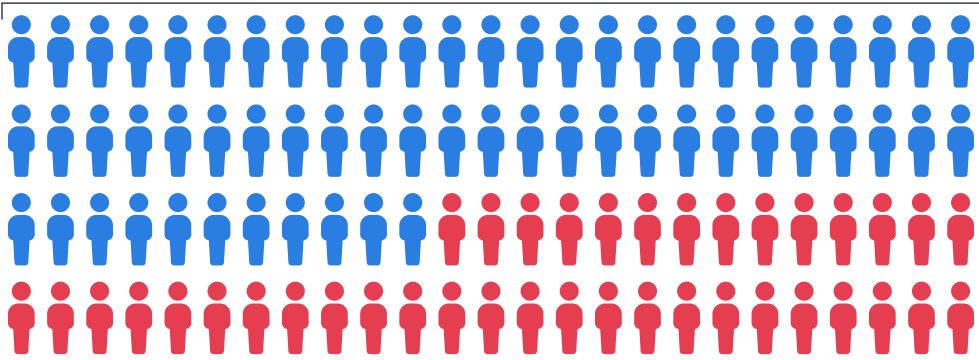


Integrating Care for Dual Eligible Individuals

CHARACTERISTICS OF DUAL ELIGIBLE INDIVIDUALS

12 MILLION Individuals are eligible for both Medicare and Medicaid



61%
Over the age of 65

39%
Age 65 or under

Compared to Medicare-only beneficiaries:

MORE chronic conditions

2X
as likely to have deficits in activities of daily living

4X
more likely to contract COVID-19

COVERED BENEFITS*

- ### MEDICARE
- Hospital
 - Physician services
 - Nurse practitioner services
 - Lab
 - X-ray
 - Pharmacy
 - Home health services
 - Post-acute (skilled nursing after hospital visit)
 - Durable medical equipment
 - Therapy services
 - Other services

FULL BENEFIT DUAL ELIGIBLE

For a full benefit dual eligible individual, Medicare pays first on services covered by both programs. Medicaid pays premiums, co-payments and deductibles, and for services not covered by Medicare

OVERLAPPING BENEFITS

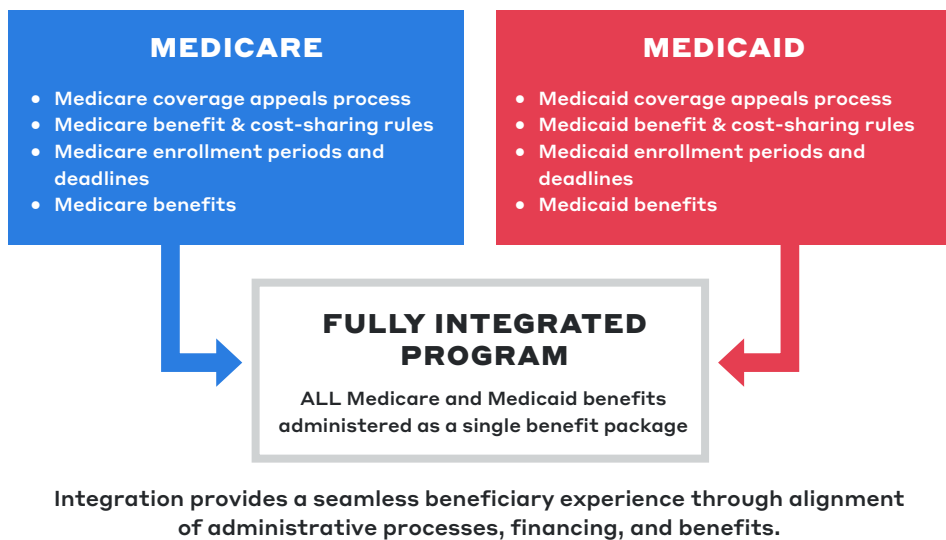
In some cases, Medicaid covers a service when Medicare coverage is limited. Examples include post-acute care, home health services, durable medical equipment, and therapy services

- ### MEDICAID
- Hospital
 - Physician
 - Nurse practitioners
 - Lab & x-ray
 - Pharmacy
 - Home health
 - Durable medical equipment
 - Therapy services
 - Targeted case management
 - Nursing home
 - Home and community-based care
 - Dental (if offered)
 - Vision (if offered)
 - Other services

*This section is limited to full benefit dual eligible individuals, who are eligible to receive coverage of Medicare and Medicaid benefits beyond coverage for Medicare premiums and cost-sharing

WHAT IS INTEGRATION?

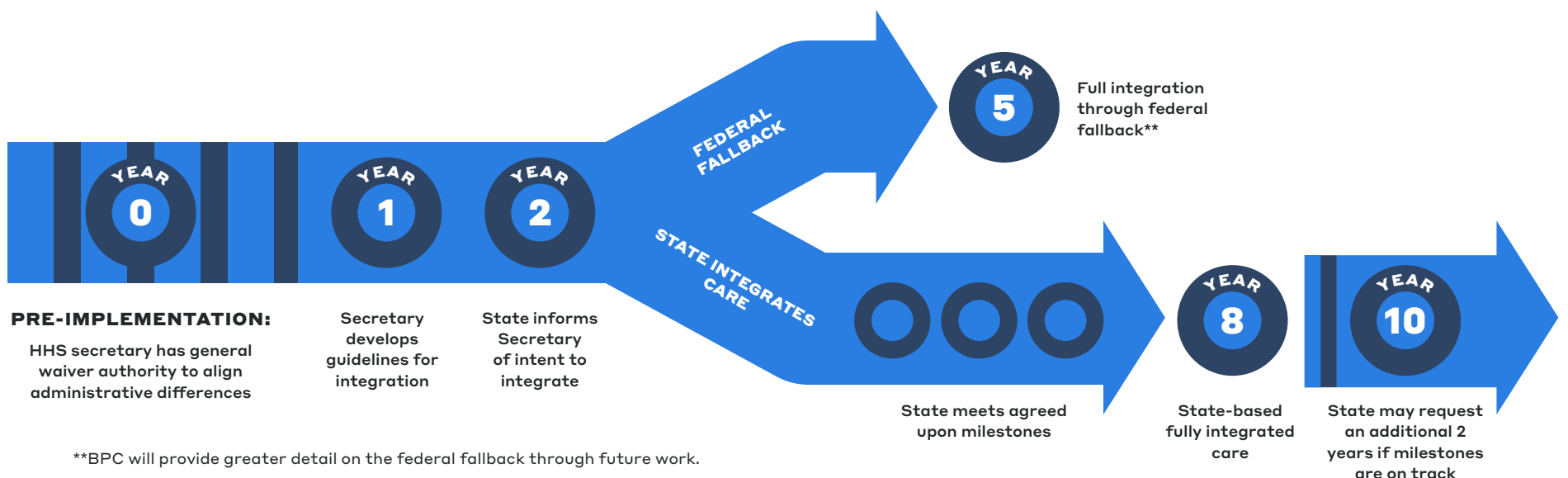
Dual eligible individuals in non-integrated plans may experience fragmented care, as they must navigate Medicare and Medicaid separately.



BPC'S 4 RECOMMENDATIONS

- Remove regulatory barriers to integration
- Provide resources to states for state-led integration
- Require states to integrate care and create a federal fallback program for states that do not integrate
- Improve the beneficiary experience

ACHIEVING FULL INTEGRATION WITHIN 5-8 YEARS:



**BPC will provide greater detail on the federal fallback through future work.