles	Other Disabled Enrollees	Aged Enrollees (Age 65+)	Disabled Enrollees (Under 65)
United States	5,212	4,744	468	7,177	2,455	4,722	91%	34%
Alabama	114	109	5	163	53	110	96%	33%
Alaska	7	6	1	11	4	7	80%	35%
Arizona	46	42	4	89	24	65	91%	27%
Arkansas	68	67	1	95	55	40	98%	58%
California	787	687	100	813	245	568	87%	30%
Colorado	49	45	4	68	26	42	92%	38%
Connecticut	59	54	5	60	30	30	92%	50%
Delaware	10	9	1	17	6	11	92%	33%
District of Columbia	13	12	1	28	6	22	84%	23%
Florida	314	273	41	408	133	275	87%	33%
Georgia	143	118	25	209	62	147	82%	30%
Hawaii	21	18	3	21	8	13	86%	39%
Idaho	12	6	6	25	6	19	53%	24%
Illinois	166	141	25	264	80	184	85%	30%
Indiana	81	77	4	112	48	64	96%	43%
Iowa	44	42	2	58	25	33	96%	43%
Kansas	34	28	6	49	18	31	82%	37%
Kentucky	97	96	1	188	113	75	99%	60%
Louisiana	104	95	9	182	47	135	91%	26%
Maine	31	29	2	46	20	26	95%	43%
Maryland	69	60	9	109	31	78	87%	29%
Massachusetts	144	133	11	213	84	129	92%	39%
Michigan	135	132	3	267	84	183	98%	32%
Minnesota	68	66	2	87	37	50	97%	43%
Mississippi	93	91	2	140	45	95	97%	32%
Missouri	106	101	5	143	59	84	96%	41%
Montana	11	10	1	17	6	11	87%	36%
Nebraska	25	24	1	30	14	16	95%	46%
Nevada	19	19	*	29	10	19	100%	34%
New Hampshire	14	13	1	15	8	7	93%	52%
New Jersey	145	122	23	144	49	95	84%	34%
New Mexico	31	26	4	45	13	32	86%	29%
New York	485	434	51	630	172	458	89%	27%
North Carolina	185	182	3	230	90	140	98%	39%
North Dakota	10	10	*	10	5	5	98%	51%
Ohio	155	138	17	275	81	194	89%	29%
Oklahoma	67	64	3	77	30	47	95%	39%
Oregon	45	41	4	64	27	37	91%	42%
Pennsylvania	215	196	19	409	139	270	91%	34%
Rhode Island	24	22	2	32	11	21	93%	34%
South Carolina	83	77	6	122	43	79	93%	35%
South Dakota	12	12	*	15	6	9	96%	39%
Tennessee	156	143	13	290	104	186	92%	36%
Texas	381	367	14	361	123	238	96%	34%
Utah	13	11	2	26	8	18	86%	30%
Vermont	21	20	1	18	9	9	93%	48%
Virginia	104	97	7	135	52	83	93%	39%
Washington	73	64	9	128	43	85	88%	33%
West Virginia	35	33	2	87	18	69	93%	21%
Wisconsin	82	79	3	122	45	77	96%	37%
Wyoming	5	5	0	8	3	5	100%	39%

Source: Urban Institute estimates based on data from MSIS for 2000 and CBO estimates of Medicaid enrollment in 2002.

Note: State figures may not sum to national totals due to rounding. The percentages of full duals as a share of all duals are based on unrounded estimates and may differ somewhat from calculations that use the rounded estimates shown in this table.

\* Numbers for these states are <500.

Dual eligibles account for much higher than expected shares of disabled enrollees in Arkansas and Kentucky and much lower than expected shares of aged and disabled enrollees in Idaho. These results may be reflective of problems with our source data.

**Table 4****Medicaid Expenditures for Dual Eligibles (Full & Partial) by State, 2002**

State	Expenditures (in Millions)				
	Total	Premiums & Medicare Acute*	Prescribed Drugs	Other Acute Care	Long-Term Care
United States	\$91,056	\$15,119	\$13,177	\$3,929	\$58,831
Alabama	\$1,349	\$214	\$193	\$10	\$933
Alaska	\$144	\$29	\$24	\$8	\$83
Arizona	\$765	\$157	\$91	\$61	\$456
Arkansas	\$1,010	\$285	\$151	\$45	\$528
California	\$8,290	\$1,952	\$1,652	\$536	\$4,150
Colorado	\$1,014	\$115	\$137	\$72	\$690
Connecticut	\$2,252	\$148	\$201	\$74	\$1,829
Delaware	\$236	\$32	\$24	\$9	\$172
District of Columbia	\$287	\$48	\$29	\$17	\$194
Florida	\$3,933	\$761	\$937	\$99	\$2,135
Georgia	\$1,622	\$342	\$298	\$23	\$959
Hawaii	\$250	\$68	\$32	\$9	\$141
Idaho	\$163	\$31	\$28	\$17	\$88
Illinois	\$2,976	\$324	\$423	\$114	\$2,116
Indiana	\$1,828	\$275	\$301	\$65	\$1,187
Iowa	\$911	\$96	\$124	\$28	\$663
Kansas	\$792	\$63	\$109	\$7	\$613
Kentucky	\$1,961	\$544	\$418	\$89	\$910
Louisiana	\$1,300	\$226	\$252	\$39	\$783
Maine	\$645	\$73	\$106	\$108	\$357
Maryland	\$1,368	\$255	\$182	\$27	\$904
Massachusetts	\$3,638	\$440	\$408	\$305	\$2,485
Michigan	\$1,891	\$239	\$358	\$65	\$1,228
Minnesota	\$2,194	\$215	\$232	\$64	\$1,684
Mississippi	\$1,092	\$230	\$258	\$54	\$550
Missouri	\$1,983	\$285	\$408	\$100	\$1,190
Montana	\$207	\$27	\$33	\$11	\$136
Nebraska	\$533	\$62	\$82	\$13	\$376
Nevada	\$208	\$49	\$33	\$7	\$119
New Hampshire	\$455	\$62	\$52	\$6	\$335
New Jersey	\$2,684	\$360	\$381	\$105	\$1,838
New Mexico	\$405	\$71	\$47	\$34	\$253
New York	\$15,217	\$2,414	\$1,200	\$447	\$11,157
North Carolina	\$2,824	\$473	\$527	\$156	\$1,667
North Dakota	\$272	\$15	\$28	\$7	\$222
Ohio	\$4,401	\$615	\$496	\$119	\$3,172
Oklahoma	\$869	\$157	\$123	\$15	\$575
Oregon	\$766	\$115	\$156	\$84	\$411
Pennsylvania	\$3,339	\$559	\$554	\$187	\$2,038
Rhode Island	\$715	\$157	\$63	\$7	\$488
South Carolina	\$1,199	\$357	\$192	\$40	\$610
South Dakota	\$240	\$31	\$29	\$3	\$177
Tennessee	\$2,058	\$359	\$197	\$169	\$1,332
Texas	\$4,956	\$1,060	\$654	\$49	\$3,193
Utah	\$263	\$27	\$52	\$20	\$164
Vermont	\$248	\$28	\$58	\$13	\$149
Virginia	\$1,450	\$227	\$243	\$207	\$774
Washington	\$1,007	\$176	\$239	\$51	\$541
West Virginia	\$634	\$94	\$77	\$10	\$453
Wisconsin	\$2,082	\$168	\$274	\$118	\$1,522
Wyoming	\$128	\$13	\$15	\$1	\$99

Source: Urban Institute estimates based on data from CMS prepared for the Kaiser Commission.

\* Includes Medicare premiums and acute care services that Medicare may already cover in whole or part.

**Table 5****Medicaid Expenditures for Dual Eligibles (Full & Partial) by State, 2002**

State	Percent of Total			
	Premiums & Acute Care*	Prescribed Drugs	Other Acute Care	Long-Term Care
United States	17%	14%	4%	65%
Alabama	16%	14%	1%	69%
Alaska	20%	17%	6%	58%
Arizona	20%	12%	8%	60%
Arkansas	28%	15%	4%	52%
California	24%	20%	6%	50%
Colorado	11%	14%	7%	68%
Connecticut	7%	9%	3%	81%
Delaware	13%	10%	4%	73%
District of Columbia	17%	10%	6%	67%
Florida	19%	24%	3%	54%
Georgia	21%	18%	1%	59%
Hawaii	27%	13%	4%	56%
Idaho	19%	17%	10%	54%
Illinois	11%	14%	4%	71%
Indiana	15%	16%	4%	65%
Iowa	11%	14%	3%	73%
Kansas	8%	14%	1%	77%
Kentucky	28%	21%	5%	46%
Louisiana	17%	19%	3%	60%
Maine	11%	16%	17%	55%
Maryland	19%	13%	2%	66%
Massachusetts	12%	11%	8%	68%
Michigan	13%	19%	3%	65%
Minnesota	10%	11%	3%	77%
Mississippi	21%	24%	5%	50%
Missouri	14%	21%	5%	60%
Montana	13%	16%	6%	66%
Nebraska	12%	15%	2%	70%
Nevada	24%	16%	3%	57%
New Hampshire	14%	11%	1%	74%
New Jersey	13%	14%	4%	68%
New Mexico	18%	12%	8%	63%
New York	16%	8%	3%	73%
North Carolina	17%	19%	6%	59%
North Dakota	5%	10%	2%	82%
Ohio	14%	11%	3%	72%
Oklahoma	18%	14%	2%	66%
Oregon	15%	20%	11%	54%
Pennsylvania	17%	17%	6%	61%
Rhode Island	22%	9%	1%	68%
South Carolina	30%	16%	3%	51%
South Dakota	13%	12%	1%	74%
Tennessee	17%	10%	8%	65%
Texas	21%	13%	1%	64%
Utah	10%	20%	7%	62%
Vermont	11%	23%	5%	60%
Virginia	16%	17%	14%	53%
Washington	17%	24%	5%	54%
West Virginia	15%	12%	2%	71%
Wisconsin	8%	13%	6%	73%
Wyoming	10%	12%	1%	77%

Source: Urban Institute estimates based on data from CMS prepared for the Kaiser Commission.

\* Includes Medicare premiums and acute care services that Medicare may already cover in whole or part.