AHIP
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Low-Income & Minority Beneficiaries in Medicare Advantage Plans, 2009

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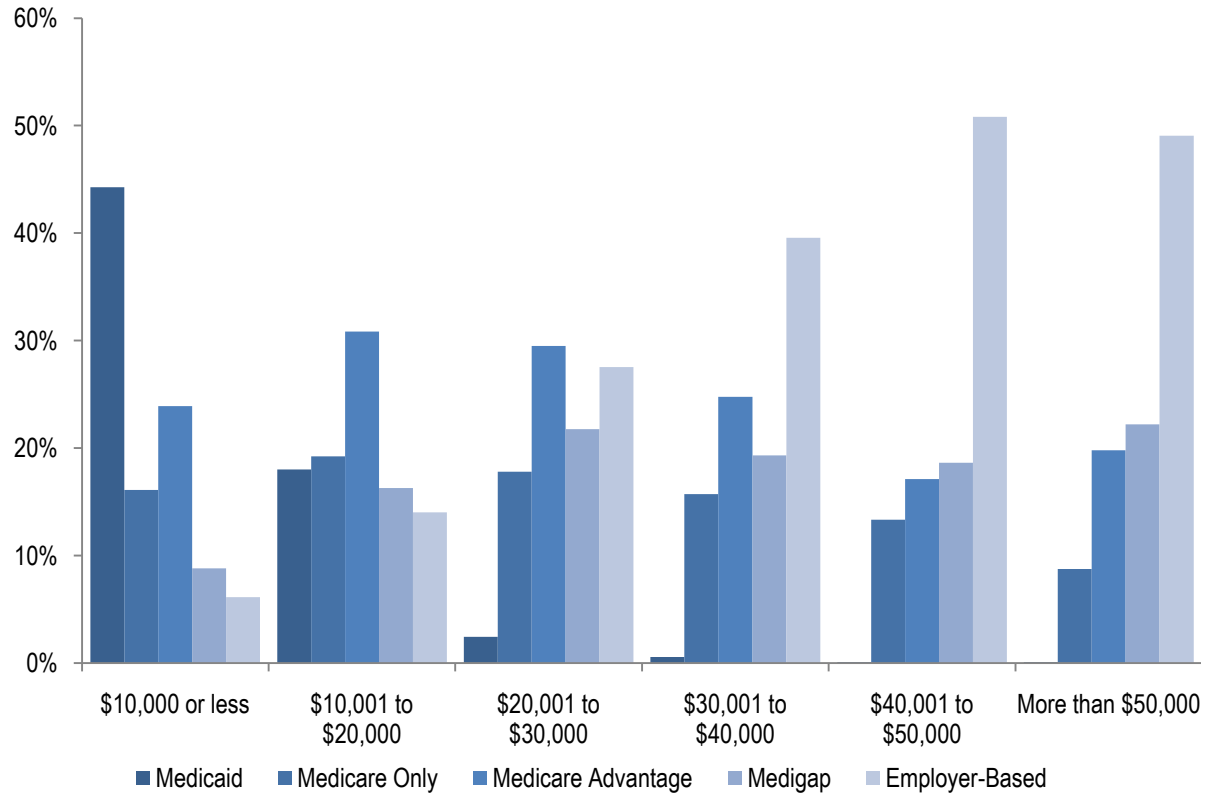
SUMMARY

New data from the Medicare Current Beneficiary Survey (MCBS) show that Medicare Advantage plans, Medicare's private comprehensive health plans, were a vital source of coverage for low-income and minority beneficiaries in 2009. Here are some key findings:

- Nationwide, 25 percent of all Medicare beneficiaries were enrolled in Medicare Advantage plans. Twenty-nine (29) percent of African-American Medicare beneficiaries and 42 percent of Hispanic beneficiaries were enrolled in Medicare Advantage plans.
- Forty-three (43) percent of Medicare beneficiaries with Medicare Advantage plans had incomes below $20,000. By comparison, 39 percent of all Medicare beneficiaries had incomes below $20,000.
- Sixty-seven (67) percent of all minority (Nonwhite) beneficiaries enrolled in Medicare Advantage in 2009 had incomes below $20,000; 67 percent of African-American and 77 percent of Hispanic Medicare Advantage beneficiaries had incomes below $20,000. By comparison, 38 percent of White Medicare Advantage enrollees had incomes below $20,000.
- We use the label "active choosers" to refer to Medicare beneficiaries who are not enrolled in Medicaid or employer-based supplemental coverage. Among active choosers with annual incomes between $10,000 and $20,000 in 2009, 46 percent chose Medicare Advantage plans; 25 percent purchased Medigap supplemental policies; and 29 percent were covered by the Medicare original fee-for-service plan alone.
- Among African-American active choosers with incomes between $10,000 and $20,000, 59 percent chose Medicare Advantage plans. Forty-six (46) percent of Asian-American active choosers and 72 percent of Hispanic active choosers in this income range were enrolled in Medicare Advantage plans.

Figure 1. Income Range of Medicare Beneficiaries, by Coverage Type (2009)



Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on non-institutionalized beneficiaries reporting income.

As with prior reports in this series,[1] the statistics in this report were calculated from the publicly available MCBS Access to Care files. We analyzed a subset of records for non-institutionalized (aged and disabled) beneficiaries. All of the statistics include data on Medicare beneficiaries in all areas of the United States. For beneficiaries in the Medicare Advantage and Medicaid categories, June 2009 was the point in time for which beneficiary records were selected for inclusion. In this report, we used the term "Medicare only" as shorthand for beneficiaries with only Medicare original fee-for-service coverage.

[1] The data in this report provide an update to AHIP's 2010 publication, AHIP Center for Policy and Research (2010, December). Retrieved September 2011, from Low-Income & Minority Beneficiaries in Medicare Advantage Plans, 2008: http://www.ahipresearch.org/pdfs/MALowIncomeMinorityReport2010.pdf

MEDICARE ADVANTAGE COVERAGE BY INCOME

Nationwide, 25 percent of all non-institutionalized Medicare beneficiaries chose Medicare Advantage plans in 2009. Medicare Advantage is most common among beneficiaries with incomes between $10,000 and $20,000 (31 percent); and $20,000 and $30,000 (29 percent).

Among beneficiaries with incomes between $10,000 and $20,000, the most common coverage choices for comprehensive or supplemental coverage were

Table 1. Income Range of Medicare Beneficiaries, by Coverage Type (2009)

	All Income Ranges	Less than $10,000	$10,000 to $20,000	$20,000 to $30,000	$30,000 to $40,000	$40,000 to $50,000	More than $50,000
Medicare Advantage	25%	24%	31%	29%	25%	17%	20%
Medicaid	12%	44%	18%	2%	1%	**	**
Employer-Based	29%	6%	14%	28%	40%	51%	49%
Medigap	18%	9%	16%	22%	19%	19%	22%
Other Public	1%	1%	2%	1%	**	0%	**
Medicare Only	16%	16%	19%	18%	16%	13%	9%
Total	100%	100%	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Medicare Advantage plans (31 percent) and Medicaid (18 percent). (See Figure 1 and Table 1.) Among beneficiaries in this income range, 14 percent had employer-based supplemental coverage,[2] 16 percent purchased Medigap policies, and 19 percent had the original fee-for-service Medicare coverage alone.

Among Medicare beneficiaries with incomes below $10,000, 44 percent were enrolled in Medicaid;[3] 24 percent were in Medicare Advantage plans; nine percent purchased Medigap coverage; six percent had employer-based coverage; and 16 percent had the original fee-for-service Medicare coverage alone.

By contrast, Medicare beneficiaries in the higher income categories were most likely to have employer-based coverage. For example, 28 percent of beneficiaries with incomes between $20,000 and $30,000 had employer-based coverage. This proportion rises to approximately 50 percent for beneficiaries with incomes above $40,000.

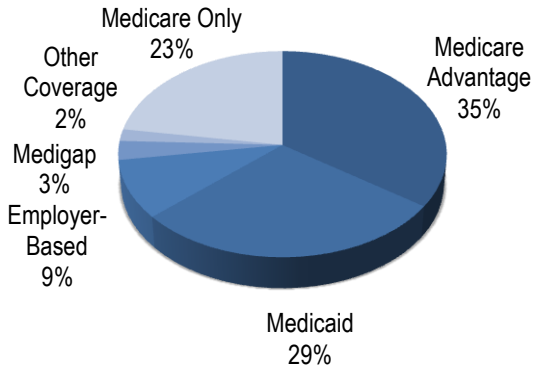
MINORITY BENEFICIARIES

Among all minority (Nonwhite) beneficiaries in Medicare, 30 percent were enrolled in Medicare Advantage; 27 percent were in Medicaid; 17 percent had employer-based coverage; four percent purchased Medigap policies; and 21 percent had Medicare's original fee-for-service coverage alone.

Among minority beneficiaries with incomes between $10,000 and $20,000, 35 percent were enrolled in Medicare Advantage plans, and 29 percent were enrolled in Medicaid. Smaller percentages had employer-based supplemental coverage (nine percent) and Medigap coverage (three percent). Twenty-three (23) percent of Nonwhite Medicare beneficiaries in this income range had no supplemental coverage (see Figure 2).

[2] Persons with both employer-based and Medigap coverage were categorized as having employer-based coverage.
[3] An additional one percent of beneficiaries in this income range had coverage classified as "other public," which includes military or veterans' coverage. The percentages listed in this report may not always sum to 100 percent, because for some statistics, we did not display the information from the "other public" category and/or we rounded to the nearest whole number.

Figure 2. Nonwhite Medicare Enrollees with Incomes of $10,000 and $20,000, by Coverage Type (2009)

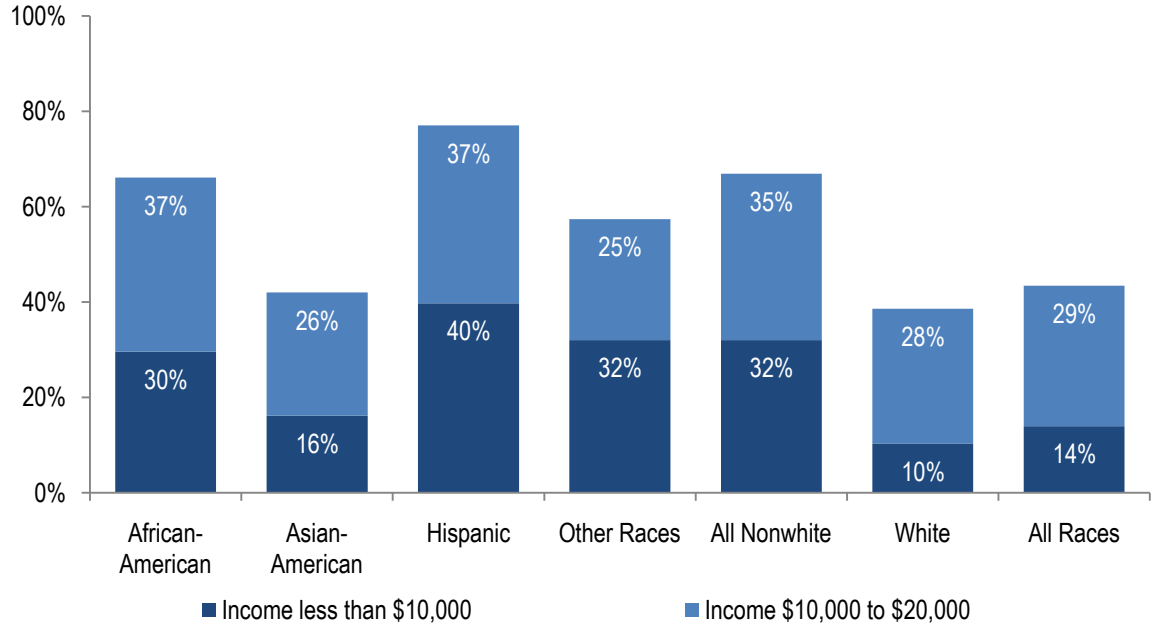


Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on non-institutionalized Medicare beneficiaries.

Sixty-seven (67) percent of minority beneficiaries in Medicare Advantage had incomes below $20,000 (see Figure 3).

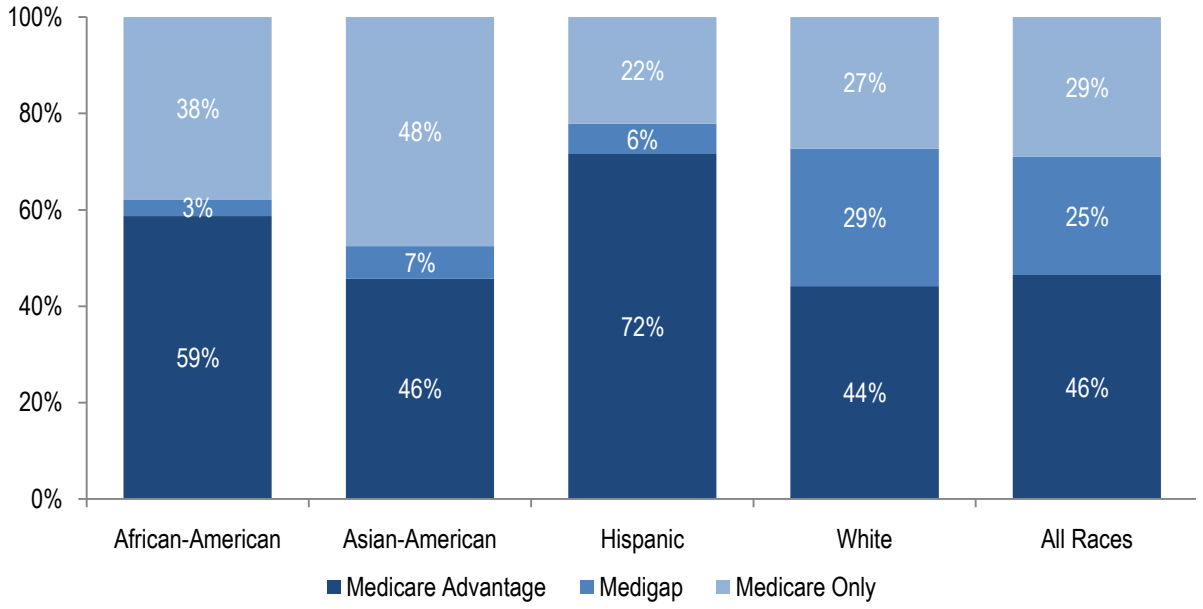
- Among African-American beneficiaries enrolled in Medicare Advantage, 67 percent had incomes below $20,000; 37 percent had incomes between $10,000 and $20,000; and 30 percent had incomes under $10,000.
- Among Asian-American beneficiaries enrolled in Medicare Advantage, 42 percent had incomes below $20,000; 26 percent had incomes between $10,000 and $20,000; and 16 percent had incomes under $10,000.
- Among Hispanic beneficiaries enrolled in Medicare Advantage, 77 percent had incomes below $20,000; 37 percent had incomes between $10,000 and $20,000; and 40 percent had incomes under $10,000.

Figure 3. Medicare Advantage Enrollees with Annual Incomes Less Than $20,000, by Race/Ethnicity (2009)



Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on non-institutionalized Medicare beneficiaries reporting income.

Figure 4. Coverage Type of Low-Income ($10,000 to $20,000) Medicare Beneficiaries, Active Choosers, by Race/Ethnicity (2009)



Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income.

- Among beneficiaries classified as "other races" enrolled in Medicare Advantage, 57 percent had incomes below $20,000; 25 percent had incomes between $10,000 and $20,000; and 32 percent had incomes under $10,000.
- By comparison, among White beneficiaries enrolled in Medicare Advantage, 38 percent had incomes below $20,000; 28 percent had incomes between $10,000 and $20,000; and 10 percent had incomes under $10,000.

"ACTIVE CHOOSER" MEDICARE BENEFICIARIES

Medicare beneficiaries who did not have employer-based or Medicaid coverage available to them in 2009 can be described as "active choosers." These beneficiaries could choose either Medicare Advantage or a Medigap supplemental policy for their coverage, or they could choose Medicare alone. Of low-income active choosers with incomes between $10,000 and $20,000, 46 percent were enrolled in Medicare Advantage plans, 25 percent purchased Medigap policies, and 29 percent were covered by Medicare alone.

Among African-American low-income active choosers, 59 percent were enrolled in Medicare Advantage plans, three percent purchased Medigap policies, and 38 percent were covered by Medicare alone. Seventy-two (72) percent of Hispanic low-income active choosers were enrolled in Medicare Advantage plans, six percent purchased Medigap policies, and 22 percent were covered by Medicare alone. Among White low-income active choosers, 44 percent were enrolled in Medicare Advantage plans, 29 percent purchased Medigap policies, and 27 percent were covered by Medicare alone (see Figure 4).

ACKNOWLEDGEMENTS

The statistics in this report were calculated and prepared for publication by Christelle Chen, Senior Policy Analyst.

For further information, please contact Jeff Lemieux, Senior Vice President at AHIP's Center for Policy and Research, at 202.778.3200 or visit www.ahipresearch.org.

APPENDIX A: METHODOLOGY

Data for this study came from the 2009 Medicare Current Beneficiary Survey (MCBS) Access to Care files, Centers for Medicare & Medicaid Services (CMS). We selected a subset of the data, which included records of beneficiaries who were not institutionalized. Each beneficiary record in the subset was categorized according to a hierarchy of six coverage types as follows:

1. Enrolled in Medicare Advantage
2. Enrolled in Medicaid
3. Has employer-based insurance, or employer-based insurance and self-purchased insurance (Medigap)
4. Has self-purchased insurance only (Medigap)
5. Has other public coverage
6. Has Medicare only (Medicare fee-for-service only)

For example, the first coverage type included beneficiaries with Medicare Advantage; the second coverage type included beneficiaries with Medicaid, excluding beneficiaries who were also enrolled in Medicare Advantage, and so on. For beneficiaries categorized in the Medicare Advantage and Medicaid hierarchies, June 2009 was the point in time for which beneficiary records were selected for inclusion. It is worth noting that interviews for the Access to Care files occur once a year, while the MCBS Cost and Use files are based on responses to interviews that are conducted three times annually. Hence, the MCBS Access to Care files are more likely to be influenced by beneficiaries' gaps in coverage, and would therefore tend to show fewer beneficiaries with supplemental coverage than the MCBS Cost and Use files.

The third category includes beneficiaries with employer-based supplemental coverage and those with both employer-based coverage and Medigap plans. The fourth category contains beneficiaries with Medigap only. The "other public coverage" category contains beneficiaries with supplemental health benefits through military or veterans' coverage, such as TRICARE. Beneficiaries in the sixth category were found to have Medicare fee-for-service only, with no supplemental coverage.

This study also included an analysis of Medicare beneficiaries across the U.S. who did not have employer-based coverage and did not qualify for Medicaid. These beneficiaries, called "active choosers," essentially had a clear choice among Medicare Advantage, Medigap, or no supplemental coverage. We analyzed active choosers' selections of Medicare supplemental coverage by race/ethnicity, educational level, and income range.

The six race/ethnicity descriptions of beneficiaries provided in the MCBS dataset were re-grouped into five categories. The "Other" category is comprised of individuals who were identified via administrative records as being North American Natives or those designated as "Other."

As a general rule, all records in the MCBS dataset containing data values such as "unknown" or "refused" were dropped from the analyses.

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Table B-1. Race/Ethnicity of All Medicare Beneficiaries, by Income (2009)

Income Range	Race/Ethnicity				
	African-American	Asian-American	Hispanic	White	Other
Less than $10,000	33%	28%	48%	11%	26%
$10,000 to $20,000	30%	33%	32%	23%	28%
$20,000 to $30,000	17%	20%	9%	20%	12%
$30,000 to $40,000	10%	3%	8%	20%	11%
$40,000 to $50,000	6%	12%	3%	16%	16%
More than $50,000	3%	3%	**	9%	6%
Total	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent

Table B-1 shows the percentage of all Medicare beneficiaries, by race and income range. For example, in 2009, 28 percent of all Asian-American Medicare beneficiaries had incomes less than $10,000, and 23 percent of all White Medicare beneficiaries had incomes between $10,000 and $20,000.

Table B-2. Medicare Beneficiaries, by Income and Race/Ethnicity (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	3%	**	1%	10%	1%	15%
$10,000 to $20,000	3%	**	1%	20%	1%	24%
$20,000 to $30,000	2%	**	**	17%	**	19%
$30,000 to $40,000	1%	**	**	17%	**	18%
$40,000 to $50,000	1%	**	**	14%	**	15%
More than $50,000	**	**	**	8%	**	8%
Total	10%	1%	2%	85%	2%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-2 shows the percentage of Medicare beneficiaries, by income and race/ethnicity. For example, in 2009, three percent of Medicare beneficiaries were African-American and had incomes less than $10,000.

Table B-3. Income Range of All Medicare Beneficiaries, by Coverage Type (2009)

Coverage Type	Income Range					
	Less than $10,000	$10,000 to $20,000	$20,000 to $30,000	$30,000 to $40,000	$40,000 to $50,000	More than $50,000
Medicare Advantage	24%	31%	29%	25%	17%	20%
Medicaid	44%	18%	2%	1%	**	**
Employer-Based	6%	14%	28%	40%	51%	49%
Medigap	9%	16%	22%	19%	19%	22%
Other Public	1%	2%	1%	**	0%	**
Medicare Only	16%	19%	18%	16%	13%	9%
Total	100%	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-3 shows the income levels of Medicare beneficiaries by type of supplemental coverage. For example, in 2009, 31 percent of Medicare beneficiaries with incomes between $10,000 and $20,000 had Medicare Advantage plans.

Table B-4. Income Range of Minority (Nonwhite) Medicare Beneficiaries, by Coverage Type (2009)

Coverage Type	Income Range						
	All Income Ranges	Less than $10,000	$10,000 to $20,000	$20,000 to $30,000	$30,000 to $40,000	$40,000 to $50,000	More than $50,000
Medicare Advantage	30%	27%	35%	35%	27%	17%	34%
Medicaid	27%	50%	29%	7%	2%	0%	0%
Employer-Based	17%	2%	9%	29%	42%	46%	51%
Medigap	4%	3%	3%	5%	2%	14%	5%
Other Public	1%	1%	2%	2%	0%	0%	0%
Medicare Only	21%	17%	23%	21%	28%	23%	10%
Total	100%	100%	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-4 shows the income levels of minority (Nonwhite) Medicare beneficiaries by type of supplemental coverage. For example, in 2009, 35 percent of minority (Nonwhite) Medicare beneficiaries with incomes between $10,000 and $20,000 had Medicare Advantage plans.

Table B-5. Race/Ethnicity of All Medicare Beneficiaries, by Coverage Type (2009)

Coverage Type	Race/Ethnicity				
	African-American	Asian-American	Hispanic	White	Other
Medicare Advantage	29%	25%	42%	24%	22%
Medicaid	23%	45%	31%	8%	23%
Employer-Based	21%	7%	7%	31%	21%
Medigap	3%	7%	3%	20%	9%
Other Public	1%	1%	1%	1%	1%
Medicare Only	23%	16%	16%	15%	24%
Total	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent

Table B-5 shows the race/ethnicity of all Medicare beneficiaries by supplemental coverage type. For example, in 2009, 42 percent of Hispanic Medicare beneficiaries were enrolled in Medicare Advantage plans.

Table B-6. Coverage Types of Medicare Beneficiaries, by Income (2009)

Coverage Type	Income Ranges						
	Less than $10,000	$10,000 to $20,000	$20,000 to $30,000	$30,000 to $40,000	$40,000 to $50,000	More than $50,000	Total
All Medicare Beneficiaries	15%	24%	19%	18%	15%	8%	100%
Medicare Advantage	14%	29%	22%	18%	10%	7%	100%
Medicaid	57%	38%	4%	1%	**	**	100%
Employer-Based	3%	12%	18%	25%	27%	15%	100%
Medigap	7%	22%	23%	20%	16%	11%	100%
Other Public	17%	56%	26%	1%	0%	1%	100%
Medicare Only	15%	29%	21%	18%	13%	5%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentage in this table may not sum to 100 due to rounding.
** Less than 0.5 percent.

Table B-6 shows the percentage of Medicare beneficiaries, by income range, with each supplemental coverage type. For example, in 2009, 29 percent of Medicare beneficiaries who were enrolled in Medicare Advantage plans had incomes between $10,000 and $20,000.

Table B-7. Coverage Types of Medicare Beneficiaries, by Race/Ethnicity (2009)

Coverage Type	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
All Medicare Beneficiaries	10%	1%	2%	85%	2%	100%
Medicare Advantage	11%	1%	3%	82%	2%	100%
Medicaid	21%	6%	6%	64%	4%	100%
Employer-Based	7%	**	**	91%	1%	100%
Medigap	2%	**	**	96%	1%	100%
Other Public	16%	2%	3%	75%	4%	100%
Medicare Only	14%	1%	2%	80%	3%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-7 shows the percentages of Medicare beneficiaries, by race/ethnicity, with each supplemental coverage type. For example, in 2009, 11 percent of Medicare beneficiaries enrolled in Medicare Advantage plans were African-American.

Table B-8. Medicare Beneficiaries with Medicare Advantage Coverage, by Race and Income (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	3%	**	1%	8%	1%	14%
$10,000 to $20,000	4%	**	1%	23%	**	29%
$20,000 to $30,000	2%	**	**	19%	**	22%
$30,000 to $40,000	1%	**	**	16%	**	18%
$40,000 to $50,000	**	**	**	9%	**	10%
More than $50,000	**	**	**	6%	**	7%
Total	12%	1%	3%	82%	2%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-8 shows the income and race/ethnicity categories of Medicare beneficiaries enrolled in Medicare Advantage plans. For example, in 2009, 23 percent of Medicare beneficiaries enrolled in Medicare Advantage plans were White and had incomes between $10,000 and $20,000.

Table B-9. Medicare Beneficiaries with Medicaid Supplemental Coverage, by Race and Income (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	13%	2%	4%	35%	2%	57%
$10,000 to $20,000	6%	2%	2%	27%	1%	38%
$20,000 to $30,000	1%	1%	**	3%	0%	4%
$30,000 to $40,000	0%	**	**	1%	0%	1%
$40,000 to $50,000	0%	0%	0%	**	0%	**
More than $50,000	0%	0%	0%	**	**	**
Total	20%	5%	6%	64%	4%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-9 shows the income and race/ethnicity categories of Medicare beneficiaries with Medicaid supplemental coverage. For example, in 2009, 35 percent of Medicare beneficiaries who had Medicaid supplemental coverage were White and earned less than $10,000.

Table B-10. Medicare Beneficiaries with Employer-Based Supplemental Coverage, by Race and Income (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	**	0%	**	3%	**	3%
$10,000 to $20,000	1%	**	**	10%	**	12%
$20,000 to $30,000	2%	0%	**	16%	**	18%
$30,000 to $40,000	2%	**	**	23%	**	25%
$40,000 to $50,000	1%	**	**	25%	1%	27%
More than $50,000	1%	**	**	14%	**	15%
Total	7%	**	1%	91%	1%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-10 shows the income and race/ethnicity categories of Medicare beneficiaries with employer-based supplemental coverage. For example, in 2009, one percent of Medicare beneficiaries with employer-based supplemental coverage were African-American and had incomes between $10,000 and $20,000.

Table B-11. Medicare Beneficiaries with Medigap Supplemental Coverage, by Race and Income (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	1%	**	**	6%	**	7%
$10,000 to $20,000	0%	**	**	22%	**	22%
$20,000 to $30,000	0%	0%	**	23%	**	23%
$30,000 to $40,000	**	0%	0%	20%	**	20%
$40,000 to $50,000	**	**	**	15%	**	16%
More than $50,000	**	0%	0%	11%	**	11%
Total	2%	0.6%	**	96%	1%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-11 shows the income and race/ethnicity categories of Medicare beneficiaries with Medigap supplemental coverage. For example in 2009, 22 percent of Medicare beneficiaries with Medigap supplemental coverage were White and had incomes between $10,000 and $20,000.

Table B-12. Medicare Beneficiaries with Other Public Supplemental Coverage, by Race and Income (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	7%	0%	0%	10%	0%	17%
$10,000 to $20,000	8%	0%	0%	43%	4%	56%
$20,000 to $30,000	4%	0%	4%	18%	**	26%
$30,000 to $40,000	0%	0%	0%	1%	0%	1%
$40,000 to $50,000	0%	0%	0%	0%	0%	0%
More than $50,000	0%	0%	0%	1%	0%	1%
Total	19%	0%	4%	73%	5%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-12 shows the income and race/ethnicity categories of Medicare beneficiaries with other public supplemental coverage (e.g. TRICARE, veterans' benefits). For example, in 2009, eight percent of Medicare beneficiaries with other public supplemental coverage were African-American and had incomes between $10,000 and $20,000.

Table B-13. Medicare Beneficiaries with Medicare Original Fee-for-Service Only, by Race and Income (2009)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
Less than $10,000	4%	**	1%	9%	**	15%
$10,000 to $20,000	4%	1%	1%	23%	1%	29%
$20,000 to $30,000	2%	1%	**	18%	**	21%
$30,000 to $40,000	2%	**	**	15%	1%	18%
$40,000 to $50,000	1%	0%	**	11%	**	13%
More than $50,000	**	0%	0%	4%	**	5%
Total	14%	1%	2%	80%	3%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2009 (CMS).
Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-13 shows the income and race/ethnicity categories of Medicare beneficiaries with Medicare only. For example, in 2009, four percent of Medicare beneficiaries without supplemental coverage were African-American and earned less than $10,000.

Table B-14. United States—Active Choosers

	Medicare Only	Medicare Advantage	Medigap
All	28%	42%	30%
		Race/Ethnicity	
African-American	42%	52%	6%
Asian-American	33%	53%	14%
Hispanic	26%	68%	5%
White	26%	40%	34%
Other	44%	40%	16%
		Education	
Less than High School	30%	48%	22%
High School	26%	42%	32%
Some College/Degree	27%	40%	33%
		Income Range	
Less than $10,000	33%	49%	18%
$10,000 to $20,000	29%	46%	25%
$20,000 to $30,000	26%	43%	32%
$30,000 to $40,000	26%	41%	32%
$40,000 to $50,000	27%	35%	38%
More than $50,000	17%	39%	44%

Source: Medicare Current Beneficiary Survey Access to Care Files, 2009 (CMS).
Note: Calculations for race/ethnicity and education based on responses by non-institutionalized Medicare beneficiaries. Income range calculations are based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent

Table B-14 shows the coverage choices made by "active choosers" by race/ethnicity, education, and income range. For example, in 2009, 42 percent of all active choosers were enrolled in Medicare Advantage plans and 68 percent of Hispanic active choosers were enrolled in Medicare Advantage plans.

Table B-15. United States—Active Choosers with Incomes Between $10,000 and $20,000 (2009)

	Medicare Only	Medicare Advantage	Medigap
All	29%	46%	25%
		Race/Ethnicity	
African-American	38%	59%	3%
Asian-American	48%	46%	7%
Hispanic	22%	72%	6%
White	27%	44%	29%
Other	25%	36%	14%
		Education	
Less than High School	29%	49%	23%
High School	26%	45%	28%
Some College/Degree	32%	46%	22%

Source: Medicare Current Beneficiary Survey Access to Care Files, 2009 (CMS).
Note: Calculations for race/ethnicity and education based on responses by non-institutionalized Medicare beneficiaries. Income range calculations are based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.
** Less than 0.5 percent.

Table B-15 shows the coverage choices made by "active choosers" with incomes between $10,000 and $20,000, by race/ethnicity and education. For example, in 2009, 46 percent of all active choosers with incomes between $10,000 and $20,000 were enrolled in Medicare Advantage plans and 72 percent of Hispanic active choosers with incomes between $10,000 and $20,000 were enrolled in Medicare Advantage plans.