MEDICARE DATA HUB

Enrollment and Beneficiary Characteristics

December 2021
### BENEFICIARY CHARACTERISTICS

More than one in ten Medicare beneficiaries were under age 65 in 2020

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**Medicare Beneficiaries, by Gender, Dual Eligibility Status, Age, and Rurality, 2020**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dual</td>
<td>46%</td>
<td>54%</td>
</tr>
<tr>
<td>Non-Dual</td>
<td>81%</td>
<td>19%</td>
</tr>
<tr>
<td>Under 65</td>
<td>87%</td>
<td>13%</td>
</tr>
<tr>
<td>Rural</td>
<td>78%</td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Data: Commonwealth Fund analysis of CareJourney traditional Medicare claims data
One out of every four Medicare beneficiaries lived in California, Florida, or Texas in 2020.
Almost one in five Medicare beneficiaries spent 20 percent or more of their income on premiums and medical care, 2017

Percent of federal poverty level, 2017

- All income levels: 18%
- <100% FPL: 33%
- 100%–149% FPL: 33%
- 150%–199% FPL: 30%
- 200%–399% FPL: 17%
- 400%+ FPL: 3%

Note: FPL = federal poverty level.
Data: Authors’ analysis of the Medicare Current Beneficiary Survey 2017.
Source: Karen Davis and Amber Willink, COVID-19 and Affordability of Coverage and Care for Medicare Beneficiaries (Commonwealth Fund, Sept. 2020).
In 2020, more than a third of insured adults ages 60 to 64 paid $2,000 or more out of pocket for health care, compared to a fifth of people age 65 and older.

*Indicates result is statistically different from the age 65+ group at the p < 0.05 level.

Data: Commonwealth Fund 2021 International Health Policy Survey of Older Adults.
Source: Gretchen Jacobson et al., “Older Adults on Medicare and Those Near Medicare Age Face Cost Barriers to Care,” To the Point (blog), Commonwealth Fund, Nov. 2, 2021. https://doi.org/10.26099/h3gy-2p66
Note: None of the differences are statistically significant at the p < 0.05 level. The age 65+ group includes only respondents who reported Medicare coverage. The ages 60–64 group excludes those who did not report a source of insurance coverage and those who reported Medicare coverage.

Data: Commonwealth Fund 2021 International Health Policy Survey of Older Adults.

Source: Gretchen Jacobson et al., “Older Adults on Medicare and Those Near Medicare Age Face Cost Barriers to Care,” To the Point (blog), Commonwealth Fund, Nov. 2, 2021. https://doi.org/10.26099/h3gy-2n66